



**CITY OF MEMPHIS**

**REQUEST FOR PROPOSAL**

**#119755**

**LIFE AND DISABILITY INSURANCE, ADA AND ABSENCE  
MANAGEMENT**

**Addendum Two**

This Addendum will become part of the Contract Documents. In case of difference with previous Addenda or communications, this Addendum takes precedence. Receipt will be acknowledged by inserting the Addendum number and its date in the RFP Response.

1. Answers provided to Vendors

Questions & Answers

Except to remove vendor names and addresses, questions are provided exactly as submitted.

#		Section	Question / Answer
1	Q	Attachment O Page Page 35	The RFP states AFT Employees receive a Death Benefit of \$10K, which is provided by Standard. Another section of the RFP states “Death Benefit of \$10k; Insurance pays \$5,000 and the City of Memphis pays \$10k” Can you please explain how this arrangement between The Standard and City of Memphis works today?
1	A		Prior to 2021, Lincoln Financial paid a \$2,000 benefit and The Standard paid \$3,000 for a total of \$5,000 (\$2,000+\$3,000=\$5,000).  In 2021, The Standard began paying the full \$10,000 for active full-time and part-time (based on hours) employees. For retirees, it is a \$5,000 death benefit paid by The Standard.
2	Q	Experience	Please provide a recent bill, including Lives, Volume & Premium for all lines of coverage.
2	A		See “Attachment U1 - Life & TAM RFP - Monthly Lives & Volume”. The City is not providing rates/premiums.
3	Q	Experience	Please provide Annual or Monthly premium for each line of coverage.
3	A		The City is not providing rates/premiums.
4	Q	Experience	Please distinguish Active and Retiree Claims within the Claims listings.
4	A		See “Attachment U4 - Life & TAM RFP - UPDATED 2019-2023 Life Claims Experience.xlsx” which includes the field “Admin Unit” which identifies claims as Active vs. Retirees.
5	Q	Experience	Is there a way to distinguish the types of Claims. Would like to distinguish Non Contrib Claims Paid for All Employees vs. Contributory Claims partially Employer Paid vs. Contributory Claims 100% Employee Paid?
5	A		“Attachment U4 - Life & TAM RFP - UPDATED 2019-2023 Life Claims Experience.xlsx” includes the field “Admin Unit” which identifies claims as Active vs. Retirees.  The reporting does not differentiate between the Death Benefit and Contributory Life Benefit, both are listed under TERM coverage for life insurance.  Per section 1.5 CURRENT BENEFIT PROGRAMS of the RFP document posted to the City’s website:

			<ul style="list-style-type: none"> <li>• STD - 100% employee paid</li> <li>• LTD - 100% employer paid</li> <li>• Basic Death Benefit - 100% employer paid for full-time employees</li> <li>• Contributory Life - Employees have the option to elect coverage. The City contributes 34% of policy costs.</li> <li>• Voluntary/Supplemental Life - 100% employee paid</li> </ul>
6	Q	Experience	Many of the claims are for amounts less than \$5k. The lowest benefit based on the booklets provided is \$5k and there do not appear to be any cutbacks. Have there been any changes to the plans, or reasons for these low Life Claim amounts?
6	A		<p>Prior to 2021, Lincoln Financial paid a \$2,000 benefit and The Standard paid \$3,000 for a total of \$5,000 (\$2,000+\$3,000=\$5,000). For Actives, the City self-insured an additional \$5,000. Total Retiree benefit of \$5,000 and total active benefit of \$10,000.</p> <p>In 2021, The Standard began paying the full \$10,000 for active full-time and part-time (based on hours) employees. If employees are not actively at work as of claim date, then they will only receive the \$5,000 benefit.</p> <p>For retirees, The Standard pays the full \$5,000 benefit since 2021. For Contributory coverage, Class 7 (School Crossing Guards) have a \$3,500 benefit. For Contributory coverage Class 6 (Police Reserves) have a \$6,500 benefit.</p>
7	Q	RFP	Please provide IF rates for all lines of coverage
7	A		The City is not providing rates/premiums.
8	Q	RFP/Census	The retirees appear to be eligible for a \$5k benefit (Employer Paid) + they are able to carry over 50% of their Voluntary Life if the elect. Please confirm our understanding, and provide a census that includes Retiree Voluntary Life elections for all enrolled (The Standard Census report did not include any retiree information).
8	A		<p>Confirmed</p> <p>Attachment N1 does have a "Life Voluntary Retiree" column.</p>
9	Q	RFP/Census	Please confirm all 5,830 retirees on the census should be receiving a \$5k benefit paid Employer Paid Life benefit.
9	A		Confirmed.

