

Procurement Department Bid Office

Customer Center 1st Floor, Room 002

21 W. Church Street

Jacksonville, Florida  32202

May 1, 2017

ADDENDUM NUMBER: ONE (1)

TITLE: Group Life, AD&D and Disability Insurance Plan JEA RFP NUMBER: 079-17

BID DUE DATE: May 9th, 2017

TIME OF RECEIPT: 12:00 PM

TIME OF OPENING**:** 2:00 PM

**THIS ADDENDUM IS FOR THE PURPOSE OF MAKING THE FOLLOWING CHANGES AND CLARIFICATIONS:**

**Add (1):**JEA adds the following documents to this Solicitation. Additions are in **Red**, Bold, Underlined Font.

* **Appendix A – Group Disability Report**
* **Appendix A - JEA LTD Open Claims**
* **Appendix A – Forms (Revised)**
* **Appendix A – Census – Disability with Class and Zip**
* **Appendix A – Mutual of Omaha Invoices**
* **Appendix A – Additional Disability Claims Information**
* **Appendix A – Premium Waiver**

**Change (1):**Section 1.2.7 **REQUIRED FORMS TO SUBMIT WITH PROPOSAL** of the Solicitation Document is amended as follows. Additions are in **Red** Bold Underlined Font. Deletions are in **~~Red~~** Bold Strikethrough Font.

**1.2.7 REQUIRED FORMS TO SUBMIT WITH PROPOSAL**

To submit a Proposal in response to this RFP, all of the following forms must be completed and submitted

as part of the Proposal. The Proposer must obtain the required forms, other than the Minimum

Qualification Form, by downloading them from JEA.com. If the Proposer fails to complete or fails to

submit one or more of the following forms, the Proposal shall be rejected.

The following forms are required to be submitted:

• Minimum Qualification Form - This form can be found in **~~Appendix A~~** **Appendix A – Forms (Revised)** of this Solicitation.

**~~• Proposal Form - This form can be found in Appendix B of this Solicitation.~~**

• **~~Premium and Fees Form~~** **Proposed Premium and Fee Exhibits**

**If the above listed forms are not submitted with the Proposal by the Proposal Due Time and Date,**

**JEA shall reject the Proposal.**

JEA may also requests the following documents to be submitted prior to Contract execution. A Proposal

will not be rejected if these forms are not submitted at the Proposal Due Time and Date. However, failure

to submit these documents prior Contract execution could result in Proposal rejection.

• List of Subcontractors/Shop Fabricators (if applicable)

• Conflict of Interest Certificate Form - This form can be found on JEA.com

• Insurance Certificate

• W-9

• Evidence of active registration with the State of Florida Division of Corporations

(www.sunbiz.org)

• Any technical submittals as required by the Technical Specifications

**Change (2):**Section 1.3.3 **FORMAT / CONTENT OF RESPONSES** of the Solicitation Document is amended as follows. Additions are in **Red** Bold Underlined Font. Deletions are in **~~Red~~** Bold Strikethrough Font.

**1.3.3 FORMAT/CONTENT OF RESPONSES**

Formatting of Proposal: All companies submitting a response to the Group Life, AD&D and Disability InsurancePlans RFP should submit their proposals in the following format with specific sections as follows:

