



Financial Management Department
Purchasing Division
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May 29, 2015

TO: All Proposers

SUBJECT: Request For Proposal (RFP) #15-1689FL
Group Life and Long Term Disability

ADDENDUM #1

The following items are issued to add to, modify and clarify the Request For Proposal document. Proposals are to be submitted on the specified time and date due, in conformance with the additions and revision listed herein.

A. Clarification Requests as submitted by Proposer's

1. Please provide a recent bill so that we may reconcile lives, premium and volume.

Manatee County is self-bill.

2. The SPD states that Class 4 retirees are eligible for Supplemental coverage but the census doesn't show anyone with this coverage. Is it still available? If so can the census be updated?

Refer to Attachment C: Retiree Census, Class 3 and 4 are both reflected.

3. In order for us to use the experience (the "LivesPremiumPaidClaims" file) please add volume and please split the number of lives into active and retired.

We do not have this information.

4. Please confirm that in the "Claims attachment" waiver claims are still open if they do not have a date in the "Term Date" column.

That is correct the claims are still open.

5. The plan design grid reads 'NA' in the row for reduction schedule for Supplemental Coverage for retirees. Does this benefit reduce or is it a flat amount for the duration of the policy?

Class 1 and 2 for the employee Supplemental life, there is a flat amount for the duration of the policy.

6. There are two files with open and closed LTD claims. The claims seem to match up, but the paid to date dollar amounts do not. Is one report more recent than the other? If yes, to what date is the file labeled 15-"1689FL LTDClaims OpenandClosed-Attachment.xls" through? If not, why are the reports different?

The Open/Closed Claim Report-Attachment D is a report of all open LTD claims only to include the diagnosis. The other referenced report is a listing of all open and closed Life, Waiver of Premium and LTD claims. Both are from the same reporting period.

7. The census does not show anyone in class 3. Are class 3 employees identified as class 2? 2 and 3 have the same plan. I just want to be sure we are not missing anyone.

Column D in Attachment C reflects the Life Insurance Class, however, for the purposes of LTD, Class 3 employees are reflected as Class 2 in Column D.

8. The STD will be a brand new voluntary offering. There are 4 options shown. Will only 1 be offered or will employees have a choice between multiple plans?

Delete any requirements or references to STD as the County is not considering STD at this time.

9. While the country is self-administering FML today, is any FML experience available? Number of claims and number of employees for the past 3 years?

Data not available.

10. FMLA - Do you have any experience data such as number of occurrences and average duration of leaves for the last 12-24 months?

Data not available.

11. STD - Can you provide sick leave balances on the census?

Delete any requirements or references to STD as the County is not considering STD at this time.

12. The Life and LTD experience provided goes through 12/31/2014. Can you please provide more current Claims/Premium and Claim Detail experience available for 2015 YTD?

Proceed on the experience information provided; further detailed break outs of the data are not available.

13. Can you please provide the monthly premium/claims experience for the Life Insurance separated by Active Employees vs. Retirees?

Proceed on the experience information provided; further detailed break outs of the data are not available.

14. Can you please identify which life claims on Attachment D are those of retirees?

Retiree life policy is a flat \$1000 benefit, that will identify a retiree claim on Attachment D (Live, Premium, Paid Claims-Basic Life).

15. Can you please provide the monthly premium/claims experience for LTD separated by the Core/Basic Plan vs. the Buy-Up Plan?

Proceed based on the experience information provided; further detailed break outs of the data are not available.

16. Can you please identify which LTD claims on Attachment D are those of the Core/Basic Plan and which are those of the Buy-Up Plan?

Proceed based on the experience information provided; further detailed break outs of the data are not available.

17. Will the county consider splitting up the coverages between more than one carrier or will they only consider one single carrier for all the lines of coverage?

Yes, will consider more than one carrier.

18. It appears from the submitted rate sheet provided that a fully insured STD plan is desired and not a self-insured quotation. Is this correct?

Delete any requirements or references to STD as the County is not considering STD at this time.

19. If fully insured STD is desired, please provide the monies spent on paid claims over 2013 and 2014. If the desired plan is self insured, please provide the number of claims that were incurred over 2013 and 2014.

Delete any requirements or references to STD as the County is not considering STD at this time.

20. Is the STD to be noncontributory and what maximum is desired?

Delete any requirements or references to STD as the County is not considering STD at this time.

21. Please provide a description of the current Sick Leave / PTO bank.

Data is not available.

22. How many claims were incurred for the FMLA in 2013 and 2014?

Data is not available.

23. Is the LTD and /or Life under a participating arrangement? If so please send a copy of the Experience Rating Refund Report.

No, it is not under a participating arrangement.

24. On the LTD policy members are listed under 2 different classes, one being "Safety Member" can you please clarify who falls under this category as it relates to the job titles on the census provided?

Deputies, Detectives, and Detention Center/Corrections.

25. Please provide a copy of a recent monthly billing statement/premium remittance statement to compare census volumes to reported volumes.

Manatee is on a self-billing arrangement.

26. Please confirm an effective date of 1/1/16.

Confirmed.

27. The plan design shows Life Class 4 Retirees has Supplemental Life coverage but no volumes on census; are there any current elections? If so, please provide the volumes on the census.

See Column I on Attachment C: Census Data Retirees.

28. The plan design shows Life Class 3 has AD&D but the census does not show volumes. Please clarify if coverage exists.

See Column K on Attachment C: Census Data Actives.

29. 236 Employees are missing occupations on census, can you please provide these occupations?

Information not available.

30. Please clarify what the Own Occupation Period is for Class 1 (County Administrator) on LTD as there does not seem to be a booklet?

Refer to Attachment E-Life and LTD Policy: LTD Policy

31. LTD Class 2 (Safety Members) has a 12 month Own Occupation Period and Class 3 (All Others) has a 24 month Own Occupation Period. These employees are not classed out on the census, can you please add a class indicator to the census so that the employees are classed out appropriately?

We are unable to provide this indicator.

32. The experience provided for Life and LTD is only through 12/31/14. Can please provide up-to-date data?

Proceed based on the experience information provided; further detailed break outs of the data are not available.

33. Can Manatee County provide gross benefits on the LTD?

Gross LTD benefits are reflected on Attachment I, Column J.

34. Does Manatee County participate in SS, the FL PERS plan or both?

Both.

35. Since STD is new coverage for Manatee County- do you intend to provide on a voluntary or employer paid basis?

Delete any requirements or references to STD as the County is not considering STD at this time.

36. Please clarify your sick day policy? Will employees be required to use sick leave first or will that be totally abandoned?

This has yet to be determined.

37. What type of leaves does Manatee County administer now for FML?

Manatee County uses the employees accruals (sick, vacation, comp time and sick bank (if enrolled) for FML.

No additional questions will be considered after the issuance of this Addendum.

Proposals are to be prepared as instructed in this Request For Proposals and shall be received at Manatee County Purchasing Office, Suite 803, 1112 Manatee Avenue West, Bradenton, Florida, FL 34205 until **4:00 P.M., June 5, 2015.**

Cordially,



Frank G. Lambertson
Contracts Negotiator

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