10	Q	Experience	On the "Monthly Lives & Volume" document, the Blife lives appear to jump from 11k lives in December 2020 to over 16k lives in January of 2021. Is there a reason for this large change in lives?
10	A		The Standard took over the Contributory Life business in January 2021. Prior to 2021, contributory life was with Lincoln Financial and that experience is not available. 2020 was a transition year between vendors making that data unavailable from Lincoln Financial. See Attachment U11 - Death, LTD, & STD - Claim Experience 2015-2019 and Attachment U10 - Contributory & Supplemental Voluntary Life - Claim Listing 2015-2019 for claims information for 2015-2019.
11	Q	Experience (LTD)	Please confirm what the Valuation Date is for the LTD Claims included on "STD & LTD Claims Detail" attachment.
11	A		January 2023
12	Q	2019-2023 Claims Experience (Excel)	Within the LTD Claims section, products noted include: LT, L2, L6, L7, ML, SB. What are these differences indicating?
12	A		Per the "Key" tab of the spreadsheet: LT = Long Term Disability L2 = Employer (Non P.O.) Reasonable Accommodation L6 = Vendor Expense Benefit L7 = Member Rehab Benefits - Training & Ed ML = Member Assisted Living Benefit SB = Survivor Benefit - Basic
13	Q	Experience	Please provide a minimum 12-36 months of Approved and Submitted Leave Management Claims
13	A		a) The claims reporting that is available for leaves is provided in Attachment U5 - Life & TAM RFP - Leave Experience.pdf. Additional detail beyond this document is not available.  b) The Standard took over administration of the City's FMLA and ADA leaves as of 11/1/2019.
14	Q	4.1 Leave Management	Please provide the detailed Leave listing for the following Leaves administered by the Standard for 2020, 2021, 2022. <ul style="list-style-type: none"> <li>● FMLA</li> <li>● ADA</li> <li>● Pregnancy Fairness Act</li> <li>● Sick Leave</li> <li>● Emergency Leave</li> <li>● Jury Duty</li> <li>● Military Leave</li> <li>● Bereavement Leave</li> </ul>

			Personal Leave
14	A		<p>This information is not available at this time. If we are able to collect this data, we will post at a later date.</p> <p>The Standard currently administers only the FMLA and ADAAA leaves. The remainder of leaves are currently administered in-house at the City. The City would like to outsource the administration of all leave categories.</p>
15	Q	4.1 Leave Management	Please provide a current Open Leave Listing.
15	A		This information is not available at this time. If we are able to collect this data, we will post at a later date.
16	Q	4.1 Leave Management	With the Sick Leave Bank policy, what occurs if no balance remains?
16	A		<p>The City's Sick Leave and Sick Bank policies are separate policies.</p> <p>With regard to the Sick Leave policy, everyone has a balance of Sick Leave hours. If no balance remains, members are not allowed to go negative on the balance.</p> <p>Members may opt into the Sick Bank Policy by donating Sick Leave Balance hours at the beginning of the year to the collective Sick Bank. If a member uses their full Sick Leave Balance, they may submit to HR to use Sick Bank hours.</p> <p>For more details, please reference the Policy documents in Attachments T1-T3.</p>
17	Q	4.1 Leave Management	Please confirm that Sick leave Bank hours could be passed on an eligibility file.
17	A		<p>The City's sick leave and sick bank policies are separate policies.</p> <p>Confirmed, current Sick Leave balance hours can be passed on the eligibility file. However, going forward, the City is looking to outsource administration of Sick Leave hour balances and Sick Bank donation balance, participation, and allotments.</p>
17	Q	4.1 Leave Management	Please provide Sick Leave utilization data for 2021 and 2022.
17	A		This Sick Leave utilization data is not available at this time. If we are able to collect this data, we will post at a later date.

			See attachment U9 for Sick Leave Accruals, Sick Bank Donations, and Sick Bank Allotments from 2018 to 2023.
18	Q	4.1 Leave Management	Can you outline the process/integration if an employee has Sick Leave available and STD coverage?
18	A		If a member has opted into STD, then the member will file a claim for STD once they have exhausted their personal Sick Leave balance. Members receiving a portion of pay through STD can request Sick Bank hours to supplement partial pay if they've contributed to the Sick Bank.
19	Q	General	<ul style="list-style-type: none"> <li>● Please provide the renewal</li> <li>● Please provide a recent bill that shows current lives, volume, and premium for each coverage</li> <li>● Please provide the inforce rates for all lines</li> <li>● Please provide month-by-month premium by line of coverage including the various Life coverages (ie. 10K DB, 1.5K – 200K BTL EE, BTL DEP, VTL EE, VTL SPS)</li> <li>● Please provide a rate history for the last 3-5 years for all lines of coverage</li> <li>● Please provide a plan change history for the last 3-5 years for all lines of coverage</li> <li>● Are there any service issues with the current carrier?</li> </ul>
19	A		<p>a) The renewal will not be provided.</p> <p>b) See Attachment U1 - Life &amp; TAM RFP - Monthly Lives &amp; Volume.</p> <p>c) The City is not providing current rates/premiums.</p> <p>d) The City is not providing rates/premiums.</p> <p>e) The City is not providing rates/premiums.</p> <p>f) The only plan change within the last 5 years has been under Life Insurance.</p> <ul style="list-style-type: none"> <li>i) Prior to 2021, Lincoln Financial paid a \$2,000 benefit and The Standard paid \$3,000 for a total of \$5,000 (\$2,000+\$3,000=\$5,000).</li> <li>ii) In January of 2021, the current vendor won the Contributory and Voluntary Life benefits and The Standard began paying the full \$10,000 for active full-time and part-time (based on hours) employees. For retirees, it is a \$5,000 death benefit paid by The</li> </ul>

