

HENDRY COUNTY SCHOOL DISTRICT



Request for Proposals

RFP 25-00032

EMPLOYEE ANCILLARY AND SUPPLEMENTAL
INSURANCE PRODUCTS

ADDENDUM 3

1. Question: Please provide STD/LTD rate and plan history.

Answer: Plans and rates are unchanged since inception (2014).

2. Question: Please provide paid claims for STD/LTD incurred by year since inception.

Answer: See attached.

3. Question: Please provide clarification on spouse voluntary life.

Answer: Spouses are eligible to age 99. Spouse rates are based on employee age.

Group Paid Basis Report
G000ARHP - DISTRICT SCHOOL BOARD OF
Period: 2014/01 thru 2024/07
Run Date: 08/13/2024

Year/Month	Policy: GUC-0ARHP			Policy: GUPR-0ARHP		
	Eff Date: 01/01/2014			Eff Date: 01/01/2014		
	Product: Vol STD			Product: Vol LTD		
	Enrollment	Premium	Claims	Enrollment	Premium	Claims
2014/01	358	\$5,771	\$0	385	\$5,997	\$0
2014/02	358	\$5,752	\$0	385	\$5,959	\$0
2014/03	356	\$5,714	\$1,792	383	\$5,940	\$0
2014/04	353	\$5,640	\$0	380	\$5,885	\$0
2014/05	350	\$5,642	\$0	380	\$5,898	\$0
2014/06	351	\$5,643	\$1,256	382	\$5,904	\$0
2014/07	350	\$5,634	\$300	380	\$5,879	\$0
2014/08	332	\$5,330	\$8,320	365	\$5,683	\$0
2014/09	324	\$5,157	\$3,120	362	\$5,623	\$0
2014/10	344	\$5,453	\$4,368	379	\$5,730	\$0
2014/11	341	\$5,453	\$2,635	377	\$5,730	\$1,295
2014/12	345	\$5,450	\$2,622	380	\$5,717	\$2,589
2015/01	342	\$5,593	\$111	339	\$5,648	\$1,971
2015/02	340	\$5,569	\$2,227	337	\$5,622	\$2,447
2015/03	339	\$5,565	\$0	335	\$5,608	\$6,968
2015/04	338	\$5,548	\$350	334	\$5,578	\$3,954
2015/05	337	\$5,528	\$1,005	334	\$5,578	\$3,954
2015/06	337	\$5,527	\$1,066	334	\$5,534	\$4,949
2015/07	335	\$5,501	\$3,305	331	\$5,476	\$2,359
2015/08	294	\$4,828	\$1,482	292	\$4,974	\$2,905
2015/09	292	\$4,755	\$2,825	290	\$4,908	\$3,425
2015/10	306	\$4,948	\$5,389	305	\$4,982	\$2,106
2015/11	305	\$0	\$585	305	\$0	\$3,253
2015/12	306	\$0	\$0	308	\$0	\$4,998
2016/01	301	\$4,892	\$2,637	277	\$4,688	\$2,602
2016/02	300	\$4,880	\$0	276	\$4,676	\$4,239
2016/03	297	\$0	\$3,979	274	\$0	\$1,457
2016/04	296	\$0	\$1,570	271	\$0	\$2,190
2016/05	297	\$0	\$4,029	272	\$0	\$1,095
2016/06	300	\$0	\$0	272	\$0	\$1,095
2016/07	298	\$4,836	\$0	273	\$4,537	\$1,095
2016/08	278	\$4,390	\$0	259	\$4,272	\$1,095

