



**SEDGWICK COUNTY, KANSAS
DIVISION OF FINANCE**

Purchasing Department

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ADDENDUM 2

RFP #21-0051

EMPLOYEE ANCILLARY BENEFITS – LIFE INSURANCE

August 10, 2021

The following is to ensure that proposers have complete information prior to submitting a proposal response. Here are clarifications regarding our request.

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

- 1. Do we need to include commissions for a broker and/or consultant? If yes, what commission amount?**

Answer: IMA is the county's broker consultant. Net of Commissions.

- 2. Please provide a complete and detailed census.**

Answer: Included with this amendment.

- 3. Please provide detailed plan benefit summaries.**

Answer: Included with this amendment.

- 4. Please provide experience.**

Answer: Experience will not be released.

- 5. Please provide historical plan changes.**

Answer: No recent changes.

- 6. Please provide rate history.**

Answer: No recent change in rates.

- 7. RFP indicates, "The county would like a separate Voluntary Life policy that employees could purchase separate from the Employer Paid option as an incremental Voluntary/AD&D policy". Is the county requesting VL with AD&D or is the county truly wanting a stand-alone Voluntary/AD&D policy?**

Answer: The county would like a standalone voluntary life policy that includes life and AD&D.

- 8. Question #19 - Describe your process for reviewing and approving Waiver of Premium. Does an employee have to complete a Waiver of Premium form if you insure the Long-Term Disability coverage? Please provide clarity, as we are not seeing a request to quote LTD?**

Answer: LTD coverage is provided through KEPRS, a Waiver of premium form would need to be completed.

- 9. Section V (Claims Processing Issues) seems to be a duplicate of Section III (Claims Processing Issues). Is it safe to delete Section V since it mirrors Section III?**

Answer: Correct.

- 10. Question #15 under Life / Policy Features – As incumbent carrier, we wanted to provide clarification. The county's current AICK benefits do include an Accidental Death and Dismemberment rider; however, it does not have an additional Line of Duty provision/rider. If the county currently has Line of Duty coverage under another carrier, please provide a summary/outline of the benefit.**

Answer: There is no other carrier.

- 11. If there are any employees working outside of the United States, including in US territories, please identify them on the census and provide each employee's country of citizenship and country of employment.**

Answer: There are no employees currently working outside the US.

- 12. Any guaranteed issue opportunities available at annual enrollment.**

Answer: Currently, no for voluntary life.

- 13. Is the retiree group open to future retirees? If not, when did the group close?**

Answer: No retiree class.

- 14. The 2021 renewal states, "Not Currently Enrolled," in reference to voluntary life/AD&D benefits. The Request for Proposal document seems to indicate voluntary life/AD&D benefits are currently offered. Please confirm whether voluntary life/AD&D is currently offered to employees or if they are looking to add voluntary life/AD&D benefits?**

Answer: Optional Life is offered as part of the Basic Life policy. The county would like to see a separate voluntary life plan.

- 15. Please provide a description of your claim submission process; including such items as information gathering, submission, follow up and resolution.**

Answer: Current carrier is providing a life claim and the county provides beneficiary information.

- 16. Please provide the details of your current portability and conversion administration process.**

Answer: Separated employees are provided a Notice of Conversion Privilege form. If interested, they fill out the form and send to the life insurance company directly for premium costs and pay them directly.

17. Do you currently use a TPA or software vendor for your benefits enrollment and eligibility? If so, can the name of the vendor be released?

Answer: Internal system.

18. Please describe your Evidence of Insurability process; including such things as submission, follow-up and notification.

Answer: N/A.

19. Please describe any established file transfers you have in place today.

Answer: A file is submitted through the payroll system.

20. What is the best way to communicate with your employees during enrollment and throughout the year?

Answer: The county uses multiple forms of communications during enrollment, including video, in-person, and information provided on the internal systems.

21. Are current beneficiary designations held electronically or on paper?

Answer: Current beneficiary designations are stored electronically.

22. Who holds current beneficiary designations?

Answer: Stored electronically and in the employee file.

23. What is the process to share beneficiary information with the current carrier?

Answer: Copy of beneficiary designation.

24. Are designation details (e.g. name, class, share) stored as system data, images or both?

Answer: Details are stored as data.

Submittals are due **NO LATER THAN 1:45 pm, CDT, Tuesday, August 24, 2021**. Late proposals will not be accepted and will not be considered for award recommendation.

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

Joseph Thomas

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JT/lj