			<p>Standard.</p> <p>iii) The Standard also amended policy 640754-c to Class 1 Actives-\$10,000. Any other plan changes were over 5 years ago. No Mergers or Acquisitions.</p> <p>g) The City requires that the FMLA vendor utilize Pre-Populate Department of Labor forms WH-381 and WH-382, in addition to other correspondence. This has been an issue with the current carrier.</p>
20	Q	Census	<ul style="list-style-type: none"> <li>• What is the distinction between the two census files? There is not a unique identifier field available that could match up the two files. We need to be able to combine and cross reference these files. Please advise.</li> <li>• Standard census has classing for contributory BTL elections, but does not have classing for those that are not electing. In order to rate this case appropriately, we need to know class level eligibility, not just classing for participants. Please update the census to include classing for all individuals</li> <li>• Please update census file to include DEP BTL elections</li> <li>• Please explain the following discrepancies between census data and experience/certs. Overall we need better clarification on which actives/retirees are eligible for which coverage. <ul style="list-style-type: none"> <li>○ Certs detail all employees including retiree are eligible for 10K death benefit. Standard census only shows 1,695 participating.</li> <li>○ Experience shows 7,273 in BTL. Census has between 8,033 and 8,108 actives depending on which file is used.</li> <li>○ Experience shows 4,599 in basic retiree life. Census has 5,827.</li> <li>○ Experience shows 829 in DEP VTL. Census has 508.</li> <li>○ Experience shows 306 lives in voluntary retiree life. Census has 197 elections.</li> </ul> </li> </ul>
20	A		<p>a) Attachment N1 (provided by the City) includes retirees, sick hour balances, and departments as of 03/01/23 for eligible employees and retirees. Attachment N1 has been updated and replaced by Attachment N3, which includes Spouse/Child Life Contributory, Life Employee Contributory, and Life Retiree Contributory.</p> <p>Please note that a census for the Airport Authority is unavailable at this time due to a transition in eligibility management for the group. There were roughly 268 employees in January 2023. If we are able to collect this data, we will post at a later date.</p>

Attachment N2 (provided by the Standard) contains coverage elections for all classes of coverage as of 6/30/2022. This file does not include retirees.

We have provided additional information in Attachments:  
N4 - Police Reserve Census  
U8 - April and March Life Lives and Volume  
N5 - Credit Union and City Center Census

- b) Classes are not available on the eligibility census (Attachment N3). For Contributory classes:
- i) Classes 1 & 2 - Eligibility & Elections in Attachment N3, need to filter out Job = "School Crossing Guard"
  - ii) Classes 3, 4 - Eligibility & Elections in Attachment N5
  - iii) Class 5 (Airport Authority) - Eligibility not available, Elections in Attachment N2
  - iv) Class 6 - Eligibility & Enrollment in Attachment U9
  - v) Class 7 (School Crossing Guards) - Eligibility & Elections in Attachment N3 under the job "School Crossing Guard"
- c) Dependent life elections are indicated in Attachment N3.

The Eligibility & Enrollment Census has been replaced with Attachment N3. Please reference this attachment going forward.

- d) Please refer to Attachment N3 for Retiree information. Some differences are from variances in reporting date and population. For instance:
- i) Attachment N3 (4/28 Eligibility Census) - 4,356
  - ii) Attachment U1 (1/1 Lives & Volume) - 4,599
  - iii) Attachment U8 (4/1 Lives & Volume) - 4,439

While there are a total of 5,826 retiree records in Attachment N3, many of those without Death Benefit values are Disability or Widows.

- e) Some differences are from variances in reporting date and population. For instance:
- i) Attachment N3 (4/28 Eligibility Census) - 6,917 actives (excluding Airport Authority)
  - ii) Attachment U1 (1/1 Lives & Volume) = 7,005
  - iii) Attachment U8 (4/1 Lives & Volume) - 7,054



		<p>f) Some differences are from variances in reporting date and population. For instance:</p> <ul style="list-style-type: none"> <li>i) Attachment N3 (4/28 Eligibility Census) - 4,356</li> <li>ii) Attachment U1 (1/1 Lives &amp; Volume) - 4,599</li> <li>iii) Attachment U8 (4/1 Lives &amp; Volume) - 4,439</li> </ul> <p>g) Some differences are from variances in reporting date and population. For instance:</p> <ul style="list-style-type: none"> <li>i) Attachment N3 (4/28 Eligibility Census) - 737</li> <li>ii) Attachment U1 (1/1 Lives &amp; Volume) - 829 (this number includes Airport Authority)</li> <li>iii) Attachment U8 (4/1 Lives &amp; Volume) - 730</li> </ul> <p>h) Some differences are from variances in reporting date and population. For instance:</p> <ul style="list-style-type: none"> <li>i) Attachment N3 (4/28 Eligibility Census) - 313</li> <li>ii) Attachment U1 (1/1 Lives &amp; Volume) - 306</li> <li>iii) Attachment U8 (4/1 Lives &amp; Volume) - 320</li> </ul>
21	Q Life	<ul style="list-style-type: none"> <li>• For the BTL policy, the benefit summaries and RFP says this policy is contributory. The actual policy says Classes 3, 4, 6, and 7 are non-contributory. Please clarify. We're looking for more clarification around eligibility for both the 10K Death Benefit and the Contributory BTL policy as there are some discrepancies between the RFP document, benefits booklet, and certs.</li> <li>• The Certs detail retiree VTL coverage discontinues at age 65. Please confirm.</li> <li>• We also need clarification on the following within the volume/lives document: <ul style="list-style-type: none"> <li>• What is BLIFE1? It covers 90 EE per month until 1/2021 when it is no longer on the report</li> <li>• Airport Authority is missing information from 2/2021 to 7/2021 for all coverages.</li> <li>• Assuming "City of Memphis" is the contributory plan - was this plan in place before 1/2021?</li> <li>• Was VTL in place before 1/2021? No information in this document before that date</li> <li>• There is a significant decrease in DEP CH lives covered for City of Memphis as of 6/2021. Why?</li> <li>• There is a significant increase in DEPLF lives covered for City of Memphis as of 6/2021. Why?</li> <li>• Is "ASL" VTL SPS Life and "DEPLF" and "DEPCHLD" BTL Dependent Life?</li> </ul> </li> <li>• For the Life Claims document - are these all unique claims? There are some claims with the same incurred dates and birth</li> </ul>

