



PROCUREMENT SERVICES

ADDENDUM TO CONTRACT DOCUMENTS

ADDENDUM NO.: 1

PROJECT NAME: N237448AN - Voluntary Group Short-Term and Long-Term Disability Insurance

DATE OF ISSUE: May 1, 2023

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.

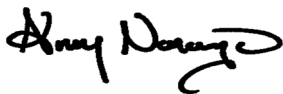
Proposers' questions/issues and District answers (District answers are italicized):

| Q1. | <p>Needing clarity on the enrolled population; the census has just over 3000 enrolled lives in the VSTD and the VLTD.</p> <ul style="list-style-type: none"> ○ The billing and experience data have 1,750 for VSTD and 1,630 for VLTD. But when comparing the premium, the LTD volume and both the STD and LTD premiums line up between the census and the billing data. The census and experience lives are not lining up. The census has close to double the enrolled lives than the billing and experience data. ○ If the billing data is accurate, please provide an updated census shows current enrollments. <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th></th> <th colspan="2">Lives</th> <th colspan="2">Volume</th> <th colspan="2">Monthly Px</th> </tr> <tr> <th></th> <th>Census</th> <th>Billing</th> <th>Census</th> <th>Billing</th> <th>Census</th> <th>Billing</th> </tr> </thead> <tbody> <tr> <td>STD</td> <td>3,380</td> <td>1,750</td> <td>1,773,275</td> <td>2,907,149</td> <td>57,128</td> <td>54,548</td> </tr> <tr> <td>LTD</td> <td>3,131</td> <td>1,632</td> <td>12,137,797</td> <td>12,059,886</td> <td>51,453</td> <td>48,734</td> </tr> </tbody> </table> | | Lives | | Volume | | Monthly Px | | | Census | Billing | Census | Billing | Census | Billing | STD | 3,380 | 1,750 | 1,773,275 | 2,907,149 | 57,128 | 54,548 | LTD | 3,131 | 1,632 | 12,137,797 | 12,059,886 | 51,453 | 48,734 |
|-----|--|---------|------------|------------|------------|---------|------------|--|--|--------|---------|--------|---------|--------|---------|-----|-------|-------|-----------|-----------|--------|--------|-----|-------|-------|------------|------------|--------|--------|
| | Lives | | Volume | | Monthly Px | | | | | | | | | | | | | | | | | | | | | | | | |
| | Census | Billing | Census | Billing | Census | Billing | | | | | | | | | | | | | | | | | | | | | | | |
| STD | 3,380 | 1,750 | 1,773,275 | 2,907,149 | 57,128 | 54,548 | | | | | | | | | | | | | | | | | | | | | | | |
| LTD | 3,131 | 1,632 | 12,137,797 | 12,059,886 | 51,453 | 48,734 | | | | | | | | | | | | | | | | | | | | | | | |
| A1. | <p><i>Premiums are paid in advance by 1 pay period. For example, April's monthly premiums were deducted from the 3/31 paycheck (coverage period 4/1-4/15) and the 4/15 paycheck (coverage period 4/16-4/30). Therefore, the invoice and the census will never match up due to the straddling pay periods. In addition, if an employee is on Waiver of Premium, those funds aren't being collected, but will still be enrolled on the census. Please see additional invoice (Exhibit #13).</i></p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Q2. | Were there any LTD plan changes when the group moved from Met Life to The Standard? | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A2. | <i>No plan design changes were made to either the Long-Term Disability or Short-Term Disability.</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Q3. | Please provide the in-force rates from when the group was with Met Life. | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A3. | <i>Please see Exhibit 7</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Q4. | Are there any service challenges or pain points you wish to see addressed in this RFP? | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A4. | <i>The District would like to see Technology platform addressed.</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| Q5. | Can you provide your current performance guarantees for these programs? |
| A5. | <i>While we can't provide you the actual guarantees, both Long-Term Disability or Short-Term Disability have standard metrics that are tracked. This includes Initial claim notification, decision turnaround time, procedural accuracy, member satisfaction, average speed to answer, abandonment rate, etc.</i> |
| Q6. | The RFP questionnaire asks "Please explain any resources included in your proposal to help employees Stay at Work prior to becoming a disability claim" and "How does the Proposer's Return to Work program function with respect to ADA claims". Is the District interested in a quote for stay at work/accommodation services? |
| A6. | <i>If it is in a value-add capacity at no additional charge.</i> |
| Q7. | The RFP questionnaire asks "Please confirm that vendor will be able to administer offsets to insured STD that include, but no fully inclusive of, Sick Leave hours and Sick Leave Bank hours when calculating claimant benefits". How is the current carrier obtaining and validating sick leave hours and sick leave bank hours? |
| A7. | <i>The District is currently providing the available sick/bank hours (offsets) directly to the vendor upon the completion of the Employer Statement of the claim form</i> |
| Q8. | How is evidence of insurability completed for these coverages? Single sign-on, batch or paper? |
| A8. | <i>Vendor will provide a url link to be added to the open enrollment platform or District website.</i> |
| Q9. | The census includes over 3,000 STD and LTD participants, but the billing history shows roughly half of this month to month. What is causing the discrepancy? |
| A9. | <i>Please see response to Q1</i> |
| Q10. | The LTD claim run file shows "Benefit" in column J. Is this gross benefit? If so, can the net benefit be added as well with any offset detail? |
| A10. | <i>Yes, the Benefit column shows the gross benefit (The benefit prior to any reduction for income from other sources). Unfortunately, we are unable to provide another report showing the net benefit.</i> |

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.



Amy Naranjo
Procurement Agent