



SEDGWICK COUNTY, KANSAS
DIVISION OF FINANCE
Purchasing Division
Joseph Thomas, Purchasing Director
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<http://sedgwickcounty.org/finance/purchasing.asp>

EMPLOYEE LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT, AND DEPENDENT LIFE INSURANCE
#17-0011
ADDENDUM 3

April 14, 2017

The following is to ensure that vendors have complete information prior to submitting a response. Below are some clarifications regarding Employee Life, Accidental Death and Dismemberment, and Dependent Life Insurance:

Questions and/or statements of clarification are in bold font, and answers to specific questions are italicized.

- 1. On item 5 of the questions, you specify Net of commissions. Does that mean you are only accepting proposals straight from insurance companies, and want no agents involved?**

Answer: At this time Sedgwick County is not working with a broker or agent.

- 2. Are these benefits contributory? Or is the country paying the full premium?**

Answer: For Life and Accidental Death & Dismemberment, the County pays the premium based off the level of employee salary (see original RFP for pricing). If employee elects more than the provided amount, the employee is responsible for any difference. The Dependent Life Insurance is paid 100% by employee.

- 3. Please confirm the Life is NET of commissions?**

Answer: See addendum #2, http://www.sedgwickcounty.org/Purchasing/pdf_files/17-0011A2.pdf

- 4. Please confirm Life and AD&D are offered to Active employees only? Please confirm Retirees are not covered.**

Answer: See addendum #2, http://www.sedgwickcounty.org/Purchasing/pdf_files/17-0011A2.pdf

- 5. On page 3 of the RFP section II. A. #4, it states "AD&D coverage provides a cash benefit equal to Life". However, according to elsewhere in the RFP, employees are allowed to choose differing amounts of Life and AD&D benefits. Please clarify.**

Answer: See addendum #2, http://www.sedgwickcounty.org/Purchasing/pdf_files/17-0011A2.pdf

- 6. Rate basis states "per check". Is this ASC? Aetna will only quote a fully insured Life quote. If this is fully insured and not ASC, we will not bill on a "per check" basis. Our standard method of billing Life and AD&D insurance is on a basis of per \$1000 of volume.**

Answer: See addendum #2, http://www.sedgwickcounty.org/Purchasing/pdf_files/17-0011A2.pdf

- 7. We will need current booklets/certificates of coverage which describe the current Life and AD&D provisions including but not limited to; premium waiver, age reduction, accelerated death benefit, conversion, portability features, etc.**

Answer: See addendum #2, http://www.sedgwickcounty.org/Purchasing/pdf_files/17-0011A2.pdf

8. We require experience on over 1,000 lives. Please submit detailed experience including: paid premium, paid death claims, and premium waiver claims by month, for 3 – 5 years. Volumes and Lives by month are preferable, but not required.

Answer: See addendum #2, http://www.sedgwickcounty.org/Purchasing/pdf_files/17-0011A2.pdf

9. Please provide a rate history for the requested experience years.

Answer: See addendum #2, http://www.sedgwickcounty.org/Purchasing/pdf_files/17-0011A2.pdf

If you would like a copy of Sedgwick County's full census information, please contact Kara Kingsley at kara.kingsley@sedgwick.gov.

Firms interested in submitting a *proposal* must respond with complete information and **deliver on or before 1:45 p.m. May 2, 2017**. Late *proposals* will not be accepted and will not receive consideration for final award.

“PLEASE ACKNOWLEDGE RECEIPT OF THIS ADDENDUM ON THE *PROPOSAL* RESPONSE PAGE.”



Kara Kingsley
Purchasing Agent