		<p>year and with the low dollar amounts it's difficult to determine if these are all unique claims.</p> <ul style="list-style-type: none"> <li>• There are 4 VTL claims incurred Jan 2021 for 3K. This is not an amount electable per the VTL plan parameters. Please advise as to if these claims are correct.</li> <li>• There is a BTL DEP claim incurred June 2021 for 30K. DEP Benefit is listed as Flat 10K. Please advise as to if this claim is bucketed correctly.</li> </ul>
21	A	<p>a) Policy 640754-E Plan 1, Classes 3, 4, 6 and 7 are Non-Contributory. Death Benefit is Non-Contributory. Please refer to all Certs and Amendments.</p> <p>b) Confirmed</p> <p>c) Prior Active class of PT members. No longer separate class as of 1/1/21.</p> <p>d) 2/2021 – BLIFE – Lives: 271, Volume: \$27,288,800, DEPLIFE – Lives: 175  3/2021 – BLIFE – Lives: 271, Volume \$27,293,500, DEPLIFE – Lives: 175  4/2021 – BLIFE – Lives: 273, Volume \$27,551,600, DEPLIFE – Lives: 175  5/2021 – BLIFE – Lives: 273, Volume \$27,565,700, DEPLIFE – Lives: 175  6/2021 – BLIFE – Lives: 272, Volume \$27,729,100, DEPLIFE – Lives 173</p> <p>e) Correct, this policy was effective 1/1/2021. The coverage was with Lincoln Financial previously.</p> <p>f) Yes, contributory life, 100% employee paid was inforce with prior carrier to 2021.</p> <p>g) Prior to 6/1/2021 the lives were incorrectly reported. For 1/1/2021 through 5/1/2021 the lives should be flipped between DEPLF and DPCHLD.</p> <ul style="list-style-type: none"> <li>i) DEPLF - Basic Dependent Life</li> <li>ii) DPCHLD - Voluntary Child Life</li> </ul> <p>h) Yes</p> <p>i) Claims will share same claim ID# when BL &amp; VL, but different product code. Yes, all are unique.</p> <p>j) These claims are for Retiree Voluntary coverage and are correct. Retirees are able to carry over 50% of their Voluntary Life once they retire. See Attachment U4 for life claims with an active/retiree indicator.</p> <p>k) This claim was coded incorrectly, this is an Additional Spouse</p>

			Life Claim of \$30,000.
22	Q	Disability	<ul style="list-style-type: none"> <li>Does this group participate in Social Security? Do they participate in STRS/PERS? Are they eligible and receive both?</li> <li>What is the “as of” date for Attachment U3? Is the NetPaid column on the claims listing (Attachment U3) the total paid for each claimant? After filtering down to just 2019 through 2022 incurral dates for LTD and STD, the 2019-2023 Claims Experience file (Attachment U2) total paid and claim counts are slightly different than Attachment U3. We suspect a slight timing differential.</li> <li>Can we get a claims listing with both gross and net benefit?</li> </ul>
22	A		<p>a) City Pension employees do not pay into Social Security. The City has their own public retirement system and do not participate in Social Security.</p> <p>However, if an employee earned enough credits at a prior employer, or is one of a few Non-Pension employees, or is a Sanitation employee, their disability would be subject to Social Security offsets. Everything offsets to 60%.</p> <p>b) 02/23/2023</p> <p>Confirmed - NetPaid column on the claims listing is the total paid for each claimant.</p> <p>Confirmed - Total paid and claim counts are slightly different between Attachments U3 (system report) and U2 (snapshot of claims) due to timing of reporting.</p> <p>c) Attachment U3 includes gross and net paid. Additional information is not available.</p>
23	Q	Census	There are two census files. Should both files be used, can you confirm that there are not employees on both files. If there are can they be identified so that we are not double counting lives.
23	A		<p>Attachment N1 (provided by the City) includes retirees, sick hour balances, and departments as of 03/01/23 for eligible employees and retirees. Attachment N1 has been updated and replaced by Attachment N3, which includes Spouse/Child Life Contributory, Life Employee Contributory, and Life Retiree Contributory.</p> <p>Attachment N2 (provided by the Standard) contains coverage elections for all classes of coverage as of 6/30/2022.</p> <p>Please use Attachment N3 going forward.</p>

24	Q	Census	Please confirm all terminated and suspended employees on census 2 are not to be included in the quote.
24	A		Confirmed.
25	Q	Experience and Rates	Please provide a copy of a recent monthly billing statement/premium remittance statement to compare census volumes to reported volumes.
25	A		Please see Attachment U8 - April and March Life Lives and Volume. The City is not providing rates/premiums.
26	Q	Experience and Rates	Please provide a premium and rate history from 2019 to 2023 for each line of Life and AD&D coverage
26	A		The City is not providing rates/premiums.
27	Q	Experience and Rates	Please provide a detailed listing of all death claims broken out by active and retiree.
27	A		See "Attachment U4 - Life & TAM RFP - UPDATED 2019-2023 Life Claims Experience.xlsx" which includes the field "Admin Unit" which identifies claims as Active vs. Retirees.
28	Q	Plan Design	Is the retiree group open to future retirees? If not, when did the group close?
28	A		Any individual who retires from the City is eligible for the Death Benefit.  There is no contributory Life benefit for retirees.  If they already had the Voluntary Life before retirement, they are eligible for Voluntary Life when they retire at half their Active level, coverage terms at Age 65.
29	Q	Plan Design	Have there been any significant plan design changes in the last several years (i.e. change in benefit schedules, acquisitions, mergers)?
29	A		The only plan change within the last 5 years has been under Life Insurance. <ul style="list-style-type: none"> <li>● Prior to 2021, Lincoln Financial paid a \$2,000 benefit and The Standard paid \$3,000 for a total of \$5,000 (\$2,000+\$3,000=\$5,000).</li> <li>● In January of 2021, the current vendor won the Contributory and Voluntary Life benefits and The Standard began paying the full \$10,000 for active full-time and part-time (based on hours) employees. For retirees, it is a \$5,000 death benefit paid by The Standard.</li> <li>● The Standard also amended policy 640754-c to Class 1</li> </ul>

