

**ARLINGTON COUNTY, VIRGINIA
OFFICE OF THE PURCHASING AGENT**

REQUEST FOR PROPOSALS NO. 23-HRD-RFP-608

ADDENDUM NO. 1

Arlington County Request for Proposals No. 23-HRD-RFP-608 for Employer Group Life and Long-Term Disability Insurance is amended as follows:

A. THE SOLICITATION HAS THE FOLLOWING UPDATES:

1. ADD ATTACHMENT D – PLAN SUMMARIES AND RIDERS
2. ADD ATTACHMENT E – ADDITIONAL EXPERIENCE DATA

B. THE COUNTY HAS RECEIVED QUESTIONS IN RESPONSE TO THIS RFP. THE QUESTIONS AND RESPONSES ARE AS FOLLOWS:

Question 1. Hello, if allowed may I please ask, who is the current issuer that is servicing you now for Employer Group Life and Long-Term Disability Insurance? Why are you considering a new issuer instead of renewing

Answer 1. The current contract is with The Hartford Life and Accident Insurance Company. All contract renewal options have been utilized. In accordance with our procurement guidelines, we must competitively procure these services at this time.

Question 2. If there are any employees working outside of the United States, including in U.S. territories, please identify them on the census and provide each employee's country of citizenship and country of employment.

Answer 2. No Arlington County employees work outside of the United States.

Question 3. What is the census as of date?

Answer 3. The current census date is December 1, 2022.

Question 4. Are the volumes listed in plan design financial section aged to 1/1/24?

Answer 4. No, the volumes listed in the plan design financial section are not aged to 1/1/24. Volumes are taken from the census data provided.

Question 5. Please provide the following experience data separately for each line of coverage from 2018 to 2023: • Annual paid premiums • Annual paid claims • Average annual volume • A premium rate history • A detailed list of all death claims paid

Answer 5. Please see Attachment E Additional Experience Data
The County does not have a premium rate history. Each offeror shall provide their best proposal based on the information provided in this solicitation.

Question 6. Please provide a copy of a recent monthly billing statement/premium remittance statement to compare census volumes to reported volumes.

Answer 6. Please reference Attachment E.

- Question 7. Please provide a premium rate history from 2018 to 2023 for each line of Life and AD&D coverage.**
Answer 7. The County does not have a premium rate history. Each offeror shall provide their best proposal based on the information provided in this solicitation.
- Question 8. Is the group currently under rate guarantee?**
Answer 8. Yes, we are currently under contract with a vendor for services through 12/31/2023 with rates guaranteed through that time
- Question 9. Please provide a detailed listing of all death claims incurred between 2018 and 2023.**
Answer 9. Please reference Attachment E Additional Experience Data.
- Question 10. Please provide a copy of the current Life and AD&D policy or certificate so that our proposal can match current plan provisions as closely as possible. If this isn't available, please provide the following: • Plan design (benefits, maximum, guaranteed issue limits, etc.) • Waiver of premium parameters (e.g. disabled prior to age 60, 9 month elimination premium, terminates at age 65) • Age reduction schedule • Any guaranteed issue opportunities available at annual enrollment**
Answer 10. Please see Attachment D: Plan summaries and Riders. Please review the plan design information and questions in the solicitation.
- Question 11. Is the retiree group open to future retirees? If not, when did the group close?**
Answer 11. Yes, the retiree group is open to future retirees. Employees are continually retiring and being added to the retiree group.
- Question 12. Does voluntary AD&D coverage automatically match an employee's voluntary Life election, or is AD&D elected independently of Life coverage?**
Answer 12. AD&D coverage is automatic when voluntary/supplemental life is elected. AD&D is not optional and is not elected by the employee.
- Question 13. Since the life insurance plan does not include an insured Waiver of Premium benefit, for how long is coverage continued on a premium paying basis for disabled insureds? Please identify on the census the disabled insureds who will transfer to the new carrier.**
Answer 13. Disabled insureds are moved to retiree status. The County is unable to identify on the census the individuals who retired on ordinary disability or service-connected disability.
- Question 14. Have there been any significant plan design changes in the last several years (i.e., change in benefit schedules, acquisitions, mergers)?**
Answer 14. There have been no plan design changes in the past five year for life insurance. Voluntary Long-Term Disability was added as a new benefit effective July 2019.
- Question 15. 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?**
Answer 15. The County prefers to a self-billing arrangement. We will prepare a monthly invoice using current employee counts and coverage volumes for each plan and process the invoice for payment to the vendor.

