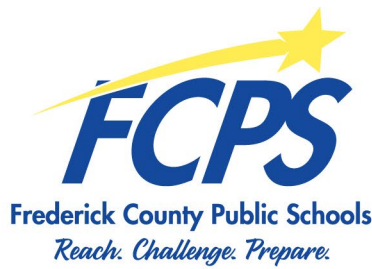


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ADDENDUM

December 29, 2023

ADDENDUM #1

RFP 24HR1, Life Insurance

DUE DATE: January 9, 2024, prior to and no later than 2:00 P.M. at <https://secure.procurenow.com/portal/fcps>

This addendum is being issued to provide additions, corrections, clarifications and answers to certain questions raised referencing the original proposal packages and any resultant contracts for the above RFP.

1. Are renewal rates available?

Response: See response to Question #19.

2. The questionnaire has sections for STD ASO. However, fully insured STD is in force. Are you looking for an STD ASO quote?

Response: Confirming, FCPS currently has a fully insured voluntary STD product. Some of the questionnaire questions are more general about administering coverage should a plan move to self-funding, however at this point in time FCPS has no intention to change the funding arrangement on the STD. Please quote fully insured voluntary STD only.

3. Please describe the sick bank program and how many sick days are provided each class of employees.

Response: FCTA Group: [Rules and Procedures](#)

FCASA Group: [NEW Section 8.14 – Sick Leave Bank](#)

FASSE Group: [Appendix D - FCPS Employees Sick Leave Bank-Rules/Procedures](#)

*Note that employees currently contribute one day per year instead of the shared two days within the language.

AMT: <https://apps.fcps.org/legal/documents/319>

4. Have there been any plan design or rate changes since inception of 7/1/2019?

Response: No plan design changes with the exception of the BOE members who are being amended to have basic life/AD&D coverage in the current 7/1/23 PY and will require coverage going forward for 7/1/24.

5. Experience: Please provide the following:

- o Experience Summaries
- o Group Claim Experience Product Key
- o Monthly Premium and Lives for each product from 2019 to 2023
- o A Recent Bill

Response: See attachments.

6. Please provide Benefit Admin for enrollment.

Response: Enrollment in Life AD&D occurs during hire in a benefited position. Eligible employees also can elect Voluntary Options, too. If Voluntary Options are not elected within 31 days of hire, they can enroll later but are subject to a longer waiting period for [Short-Term Disability](#) and EOI requirements for Vol. Life Insurance per [policy](#).

7. May we request a census in excel form?

Response: A census in excel format has been uploaded see file titled FCPS Complete Census Data as of 10_1_2023 for LiDi RFP.xlsx

8. May we request a recent Bill/Invoice?

Response: See #5 response above and attachments

9. May we ask where we can find the following forms that will need to be sent?

Statutory Affidavit and Non-collusion form
Certificate of Compliance form
Vendor Conflict of Interest Disclosure form
Propriety Information form

Response: In the RFP Document, pages 47-52.

10. Can the census be provided in Excel (with gender, DOB, Zips, salary, volumes & participation, job descriptions, & name/unique identifier)

Response: A census in excel format has been uploaded see file titled FCPS Complete Census Data as of 10_1_2023 for LiDi RFP.xlsx.

11. Please confirm that the group can self-bill.

Response: Yes.

12. What was the date of the last open enrollment?

Response: Response: The date of the last Open Enrollment not subject to the benefit waiting period and EOI, was July 1, 2020.

13. AD&D benefit matches the Life benefit; Under AD&D the booklet states that age reductions do not apply to the AD&D; Is this because the intent is that the AD&D will match the reduced life benefit, if applicable?

Response: Reductions for age found on page 8 of policy <https://campussuite-storage.s3.amazonaws.com/prod/33903/86de7fb0-3a18-11e6-b537-22000bd8490f/2588248/8fa0bd20-eaae-11ed-8692-02eec0193141/file/GroupTermLifeInsCert.pdf>.

14. Please specify the amount of annual credits provided to the group from the current carrier

Response: Implementation credits not provided in current contract.

15. Please specify the number of billing units and loss units FCPS will require.

Response: FCPS has made the assumption that billing units and loss units to mean lives billed for each product and rate codes set-up in our HRIS. This information is already provided in the FCPS Complete Census Data as of 10_1_2023 for LiDi RFP.xlsx.

16. Please provide additional details regarding the future class for the Board of Education members. For example, what are the weekly minimum required hours?

Response: There are no minimum hours; they are elected for a term; only Active Life AD&D for enrollment of these individuals during their term.

17. Please provide a census in excel format. The census must include the following fields at a minimum: Gender, DOB, Annual benefits-eligible Salary, STD participation indicator, for those participating in the STD program an eligibility indicator for sick leave, workplace zip code, Supplemental Employee and Dependent volumes, employee indicators for active/retired/disabled, indicator for grandfathered individuals along with their frozen amounts of insurance and finally class noted for Basic Life. BOE members must be identified as well.

Response: A census in excel format has been uploaded see file titled FCPS Complete Census Data as of 10_1_2023 for LiDi RFP.xlsx.

18. Please provide raw carrier experience reports. For the data already provided, please provide start dates and valuation dates of the data

Response: See #5 response above and attachments.