			<p>Actives-\$10,000. Any other plan changes were over 5 years ago.</p> <ul style="list-style-type: none"> <li>• No Mergers or Acquisitions.</li> </ul>
30	Q	General	Will the life insurance plan be self-administered/self-billed by the employer, or will the insurance carrier be responsible for maintaining individual employee records and for generating monthly invoices?
30	A		The current process is a hybrid, the City maintains individual employee records and provides the vendor with a report from the City's oracle database with the Life lives, volume, and premium. They use the data to input the information into an excel template to calculate the monthly premium and then email to the billing team at the City for processing and payment.
31	Q	General	What level of commissions should be included in our proposed rates?
31	A		<p>Per the underwriting assumptions outlined in Attachment C - Life &amp; TAM RFP - Pricing Form: "Rates should exclude commissions."</p> <p>Additionally, Minimum Bid Criteria Question 2.2.7: Confirm no commissions will be paid related to insurance products or administrative services included in your proposal.</p>
32	Q	2.3.9	Please clarify "Transparency" in Fee Structure
32	A		<p>Per instructions in Question 7.1.1:</p> <p>"Please include, and specify, all potential fees and pass through costs associated with the requested scope of services, to the best of your ability, based on the provided eligibility file.</p> <p>Please note it is our intent to gain a full understanding of all potential costs and have allowed for you to write-in additional categories to include this detail in the pricing template."</p> <p>There should be no hidden fees.</p>
33	Q	2.3.13	If you cannot provide 25% of fees at risk for performance Guarantees, does this automatically eliminate the bid? Same for an additional 10% of fees at risk for Implementation? If you cannot provide an additional 10% does this eliminate the bid? That is a total of 35% of fees for the first year.
33	A		No this will not disqualify the bid. However, the City greatly values its vendors' willingness and ability to place it fees at risk to guarantee superior service. Your proposal regarding performance guarantees and fees at risk will be factored into your overall proposal scoring.

34	Q	1.1 Attachments. Data	Please provide paid Leave incidence information for the calendar year 2022. We need number of paid leaves and average covered active population for that time. We need number the leave counts to be broken out between Federal/State leaves and City specific Leaves or sick leaves for 2022, Based on what is in RFP360 no leave data has been provided.
34	A		See attachment U5 for FMLA leave experience.  Additional information is not available at this time. If we are able to collect this data, we will post at a later date.
35	Q	Sick Leave	Please define what is required for Sick Leave administration? Are you asking that we administer and or track as a company specific leave? Like Personal Leave, Bereavement Leave etc., or are you asking that we treat it as a sick bank and track balances in addition to administering the Leave? If yes can balances be transmitted via the demographic file feed?
35	A		In addition to company specific leaves such as Personal Leave, Bereavement Leave, etc, the City's intent is for the Sick Leave administrator to track Sick Leave on an individual level monitoring individual Sick Leave utilization against individual Sick Leave balance.  Sick Leave balances can be transmitted on eligibility/enrollment files.  This City is also interested in vendor' capabilities to administer the Sick Bank including total balance, individual participation and hour donations, and administer the process for requesting Sick Bank hour allotments, Sick Leave usage review, and approval.
36	Q	2.3.15	Please clarify distribution of material. All material will be available on the Employer and Employee Portal. Does this satisfy the requirement?
36	A		In addition to self-serve resources, the City is requesting support for printing and distribution of mailings and handouts such as new hire materials, open enrollment enrollment, and specialized communications as needed.
37	Q	Leaves	Does the Standard manage all leaves except for Sick Leaves currently?
37	A		The Standard currently administers FMLA and ADA.
38	Q	Eligibility	Is the eligibility information housed internally or outside vendor? If outside vendor who?
38	A		Internally at the City
39	Q	Back feeds	Can you please outline what type of file feeds need to go back to the payroll if any? What is currently being done now? If using back feeds

			to payroll what is the frequency? What is being transmitted on current back feeds. If back feeds are needed, would they need to be in place by Go Live date?
39	A		No file feeds currently go back to payroll.
40	Q	General	Is there a benefit administrator? If so, who?
40	A		Oracle
41	Q	Experience	Are inforce rates available?
41	A		The City is not providing rates/premiums.
42	Q	General	Are renewal rates available?
42	A		The City is not providing renewal rates/premiums.
43	Q	Billing	Can we get a copy of a recent bill?
43	A		Please see Attachment U8 - April and March Life Lives and Volume.  The City is not providing rates/premiums.
44	Q	Experience	Have there been any plan changes during the experience period?
44	A		The only plan change within the last 5 years has been under Life Insurance. <ul style="list-style-type: none"> <li>• Prior to 2021, Lincoln Financial paid a \$2,000 benefit and The Standard paid \$3,000 for a total of \$5,000 (\$2,000+\$3,000=\$5,000).</li> <li>• In January of 2021, the current vendor won the Contributory and Voluntary Life benefits and The Standard began paying the full \$10,000 for active full-time and part-time (based on hours) employees. For retirees, it is a \$5,000 death benefit paid by The Standard.</li> <li>• The Standard also amended policy 640754-c to Class 1 Actives-\$10,000. Any other plan changes were over 5 years ago.</li> </ul>
45	Q	Experience	Can we get experience that includes paid premium by period for the Life, LTD, and STD?
45	A		The City is not providing rates/premiums.
46	Q	Experience	Can we get Net Benefit per period or offset information for the most recent period added to the LTD claims listing?
46	A		Net Benefit is provided on the LTD claims listing in Attachment U3.  Net Benefit per period is not available at this time.  Offset information is not available at this time. If we are able to collect this data, we will post at a later date.

