



CAMERON COUNTY PURCHASING

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ADDENDUM # 2 - PAGE 1 of 10

DATE OUT: 05/13/24

RFP TITLE: INSURANCE ANCILLARY PRODUCTS LIFE/AD&D SHORT TERM DISABILITY, CRITICAL ILLNESS, ACCIDENT, CANCER, AND HOSPITAL INDEMNITY FOR ACTIVE EMPLOYEES

RFP NUMBER # 1460-A

DEADLINE: May 22, 2024 at 3:00 p.m.

(IN ORDER TO AVOID DISQUALIFICATION – ALL ADDENDUMS MUST BE SIGNED AND RETURNED BY DEADLINE AND INCLUDED IN THE SEALED BID PACKAGE SUBMITTED)

1.- Please find response to request for clarifications and/or questions submitted by all participants:

Note:

This addendum shall become part of the RFP and all RESPONDERS/PARTICIPANTS shall be bound by its content. All aspects of the scope of work/services not covered herein shall remain the same.

Company Name _____ Phone # _____

Vendor Signature _____ Date _____

Must include and return with RFP package

1. **Question:** Will you accept E-Sign and E-Initials on RFP response?
Answer: Preferably manual signatures but will accept E-Sign/E-Initial
2. **Question:** Can you please provide the current plan designs for the Accident and Hospital Indemnity?
Answer: Provided as separate attachments to this addendum. Efen, the link you sent me for the Accident plan is what we needed for that. Did they provide anything for the Hospital Indemnity plan?
3. **Question:** Please provide a census that includes actual occupations for all employees. Departments were included, but we need actual occupations as well.
Answer: Provided as separate attachments to this addendum.
4. **P Question:** Please provide a census that includes current Voluntary Life benefit amounts for each enrolled employee. A bill with names and amounts will suffice.
Answer: The County is self-billed. Use the cost information to back into volumes.
5. **Question:** Please provide the current plan documents for Hospital Indemnity.
Answer: Provided as separate attachments to this addendum.
6. **Question:** There is language in the RFP loosely referencing proposal should be free of commissions, yet we are set up as standard. Could you please clarify commission structure?
Answer: The RFP states that any commissions loaded into rates must be disclosed as to the amount and recipient.
7. **Question:** On the Voluntary Life benefits, we have the information on who elected, but are missing the volume (amount) they elected. Can you please provide the volume amounts? It will be of great value in finalizing our proposal.
Answer: Use the cost information to back into volumes.
8. **Question:** The census provided is showing some employees with a “Yes” for the election, yet there is no premium amount attached indicating they are paying anything for the benefit. Given discrepancy, could you please provide a current itemized bill so we could document/validate enrollment and elections?
Answer: The Y indicates that the employee is enrolled in some type of coverage. If there is no premium amount for life, the person is not enrolled.
9. **Question:** Is there an Excel Sheet Census provided?
Answer: See Exhibit 12 web-site <https://www.cameroncountytexas.gov/purchasing-bids-rfpq-addms-tabs/>
10. **Question:** Please reference RFP# 1460-A for 2024 Insurance Ancillary Products Life/AD&D, Short Term Disability, Critical Illness, Accident, Cancer and Hospital Indemnity for active employees in all correspondence pertaining to this proposal and affix this number to the outside front of the proposal envelope or box for identification. All proposals shall be to the attention of Roberto C. Luna, Purchasing Agent, Cameron County. Please submit one original, one (1) hard copy and 1 electronic searchable soft copy on a flash drive (the Excel file Questionnaire must be returned in an Excel file format and searchablePDF file formats for other documents). Also, submit a soft copy with your proposal. Soft copies will be reviewed only if the original and seal copies were submitted on time.
Where is the Excel file. What is a soft copy; USB- confusing as they say “also”?
Answer: See Exhibit 12 web-site <https://www.cameroncountytexas.gov/purchasing-bids-rfpq-addms-tabs/>
11. **Question:** CONFLICT OF INTEREST QUESTIONNAIRE: | - do I need to complete this form now?
Answer: Yes, you must complete “Conflict of Interest” form.
12. **Question:** Will digital signatures be accepted.
Answer: Preferably manual signatures but will accept E-Sign/E-Initial

