



CITY OF SAN ANGELO
PURCHASING DIVISION
72 West College Avenue, San Angelo, Texas 76903
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ADDENDUM 1

Date: November 7, 2018

RFB No: HR-01-19 / Group Life/AD&D and Voluntary Life/AD&D Coverage

Bid Date: November 14, 2018/2:00 PM Local Time

The following clarifications, changes, additions, and/or deletions are hereby made to the RFP:

- **Please provide the current rates for the Basic Dependent Package and Child Supplemental AD&D.**
Basic dependent life/AD&D rate is .54/.02. Supplemental child AD&D rate is .02.
- **The supplemental life and AD&D certificate states the child life and AD&D maximum is \$10,000. The census provided has child life and AD&D amounts above \$10,000. If current child life and AD&D maximum is \$10,000, please provide an updated census or explain.**
The ones that show more than \$10,000 would be ones that have multiple children.
- **The current basic life and AD&D certificate states the basic dependent package is \$3,000 for Spouse and \$1,500 for Child. The RFP Response workbook states it is \$10,000 for spouse and \$5,000 for Child. Please explain.**
Use the certificate for benefits. Should be \$3,000 for spouse and \$1,500 for child.
- **The Basic Life AD&D Rates tab of the RFP Response workbook states to include a flat 10% commission. The Voluntary Life AD&D Rates tab of the RFP Response workbook states to use "Net" of commissions. Please confirm commission schedule.**
Should be net of commissions.
- **There are 9 part time employees on the census who appear to be outside of the contract's eligibility of full-time 30 hours per week. Are these to be included and established under a separate class? And are the par time eligible for Supp Life.**
These are part time benefited employees and our intent is to add a new class.
- **Who are the Elected officials on the census? They are eligible for Basic Life/ADD only and require FT 30 hours per week.**
The elected officials are those that have titles beginning with Council Member, SMD, or Mayor, in addition to the Police Lieutenant with the DOB of 3/27/68 (Now Police Chief) in column "I" of the "COSA census No PHI".
- **Can we confirm rates for all coverages for current and back to the experience periods provided, 1/12/15.**
Confirmed. Rates have been the same since 2015.
- **When was the last true open enrollment conducted on the Supplemental life and did it include employees only or include dependents as well.**
Last true open enrollment was held in 2015 for employees and dependents.
- **Please confirm the commissions.**
Net.
- **Please confirm the basic dependent life rate.**
0.54/.02

- Please confirm the supplemental dependent life rate is .54/\$1000.
0.19
- Is it possible to identify police and fire employees on the census?
On the census titled "COSA census No PHI" column "I" shows occupation.
- Can you detail any plan changes in the past 5 years on the voluntary life? Did the guarantee issue amount increase? If so, when was the increase?
There have been no changes to the plans in the last 5 years.
- In reference to the incidences of \$100,000 voluntary life claims. Can you provide any commentary around these claims? Was there ever a period where the evidence process was not in place? Or a year in which insureds were accommodated at the \$100,000 amount who should have gone through evidence? If so, are there others on the census who might fall into this category? We ask because the guarantee issue amount is \$150,000 and the plan max is \$500,000.
This appears to be coincidental. Plans have not changed and they have not had a true open enrollment since inception.
- Can you provide current rates?
Basic Life/AD&D Rate: .09/.02
Supplemental AD&D Rates: .02
Supplemental dependent life rate: 0.19
Supplemental Life Rates:

Basic dependent life/AD&D rate: .54/.02
Supplemental child AD&D rate: .02

Rate(s) Composite Rate	Rate
Age Band	
< 25	0.030
25 - 29	0.030
30 - 34	0.030
35 - 39	0.040
40 - 44	0.050
45 - 49	0.130
50 - 54	0.210
55 - 59	0.340
60 - 64	0.460
65 - 69	0.760
70 - 74	1.240
75 +	2.170

- Can you provide any premium waiver claims?
No current waiver claims

For other questions or clarifications, please contact the Purchasing Division at SAPurch@cosatx.us.

Sincerely,



Candice Blake
Purchasing Manager