			The data is through 2/23/2023.
47	Q	Experience	Please provide a list of FMLA claims for the past 3 years.
47	A		The claims reporting that is available for leaves is provided in Attachment U5 - Life & TAM RFP - Leave Experience.pdf.
48	Q	General	Is the group anticipating a true open enrollment at takeover? If so, when was the last time one was offered?
48	A		Last active open enrollment was in 2020 for the 2021 plan year. The City has not made a decision yet on whether the 2023 enrollment for the 2024 plan year will be active or passive.
49	Q	General	Please confirm if you use 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.
49	A		Oracle benefit administration system.  Enrollment is in-house with the City.
50	Q	General	Please confirm who maintains the beneficiary designation records, and if they are stored on paper (including images) or electronically.
50	A		The City maintains beneficiary designations.
51	Q	General	Please confirm who distributes claim forms to beneficiaries, and how the carrier is notified of a claim.
51	A		The City distributes the claim forms to the Beneficiary and submits them to The Standard once complete. Assistance may be provided by the Standard's on-site employee.
52	Q	General	Please provide a copy of your current beneficiary claim packet.
52	A		The City will consider providing this information to the finalist vendor.
53	Q	General	Please describe your current EOI process; paper, batch, SSO etc.
53	A		Employees utilize an online link to submit forms directly to the current vendor.
54	Q	General	Are there any value adds that are highly utilized by your employees?
54	A		Full-time on-site representative to assist the City with reporting and employees with claims and questions.  Return to work program.  Platform for FMLA and ADA monitoring.
55	Q	General	Please confirm who sends out port/convert notices.



55	A		The current vendor sends Port/Convert notifications to terminated employees. The expectation is that the vendor will continue to send notifications to terminated employees.
56	Q	General	You requested that we interface with requested 3 <sup>rd</sup> parties including data warehouses and Workers Comp. Can you please provide the names of your vendors you would like us to interface with so we may determine what integration protocols exist today.
56	A		Sedgwick for Workers Compensation.  HDMS for data warehouse.
57	Q	General/Life	Can you please provide examples on the claims and census on how the coverages are charged back? I.e, an employee with \$7500 in a basic life coverage...how is that split between the city and employee? Same for the additional life – coverage amounts and claims.
57	A		Death Benefit / Basic Life <ul style="list-style-type: none"> <li>• Prior to 2021, Lincoln Financial paid a \$2,000 benefit and The Standard paid \$3,000 for a total of \$5,000 (\$2,000+\$3,000=\$5,000).</li> <li>• In 2021, The Standard began paying the full \$10,000 for active full-time and part-time (based on hours) employees. For retirees, it is a \$5,000 death benefit paid by The Standard.</li> <li>• Reserve officers have a \$3,500 benefit.</li> </ul>
58	Q	General/Life	Can you please provide/add premium to the lives and volume experience document?
58	A		The City is not providing rates/premiums.
59	Q	General/Life	Please provide any historical plan changes – including details of change, dates and any rate/claim impacts associated with change.
59	A		<ul style="list-style-type: none"> <li>• Prior to 2021, Lincoln Financial paid a \$2,000 benefit and The Standard paid \$3,000 for a total of \$5,000 (\$2,000+\$3,000=\$5,000).</li> <li>• In January of 2021, the current vendor won the Contributory and Voluntary Life benefits and The Standard began paying the full \$10,000 for active full-time and part-time (based on hours) employees. For retirees, it is a \$5,000 death benefit paid by The Standard.</li> <li>• The Standard also amended policy 640754-c to Class 1 Actives-\$10,000. Any other plan changes were over 5 years ago.</li> </ul>
60	Q	General/Life	Please provide current and historical premium rates.
60	A		The City is not providing rates/premiums.

61	Q	General/Life	Are employees eligible for PERS/STRS? If so, are they also eligible for SSN? Please provide a census that indicates which plan (or both, if applicable) each employee is contributing to.
61	A		<p>a) City Pension employees do not pay into Social Security. These employees participate in PERS.</p> <p>However, if an employee earned enough credits at a prior employer or is a Non-Pension or Sanitation employee, their disability would be subject to Social Security offsets. Everything offsets to 60%.</p> <p>b) Attachment N3 includes Spouse/Child Life Contributory, Life Employee Contributory, and Life Retiree Contributory.</p>
62	Q	General/Life	What is the current financial arrangement for each coverage? What, if any, changes to the current financial arrangement are being requested?
62	A		<p>a) Per section 1.5 CURRENT BENEFIT PROGRAMS of the RFP document posted to the City's website:</p> <ul style="list-style-type: none"> <li>o STD - 100% employee paid</li> <li>o LTD - 100% employer paid</li> <li>o Basic Death Benefit - 100% employer paid for full-time employees</li> <li>o Contributory Life - Employees have the option to elect coverage. The City contributes 34% of policy costs.</li> <li>o Voluntary/Supplemental Life - 100% employee paid</li> </ul> <p>b) No changes are being requested</p>
63	Q	General/Life	Have the employer contributions changed within the last 60 months?
63	A		No.
64	Q	General/Life	Please explain the reasons for the different census files. I can't get either file to reconcile with the Monthly Lives and Volume for any life coverages.
64	A		<p>Attachment N1 (provided by the City) includes retirees, sick hour balances, and departments as of 03/01/23 for eligible employees and retirees. Attachment N1 has been updated and replaced by Attachment N3, which includes Spouse/Child Life Contributory, Life Employee Contributory, and Life Retiree Contributory.</p> <p>Attachment N2 (provided by the Standard) contains coverage elections for all classes of coverage as of 6/30/2022.</p>

