



County of El Paso Purchasing Department
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ADDENDUM 4

To: All Interested Proposers
From: Blanca Carbajal, Procurement Data Analyst
Date: July 11, 2016
Subject: RFP #16-041 Life, Voluntary Life and Vision Insurance for the County of El Paso County

NOTE: Opening date has been extended to Monday, August 22, 2016 at 2:00 p.m. Deadline to questions has not been extended.

This Addendum has been issued to notify vendors of the following questions and answers.

1. What is the 3-5 years Paid Premium and Claims (Employee's separated from Deps)?

RESPONSE: The basic life is only available to the Employee.

2. What is the detailed claims listing to go along with the 3-5 years, in other words when we see a claim number for a year, is it 1 claim, 2 claims, etc.?

RESPONSE: See attachment Life Paid Claims.

3. What is the rate/lives history for 3-5 years?

RESPONSE: The rates have not changed over the past two years. Please assume the current participation for your proposal.

4. What is the listing of any open Premium Waiver claims with either the Face amount of reserve amount for each open waiver?

RESPONSE: Per the Life Experience Report posted, there is no one listed on Premium Waiver.

5. What are the three (3) to five (5) years Paid Premium and Claims? (Employee's separated from Departments)?

RESPONSE: The information is not available in this format.

6. What are the rate/lives history for 3-5 years?

RESPONSE: The rates have not changed over the past two years. Please assume the current participation for your proposal.

7. Can the County provide a listing of any open Premium Waiver claims with either the Face amount of reserve amount for each open waiver?

RESPONSE: Per the Life Experience Report posted, there is no one listed on Premium Waiver.

8. Does this group currently have the Voluntary Life & Vision inforce? If so what are the enrollment information & rates?

RESPONSE: Yes. This information is posted on the County of El Paso's Purchasing website www.epcounty.com; bids and more; list of bids.

9. What is the experience for the Vision if there are more than 200 enrolled?

RESPONSE: This information is posted on the County of El Paso's Purchasing website www.epcounty.com; bids and more; list of bids.

10. Can the County provide a copy of the current vision benefits and rates?

RESPONSE: This information is posted on the County of El Paso's Purchasing website www.epcounty.com; bids and more; list of bids.

11. Can the County please confirm if there are currently any COBRA or Retiree participants on vision and so can they be identified on the census?

RESPONSE: No retirees. Yes COBRA, and there are currently 4 participating.

COBRA_ENROLLED	Superior Vision 2016	Single + 1	2/1/2015	7/31/2016	\$11.88	Vision	12/9/1949	F
COBRA_ENROLLED	Superior Vision 2016	Single + 1	5/1/2015	10/31/2016	\$11.88	Vision	12/4/1952	M
COBRA_ENROLLED	Superior Vision 2016	Single Only	10/3/2015	4/2/2017	\$7.43	Vision	3/24/1964	M
COBRA_ENROLLED	Superior Vision 2016	Single Only	1/1/2016	6/30/2017	\$7.43	Vision	9/20/1955	M

12. Can the County provide the current GTL claims experience?

RESPONSE: This information is posted on the County of El Paso's Purchasing website www.epcounty.com; bids and more; list of bids.

13. Can the County provide the current plan design and premiums for Superior vision insurance plan?

RESPONSE: This information is posted on the County of El Paso's Purchasing website www.epcounty.com; bids and more; list of bids.

14. Will the incumbent voluntary benefits continue to be payroll deducted or will they be removed from payroll?

RESPONSE: The intent is to remove them from payroll.

15. Will the selected vendor be allowed to conduct group meetings and meet with each employee face-to-face?

RESPONSE: Not at this time.

16. The Reference tab of the questionnaire requests five (5) current clients. However, there is only space for three (3) Can the County please clarify the number of current references required?

RESPONSE: Three (3) current client references.