13. **Question:** Page 22- They request an executive summary that is very detailed with maximum number of pages. The introduction, methodology, management plan, experience, cost, and evaluation narrative all seem to be part of the executive summary. The layout is confusing, can you explain please?
Answer: The executive summary is a unique document, which should be only 2 pages long and separated from the rest of the other required documents listed on page 19 of 41. Please separate each category document and follow the required page limits for each.
14. **Question:** Page 24 General Questionnaire- Do these questions need to be put into Excel?
Answer: No
15. **Question:** Also, what is the current Benefit Administration Platform/Enrollment System the county currently utilizes and plans to utilize for the upcoming enrollment?
Answer: We use Employee Navigator
16. **Question:** Which HUB International office is marketing this RFP? We need the city & state.
Answer: HUB is not marketing the RFP. The El Paso, Texas HUB office provides consulting support to Cameron County.
17. **Question:** Please provide 3 years of STD claims experience in monthly format
Answer: This data was provided in the original release
18. **Question:** Will you accept E-Sign and E-Initials on RFP response?
Answer: Preferably manual signatures but will accept E-Sign/E-Initial
19. **Question:** Can you please provide the current plan designs for the Accident and Hospital Indemnity?
Answer: Provided as separate attachments to this addendum.
20. **Question:** Please provide a census that includes actual occupations for all employees. Departments were included, but we need actual occupations as well.
Answer: Review the revised attached census file
21. **Question:** Please provide a census that includes current Voluntary Life benefit amounts for each enrolled employee. A bill with names and amounts will suffice.
Answer: Review the revised attached census file
22. **Question:** Please provide the current plan documents for Hospital Indemnity.
Answer: Provided as separate attachments to this addendum.
23. **Question:** There is language in the RFP loosely referencing proposal should be free of commissions, yet we are set up as standard. Could you please clarify commission structure?
Answer: The RFP states that any commissions loaded into rates must be disclosed as to the amount and recipient.
24. **Question:** On the Voluntary Life benefits, we have the information on who elected, but are missing the volume (amount) they elected. Can you please provide the volume amounts? It will be of great value in finalizing our proposal.
Answer: Please work with the information and back into the volumes using the rate tables provided.
25. **Question:** The census provided is showing some employees with a “Yes” for the election, yet there is no premium amount attached indicating they are paying anything for the benefit. Given discrepancy, could you please provide a current itemized bill so we could document/validate enrollment and elections?
Answer: Yes indicates that they have some voluntary benefit deductions. IF there are no premium amounts attached under the benefit column, the employees is not enrolled in that benefit.
26. **Question:** Is there an Excel Sheet Census provided?
Answer: See Exhibit 12 web-site <https://www.cameroncountytexas.gov/purchasing-bids-rfpq-addms-tabs/>

27. **Question:** Provide a life claims list and an open waiver listing.
Answer: Loss Data has been provided. There are no open waivers.
28. **Question:** Updated census with volumes of all life/AD&D elections as opposed to provided premium.
Answer: Please work using the provided deduction amounts
29. **Question:** Are you requesting an OTAR (ben admin tech credits)?
Answer: No.
30. **Question:** Bill with lives, volumes and premium for all products.
Answer: Please use the census data provided.
31. **Question:** Page 4 indicates that there should be a Minimum insurance Requirements attachment included that we have been unable to locate. Can you please request this?
Answer: Non-Applicable
32. **Question:** Page 5 discusses “Minimum Specification Forms”. I was unable to locate these forms; can you find out if there are additional items that require our review and response?
Answer: Non-Applicable
34. **Question:** Will the County accept/allow multiple agents and/or brokers to be included in a single response from a carrier or will that be grounds for disqualification? If that will be grounds for disqualification, please confirm that the County will only allow one (1) agent or one (1) broker to be included in the carrier response.
Answer: Only one proposal per carrier will be accepted. Carriers may list all brokers authorized to represent their company. All broker commissions should be disclosed. Brokers need to complete the Broker Services Tab in the Questionnaire.
35. **Question:** Please provide the current Unum Accident insurance summary of benefits and/or current plan design. Not included in UNUM-ACCIDENT-PLAN-DOCUMENT.pdf document. We probably need the Unum Accident Certificate Booklet which is not available for download on the County’s website
Answer: All Plan descriptions have been provided.
36. **Question:** Please provide the current MetLife Hospital Indemnity summary of benefits and/or current plan design. It was not available for download on the County’s website.
Answer: All Plan descriptions have been provided.
37. **Question:** Are the current Unum Critical Illness insurance rates issue-age or attained age? Are you requesting the same rating structure?
Answer: Attained Age. Yes
38. **Question:** Are the current Unum Critical Illness insurance rates uni-tobacco? We assume that they are since we don’t see tobacco/non-tobacco rates shown.
Answer: Yes
39. **Question:** Please clarify the submission requirement for the Questionnaire via Excel. Should the General Questionnaire included in the RFP document on pages 20-21 and the responses to the questionnaire items need to be put into an Excel spreadsheet and submitted in both Excel and pdf format? Just want to make sure there isn’t a separate and different questionnaire that is already in Excel format that we should have received and should complete and submit with our response.
Answer: The excel file Questionnaire has been provided. Pages 20-21 in the RFP do not need to be returned in an excel file format.