 Cover Letter

**~~Section 1: Required Forms~~**

**~~Section 2: Proof of Minimum Requirements~~**

**~~Section 3: RFP Selection Criteria~~**

**~~Section 4: Group Life, AD&D and Disability Insurance Plan Models~~**

**~~Section 5: Listing of All Plan Deviations~~**

**~~Section 6: Interrogatories/Questionnaire
Section 7: Proposed Premium and Fee Exhibits~~**

**~~Section 8: Insurance Certificates~~**

**Section 1: Solicitation**

**Section 2: Contract Terms and Conditions**

**Section 3: Required Forms Section**

**Section 4: Selection Criteria**

**Section 5: Group Life, AD&D and Disability Insurance Model**

**Section 6: Benefit Plan Deviations
Section 7: RFP Questionnaire and Interrogatories**

**Section 8: Proposed Premium and Fee Exhibits**

**Section 9: Financial and Claim Reporting Package**

**Section 10: Required Insurance Certificate**

1. Responses should be prepared simply and economically, providing a straightforward, concise description of the Group Life, AD&D and Disability Insurance Company’s ability to provide services sought by the RFP. Unnecessary brochures, artwork, expensive paper, and presentation aids are discouraged. Bindings and covers will be at Proposers discretion.
2. When responding to specific questions, please reprint each question in its entirety before the response.
3. Responses shall be in ink or typewritten. All corrections must be initialed.
4. Response shall be limited to a page size of 8½" x 11". Font size less than 11-points is discouraged. The Response shall be indexed and all pages sequentially numbered.
5. Except as may be specifically requested in the Response Format, the Group Life, AD&D and DisabilityInsuranceCompany may not impose any additional terms or conditions to any aspect of the RFP. Buyer objects to and shall not be required to consider any additional terms or conditions submitted by the Group Life, AD&D and DisabilityInsuranceCompany, including any appearing in the Response. In submitting a Response, the Group Company agrees that any additional terms or conditions shall have no force or effect. Any failure to comply with the terms and conditions of the RFP, including those specifying information that must be submitted with a Response, may result in rejection of the Response. If the Company desires a change or clarification to the terms or conditions of the RFP, the company must follow the process set forth in Section 2.2 (“Questions and Requests for Amendments”).
6. Unless otherwise requested by the Buyer, the Group Life, AD&D and DisabilityInsuranceCompany should make only one proposal for each RFP item. Multiple offerings, alternates (unless any are specifically requested by Buyer) and/or stipulations may be cause for rejection of a Response.
7. Price offerings shall be inclusive of all costs (including but not limited to administrative cost for submission of all required paperwork on Buyer’s behalf and any other costs) and will be the only compensation given to the Group Life, AD&D and DisabilityInsuranceCompany for the required services herein.

1. All costs, fees or any remuneration for the placement of this plan should be Net of Commissions.
2. All prices submitted under the RFP shall be indelible. The use of correction fluid or erasures to correct line item bid prices and/or quantities are not acceptable. Corrections must be by lineout of the incorrect figures, writing in of correct figures, and initialing of the corrections by the originator. Correction fluid or erasure corrected Proposals will be considered non-responsive for the corrected item(s) only, and may render the entire Response as nonresponsive.
3. Failure to sign any form requiring a signature may be grounds for rejecting or reducing the points awarded to a response.

**Change (3):**The Title Page to Section 9of the Solicitation Document is amended as follows. Additions are in **Red** Bold Underlined Font.

Section **9**

Group Life, AD&D and Disability Insurance Plan

Financial Claim Reporting

**Change (4):**Section 3.1 **FORMS** of the Solicitation Document is amended as follows. Additions are in **Red** Bold Underlined Font. Deletions are in **~~Red~~** Bold Strikethrough Font.

* 1. **FORMS**

Forms required to be submitted with this solicitation are provided in Appendix A or can be obtained on the JEA website at www.jea.com.

If the Group Life, AD&D and Disability Insurance Company (i) has questions about the RFP, (ii) finds discrepancies, omissions or ambiguities in the RFP, or (iii) believes any term or condition of the RFP is unreasonable, the **~~Group Vision Insurance Company~~** **Group Life, AD&D and Disability Insurance Company** should request an amendment to the RFP. The request should reference the RFP section at issue and include any specific language that the Insurance Company recommends using.

All requests for amendment must be submitted to the Contact Person:

For Procurement Related Questions: For Technical Questions:

Buyer:  NICKOLAS DAMBROSE Contact: MARLA MURNAHAN

E-mail: DAMBNC@JEA.COM Email: MURNME@JEA.COM

In writing (via e-mail,) and, unless otherwise specified in the RFP, be received by the Contact Person no later than 12:00 Noon, Tuesday, April 11, 2017. Questions and requests for amendments directed to the Contact Person or to any other Buyer personnel shall not constitute a formal protest of the RFP. Failure to request an interpretation or change will be considered evidence that the Group Life, AD&D and DisabilityInsuranceCompany understands and agrees to the provisions of the RFP.

The posting of a written amendment is the only official method by which interpretations, clarifications, changes or additional information will be given by Buyer prior to the opening of Proposals. Any other interpretation, clarification, change or information will have no legal effect.

