

EMERALD COAST UTILITIES AUTHORITY
BID 2016 07
RFP Employee Benefits and Insurance
March 7, 2016

ADDENDUM NUMBER 2

Prospective Bidders:

This addendum is issued to clarify questions received about this request for proposal.

1. Dental and Vision: Census in excel format to include date of birth or age, gender, zip code, coverage tier, and for dental which dental plan each participant is currently enrolled in (currently offer high and low plan).

Response: The requested data was provided in an attachment to Addendum Number 1 of this RFP. All future respondents may email amy.williamson@ecua.fl.gov for access to the census information.

2. Dental: Is the dental contributory or voluntary? If contributory, what percentage does the employer contribute?

Response: Contributory; ECUA contributes \$22.34 per month toward the “employee only” dental premium with no additional contribution toward dependent coverage.

3. Dental: Number of years with current carrier and how many carriers has group had over the past 5 years?

Response: ECUA has been with current dental carrier for five (5) years.

4. Vision: Under IV. Vision Insurance, f) Open Enrollment – will ECUA allow for OE meeting(s) to be conducted via online presentation/conference calls?

Response: Yes.

5. Vision: Since vision is offered on a voluntary basis with the employees paying 100% of the cost, will you be open to reviewing alternative plan offerings, for example, offering a low/high options to that employees can enroll in a plan that will best meet their needs?

Response: If these options are included in a proposal, ECUA will give them consideration.

6. Vision: Will ECUA allow for online presentation/conference call vs physical presentation with the finalist?

Response: ECUA will allow an online presentation/conference call vs physical presentation for proposers of vision insurance.

7. Life: Is the basic AD&D rate included in the basic life rate? Or is the basic life and AD&D charged separately? We would also need to know what the basic AD&D rate is.

Response: Basic Life is \$.24/\$1,000 and Basic AD&D is \$.02/\$1,000.

8. Life: The Life rate listed is \$.26/1000. Is the Life and AD&D combined? If so, can you provide the Life and AD&D as separate rates?

Response: Yes; Basic Life is \$.24/\$1,000 and Basic AD&D is \$.02/\$1,000.

9. Life: Can you provide booklets for Retiree Life?

Response: The policy is provided as an attachment to this addendum: "Unum Retiree Life Plan.pdf."

10. Life: Do you have experience for the retirees?

Response: The experience for Retiree Life Insurance is provided as an attachment to this addendum: "Unum Life Exp - Retirees.pdf." All future respondents may email amy.williamson@ecua.fl.gov for access to the information.

11. Life Experience - Premiums, Claims, Lives and Volume History, Current Waiver Amounts and/or Current Face Amounts of Waiver Claims. If active employee experience can be distinguished from retiree experience, that would also be a big help.

Response: The life insurance experience information is provided as an attachment to this addendum: "Unum Life Exp - Actives.pdf." All future respondents may email amy.williamson@ecua.fl.gov for access to the information.

12. Life, LTD, & STD: Can you provide booklets for all lines of coverage?

Response: The policies are provided as attachments to this addendum: "Unum STD Plan.pdf," "Unum LTD Plan.pdf," and "Unum Life Plan.pdf." All future respondents may email amy.williamson@ecua.fl.gov for access to the census information.

13. LTD Experience - The triangle report is ideal, however we will need the following information for number of open claims: Date of Disability, Date of Birth, NET Monthly Benefit (Gross is acceptable, but not ideal), Gender, Current carrier reserve.

Response: The LTD experience is provided as an attachment to this addendum: "Unum LTD Claims Status Report_Redacted.pdf." All future respondents may email amy.williamson@ecua.fl.gov for access to the information.

14. LTD: Do you have an individual claim listing for LTD?

Response: The individual claim listing for LTD is provided as an attachment to this addendum: "Unum LTD Open Claims_Redacted.pdf." All future respondents may email amy.williamson@ecua.fl.gov for access to the information.

15. STD: Can you also provide booklets prior to 1/1/2015 for STD?

Response: The STD plan information that was in force prior to 01/01/2015 is provided as an attachment to this addendum: "Unum Flex STD Plan prior to 2015Jan.pdf." All future respondents may email amy.williamson@ecua.fl.gov for access to the census information.

16. Please provide current broker/consultant's name.

Response: Rodney Rich & Company

Regards,

Amy Williamson, CPPB, FCCM
Senior Purchasing Agent