17. How long has the group been with Superior for their vision?

RESPONSE: Since 2015

18. The provided experience shows premium, claims, and #claims for the period of 4/13 - 3/16. Can the County provide the corresponding enrollment numbers by month for this same period?

RESPONSE: This information is not currently available.

19. Can the County provide the renewal rates if available?

RESPONSE: This information is not currently available.

20. Can the County provide a vision provider file for disruption purposes?

RESPONSE: The Superior website has an extensive list and has been requested a PDF list from Superior. It is recommend that the bidders visit the Superior Vision website.

***See attachment Directory**

21. Is a rate history available for the vision plan?

**RESPONSE: Rates have not changed for last two years.
See attachment Vision Census**

22. What does the County contribute for the employees and their dependents for vision?

RESPONSE: This benefit is paid by the employee on a payroll deducted basis.

23. Can the County provide a vision benefit summary and experience report for vision coverage?

RESPONSE: This information is posted on the County of El Paso's Purchasing website www.epcounty.com; bids and more; list of bids.

24. Will the county accept stand-alone proposals for only the Life and Voluntary Life?

RESPONSE: Although the County would prefer a combined offer, we will consider stand-alone offers if they are in the best interests of the County.

25. Will the County be accepting proposals from insurance carriers who are working with a broker and if the proposal is selected as the winning proposal, the broker would be the broker of record?

RESPONSE: No. A company may also submit directly without a broker. If your response includes a broker, they will be the broker of record for that coverage through your company and not a broker of record for the County of El Paso.

26. Is HUB the current broker of record or just acting as the consultant in an advisory role? HUB International Insurance Services, El Paso, has been engaged to assist in preparing this RFP document, the analysis of responses and in the selection process?

RESPONSE: HUB is only acting as the consultant in an advisory role. HUB will not vote in the selection process.

27. Can the County provide the current life rates?

RESPONSE: This information is posted on the County of El Paso's Purchasing website www.epcounty.com; bids and more; list of bids.

28. Can the County provide supplemental life census data for employee and dependents

RESPONSE: This information is posted on the County of El Paso's Purchasing website www.epcounty.com; bids and more; list of bids.

29. Can the County provide a copy of a recent premium statement

RESPONSE: We are self-billed so the census should provide the relevant information.

30. How can the Chief Administrator (Class 2) be identified on the census?

RESPONSE: Please search for "Chief Administrator" and their information is included in the census.

31. Please confirm if there have been any rate changes, and if so, when did it occur, and at can the County provide rates?

RESPONSE: No rate changes in the last two years. See attached renewals.

32. Can the County provide a census that includes supplemental spouse and basic dependent package coverage amounts?

RESPONSE: That information is not currently available.

33. Can the County provide a premium rate history from 1/1/2013 to 4/1/2016 for all lines of life and AD&D coverage?

RESPONSE: Rates have not changed in the last two year.

34. Can the County provide a description of claims submission process; including such items as information gathering, submission, follow up and resolution?

RESPONSE: Please reference the plan documents posted on the County's Purchasing website www.epcounty.com; bids and more; list of bids.

35. Can the County provide the details of current portability and conversion administration process?

RESPONSE: Please reference the plan documents posted on the County's Purchasing website www.epcounty.com; bids and more; list of bids.

36. Can the County describe your Evidence of Insurability process; including such things as submission, follow-up and notification?

RESPONSE: This is not relevant to provide a response.

37. Can the County describe any established file transfers in place today?

RESPONSE: We do a weekly EDI export report through our online enrollment system.

38. What's the best way to communicate with County employees during enrollment and throughout the year?

RESPONSE: Please propose your approach to accomplish this goal.

39. Are current beneficiary designations held electronically or on paper?

RESPONSE: This is not relevant to provide a response.

40. Who holds current beneficiary designations?

RESPONSE: This is not relevant to provide a response.

41. What is the process to share beneficiary information with the current carrier?

RESPONSE: This is not relevant to provide a response.