Buyer reserves the right to amend, cancel or reissue the RFP at its discretion. This includes the right to change the Proposal Due Date and the Contract award date. Notice of all amendments and cancellations will be posted on Buyer’s website (please contact the Contact Person if you are uncertain of the website address or if you experience problems accessing it). The Insurance Company is responsible for monitoring this website for new or changing information.

**Add (2):**

**JEA provides the following Questions and Answers. JEA Responses are provided in Blue Bold format.**

 **Supplier Inquiry: May we please request current copies of your life and AD&D, LTD and STD policies?**

**JEA Response: The life and disability policies are all in the Section 5 attachment.**

**Supplier Inquiry: Can you please provide a current census (in excel format) including: Gender, DOB, Occupation, Salary and amounts for each line of coverage separately and active/retiree indicator?**

**JEA Response: The census has been provided in Excel format on JEA.com. Occupations – JEA Handling-received updated census from JEA**

**Supplier Inquiry: Please provide disability experience from a 3 to 5 year period showing: Paid Premium by year, Paid Claims by Incurred Year, Reserves by Incurred Year and Open/Closed Claim Listing – showing Gender, Date of Birth, Date of Loss, Gross Monthly Benefit/Net Monthly Benefit/Offset information and Reserve amount.**

**JEA Response: Current claims experience has been provided in the initial RFP request. Additional info requested from Mutual of Omaha, but we cannot guarantee the information before the due date.**

**Supplier Inquiry: Can JEA provide a complete census of all eligible employees (and retirees, identified). Please ensure the following information is included for each individual:**

* **Date of birth**
	+ **Gender**
	+ **Salary**
	+ **Occupation/Job Title**
	+ **Zip code**
	+ **Elected Vol Life Benefit Amount (for Employee, Spouse, and Child)**
	+ **Elected STD option**
	+ **Elected LTD option**
	+ **Class identifier**

**JEA Response**:  **JEA has provided sufficient information in its available census at JEA.com. We will complete another census that included the missing information. Received updated census from JEA Need to include in an addendum.**

**Supplier Inquiry: Can JEA provide an up to date list of open and closed LTD claims since inception 1/1/15. Please ensure the following information is included for each claimant:**

* **Date of birth**
* **Date of disability**
* **Monthly benefit amount**
* **Total paid per claim**
* **Claim status (open/closed/pending)**

**JEA Response:  Most of this information can be found in the attachment Section 5. In additional info has been requested from Mutual of Omaha. However, we cannot guarantee the information before the due date.**

**Supplier Inquiry: Can JEA provide an up to date list of individual death claims paid since inception 1/1/12, identified separately for Basic vs. Vol Life claims? Please include date of payment.**
**JEA Response:  We have requested the Additional information from current carrier. We cannot guarantee delivery by RFP due date.**

**Supplier Inquiry: Can JEA provide an experience report extended back to inception 1/1/12 (paid premium/lives/paid claims monthly experience)?
JEA Response: We have requested the Additional information from current carrier. We cannot guarantee delivery by RFP due date.**

**Supplier Inquiry: Can JEA provide a complete policy/booklet for each line?
JEA Response:  Complete contract policies are included in Section 5 attachment**

**Supplier Inquiry: Can JEA provide a list of any rate or plan changes since inception and the effective dates of each change?
JEA Response:  This account has been in a rate guarantee for 3 years. There have been no rate changes or benefit changes for this contract.**

**Supplier Inquiry: Please provide an updated Voluntary Life census by classification.  Rates are different for each benefit class and we need to know which benefit class each employee belongs to calculate proper rates**

**JEA Response:  See Census document provided with Add (1):**

**Supplier Inquiry: Please provide an updated VLTD census with all eligible for JEA coverage to include DOB, Gender, Occupation, Annual Salary and VLTD enrolled/Not-Enrolled indicator**
**JEA Response:  See Census document provided with Add (1):**

**Supplier Inquiry: Please provide an updated SJRPP LTD census to include DOB, Gender, Occupation and Annual Salary**
**JEA Response:  See Census document provided with Add (1):**