40. **Question:** Per the required RFP response format provided in the RFP document beginning on page 19, please confirm that our response should be no more than 11 pages for the required topics except for the General Questionnaire? Is there a max number of pages for the General Questionnaire response once we convert it from Excel to PDF per the instructions? Are the max number of pages, front only counts as one (1) page or front and back count as one (1) page or two (2) pages?
Answer: There is no maximum page length for the Excel file Questionnaire
41. **Question:** For the required Experience and Qualifications information, it appears that some of the required information may have been left out accidentally. Part of the requirement for this topic states, "Provide a personnel roster that identifies each person who will actually work on the contract and provide the following information about each person listed and title." What information is required about each person other than name and title?
Answer: Please provide general information for each person involved.
42. **Question:** For the required Cost RFP Proposal information, it states, "To answer this section, you can include the pricing sheets provided in the next few pages." However, no pricing sheets were provided in the RFP document or as attachments. Please provide the required pricing sheets.
Answer: See exhibit # 13, last excel tab "Premium Disclosure"
43. **Question:** For the required Cost RFP Proposal Information, it states the max is 1 page. Is this correct? Rates for all required products cannot be provided on just one (1) page. Please provide the correct page limit if there is one. It would be preferable not to have a page number limit on this as it can vary by carrier.
Answer: See exhibit # 13, last excel tab "Premium Disclosure"
44. **Question:** Are we able to include important information such as product descriptions/benefit summaries for our proposed products so that the County can see what is being quoted? If so, where/under what section can this information be included? Can we include it in a section at the end labeled, Appendix? Will there be a page limit for this information by product?
Answer: Yes, you can provide marketing information with no page limit.
45. **Question:** Are we able to include more detailed and important information regarding our engagement, enrollment, and customer services in our response? If so, where/under what section can this information be included? Can we include it in a section at the end labeled, Appendix? Will there be a page limit for this information?
Answer: You can include this in an Appendix.
46. **Question:** What does the following statement mean? Partial RFP's will not be accepted unless awarded by complete category or line item. **To be awarded by total RFP.**, per #7 of Instructions on page 7 of RFP
Answer: It means that the County will award a contract to one vendor.
47. **Question:** Will the incumbent voluntary benefits continue to be payroll deducted or will they be removed from payroll?
Answer: They will be removed.
48. **Question:** What are the dates of enrollment?
Answer: Open Enrollment is conducted in August
49. **Question:** Please describe the current method used for open enrollment. Is it done via on-line self-enroll, agent assisted in-person, agent assisted virtual, etc.? Electronic apps versus paper apps?
Answer: County use an on-line system and also do in person assisted (in person using laptop computer)
50. **Question:** Will the selected vendor be allowed to meet with each employee face-to-face? Will the selected vendor be allowed to conduct group meetings?
Answer: No
51. **Question:** Please describe any need for employee self-enrollment.
Answer: Describe your capabilities

52. **Question:** Please describe any need for call center enrollment.
Answer: Describe your capabilities
53. **Question:** What HR/payroll system is currently being used?
Answer: We use UKG web base solution
54. **Question:** What enrollment technology platform is currently used?
Answer: We use Employee Navigator
55. **Question:** Some of the current certificate booklets were provided, but could not find the current Accident (Unum) or Hospital Indemnity (MetLife) certificate booklets. Exhibit 4 and Exhibit 7 are the same document (Life/AD&D certificate booklet) and wondered if one of the Exhibits was supposed to be their Accident plan certificate booklet. With all that being said, can you please provide copies of their current certificate booklets for Accident (this would not be the AD&D coverage included in the Life and AD&D certificate booklet) and Hospital Indemnity.
Answer: All booklets have been made available
56. **Question:** What is the current Benefit Administration Platform/Enrollment System the county currently utilizes and plans to utilize for the upcoming enrollment?
Answer: We use Employee Navigator
57. **Question:** Question: Will the Mandatory enrollments be allowed?
Answer: Yes
58. **Question:** Question: What enrollment system will the county be using, or is this up to the broker who wins the business?
Answer: We use Employee Navigator
59. **Question:** Will the deductions for the current enforce policies discontinue or will the employee be allowed to keep current coverage with payroll deduction?
Answer: No plans will be grandfathered.
60. **Question:** Question: Could you please provide the experience for the accident plan?
Answer: All available loss data has been provided.
61. **Question:** Could you please provide the experience for the critical illness plan?
Answer: All available loss data has been provided.
62. **Question:** Is there a particular plan that the county is looking to offer? For example, do they prefer a schedule plan or a lump sum option?
Answer: Proposers should offer plan designs similar to current offerings
63. **Question:** Could you please provide the experience for the hospital plan?
Answer: All available loss data has been provided.
64. **Question:** Could you please provide a copy of the policy for the Hospital plan?
Answer: All Plan descriptions have been provided.
65. **Question:** Does Cameron County have Long Term Disability along with the Short-Term Disability, or only Short-Term Disability coverage?
Answer: Only Short Term Disability
66. **Question:** Are you looking for one carrier to offer both Short term and Long-term disability coverage, or could these be two separate products from two different carriers?
Answer: Only Short Term Disability should be offered.

