

25-031JO Accident Critical Illness Hospital Indemnity and Whole Life

Questions & Answers

1. We received EE only \$10k rates for CI. Can we request for full rates on the CI?

a. Yes, please find the full rates on the CI listed below.

Benefit Amount: \$10,000

Age	Employee (EE)		Employee + Spouse (EE+SP)		Employee + Children (EE+CH)		Employee + Family (EE+F)	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$6.24	\$6.94	\$10.56	\$11.64	\$10.88	\$11.56	\$15.20	\$16.28
25 to 29	\$7.32	\$8.80	\$12.08	\$14.30	\$11.96	\$13.42	\$16.72	\$18.94
30 to 34	\$9.34	\$12.30	\$15.12	\$19.68	\$13.96	\$16.94	\$19.76	\$24.32
35 to 39	\$11.88	\$17.94	\$19.06	\$28.46	\$16.52	\$22.58	\$23.70	\$33.10
40 to 44	\$14.90	\$24.16	\$23.98	\$38.60	\$19.54	\$28.80	\$28.62	\$43.24
45 to 49	\$18.90	\$33.02	\$30.80	\$53.80	\$23.54	\$37.66	\$35.44	\$58.42
50 to 54	\$23.28	\$41.58	\$38.76	\$68.32	\$27.90	\$46.22	\$43.38	\$72.96
55 to 59	\$28.60	\$50.80	\$48.34	\$84.80	\$33.24	\$55.44	\$52.98	\$89.44
60 to 64	\$33.20	\$57.46	\$56.78	\$97.12	\$37.84	\$62.10	\$61.42	\$101.74
65 to 69	\$37.46	\$61.76	\$62.72	\$101.32	\$42.10	\$66.40	\$67.36	\$105.96
70 to 74	\$40.08	\$61.46	\$63.76	\$97.26	\$44.72	\$66.10	\$68.40	\$101.90
75 to 79	\$44.96	\$65.02	\$75.80	\$107.06	\$49.60	\$69.66	\$80.44	\$111.70
80 to 84	\$51.46	\$74.90	\$87.04	\$123.10	\$56.10	\$79.52	\$91.68	\$127.74
85 to 89	\$59.40	\$72.26	\$99.76	\$120.06	\$64.02	\$76.88	\$104.38	\$124.70
90 to 94	\$59.40	\$72.26	\$99.76	\$120.06	\$64.02	\$76.88	\$104.38	\$124.70
95+	\$59.40	\$72.26	\$99.76	\$120.06	\$64.02	\$76.88	\$104.38	\$124.70

2. Can you confirm how their CI rate is structured (attained vs issue, if rates are per \$1k, if tier option is 4 tier vs other, sp rates the same as ee, ch rates included in ee rates, etc.)?

a. Rates are based on attained age with a \$10,000 election.

3. Can you provide full dates of birth on the census?

a. No we are not able to provide.

4. Can you confirm requested commissions?

a. The requested commissions is level 20%.

5. Are the zip codes on the census home zip codes?

a. Yes, the zip codes listed on the census are home zip codes.

6. What will be the enrollment strategy? Per our previous conversation, will SBMO enrollment firm be used for face-to-face meetings or call center only?

a. SBMO's call center will be used. There will be no onsite enrollers for face-to-face meetings.

7. Please confirm if you would like to use Nayya Claims for the VB medical integration.

a. You may include details of on Nayya Claims in your response.

8. Who is the current ben admin vendor?

a. SBMO is the Benefits Admin vendor using the Selerix platform.

9. Is the objective to lower pricing while enhancing the plans?

a. The objective is to provide cost-effective and competitive benefits to the Pflugerville ISD staff, ensuring both financial sustainability and the well-being of employees.

10. There are currently 3 HI and Acc plans offered. Is the intent to replicate this? Could we simplify the offering to a High/Low if pricing allows us to offer mid plan benefits at low plan pricing, and high plan benefits at rates around the mid plan?

- a. Please provide an offering that aligns with the current benefits structure. If you would like to share an additional option, we would be glad to review that for consideration.**

11. Can the Notary requirement on the Hold Harmless agreement (p22 of RFP) be waived?

- a. No**