			Please use Attachment N3 going forward.
65	Q	General/Life	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 for separately?
65	A		The current carrier does not perform any record keeping other than maintaining an ongoing file feed from the City's Oracle for TCI- telephonic claim intake. Employees call-in and file STD or FMLA leave of absence or a concurrent leave. There is no additional charge for file feeds. The selected vendor will need to continue to keep track of calls and record processing for tracking purposes.  The current vendor does not maintain beneficiary designations.
66	Q	General/Life	Was there an open enrollment or a "free one up" or any other underwriting liberalization in the last 5 years? If so, specify the date and conditions.
66	A		No.
67	Q	STD	Please provide 5 years of premium and claims experience broken out by class/plan as needed: <ul style="list-style-type: none"> <li>● Premium</li> <li>● Average Monthly Volume</li> <li>● Average Monthly Lives – Eligible and Enrolled</li> <li>● Monthly Rates or Administrative Fees</li> <li>● Claims Paid</li> <li>● Claim Count</li> </ul> Claim list (including incurred and paid dates) showing DOD, DOB, Gender, Gross Benefit, Net Benefit, Termination Date, Class/Plan indicator and total paid.
67	A		See Attachment U11 - Death, LTD, & STD - Claim Experience 2015-2019 for additional claims data from 2015-2019.  a) The City is not providing current rates/premiums.  b) Monthly Lives and Volume is shown in Attachment U1.  c) The City is not providing current rates/premiums  d) STD detailed claims are shown in Attachment U3.  e) A claims listing with DOB, Gender, Close Date, Gross Benefit, Net Paid is provided in Attachment U6. Information beyond

			what is provided in this file is not available.
68	Q	STD	Can you add sick bank hours to the census and send an updated census?
68	A		Sick Leave and Sick Bank are two separate City benefits. This RFP relates to Sick Leave administration for which individuals have a Sick Leave balance.  Accrued Sick Leave hours are included in Attachment N3.
69	Q	STD	Please describe how the current sick bank is integrated with the current STD plan. (If a virgin quote, then ask how the group expects the sick bank to be integrated with the new STD plan.)
69	A		a) Please note that Sick Leave and Sick Bank are two separate City benefits.  The Sick Leave and Sick Bank benefits are not currently integrated with the STD plan.  b) Below is a non-exhaustive list of services the City is interested in. Overall, the City is looking for a flexible partner that can automate some of the more manual processes that exist today across disability, Sick Leave, and Sick Bank Benefits. <ul style="list-style-type: none"> <li>● Streamlined employee and employer experience. For example, an automated system for manager reporting and approval process (replacing back and forth manager emails).</li> <li>● Automate member option to opt into Sick Bank supplementation (if applicable).</li> </ul>
70	Q	STD	Will employees be required to use the entire sick bank before STD begins?
70	A		Sick Leave and Sick Bank are two separate City benefits.  Yes, employees will be required to use their entire Sick Leave Balance (Not Sick Bank) before STD begins.  Sick Bank Participants can request Sick Bank hours to supplement the STD benefit. (Only members of the Sick Bank can request Sick Bank hours).
71	Q	STD	Will the sick bank payment offset the STD benefit?
71	A		Sick Leave and Sick Bank are two separate City benefits.  Per the response to Question 70, before members can utilize STD,

			members must exhaust their Sick Leave balance. Sick Bank Participants can request Sick Bank hours to supplement the STD benefit. (Only members of the Sick Bank can request Sick Bank hours).
72	Q	STD	Is the STD benefit paid on top of the sick bank payment? If yes, is the total paid between STD and the sick bank capped at 100%?
72	A		Yes, Sick Bank payments can be requested to supplement STD benefits. Total payments are capped at 100% of an employee's pay. (Only members of the Sick Bank can request Sick Bank hours).
73	Q	LTD	<p>Please provide the last 5 years of premium and claims experience broken out by class/plan as needed:</p> <ul style="list-style-type: none"> <li>● Premium</li> <li>● Average Monthly Volume</li> <li>● Average Monthly Lives – Eligible and Enrolled</li> <li>● Monthly Rates or Administrative Fees</li> <li>● Claims Paid</li> <li>● Claim Count</li> <li>● Paid and Incurred Analysis</li> </ul> <p>How long has the coverage been with the current carrier? What was the original effective date of the plan?</p>
73	A		<p>See Attachment U11 - Death, LTD, &amp; STD - Claim Experience 2015-2019 for additional claims data from 2015-2019.</p> <p>a) The City is not providing current rates/premiums.</p> <p>b) Monthly Lives and Volume is shown in Attachment U1.</p> <p>c) The City is not providing current rates/premiums</p> <p>d) LTD detailed claims are shown in Attachment U3.</p> <p>e) The updated STD and LTD detailed claims file (Attachment U6) and the additional Incurred and Paid Report (Attachment U7) provide paid and incurred claims information.</p> <p>f) LTD has been with the current carrier since 7/1/2000.</p>
74	Q	LTD	<p>Please provide Open and Closed detailed claim listing for the experience period that includes the following:</p> <ul style="list-style-type: none"> <li>● Date of Disability</li> <li>● Benefit Start Date</li> <li>● Termination Date</li> <li>● Date of Birth or Age at Disability</li> <li>● Gender</li> <li>● Monthly Gross Benefit</li> </ul>

