



## CLARK COUNTY

### RFP #868

## GROUP LIFE, AD&D and LONG-TERM DISABILITY INSURANCE

### QUESTIONS and ANSWERS

UPDATED: AUGUST 22, 2023

	QUESTION	ANSWER
1.	Have there been any rate changes or plan changes in the Life experience provided?	There have been no rate/benefit changes during the 2020 and 2022 renewals.
2.	I just want to confirm the Additional Life experience does not include Dependent Life. Is Dependent Life experience available?	The experience includes all dependents. However, there have been no child life claims. The dependent claim that was on the experience was for one spouse.
3.	Is the renewal available?	Pricing is not being disclosed.
4.	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?	We prefer a wet signature.
5.	Any known issues with Standard? Any wish list items as a part of this RFP?	We are not disclosing this information.
6.	How do Employees enroll, online, paper? a. If enrolling online, what system does Clark county utilize for enrollment	Employees enroll online, through Workday.
7.	How are you currently administering EOI? Paper, online?	Our current vendor accepts paper and online EOI applications.
8.	Census has retirees, reading the booklets it does not appear they have coverage. Can you confirm?	Correct, retirees are not eligible for life insurance or LTD.
9.	Can you provide a copy of a recent monthly bill?	We are not disclosing this information.
10.	Can you confirm LTD buy up rate basis? Is it the full payroll times the rate? Or something else?	The LTD buy-up rate basis is Percent of Insured Earnings.
11.	Basic Life & Add rates: Can you confirm the rate basis for class 3, 4 and 5? Is it on a per employee per month basis?	The Basic Life class rate basis is per member for classes 3, 4, and 5.
12.	LTD : can you confirm there is no limitation on Substance abuse claims?	There are currently no limitations or exclusions for substance abuse related disabilities.

13.	<b>Is Standard currently administering Portability and Conversion?</b>	<b>Yes</b>
14.	<b>Please provide sick leave on the census and indicate if it is in hours or days.</b>	<b>We are not releasing this level of detail at this stage but can revisit for the bidders who are identified as finalists.</b>
15.	<b>Will you consider acceptance of an electronic proposal via email, or a flash drive mailed to you instead of printed hard copies of the proposal?</b>	<b>We prefer a wet signature. Proposals must be submitted in person, by mail or the shipping method of your choice. We are not responsible for proposal that are delivered incorrectly and not received on time.</b>
16.	<b>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?</b>	<b>Yes, employees enroll online in Workday.</b>
17.	<b>Please explain if an employee can make a separate election for Employee and Spouse Voluntary AD&amp;D and if so, does the amount of AD&amp;D elected have to match the life insurance or can the election be different than the amount of life insurance?</b>	<b>Employees cannot elect supplemental AD&amp;D without also having supplemental life insurance. But they can elect supplemental life without having AD&amp;D. The amounts must be the same.</b>
18.	<b>Per the census, 40 employees in classes 03 – 05 are electing buy up coverage, but this is not offered for these classes. Please clarify. a. Please confirm whether the group participate in Social Security and if so, if any occupations are exempt. b.</b>	<b>Those in LTD classes 3-5 are eligible for LTD and LTD buy-up coverage. Yes, they participate in SS and are not exempt.</b>
19.	<b>Please provide LTD rate history since 1/1/19 (if rates have changed).</b>	<b>We are not disclosing this information.</b>
20.	<b>Would you be able to clarify whether references are required? If so, is there a specific number and industry that is requested?</b>	<b>References will be required for the finalists.</b>
21.	<b>There are difference between the certificates and the plan summaries, such as basic life benefit for class 3, age reductions for basic life, and LTD contribution structure for classes 3,4, and 5. Should we quote the plans in the summaries or the certificates?</b>	<b>Unfortunately, the certificates were not the most current version. We apologize for that and will be sending out an addendum to the listed plan holders with the current version.</b>
22.	<b>Have there been any plan changes or rate changes reflected in the experience going back to 1/1/2019?</b>	<b>There have been no rate/benefit changes during the 2020 and 2022 renewals.</b>
23.	<b>Does the additional life experience include employee and dependent or just employee?</b>	<b>The experience includes all dependents. However, there have been no child life claims. The dependent claim that was on the experience was for one spouse.</b>

24.	<b>For LTD offsets, does the group participate in a PERS program? If so, do they also participate in SSDI?</b>	<b>Yes, we participate in PERS and SSDI. Please see the newly released “Offset Report Key” that lists all offsets for LTD.</b>
25.	<b>The RFP indicated that there is a “Read me First” document which I was unable to locate, please advise where this is located or if it is referring to the RFP 868 Group Life AD D LTD Insure Coverage document.</b>	<b>That was a mistake. There is no “Read me first” document.</b>



## Appendix Offset Report Key

For more information about financial reports from The Standard, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area today at 800.633.8575

### Offset Code

### Description

48	4800/4850
CB	Coordination of Benefits
CO	Commissions
DA	STRS Disability Allow (CA)
DI	State Disability Insurance
DR	WSTRS Disability
P1	Retirement PERS Level 1
P2	Retirement PERS Level 2
PD	PERS Retirement Disability
PL	PERS Benefits in a lump sum
PS	PERS Service Retirement
PV	Private Pension
RM	Rehabilitation Earnings
RO	Rehabilitation Earnings
RR	Railroad Retirement Social
SA	Salary Continuation
SC	Security-Dependents
SD	Social Security-Disability
SL	Sick Leave
SP	Benefits Not Paid
SR	Social Security-Retirement
ST	Short Term Disability
SW	Social Security-Widows
TC	TIAA/CREF <sup>1</sup>
TD	WSTRS Temporary
TR	Disability <sup>2</sup> STRS Service
VA	Retirement (CA) <sup>3</sup> Veteran's
WP	Workers' Comp—Permanent
WT	Workers' Comp—Temporary

### Deduction Code

### Description

CS	Child Support Withholding
FI	Social Security Tax
FW	Federal Income Tax
LP	Life Premiums
ME	Medicare Tax
MP	Medical Premiums
SW	State Income Tax
TL	Tax Levy
UC	Unemployment Compensation

### Status Codes

A	Actual (The amount is known and reserves are reduced based on them)
E	Estimated (Reserves get reduced based on an estimated amount)
S	Estimating and Deducting (Reserves are reduced based on the estimated amount)
D	Denied (Reserves kept at full amount)
X	Ineligible (Reserves kept at full amount)
M	(Another permanent benefit is received, we no longer estimate or estimate and deduct)

<sup>1</sup> Teachers Insurance & Annuity Association/College Retirement Equities Fund.

<sup>2</sup> Washington State Teachers Retirement System

<sup>3</sup> State Teachers Retirement System (CA)