



PROCUREMENT SERVICES

ADDENDUM TO CONTRACT DOCUMENTS

ADDENDUM NO.: 2

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

DATE OF ISSUE: May 10, 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. Could we please receive historical lives/volume, going back 5 experience periods, by line of coverage? Retirees broken out from Actives?
- A1. ***Please see Exhibit 19.***
- Q2. Please provide a detailed premium waiver listing that includes gender; date of disability; amount of insurance; coverage and current reserve.
- A2. ***There are detailed premium of waiver claim listings in the experience documents. The issue is there are no Premium Waiver claims through the past 5 years.***
- Q3. Your Life Insurance contract has a Waiver of Premium Provision with eligibility to age 60 and termination at age 65. In looking at the current carrier's data, there do not seem to have been any Life Waiver claims filed. This does not seem right given the number of eligible employees that you have. Are your employees currently filing waiver of premium claims? If so, can we request a waiver listing from your current carrier. If waiver is not being utilized would you like a quote without waiver of premium and a 12 month continuation provision for totally disabled employees?
- A3. ***Waiver of premium was added in 2014. Confirming there have no waiver Claims in the past 5 years.***
- Q4. How does the direct billing for retirees work?
- a) What is the frequency of the billing? Annually?
- b) Is it only for a subset of retirees?
- c) Is there a group of retirees this would not apply to as the premium is being taken from their FRS checks?
- A4. ***a) Monthly direct billing from carrier to retiree.
b) No.
c) No – all billing is handled by the carrier.***



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Q5. How long has the waiver of premium provision been in place under the Life plan?
A5. ***Since 2014.***

Q6. For the retiree population, how and by whom are the following administrative services handled:

- a. Eligibility
- b. Billing
- c. Beneficiary Maintenance
- d. Claim Prep
- e. Notice of Loss services

A6. ***a. School District of Lee County.***
b. Carrier.
c. Carrier.
d. Retiree calls carrier to initiate claim.
e. Retiree calls carrier to initiate claim.

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 cursive script that reads "Doug Gupton".

Doug Gupton
Procurement Agent