67. **Question:** Could you please provide the rates for the disability plan?
Answer: Rates were provided in the RFP Document
68. **Question:** Could you specify which lines of coverage are needed when providing the sample certificate of insurance for the “Minimum Insurance Requirements” requested in this RFP?
Answer: Non-Applicable
69. **Question:** AD&D rates are combined with the Option Life and Dependent Life rates provided. Can we have them separated?
Answer: You may quote them combined.
70. **Question:** Just out of curiosity does Cameron County offer a 100% Employer Paid Basic Life AD&D plan? Why/Why Not?
Answer: No it is not offered. The County does not wish to provide employer paid life insurance.
71. **Question:** I wanted to reach out because the RFP did not include the MetLife Hospital Indemnity contract. Are you able to send me the hospital indemnity contract? This will help us determine what plan design should be quoted for this product.
Answer: All Plan descriptions have been provided.
72. **Question:** Our best practice for executing our proposal documents is via electronic signatures, which are legally binding in the United States. Will you accept an electronic signature from the appropriate executive at our company in lieu of a manual signature?
Answer: It is acceptable
73. **Question:** Will you accept the Affidavit form without a notary during the pre-sale phase? If we are awarded the business, we will provide the original notarized signature, if requested.
Answer: No, it must be notarized
74. **Question:** Since every page requires an initial at the bottom of the page, will you accept a docusigned initial?
Answer: It is acceptable
75. **Question:** The proposal checklist mentions attachments A-K. However, the RFP only included attachments A-I. Please provide attachments J and K so we may review and return. Or please confirm if they are intentionally not part of this RFP.
Answer: Please disregard attachment J and K (attachments J & K do not exist)
76. **Question:** Please include an updated census with the following data points: A. Job Titles B. Supp Life/ADD Volumes
Answer: Census data files have been provided
77. **Question:** Please confirm if there have been any open enrollments, plan changes, and/or amendments in the prior 5 years
Answer: There are annual open enrollments. No plan changes in the last 5 years.
78. **Question:** Please confirm the rate history of the past 5 years
Answer: No rate changes during the last 5 years.
79. **Question:** Can you please confirm what commissions are to be offered on APP, CIPP, and HIPPP?
Answer: The County does not set commission rates. All commission amounts should be disclosed.
62. **Question:** Can you provide the APP and HIPPP certificate/booklets? Or what plan designs City of Cameron is looking for?
Answer: All Plan descriptions have been provided.
63. **Question:** Can you confirm what the CIPP rate basis is? Attained or Issue Age?
Answer: Attained age.