			<ul style="list-style-type: none"> <li>● Monthly Net Benefit</li> <li>● Accumulated Benefits Paid</li> <li>● Social Security Status</li> <li>● Claim Status (active, terminated, pending, etc.)</li> <li>● Class/Plan indicator</li> <li>● Reserve For Each Open Claim</li> </ul> <p>PERS/STRS offset amounts for each claim (if applicable)</p>
74	A		<p>Termination Date (closed date is included), Monthly Net Benefit, Social Security Status, Class/Plan indicator, and PERS/STRS offset are not available at this time.</p> <p>See Attachment U6 for a detailed claims file containing Date of Disability, Start Date, Close Date, DOB, Gender, Monthly Gross Benefit, Net Benefits Paid, Claim Status, and Reserve. Information beyond what is provided in this file is not available.</p>
75	Q	FMLA	Will we be taking over FML/AMS leaves from the current carrier that are still active on the effective date of coverage?
75	A		Yes, historical takeover.
76	Q	FMLA	Will we need to back load FML/AMS leave history into our systems for eligibility purposes?
76	A		Yes, there will need to be a back load of historical information.
77	Q	FMLA	Is a recent billing invoice available including the lives and current rates?
77	A		Please see Attachment U8 - April and March Life Lives and Volume. The City is not providing rates/premiums.
78	Q	Rates	Could you please provide current rates for all coverages?
78	A		The City is not providing rates/premiums.
79	Q	Attachment N1 & N2 - Census	Could you please clarify what the difference is between the two census files, and which one should be used? The LTD and STD are very similar. There only appears to be Retirees on one census.
79	A		<p>Attachment N1 (provided by the City) includes retirees, sick hour balances, and departments as of 03/01/23 for eligible employees and retirees. Attachment N1 has been updated and replaced by Attachment N3, which includes Spouse/Child Life Contributory, Life Employee Contributory, and Life Retiree Contributory.</p> <p>Attachment N2 (provided by the Standard) contains coverage elections for all classes of coverage as of 6/30/2022.</p> <p>Please use Attachment N3 going forward.</p>

80	Q	Attachment N1 & N2 - Census	Could you please update the census that includes Contributory Life Spouse and Child volumes?
80	A		See Attachment N3.
81	Q	Billing	Could you please provide a current bill?
81	A		Please see Attachment U8 - April and March Life Lives and Volume. The City is not providing rates/premiums.
82	Q	Plan Design	Could you please confirm the Life is all Non-Par?
82	A		Confirmed.
83	Q	Attachment Q1 & Q2 – Certs & Attachment C – Pricing Form	Could you please confirm the Death Benefit for actives? (The cert says \$10,000 but the Death Benefit tab in the Pricing Form provided says the benefit is \$5k)
83	A		<p>Prior to 2021, Lincoln Financial paid a \$2,000 benefit and The Standard paid \$3,000 for a total of \$5,000 (\$2,000+\$3,000=\$5,000).</p> <p>In 2021, The Standard began paying the full \$10,000 for active full-time and part-time (based on hours) employees. For retirees, it is a \$5,000 death benefit paid by The Standard.</p> <p>Reserve officers have a \$3,500 benefit.</p> <p>Please see the updated Pricing Form (Attachment C2).</p>
84	Q	Attachment Q4 Cert & Attachment C – Pricing Form	Could you please confirm Retirees do not receive a Contributory Life benefit? (The Cert says they do not and they only receive the Vol Supp Life benefit. They are part of the Contrib Life tab Pricing label.)
84	A		<p>Confirmed. Retirees are not eligible for the Contributory Life Policy, only Voluntary.</p> <p>Please see the updated Pricing Form (Attachment C2).</p>
85	Q	Attachment P1	The cert says that Class 3, 4, 6 & 7 are non-contributory for the Contrib Life Benefit. Is that correct?
85	A		Correct.
86	Q	Attachment U2 - Claims	Could you please provide an Active/ Retiree indicator to the Life claims list?
86	A		See "Attachment U4 - Life & TAM RFP - UPDATED 2019-2023 Life Claims Experience.xlsx" which includes the field "Admin Unit" which identifies claims as Active vs. Retirees.

87	Q	Attachment U2 - Claims	Could you please clarify on the Life Claims List under column "Coverage" what each corresponds to? Could you please show Actives/Retirees and EE/ Dependents in addition to Death Benefit, Contrib Life and Vol Life broken out?
87	A		<p>a) Review Claim Key for coverage type.</p> <ul style="list-style-type: none"> <li>o Term = Life Insurance</li> <li>o TPD2 = Life Waiver of Premium</li> <li>o Dep = Dependent Life</li> </ul> <p>b) See "Attachment U4 - Life &amp; TAM RFP - UPDATED 2019-2023 Life Claims Experience.xlsx" which includes the field "Admin Unit" which identifies claims as Active vs. Retirees.</p>
88	Q	TPA / HRIS	Could you please confirm the TPA and/or HRIS system that is used?
88	A		Oracle HRIS system.