



LAKE COUNTY

FLORIDA

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ADDENDUM NO. 1

Date: March 15 2013

RFP 13-0024

Life Insurance with Accidental Death and Dismemberment (AD&D), Short and Long Term Disability

It is the vendor's responsibility to ensure their receipt of all addenda, and to clearly acknowledge all addenda within their initial bid or proposal response. Acknowledgement may be confirmed either by inclusion of a signed copy of this addendum with the initial bid or proposal response, or by completion and return of the addendum acknowledgement section of the solicitation. Failure to acknowledge each addendum may prevent the bid or proposal from being considered for award.

This addendum changes the date for receipt of proposals from March 21, 2013 to [March 28, 2013](#).

The purpose of this addendum is to provide confirming information to all potential responding vendors in association with questions of a non-administrative nature from individual vendors that have arisen to date.

1. Will the County accept proposals from independent brokers? [Brokers are allowed to propose however; only one proposal for each insurance company will be accepted. Brokers must note any commissions on Form 3.](#)
2. Provide the Life rate history. [The life rates have been in force since 2008.](#)
3. Please provide disability reports that include paid premium, paid claims, rate history enrollment history and open claims. [Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.](#)
4. On the census, which employees are EMS and non-EMS employees? [Agency designation is identified in column A of the census, EMS is noted as LEMS.](#)
5. There are two LTD rates for EMS and non-EMS employees, what is the difference in these two plans? [Is it for budget purposes only? Please see page 12 of the RFP for LTD rates. Column A of the census designates agency. Please note certificate titles for All eligible BOCC employees \(non-EMS\) and EMS employees.](#)
6. Is the "Yes" indicated on the LTD census confirming that the employees are enrolled in the buy down benefit? [All benefit eligible employees are automatically enrolled in the LTD 180 day plan. Column P indicates those that have selected the LTD Buy-Down 90 day plan.](#)

7. Provide the LTD and STD premium / claims/ lives by year. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
8. Provide reserves for LTD. Not available.
9. Provide rate history for all lines. Life <D rates have been in force since 2008. STD rates have been in force since 2011.
10. The RFP indicates that the Employer-Paid Core LTD rate for EMS employees is \$.32/\$100 and the Employer-Paid Core LTD rate for “All Others” is \$.21/\$100 but the benefits received by each group are the same. Why does the plan have 2 separate rates when the benefit is the same? Different rates for EMS agency employees verses non EMS agency employees.
11. On page 17, 1st item in the RFP, it states that Lake County is exempt from all taxes (federal, state and local). This exemption is referring to sales tax.
12. How long have the current rates been in-force? If there has been a rate change, when did it happen and what changed? The life rates have been in force since 2008.
13. Has MN Life released any renewal conditions yet for the 10/1/13 renewal? No.
14. Clarify why the basic life premium jumped 27.8% in the 3rd period (10/1/10) to 10/1/11) and then again another 10% in the most recent period. Were these jumps due to rate changes? If so, please verify how long the current rates have been in-force? If there has been a rate change, when did it happen and what changed? Life premium rates have been in force since 2008. There have been increases in enrollment due to increased agency participation.
15. Confirm that there is no waiver of premium claimants on any of this group’s plan. It is confirmed there is no waiver of premium on life.
16. What does the Yes in column P on the census indicate? Does it indicate the 90 or 180 day Elimination Period LTD plan? The Yes indicates that the employee elected the Buy-Down 90 day plan.
17. Provide a current billing statement. Please see disability self-bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
18. Provide STD premium vs. paid claims exhibit going back three (3) years if possible or as far back as is available. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
19. Provide an LTD open and closed claims listing with DOB, DOD, total paid claim by claimant, gross benefit, offsets, and reserves. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
20. Does Lake County participate in Florida’s PERS program? The County participates in the Florida retirement system.
21. Provide premium and claims report. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.

22. Provide LTD Open and Closed claims report, including net benefit and reserve by individual. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
23. Provide STD premium and claims report. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
24. Provide a copy of the most recent premium statement or Invoice. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
25. What is the billing methodology for the MPO Plan – MOP1, MOP2 etc... For example, is the core and buy down billed as separate classes at their full volume or is everyone billed in the core, and those who elected the buy down at their buy down volume? Please see disability self- bill for Feb 2013. The core and buy down are billed separately by entity/agency.
26. Confirm that everyone who has an LEMS in Column A – Agency is the people who have the higher EMS Core rate for the LTD. Column A indicates agency.
27. Are police officers or sheriff's deputies included in this group? No
28. Explain why all employees do not have sick leave. Employee could have exhausted their sick time. Different entities could use straight PDO (paid days off).
29. Is there a minimum tenure to begin using sick leave? No.
30. Do you have to exhaust your sick leave before going out on STD or LTD? Sick leave can be used in conjunction with STD / LTD. Employee does not have to exhaust their sick leave before going out on STD/LTD.
31. What do the LTD class numbers refer to? Internal references for current carrier.
32. Provide premium, rate history, lives, and volume history broken down by month for at least 3 years for the LTD. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
33. Provide total paid claims by the year they were incurred for the LTD. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
34. Provide an open claim listing that includes date of birth, date of disability, gender, LTD class, gross benefit, net benefit, reserve, Social Security Status and Total paid to Date for each claimant. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
35. Provide a close claim listing that includes the Date of Birth, date of disability, gender, LTD Class, and total paid to date for each claimant. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
36. Provide plan design changes during the experience period for LTD. Please see current p
37. What do the STD class numbers refer to? Internal references for current carrier.

38. Provide premium, rate history, lives, and volume history broken down by month for at least 3 years for the STD. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
39. Provide claims paid and the number of claims broken down by month for the last 3 years for STD. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
40. Provide a rate history for both basic and supplemental life. Rates have been in force since 2008
41. Provide lives history for each year or month for both Basic and Supplemental life. Please see life experience by coverage Exhibit C1
42. Provide premium and volume history broken down by month for both Basic and Supplemental life. Please see life experience by coverage Exhibit C1
43. Provide plan design changes during the experience period for life. Please see certificates and any applicable amendments
44. Provide ADD rate history. In force since 2008
45. Provide LTD and STD claims experience from Mutual of Omaha. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
46. Provide premium, claims, # enrolled, by year for the period of 10/1/09 to 1/31/13. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
47. Provide a detailed claims listing for LTD claims to show open and closed claims + reserves. Please see 2 updated reports- Paid Active LTD and Paid Active STD. Also please see disability self bill for paid premiums- Life – Feb 2013 and LTD and STD Feb 2013.
48. Provide history for period of 10/1/09 to 1/31/13 for Life, LTD and STD, illustrating rates and rate changes. Life rates have been in force since 2008
49. Provide renewal rates for all lines effective 10/1/2013. Not available
50. Provide the most recent self-bill summary for Life Supplemental, STD and LTD. Please see the included bill. Bill Grp 001A = BCC/WA/PA/SOE/MPO; Bill Grp 002A = LEMS; Bill Grp 003A = Tax Collector; Bill Grp 004A = Clerk of Court
51. Provide current commissions in all coverages. No commissions under Life. LTD, STD commissions not available

Firm Name: _____ Date: _____

Signature: _____ Title: _____

Typed/Printed Name: _____