**Supplier Inquiry: Please provide a rate history for all lines from 2012 thru 2014**
**JEA Response:  This contract has been on a 3 year rate guarantee. The rate are Included in attachment Section 5**

**Supplier Inquiry: The Basic Life claim exhibit provided does not include all employees (2,163 vs 4,963).  Please provide the Basic Life experience for all employees from 2012 to 2016.  Please include the Premium, claims and enrollment by month**

**JEA Response:  JEA is self-billed and based on the most recent invoice submitted by the group the enrollment numbers are in line with the exhibit.**

**Supplier Inquiry: Please provide the Voluntary Life experience from 2012 – 2014 (Premium, claims and enrollment by month)**
**JEA Response:  Requested from MOO. We cannot guarantee to have the information by the due date.**

**Supplier Inquiry: Please provide the Voluntary Spouse and Child experience (separately) from 2012-2016 to include premium, claims and enrollment by month**
**JEA Response:  Requested from MOO. We cannot guarantee to have the information by the due date.**

**Supplier Inquiry: Please provide three years of claim experience and enrollment for the Voluntary LTD on JEA.  This would include a Paid Incurred Exhibit, and claim listing containing the following: Date of Birth, Gender, Date of Disability, Gross Benefit, Offset Amount and Type, Net Benefit, Amount Paid To-Date, Closure Date or Open Claim Reserve.**
**JEA Response:  Requested from MOO. We cannot guarantee to have the information by the due date.**

 **Supplier Inquiry: What is the proposed renewal action from Mutual of Omaha on all lines of coverage for both SJRPP and JEA**
**JEA Response:  There will be no renewal from Mutual of Omaha. They will be bidding on this account along with the other competitors.**

**Supplier Inquiry: Why is JEA out to bid?**

**JEA Response:  This contract was for a 3 year duration. JEA’s governance requires a competitive bid process for this event.**

**Supplier Inquiry: Please provide the most recent invoice for all lines**

**JEA Response:  JEA is self-billed on all lines of coverage.**

**Supplier Inquiry: Please provide the Waiver of Premium report for the Basic Life and Voluntary Life plans**

**JEA Response:  Requested from MOO. We cannot guarantee to have the information by the due date.**

 **Supplier Inquiry**: Please provide the Voluntary STD claim experience broken out by the two plans (7 day opt and 14 day opt) to include premium, claims paid and enrollment by month for the past 24-36 months

**JEA Response:  This information has been requested by the incumbent carrier. We cannot guarantee that the information will be available by the RFP due date.**

**Supplier Inquiry**: **Since I am an Insurance Broker and represent multiple companies for these type of benefits, am I allowed to submit multiple bids one for each company that I determine would be a good fit for JEA benefits?**

**JEA Response: The products in this RFP request are net of commissions. No bids will be accepted from Brokers at this time.**

**Supplier Inquiry**: **The RFP page 16 under forms to be submitted mentions the Proposal form which can be found in Appendix B.  I cannot find Appendix B and the Proposal form that is mentioned.  Can the proposal be amended to include that document?**
**JEA Response**:  **See Change (1): of this Addendum**

**Supplier Inquiry**: **I have a number of questions related to the census data that was provided on the Life census:**

**a.       There are several levels of benefit for both the Employer paid and Voluntary Life but no classes are**

 **indicated on the census.  Is it possible to amend the census to include this information?**
**JEA Response: See Census document provided with Add (1):**

**b.       Retirees are showing on the census under the Basic Life and not the Voluntary Life – can you confirm that they are only eligible for voluntary benefits?**

**JEA Response: The census does indicate Basic Life for Retirees, however, it is actually Retiree Paid life; it is voluntary**

**c.       There seem to be a lot of duplicate entries throughout based on the date of birth and salary information provided.  Without a unique identifier for the employees it is difficult to cross reference between tabs and verify associated benefits and the level of duplication that appears to exist on the census.**

**JEA Response: We are not sure of what duplications you are addressing. However, you will receive an updated census from JEA**

**Supplier Inquiry**: **I just wanted to clarify that the actual proposal should be included in Section 1: Required Forms.**

**JEA Response: See Change (2): of this Addendum. The tables listed in Section 1.1.1 and Section 1.3.3 now match each other.**

