



# PROCUREMENT SERVICES

## ADDENDUM TO CONTRACT DOCUMENTS

ADDENDUM NO.: 1 **REVISED**

PROJECT NAME: ITN No. N217400ES – Group Term Life and AD&D Insurance

DATE OF ISSUE: May 6, 2021

---

The following information shall be included in the ITN documents and is hereby made part of the contract documents in the form of clarification, addition, deletion or revision to the contract specifications.

---

### Proposers' questions/issues and District answers (District answers are italicized):

- Q1. Is retiree coverage fully contributory? Does the retiree pay for all of the coverage amount?  
A1. *Yes.*
- Q2. Have there been any Supplemental Life open enrollments during the experience periods provided? One April 1, 2020? Any other?  
A2. *April 1, 2021.*
- Q3. Would the client be interested in a full GI offer for Employee, Spouse and Child?  
A3. ***For new Hires: Employee Life – GI up to \$100,000; Spouse Life – GI for \$20,000; Child Life – always GI.***  
***For Open Enrollment: Employee Life – EOI required any amount above basic \$20,000; Spouse Life – EOI required any amount; Child Life – NO EOI Open to Open Enrollment GI options.***
- Q4. Is COVID related information available for recent Life claims?  
A4. ***No. Although this could help in the rating to exclude COVID claims, I don't think there is going to be very significant and not something we typically see for Life Insurance quotes. Note: There are fairly detailed claim averages that are displayed in each report. COVID like claims would be included in these numbers.***
- Q5. Are the retirees direct billed on a monthly basis or can they choose monthly; quarterly or annually?  
A5. ***Direct billed on a monthly basis.***
- Q6. On the retiree census file, what do the columns Class and Supplemental life represent?  
A6. ***"Class column" represents the coverage the retiree applied for at retirement.***  
***"Supplemental Life" represents the coverage the retiree currently has based on an reductions in coverage based on the reduction schedule.***



# PROCUREMENT SERVICES

- Q7. Please identify the death claims due to COVID.  
**A7. *Although this could help in the rating to exclude COVID claims, I don't think there is going to be very significant and not something we typically see for Life Insurance quotes. Note: There are fairly detailed claim averages that are displayed in each report. COVID like claims would be included in these numbers.***
- Q8. The specifications of this RFP indicate a requirement that we provide an On-site representative 1 day/week for the term of the contract. Could you please expand upon this role:  
 - What are the responsibilities of the onsite rep will be one day a week?  
 - What is the location of this role?  
**A8. *Please disregard.***
- Q9. Please confirm the level of requirement for the following ask – if unable to meet, will the carrier be disqualified? “Requirement: a) On-site representative 1 day/week for the term of the contract.”  
**A9. *See response to Q8.***
- Q10. Please provide historical rates.  
**A10. *Rates have not changed since 04/01/2014.***

**The School District of Lee County  
 Proposed Rates and Rate History**

	Current Rates 4/1/2014 - 3/31/2018	Renewal Rates 4/1/2018 - 3/31/2022
Basic Life - Actives	0.156	0.156
Basic AD&D	0.024	0.024
Supplemental Life	0.262	0.262
Supplemental AD&D	0.024	0.024
Spouse Life	0.282	0.282
Child Life	0.292	0.292
Retiree Life (\$40,000 & below)	0.274	0.274
Retiree Life (over \$40,000)	1.492	1.492

\*Rate coverage period April 1, 2018 through March 31, 2022.



## PROCUREMENT SERVICES

Q11. Please provide historical plan design.

**A11. Same plan design since 1995.**

Q12. Please confirm what fee, if any, we should account for that is payable for PeopleSoft.

**A12. Current plan design – not applicable; however, for offering alternate plan design - \$40,000.00.**

Q13. What is the anticipated date for release of responses to carrier questions.

**A13. May 5, 2021.**

Q14. Please provide benefit admin for enrollment.

**A14. PeopleSoft.**

Q15. May we request information on the duties of the on-site representative. Specifically:

- Does the current carrier have an onsite representative one-day per week?
- What tasks are to be performed?
- Is it a requirement that the representative be available for questions, etc. when they are not on-site?
- Will not providing an on-site representative make the carrier un-responsive?
- Would having an account manager on-call for phone calls, emails, zoom meetings, etc. meet this requirement or does The School District of Lee County require someone onsite?
- Can this requirement be handled virtually?