	Product: Vol STD		Product: Vol LTD	
	Premium	Claims	Premium	Claims
01/01/2014 - 12/31/2014	\$66,640	\$24,413	\$69,946	\$3,884
01/01/2015 - 12/31/2015	\$53,361	\$18,345	\$53,908	\$43,290
01/01/2016 - 12/31/2016	\$27,991	\$17,283	\$26,907	\$19,245
01/01/2017 - 12/31/2017	\$38,908	\$40,847	\$34,236	\$22,171
01/01/2018 - 12/31/2018	\$30,354	\$54,977	\$27,105	\$15,509
01/01/2019 - 12/31/2019	\$40,936	\$37,061	\$27,073	\$13,689
01/01/2020 - 12/31/2020	\$64,797	\$19,136	\$39,566	\$14,370
01/01/2021 - 12/31/2021	\$80,285	\$31,928	\$42,913	\$18,352
01/01/2022 - 12/31/2022	\$80,068	\$49,346	\$50,568	\$25,652
01/01/2023 - 12/31/2023	\$98,018	\$42,746	\$46,927	\$76,493
01/01/2024 - 07/31/2024	\$61,438	\$43,992	\$28,421	\$63,954
	\$642,797	\$380,074	\$447,570	\$316,609

2016/09	283	\$4,399	\$0	265	\$4,337	\$1,095
2016/10	293	\$4,595	\$3,505	270	\$4,397	\$1,095
2016/11	296	\$0	\$671	269	\$0	\$1,095
2016/12	294	\$0	\$893	267	\$0	\$1,095
2017/01	301	\$5,008	\$2,643	245	\$4,295	\$1,095
2017/02	299	\$4,980	\$10,563	250	\$4,339	\$1,095
2017/03	301	\$5,017	\$1,782	251	\$4,363	\$1,095
2017/04	299	\$4,960	\$4,292	249	\$4,309	\$1,095
2017/05	300	\$4,943	\$548	251	\$4,333	\$1,095
2017/06	301	\$0	\$6,614	253	\$0	\$1,095
2017/07	299	\$4,901	\$6,924	253	\$4,356	\$1,898
2017/08	275	\$4,476	\$2,052	239	\$4,097	\$292
2017/09	284	\$4,622	\$0	246	\$4,144	\$3,434
2017/10	294	\$0	\$2,154	252	\$0	\$2,239
2017/11	289	\$0	\$624	247	\$0	\$4,600
2017/12	289	\$0	\$2,651	244	\$0	\$3,141
2018/01	287	\$4,567	\$10,133	229	\$3,989	\$2,239
2018/02	287	\$4,545	\$8,799	229	\$3,976	\$792
2018/03	285	\$4,528	\$15,476	228	\$3,970	\$2,239
2018/04	285	\$0	\$7,651	229	\$0	\$2,239
2018/05	282	\$0	\$0	226	\$0	\$1,698
2018/06	282	\$0	\$175	225	\$0	\$1,043
2018/07	280	\$0	\$801	225	\$0	\$43
2018/08	248	\$0	\$0	208	\$0	\$1,043
2018/09	247	\$3,879	\$197	207	\$3,637	\$1,043
2018/10	277	\$4,290	\$983	231	\$3,858	\$1,043
2018/11	281	\$4,370	\$6,371	235	\$3,919	\$1,043
2018/12	281	\$4,174	\$4,391	235	\$3,756	\$1,043
2019/01	329	\$5,220	\$1,343	205	\$3,517	\$0
2019/02	325	\$5,147	\$743	205	\$3,474	\$200
2019/03	330	\$5,212	\$4,574	210	\$3,527	\$100
2019/04	329	\$0	\$193	212	\$0	\$100
2019/05	327	\$0	\$4,109	211	\$0	\$100
2019/06	317	\$0	\$3,023	206	\$0	\$200
2019/07	317	\$5,147	\$4,268	203	\$3,385	\$200
2019/08	804	\$4,863	\$9,413	192	\$3,238	\$8,118
2019/09	804	\$4,901	\$4,262	192	\$3,233	\$1,157
2019/10	330	\$0	\$1,002	214	\$0	\$1,157
2019/11	329	\$5,237	\$2,598	212	\$3,362	\$1,057
2019/12	325	\$5,210	\$1,532	214	\$3,339	\$1,302

