



COUNTY OF GOOCHLAND

PURCHASING DEPARTMENT
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ADDENDUM TO INVITATION FOR BIDS

IFB NO: **2017-07 EMPLOYEE VOLUNTARY BENEFITS**
IFB DATE: **December 29, 2016**
ADDENDUM NO: **ONE**
COMMODITY: **Insurance Services/Employee Benefits**

CENSUS INFORMATION INCLUDED AS ATTACHMENT A-1

QUESTIONS AND RESPONSES:

- 1. Question:** I am reaching out to request a full census with DOB's, Gender, Salaries, Occupations, and employee zip codes.
Response: See Attachment A-1
- 2. Question:** It appears the RFP includes the executive order 11246 which is not something Liberty we will agree to as it would expose our entire book of business to federal government review. Can we include this as a deviation in our proposal or will this deviation preclude Liberty Mutual?
Response: The RFP language regarding employment discrimination is statutory law (Virginia Public Procurement Act). No exceptions can be made.
- 3. Question:** The RFP is requesting a quote for critical illness, accident, and whole life policies. We can propose on all lines except Whole Life policies. We can provide a *term* life quote if you are interested.
Response: No. Quote all lines except life insurance.
- 4. Question:** Could a copy of the most recent billing statement be provided?
Response: No. HIPPA sensitive.
- 5. Question:** What are the requested commissions?
Response: An enrollment firm will be used so standard commissions with STD and LTD allowing normal brokerage level commissions.
- 6. Question:** Who is the inforce carrier? And what is the effective date with the inforce carrier?
Response: UNUM is the inforce carrier for all lines of coverage at this time for the voluntary benefits. The enrollment will take place April-May for a 7/1/17 effective date.
- 7. Question:** What is the definition of eligibility? What is the waiting period? What is the minimum hour requirement?
Response: Full-time benefit eligible working 30 or more hours per week. First of month following date of hire.

- 8. Question:** STD- What does no coordination of benefits on the STD mean, could you please clarify?
Response: The current plan in place will pay regardless of any other benefit the employee is receiving. It does not coordinate against PTO, vacation or other salary continuances in place.
- 9. Question:** STD- What are the requested plan designs?
Response: At this time a Voluntary Short Term Disability plan is offered to employees with a choice of a 15/15 elimination or a 30/30 elimination and then a benefit period of 6 months.
- 10. Question:** STD- Could 3 years of experience be provided with the following information?
Paid claims by month, paid premium by month, lives history by month, rate history, plan history, and number of claims.
Response: Information is not available at this time. Response will be forthcoming in an addendum if received prior to RFP close.
- 11. Question:** STD- Could you please further explain the inforce plans? Please explain what the hybrid, Plan 1, and Plan 2 are.
Response: Please Virginia Retirement website at www.varetire.org
- 12. Question:** LTD- What are the requested plan designs?
Response: See page 6 of the RFP.
- 13. Question:** LTD- Could you please further explain the inforce plans? Please explain what the hybrid, Plan 1, and Plan 2 are.
Response: Per the RFP no LTD plan is in place.
- 14. Question:** Census of eligible employees and inforce list of plan participants for Accident, Critical Illness, and Whole Life.
Response: See Attachment A-1 and response to Question 10.
- 15. Question:** Per the instructions, the proposal shall be limited to a maximum of 30 pages and 12 point font. Does the 30 page limit include the entire bid response or just the carrier's actual product proposal? Will a proposal with smaller font disqualify the carrier?
Response: Delete page limit requirement.
- 16. Question:** The original proposal response must be in a 3 ring binder. Does this also apply to the additional hard copies?
Response: Yes
- 17. Question:** Under the waiver for pre-ex section, Would applying crediting time served for those with existing coverage instead of waiver of pre-ex? Our proposal will be guaranteed issued so all new employees will be guaranteed coverage
Response: We are asking for waiver of pre-ex for the employees who have been covered under the plans currently.
- 18. Question:** On page 6, part 1 of Proposal Format and Content, please clarify if redacted copies should be provided in addition to the request number of copies, and, if so, how many redacted copies are required.
Response: Yes, one copy

19. Question: In the RFP 2017-07 Voluntary Employee Benefits, there is mention of "credit for time served". What is meant by that phrase?

Response: Time for credit served means that the policy you are proposing will not have a pre existing clause for those who were previously covered meaning the change to another carrier would cause no harm to an employee who is currently covered.

RESPONSE MUST ACKNOWLEDGE RECEIPT OF THIS ADDENDUM ON BID FORM

All other terms and conditions remain the same.

Wanda Tormey, Purchasing Director

01/10/2017