**Supplier Inquiry**: **In the questionnaire (p 76 of the RFP) it states to put a complete set of financial and claims reports in Section 10 of the proposal response. There were only 8 sections listed for the format of the proposal response so I wanted to clarify exactly where you wanted the sample claims reports to be included.**

**JEA Response: See Change (2): and Change (3): of this Addendum.**

**Supplier Inquiry**: **Please provide occupations on LTD and STD census.**

**JEA Response: See Census document provided with Add (1):**

**Supplier Inquiry: Please clarify the censuses:**

1. **JEA LTD tab includes all *electing* LTD coverage and, of those electing LTD, includes those electing STD coverage**

**JEA Response: No, LTD and STD are both voluntary benefits except for SJRPP LTD is employer paid. LTD and STD on all others can be elected separately or together.**

1. **Must JEA elect LTD coverage to elect STD coverage?**

**JEA Response: No, see above**

1. **SJRPP LTD tab includes all ER LTD coverage and those electing STD coverage**

**JEA Response: No, see above**

1. **STD tab includes all electing STD coverage, both JEA and SJRPP employees**

**JEA Response: No, see above**

**Supplier Inquiry**: **Please confirm whether Group participates in Social Security Disability Insurance.**

**JEA Response: JEA employees are not as they are not paying into Social Security. They have retirement disability as part of their pension for anyone who has 5+ years of service.**

**Supplier Inquiry**: **Does Group prepare W-2s for claimants, or does Group require the carrier to do so?**

**JEA Response: For individuals who are receiving disability benefits, the carriers produce the tax documents for benefits received.**

**Supplier Inquiry: Does Group require that the carrier pay the FICA match or does Group intend to pay the FICA match?**

**JEA Response: As premiums are paid post-tax there should not be a tax on the benefit, to my understanding.  We do not currently receive anything from our vendor to pay taxes, so if they are due, it is being paid by the vendor.**

**Supplier Inquiry**: **Do they have telephonic claims service on the STD currently?**

**JEA Response: Yes**

**Supplier Inquiry**: **Please confirm what (if any) state retirement plan Group participates in, and which classes participate.**

**JEA Response: There is not one.**

**Supplier Inquiry: Please advise if there’s a name preference. For example, should our headers show Jacksonville Electric Authority and then JEA throughout our response?**
**JEA Response: Please only use JEA name, do not use Jacksonville Electric Authority. JEA is the official organizations name.**

**Supplier Inquiry: Mailing Instructions: The RFP is requesting 3 “scanned” copies in Word of the entire response, each on a thumb drive. Please advice, “scanned” copies save as a PDF, so we’re currently working off Word. Please advise if any Sections or Forms need to be in PDF format.
JEA Response:** **Please provide this information in Word.**

**Supplier Inquiry: Electronic Submission, pg. 7: The instructions state to e-mail Section 6 and Section 7 in Word Format to Gallagher Benefit Services. Please clarify if those are the only two sections they should receive.**

**JEA Response:** **Confirmed**

**Supplier Inquiry: Section 1, pg. 16: Please confirm the below forms can be submitted if awarded JEA’s business.**

* **List of Subcontractors/Shop Fabricators**
* **Conflict of Interest Certificate Form**
* **Insurance Certificate – 9**
* **Evidence of active registration with the State of Florida Division of Corporations**

**JEA Response: These need to be submitted with your RFP response.**

**Supplier Inquiry: Section 1, pg. 21: Please advise if a Bid Bond is required for this RFP.**

**JEA Response: No bid bond is required for this RFP.**

**Supplier Inquiry: Appendix A Form 1: The title is incorrect for this RFP, please advise if an updated Form will be provided or if it should be left “as is” and redlined on our end.**

**JEA Response: See above as referenced as Change (1):**

**Supplier Inquiry: Please advise if there’s a word version of this RFP and if so, please forward.**

**JEA Response: Can be supplied upon request**

**Supplier Inquiry:**

**Questionnaire**

**Is it acceptable to put our bolded responses directly below the corresponding question in the questionnaire for those that need an explanation?**