64. **Question:** Can you please confirm what commissions are to be offered on APP, CIPP, and HIPP?
Answer: The County does not set commission rates. All commission amounts should be disclosed.
65. **Question:** Can you provide the APP and HIPP certificate/booklets? Or what plan designs of City of Cameron is looking for?
Answer: All Plan descriptions have been provided.
67. **Question:** Can you confirm what the CIPP rate basis is? Attained or Issue Age?
Answer: Attained age
68. **Question:** Who is their current enrollment platform?
Answer: We use Employee Navigator
69. **Question:** What commission level would they like us to proceed with?
Answer: The County does not set commission rates. All commission amounts should be disclosed.
70. **Question:** Please provide current contract(s) or certificates of coverage for Accident and Hospital Indemnity
Answer: All Plan descriptions have been provided.
71. **Question:** The General Questionnaire on page 20 of the RFP states, "Please make sure you submit all the questions in excel compatible format saved on a Flash Drive." Please confirm whether the General Questionnaire on page 20 is to be provided as a PDF or if you will be providing an excel file of the general questionnaire.
Answer: The answers to page 20 can be provided in PDF.
72. **Question:** Is there a TPE?
Answer: No.
73. **Question:** Please confirm that a non-officer individual with the authority to bind a contract is sufficient to sign all applicable signature documents required for this RFP submission.
Answer: Must be an authorized representative with the authority to sign/bind/execute contract.
75. **Question:** Regarding Disclosure of Interests on page 6 of 41, please confirm that carriers are to complete the provided Attachment H Disclosure of Interest on page 33 and that the CIS form (Local Government Officer Conflicts Disclosure Statement) found in the link provided is not applicable. We do not believe the Local Government Officer Conflicts Disclosure Statement is for carriers to complete as we wouldn't be able to sign as "Signature of Local Government Officer" or notarize as "Signature of officer administering oath". We will be completing and submitting the required Attachment G Conflict of Interest Questionnaire and Attachment H Disclosure of Interest provided in the RFP.
Answer: Just state "N/A" if it does not apply to you and sign form.
76. **Question:** The RFP states that that the excel file is to be returned in excel but also all other documents in PDF. Can we also submit additional supporting documents in Microsoft word.
Answer: Yes
77. **Question:** Ink signature is needed. Sales team to obtain signature. Will digital signatures be accepted?
Answer: Yes, it will be acceptable.
78. **Question: Page 5- Financial Statement- it states** "When this information is required, you must use this form." Where is the form as question 2 asks for financial statement.
Answer: Non-applicable
79. **Question:** The Excel document just came through today. Can we get an extension as this is a larger questionnaire?
Answer: An extension has been granted

81. **Question:** Page 24 General Questionnaire- Do these questions need to be put into Excel?
Answer: No
82. **Question:** Can you please confirm the current Voluntary Life and AD&D rate for children?
Answer: All rate information has been provided
83. **Question :** Can you please confirm that STD is 100% employee paid.
Answer: Yes
84. **Question:** What level of commissions does the group have? And what are they requesting?
Answer: The County does not set commission rates. All commission amounts should be disclosed.
85. **Question:** Please request a life claims list and an open waiver listing.
Answer: All Loss data available has been provided
86. **Question:** Please request an updated census with volumes for all life/AD&D elections as opposed to provided premium.
Answer: You should work from the premium tables provided.
87. **Question:** Is the agency requesting an OTAR (ben admin tech credits)?
Answer: No.
88. **Question:** Please request a bill with lives, volumes, and premium for all products.
Answer: Proposers should work with the information provided.
89. **Question:** Have there been any rate or plan changes for voluntary life or STD since 10/01/2020?
Answer: No
90. **Question:** Can we also get each employees elected amounts of Life & AD&D insurance (employee, spouse and child) added to the excel census.
Answer: Please work with the rate information provided to determine volumes
91. **Question:** The RFP on page 3 states that there is a questionnaire in excel format. However, the document was not included on the Bidet direct website. Can you please provide this document?
Answer: This document has been provided.
92. **Question:** Is your plan self-administered? If yes, do you currently use a benefits administration platform for your enrollment? If so, can the name of the vendor be released?
Answer: We use Employee Navigator
93. **Question:** Please provide the current rates for child voluntary life and AD&D.
Answer: All rate information was provided in the RFP document.
94. **Question:** Is there an explanation for the large drop in STD participation? Per the experience, lives dropped from 356 to 242 on 1/1/22 and has been dropping steadily since (~222 lives currently).
Answer: The County has no explanation for enrollment changes
95. **Question:** Please clarify if the group offers other STD plans to employees or if there are any other short-term disability plans with payroll deductions. If so, please indicate whether the group will eliminate these additional policies if a new STD carrier is selected.
Answer: No additional STD plans are offered.
96. **Question:** Please provide the accident and hospital indemnity certs so that we can match the plan design
Answer: All Plan descriptions have been made available

97. **Question:** Are there any implementation credits requested? Or a tech credit requested? If so, please list the amounts
Answer: Provide credits at your discretion
98. **Question:** Please confirm if the plan will be self-administered by the County or if the carrier is expected to administer and hold client records?
Answer: The carrier is expected to administer and hold records.
99. **Question:** Does the County utilize a TPA or BenAdmin system? If so, can the name be released?
Answer: We use Employee Navigator
100. **Question:** I see the certs and rates but I can't find the benefit design/summaries for Accident and Hospital care. Do you have?
Answer: All Plan descriptions have been made available
101. **Question:** Can we please get a copy of the Accident and Hospital Indemnity plan designs.
Answer: All Plan descriptions have been made available

END OF ADDENDUM # 2