- Question 16. How long have you been with current carrier?**
Answer 16. The County contracted with its current carrier in July 2019.
- Question 17. Is the customer likely to unbundle Life/Disability?**
Answer 17. No, the County intends to issue one contract.
- Question 18. Why is the group out to bid?**
Answer 18. Please reference Answer 1.
- Question 19. Since we are quoting on Life and AD&D only, what amount of the requested credits (i.e., implementation credit) should be included in our proposal? 6. How many enrollment meetings will the life insurer be expected to attend? At how many different locations will these meetings be held? How many employees will be at each location? During what time period will these meetings held (i.e. October 12 – 14, etc.)?**
Answer 19. One contract for Employer Group Life and Long-Term Disability will be awarded. The County's Open Enrollment period is typically each May for three weeks. Currently, all meetings are virtual. Traditionally, there are no more than 4-5 Open Enrollment meetings/information sessions. At this time, we do not anticipate returning to in-person, on-site Open Enrollment meetings.
- Question 20. Are you willing to waive ink and notary request on all required RFP forms/documents? After the start of COVID, given the difficulty in coordinating ink signatures with authorized signers located across the country, we began standardly asking if e-signatures are acceptable. This has evolved into a best business practice. Please let us know if e-signatures will suffice.**
Answer 20. Electronic signatures are acceptable.
- Question 21. Please provide detailed certificates / SPDs so we can complete a full plan review.**
Answer 21. Please see Attachment D Plan Summaries and Riders.
- Question 22. Have there been any plan design changes over the past 5 years? If so, please provide the details and dates of any change(s).**
Answer 22. Please reference Answer #14.
- Question 23. 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.**
Answer 23. No, there has not been any type of underwriting liberalization in the last five years for life insurance. In July 2019, all employees were offered the opportunity to purchase voluntary long-term disability without undergoing medical underwriting.
- Question 24. Are the prior years' rates (rate history) available? Have there been any rate changes in the past 5 years? Are the renewal rates available?**
Answer 24. The County does not have a premium rate history. Each offeror shall provide their best proposal based on the information provided in this solicitation.
- Question 25. Is a recent billing invoice available including the lives and volume by age bracket?**
Answer 25. Please see Attachment E Additional Experience Data.

- Question 26. Do you utilize a TPE/TPA for any of the following record keeping services (Enrollment, Billing, Beneficiary Management, Claim Preparation Services, Notice of Loss Intake) and if so, who?**
Answer 26. No, the County does not utilize a TPE/TPA for record-keeping services. Such tasks are handled by County staff.
- Question 27. Who provides conversion/portability forms to employees losing coverage?**
Answer 27. Departing employees are provided with a phone number to contact the current vendor if they are interested in conversion/portability.
- Question 28. Do you have any claim or loss files in place with your current life carrier?**
Answer 28. No, there are no interface files for claims.
- Question 29. Is five years of paid claims separated by line of coverage and by Active/Retiree available?**
Answer 29. Please reference: Attachment E Additional Experience Data
- Question 30. Is five years of premium, volume and average enrolled lives corresponding to the claim periods separated by line of coverage and by Active/Retiree available?**
Answer 30. The County does not have historical volume and enrolled lives data. Each offeror shall provide their best proposal based on the information provided in this solicitation. Please reference Attachment E Additional Experience Data.
- Question 31. Is a detailed claim listing available by coverage, including date paid, date incurred, coverage amount, and population identifier (Active/Retiree)? Disability**
Answer 31. Please reference Attachment E Additional Experience Data.
- Question 32. Please provide the last 4 years of premium and claims experience broken out by class/plan as needed and featuring: Premium, Monthly Rates, Claims Paid**
Answer 32. Please reference Attachment E Additional Experience Data.
- Question 33. Please provide an open and closed detailed claim listing for the requested experience period featuring: Date of Disability, Date of Birth, Gender, Monthly Gross Benefit, Monthly Net Benefit, Social Security Status (Approved, Denied, Pending, etc.), and Reserve for each open claim. Reserves are standardly provided from all carriers; we will be uncompetitive without them.**
Answer 33. Please reference: Attachment E Additional Experience Data.
- Question 34. Are there any specific service issues with either of your disability vendors you would like specifically addressed or that are of particular concern?**
Answer 34. Answer: The County has no specific issues.
- Question 35. What HRIS/Payroll/Time & Attendance platform do you utilize?**
Answer 35. The County currently uses an Oracle HRIS system.

Question 36. How is your current carrier integrating with these platform(s)?

Answer 36. The current carrier does not integrate with our HRIS system.

Question 37. Can you please add Hours Worked to the census to differentiate the Retiree Class?

Answer 37. The hours worked is not available in the current census data. On the existing census, Retiree Class can be identified by the volume Basic Life and Date Birth.

Under Age 65, Part-Time 19-28 hours = \$5,000 of coverage

Over Age 65, Part-Time 19-28 hrs. = \$4,000 of coverage

Over Age 65, Part-Time 10-18 hours = \$2,000 of coverage

The balance of the solicitation remains unchanged.

Arlington County, Virginia



Javier Iturralde, CPPB
Procurement Officer

RETURN THIS PAGE, FULLY COMPLETED AND SIGNED, WITH YOUR PROPOSAL:

OFFEROR ACKNOWLEDGES RECEIPT OF ADDENDUM NUMBER 1.

FIRM NAME: _____

AUTHORIZED SIGNATURE: _____ **DATE:** _____