19. Please provide a history of rate and plan changes for both Life and STD.

Response: No plan changes. VSTD was implemented 7/1/19.
Rate History:

Line of Coverage	Effective 7/1/17 through 6/30/19	Effective 7/1/19 through 6/30/22	Effective 7/1/22 through 6/30/24
Basic Life Class 1&2	\$0.099 per \$1000	\$0.099 per \$1000	\$0.099 per \$1000
Basic Life Class 3	\$0.229 per \$1000	\$0.229 per \$1000	\$0.275 per \$1000
Basic Life Retiree Classes 4, 5, &6	\$1.193 per \$1000	\$1.193 per \$1000	\$1.440 per \$1000
Basic AD&D	\$0.014 per \$1000	\$0.014 per \$1000	\$0.014 per \$1000
STD Class 1	N/A	\$0.430 per \$10	\$0.430 per \$10
STD Class 2	N/A	\$0.560 per \$10	\$0.560 per \$10

20. Please provide monthly premium, lives, and volume reports for the past 60 months for Basic Life, Supplemental Employee Life, and Supplemental Dependent Life; In addition, please indicate which claims are active vs retiree; Please provide monthly premium, lives, and volume reports for the past 36 months for STD.

Response: See #5 response above and attachments.

21. Please provide a recent invoice or billing statement that includes lives, volume, rate, and premium for each line of coverage.

Response: See #5 response above and attachments.

22. Who is FCPS current HRIS partner?

Response: Peoplesoft Oracle

23. Please confirm if FCPS uses a benefit administration system, or a third-party administrator for enrollment. If yes, please provide the name so we can determine if we have existing protocols in place with them.

Response: We do not use the above.

24. Please confirm if short form or long form EOI is utilized today.

Response: See #25 response below.

25. Please describe your current EOI process e.g. paper, batch, SSO etc.

Response: The Standard receives and processes EO.

26. Would you want the carrier to handle any recordkeeping functions? What recordkeeping functions are performed by the current carrier? Is the cost of these included in the rate or billed separately?

Response: More information is needed regarding the record keeping functions.

27. Do you conduct death matches to facilitate the filing of retiree life insurance claims? If so, what is the frequency and process to determine if there is a death to facilitate the claim filing?

Response: FCPS does not carry out matches; the insurer would have their own operating procedures.

28. Please confirm who the beneficiary contacts to report a loss and who distributes claim forms to beneficiaries and how the carrier is notified of a claim?

Response: A staff member(s) in the Benefits Department.

29. Do you have any claim or loss files in place with your current life carrier?

Response: Yes - In progress.

30. Who provides conversion/ portability forms to employees losing coverage?

Response: The Insurer.

31. How are your statutory benefits currently administered?

Response: Benefits Team - Please reference response below to #33.

32. Please confirm you are requesting a quote for fully insured VSTD (as opposed to ATP/ASO arrangements).

Response: Confirmed, FCPS is request quotes for voluntary fully insured STD product. ASO/ATP is not requested at this point in time.

33. Please confirm who administers FMLA, ADA, and other state/federally mandated leaves of absence. Is FCPS interested in a fully outsourced model with a single carrier?

Response: FCPS Benefits Team.

34. Please provide a census for all eligible employee participants in Excel format. The data should include gender, date of birth, date of hire, employee status (active/retiree, etc), salary, work zip code, eligible class, and elected coverage amounts. For the Voluntary STD plan please include an indicator identifying whether or not they are enrolled in the program.

Response: A census in excel format has been uploaded see file titled FCPS Complete Census Data as of 10_1_2023 for LiDi RFP.xlsx.

35. Please provide experience for each coverage including Premium Paid, Average Lives and Volume, Paid and Pending Claims. We prefer to have Retiree Experience broken out from Active employee experience.

Response: See #5 response above and attachments.

36. Please provide COVID Claim counts and paid amounts from 2020 to current.

Response: FCPS does not have this level of detail available.

37. Are Electronic Death Matches currently being performed for the Retiree Plans? If so, how often and who handles the death matches?

Response: No.

38. Are there any recordkeeping services currently being provided by The Standard that you would like replicated? Are there any new recordkeeping services required? If so, please describe.

Response: Need more information on specifics; please see RFP.

39. Do the Retirees currently have Travel Assistance? This benefit is generally tied to AD&D. Please provide a copy of the existing Travel Assistance contract.

Response: No.

40. What is the plan design for the Grandfathered Dependent Life plan?

Response: See attached.

41. Please provide an STD experience exhibit for the last 3 years, to include Billed and Paid Premiums, Average Lives, and Paid Claims.

Response: See #5 response above and attachments.

42. Please identify any plan or rate changes (if any) over the last three years.

Response: See #19 and #4 response above.

43. What is the underlying criteria for members to be eligible/ineligible to participate for the Sick Leave Bank program? Can anyone opt out of the program, at any time?

Response: Refer to #3 response above.

44. Please provide a recent billing statement for all coverages.

Response: See #5 response above and attachments.

45. With respect to all subcontractor requirements, MetLife can agree to comply with these requirements with respect to subcontracts entered into exclusively to perform services related to FCPS' life, AD&D and STD coverages. Is this amenable to FCPS?

Response: Yes.

46. Since the RFP requires bidders to propose performance guarantees, we view the liquidated damages as mentioned in Sections 26.d and 26.e on page 20 of the RFP, as not applicable. Do you agree?

Response: Liquidated damages are not applicable.

47. Hello, My carrier is requesting the salary of each eligible employee. Is this possible? As well as the volume of life insurance elected?

Response: A census in excel format has been uploaded see file titled FCPS Complete Census Data as of 10_1_2023 for LiDi RFP.xlsx. Salary information was NOT included but volume of insurance was included in the census data. We are only able to provide volume of insurance.

Thank you for your interest in bidding with Frederick County Public Schools.

Sincerely,

Kim Miskell

Kim Miskell, CSBO
Assistant Purchasing Manager

KM/mg

copy: RFP File