**A15. See response to Q8.**

Q16. On references, for the Disability bid, we noted that it was a requirement to have each reference fill out a reference form. However, this bid just seems to have a sheet where we list reference info for the School Board or the Consultant to contact. Can you confirm that the reference requirement is for the vendor to fill out attachment "I" and that there is no form that needs to be filled out by references.

**A16. The reference requirement is for the vendor to fill out attachment "I" and that there is no form that needs to be filled out by references.**

Q17. Is the expectation that the new carrier offer an open enrollment on the additional/supplemental employee and dependent Life for the effective date of coverage?

**A17. Yes. Please refer to Q3.**

Q18. Can you specify the amount of technology credit that you are looking for? Would it be a percentage of premium? How much of a technology credit is your current vendor providing?

**A18. Please refer to Q12.**



## PROCUREMENT SERVICES

- Q19. Was there a recent open enrollment or a "free one up" or any other underwriting liberalization outside of those outlined in the certificates? If so, specify the date and conditions.
- A19. ***Plan Year 2020: Employee Life - GI for one level increase, up to the maximum of \$100,000; Spouse Life - NO GI; Child Life - Always GI***  
***Plan Year 2021: Employee Life - GI for one level increase up to the maximum of \$100,000 for only those enrolled above basic \$20,000; Spouse Life - NO GI; Child Life - Always GI.***
- Q20. Please describe your current practices around GI, EOI, and annual enrollments.
- A20. ***Please refer to Q3. In addition, currently, the EOI process is via paper form. Looking for electronic EOI submission solutions.***
- Q21. Please confirm the Supplemental Life rate is \$0.262 for all employees.
- A21. ***Yes.***
- Q22. Can we get indicators by line of coverage on the Employee life census-Exhibit 3? We can figure out some of them, but would be more accurate.
- A22. ***This was provided in the census.***

### **Employee Life**

#### **Amounts include \$20,000 Basic Life (Board Contribution)**

20ADD	\$20,000 with AD&D
40ADD	\$40,000 with AD&D
60ADD	\$60,000 with AD&D
80ADD	\$80,000 with AD&D
100ADD	\$100,000 with AD&D
150ADD	\$150,000 with AD&D
200ADD	\$200,000 with AD&D

#### **Employees over age 70; no AD&D; amounts include \$20,000 Basic Life (Board Contribution)**

20K	\$20,000
40k	\$40,000
60k	\$60,000
80k	\$80,000
100k	\$100,000
150k	\$150,000
200K	\$200,000

### **Spouse Life**



## PROCUREMENT SERVICES

40KSP	\$40,000
20KSP	\$20,000
<b>Employees w/Child Life</b>	
10KCL	\$10,000
5KCL	\$5,000

- Q23. Have there been any rate changes or plan changes during the experience period?  
A23. **No.**
- Q24. Please provide a recent billing invoice that includes lives, volume, rates and premium for each line of coverage.  
A24. ***This was provided in List Bill form. Documents: Life Insurance Vendor Payment 1-31-21.xlsx and LIFE\_DED\_SUMMARY\_1-31-2021.xlsx. Both documents are from Jan. 2021.***
- Q25. For the active population, how is a loss reported to the carrier? Does the beneficiary contact the carrier directly or does the beneficiary contact the School District?  
A25. ***Currently, for active population, beneficiary contacts SDLC. Open to discuss alternate solutions.***
- Q26. For the active population, how does the School District report claims to the carrier?  
A26. ***Currently, for active population, beneficiary contacts SDLC. Open to discuss alternate solutions.***
- Q27. For the active population, who provides the claim packets to the beneficiaries?  
A27. ***Currently, for active population, beneficiary contacts SDLC. Open to discuss alternate solutions.***
- Q28. Is the School District interested in changing any of these current administrative practices?  
A28. ***Currently, for active population, beneficiary contacts SDLC. For Retirees, beneficiary contacts the carrier. Open to discuss alternate solutions.***
- Q29. Please confirm the retiree self-bill coverage is the only coverage that will not be administered by the School District of Lee County, matching the current administration.  
A29. ***Confirmed.***
- Q30. The questionnaire provides the supplemental flat rate on an age banded rate table. Is the intent to maintain the flat rate, move to step rates by age, or could we propose both options in this RFP response?  
A30. ***Both.***



## PROCUREMENT SERVICES

There are no other changes at this time. Please acknowledge this addendum via Attachment D, Addenda Acknowledgement Form, in your submittal.

*Thank you for your interest in The School District of Lee County.*

A handwritten signature in black ink that reads "Doug Gupton".

**Doug Gupton**  
**Procurement Agent**