



## **CITY OF MEMPHIS**

### **REQUEST FOR PROPOSAL**

**#148753**

### **BROKERAGE OF RECORD FOR EMPLOYEE VOLUNTARY BENEFITS**

#### **Addendum One (1)**

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. Questions and Answers
-

## Questions & Answers

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

#		Section	Question / Answer
1	Q	Attachments P, Q & R	These attachments are Colonial Life's Critical Illness, Hospital Indemnity and Accident policies. Will you also provide Aflac's policies for these three products too?
1	A		<p>Currently the City of Memphis has both individual and group policies offered to employees and retirees, the intent of the RFP is to move forward and consolidate coverage to only group policies. Colonial Life offers group policies to the City of Memphis. The current Aflac policies are only offered on an individual level, and there are several versions of these plans since they have been offered since the late 70's.</p> <p>Only group level policy plan documents were provided, and should be mirrored when quoting with the addition of the plan enhancements (Attachment L) being offered.</p>
2	Q	Attachment P, Q & R	I could not find the existing rates for each product included in the RFP documents Can/Will those be provided?
2	A		The City is not providing rates/premiums/fees.
3	Q	Attachment P	Are the existing Colonial Life and Aflac Critical Illness rates attained or issue age rates? Are the requested rates attained age or issue age rates?
3	A		Please quote products as attained age.
4	Q	Attachments P, Q & R	Why are two carriers' (Aflac and Colonial life) offering the same products to COM employees side-by-side?
4	A		The current programs have been in place for many years via the current Broker. Going forward the City's goal is to only offer group voluntary benefit policies via payroll deduction to ease administration ease.
5	Q	4.3 Schedule of Activities	Timeline – When are COM's open enrollment dates for this fall's enrollment?
5	A		The City's Fall open enrollment dates have not been confirmed yet, however usually open enrollment takes place in October.
6	Q	2.2 Key Confirmations	Is it the expectation of COM that the successful brokerage firm's enrollment platform will integrate with Oracle in some way?
6	A		The expectation is the broker will provide a voluntary benefit enrollment platform that will feed enrollment data to the City's payroll system, and provide the City with payroll deduction data to ensure deductions via payroll are administered correctly.
7	Q	2.2 Key Confirmations	Will these voluntary benefits be enrolled with a passive (no accept/decline required) or active (accept/decline required) enrollment?

7	A		The City has not made a decision yet on whether the 2023 enrollment for the 2024 plan year will be active or passive.
8	Q	3.1	Will the upcoming voluntary enrollment be “active” or “passive”?
8	A		The City has not made a decision yet on whether the 2023 enrollment for the 2024 plan year will be active or passive.
9	Q	3.1	How would you define “promote wellbeing”?
9	A		Brokers of Record for Voluntary Benefits have many opportunities to assist in promoting wellbeing for City of Memphis employees, retirees, and their families. Some examples include (but are not limited to): <ul style="list-style-type: none"> <li>● Promote financial wellbeing</li> <li>● Assist with communications campaigns</li> <li>● Providing wellness credits to City</li> <li>● Wellness credits for employees participating in health promoting behaviors such as annual physical exams</li> </ul>
10	Q	3.1	Are you receiving insurance company subsidies, to help off set the cost of the current enrollment system?
10	A		No
11	Q	4.6	How do you want the physical copy formatted: exported from RFP360 or in our own format?
11	A		Your RFP360 submission should be printed from RFP360 and utilized as your physical copy that is sent to the City of Memphis. Physical submission and RFP360 submission question responses should be identical.
12	Q	4.3 & 4.5	We are looking for guidance on redlining as the RFP stipulates that all redline submissions have to be in by the date specified in section 4.3, and there are no dates listed specifically for redlining. Also during our call on 6/15, there was mention that the City was not accepting any redline adjustments. Please give us guidance there as well.
12	A		The City is not accepting redlines as it pertains to insurance.  Redlines to the City’s Standard Contract for Goods and Services will not be collected until the selection of finalists. No action is needed at this time.