2020/01	339	\$5,546	\$7,298	205	\$3,371	\$857
2020/02	339	\$5,500	\$0	206	\$3,376	\$1,057
2020/03	338	\$5,479	\$0	206	\$3,374	\$2,416
2020/04	340	\$5,496	\$0	208	\$3,384	\$1,057
2020/05	340	\$5,496	\$0	208	\$3,384	\$1,343
2020/06	331	\$5,437	\$0	202	\$3,340	\$1,057
2020/07	331	\$5,425	\$2,654	202	\$3,329	\$1,057
2020/08	315	\$5,175	\$0	194	\$3,114	\$1,057
2020/09	312	\$5,124	\$0	193	\$3,128	\$1,057
2020/10	338	\$5,382	\$0	215	\$3,287	\$1,057
2020/11	336	\$5,349	\$9,133	211	\$3,229	\$146
2020/12	342	\$5,388	\$50	215	\$3,250	\$2,213
2021/01	386	\$6,773	\$3,432	207	\$3,505	\$1,057
2021/02	380	\$6,684	\$3,134	204	\$3,476	\$1,157
2021/03	382	\$6,735	\$0	208	\$3,553	\$1,157
2021/04	385	\$6,815	\$9,205	210	\$3,643	\$1,157
2021/05	3,783	\$6,764	\$0	209	\$3,608	\$1,157
2021/06	375	\$6,766	\$5,406	206	\$3,598	\$1,257
2021/07	373	\$6,701	\$0	205	\$3,597	\$1,057
2021/08	355	\$6,688	\$3,870	201	\$3,450	\$1,157
2021/09	348	\$6,176	\$3,237	198	\$3,424	\$1,157
2021/10	376	\$6,715	\$0	217	\$3,669	\$2,681
2021/11	375	\$6,694	\$0	217	\$3,665	\$2,681
2021/12	378	\$6,773	\$3,643	222	\$3,725	\$2,681
2022/01	399	\$7,594	\$3,540	209	\$3,737	\$2,681
2022/02	395	\$7,531	\$4,477	207	\$3,732	\$1,725
2022/03	400	\$7,613	\$12,011	213	\$3,824	(\$858)
2022/04	400	\$7,583	\$5,427	213	\$3,809	\$1,353
2022/05	401	\$3,773	\$6,282	211	\$7,586	\$1,353
2022/06	392	\$7,489	\$0	204	\$3,724	\$2,871
2022/07	389	\$7,441	\$0	202	\$3,622	\$2,671
2022/08	350	\$6,567	\$6,565	178	\$3,203	\$2,871
2022/09	369	\$6,799	\$0	197	\$3,421	\$2,771
2022/10	384	\$7,054	\$0	212	\$3,597	\$2,671
2022/11	384	\$7,038	\$4,861	211	\$3,549	\$2,771
2022/12	385	\$3,586	\$6,184	215	\$6,764	\$2,771
2023/01	409	\$8,427	\$12,657	208	\$3,966	\$2,771
2023/02	408	\$8,399	\$4,225	208	\$3,966	\$6,639
2023/03	409	\$8,446	\$6,880	210	\$4,048	\$6,639
2023/04	412	\$8,465	\$633	212	\$4,036	\$2,771

2023/05	409	\$8,402	\$1,107	211	\$4,012	\$10,508
2023/06	403	\$8,371	\$0	205	\$3,897	\$10,599
2023/07	402	\$8,212	(\$760)	205	\$3,893	\$2,974
2023/08	367	\$7,625	\$5,827	187	\$3,644	\$10,911
2023/09	379	\$7,774	\$1,571	197	\$3,738	\$2,974
2023/10	395	\$8,004	\$4,384	216	\$3,931	\$6,943
2023/11	392	\$7,908	\$3,857	219	\$3,891	\$10,811
2023/12	396	\$7,986	\$2,363	223	\$3,905	\$1,951
2024/01	418	\$8,930	\$1,859	218	\$4,129	\$9,854
2024/02	414	\$8,854	\$13,978	218	\$4,149	\$5,986
2024/03	418	\$8,948	\$6,692	218	\$4,173	\$2,118
2024/04	998	\$8,848	\$10,242	998	\$4,068	\$7,404
2024/05	414	\$8,820	\$2,880	218	\$4,081	\$9,940
2024/06	392	\$8,566	\$5,417	201	\$3,930	\$18,844
2024/07	387	\$8,472	\$2,923	198	\$3,891	\$9,808
Total:		\$642,797	\$380,074		\$447,570	\$316,609