**JEA Response: yes**

**Mentioned on page 76 “Life and AD&D Interrogatories/Questionnaire Financial Reporting” and page 89 “Disability Interrogatories/Questionnaire Financial Reporting”, can you please provide clarification on the types of financial and claims reporting you are requiring?**

**JEA Response: We are asking about the type, format and frequency of the claims reporting your company will be making on this requested products.**

**Supplier Inquiry:**

**LTD**

**Listing of open claims for both SJRPP and JEA to include gender, date of birth, date of disability, NET benefit, offset amounts, total paid per claim.**

**JEA Response: This information has been requested by the incumbent carrier. We cannot guarantee that the information will be available by the RFP due date.**

**Listing of terminated claims for both SJRPP and JEA to include date of disability, termination date and total paid per claim**

**JEA Response: This information has been requested by the incumbent carrier. We cannot guarantee that the information will be available by the RFP due date.**

**Paid claims by incurral year (paid claims triangle) for SJRPP and JES**

**JEA Response: This information has been requested by the incumbent carrier. We cannot guarantee that the information will be available by the RFP due date.**

**Recent invoices or billing statements for both SJRPP and JEA to include lives, volume, rates and premium**

 **JEA Response: See Invoices provided in Add (1):**

**Supplier Inquiry:**

**STD**

**Recent invoices or billing statements for both SJRPP and JEA to include lives, volume, rates and premium**

**JEA Response: See Invoices provided in Add (1):**

**Supplier Inquiry:
FMLA**

**We will need FMLA experience in order to quote this coverage. Please provide the number of FML/State leaves received for 2015 and 2016.**

**JEA Response: This information has been requested by the incumbent carrier. We cannot guarantee that the information will be available by the RFP due date.**

**Are company leaves to be covered? These would include jury duty and bereavement. If so, please provide the number of leaves received.**

**JEA Response: Yes, This information has been requested by the incumbent carrier. We cannot guarantee that the information will be available by the RFP due date.**

**Supplier Inquiry:
Life**

**Recent invoices or billing statements for all lines of coverage for both SJRPP and JEA to include lives, volume, rates and premium**

**JEA Response: See Invoices provided in Add (1):**

**Please resubmit the Life censuses with an additional column added that shows which business unit the employee is in.**

 **JEA Response: See Census document provided with Add (1):**

Please provide the Voluntary Life, Dependent **Life and Voluntary AD&D Certificates.**

 **JEA Response: This is included in attachment to RFP section 5**

**In the experience report, about 2,100 lives are reported. However, the census includes 4,963 actives and 2,026 retirees. Please send in complete premium, lives and paid claims for both actives and retirees, separately if possible.**

**JEA Response: The census provides the information on the employees and retirees on the plans. Most of these plans are voluntary. If they are on a census, they are on the plan.**

**Claim detail listing for Basic Life with benefit paid amount and paid date, showing actives and retirees separately.**

 **JEA Response: This is included in the attached Section 5.**

**Claim detail listing for Voluntary Life and Dependent Life to include benefit amount, paid date and line of coverage.**

**JEA Response: This information has been requested by the incumbent carrier. We cannot guarantee that the information will be available by the RFP due date.**

**Open Waiver of Premium listing for Basic and Voluntary Life to include benefit amount, gender, date of birth and date of disability.**

**JEA Response: This information has been requested by the incumbent carrier. We cannot guarantee that the information will be available by the RFP due date.**

**According to the Certificates, temporary employees should get a $5,000 benefit but they are not in the census. Is this an employer-paid benefit? Please confirm whether they are eligible and if so, please provide an updated census.**

**Some employees have other than a multiple of 1x, 2x or 3x for their Basic Life coverage. Are they less than FT and have an adjusted benefit?**

**JEA Response: There are no temporary employees. This can be eliminated.**

**In the experience exhibit, are the Voluntary Life claims employees only or do they include dependent life claims?**

**JEA Response: Both**

**Send in AD&D and Voluntary AD&D premium, rates and claims.**

 **JEA Response: This information is included in attachment, section 5**

**Send in a Voluntary AD&D census to include benefit amount, gender, and date of birth.**

 **JEA Response: Voluntary AD&D is equal to the Voluntary Life amount**

**\*\*\*\* Bidder shall submit a copy of this Addendum with the Required Forms Section\*\*\*\***