



Procurement Department

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The School District of Greenville County

Addendum No. 1

Date: **February 15, 2023**

Re: **Group Life Insurance Program**

IFB No.: **523-8-3-2**

The following information becomes part and parcel of Invitation for Bid (IFB) #523-8-3-2 effective this date. Firms must acknowledge receipt of this addendum in their solicitation response.

The listed items add to, modify, or otherwise alter the specifications and become part of the solicitation documents. Where a portion of the original specifications are added to, modified, or also altered, the portion not so affected shall remain. Firms may have the right to protest this addendum.

Inquiries/ District Responses

Before the solicitation inquiry deadline, the District received an inquiry regarding this solicitation. The District's response to the question follows in **bold** font.

1.) Is this bid open strictly to carriers, or can brokers submit a response as well?

Brokers may respond to the IFB as well.

2.) Please provide the most recent bill for Basic AD&D including lives, volume, and premium.

The census information and policy information have been provided. Due to the size of the documents, the documents may be found on The School District of Greenville County's website at the website link below. This information provided by the District should be all that is necessary to complete a bid response.

<<https://www.greenville.k12.sc.us/Departments/main.asp?titleid=solicitations>>

3.) Is the District able to provide a census to include salary information?

See District Response for Inquiry Number Two (2). Salaries above \$150,000 are capped as that is the maximum benefit amount.

4.) We were unable to locate Superintendent on census. Is Dr. Royster currently covered and if so, can the District please provide his DOB and ZIP code?

The District does not deem this information a necessity in order to complete a bid response, and therefore, will not be provided.

5.) When was the last true open enrollment on the supplemental life?

July 1, 2017.

6.) Please provide a detailed paid claim report.

The only claims report available was issued with the original solicitation and may be found on The School District of Greenville County's website. See District response for Inquiry Number (2).

7.) If possible, please provide annual claim counts and claim dollars for claimants who passed away as a result of COVID-19.

See District response for Inquiry Number Six (6).

8.) Have there been any rate changes from 1/1/18-12/31/22 on any line of coverage?

The only rate change during the specified time period was July 1, 2019. The basic life rate increased from .04 to .05.

9.) Please provide a booklet or contract with full provisions.

The requested booklet is provided as part of this addendum. Due to the size of the document, the document may be found on The School District of Greenville County's website at the website link below.

<<https://www.greenville.k12.sc.us/Departments/main.asp?titleid=solicitations>>

10.) Please provide a volume, rate and a detailed claims history listing for the last five years for all Basic, Voluntary/Supplemental, and Dependent Life coverages separately.

See District response for Inquiry Number Six (6).

11.) Please provide a copy of a recent monthly billing statement/premium remittance statement to compare census volumes to reported volumes.

See District response for Inquiry Number Two (2).

12.) Annual basic life and AD&D premium increased significantly between 2019 and 2020. Was this due to a plan design change, or a rate change?

There was a rate change during that time period effective July 1, 2019. The basic life rate increased from .04 to .05.

13.) Please provide a copy of the current Life and AD&D policy or certificate so that our proposal can match current plan provisions as closely as possible. If this isn't available, please provide the following: Plan design (benefits, maximum, guaranteed issue limits, etc.), age reduction schedule, any guaranteed issue opportunities available at annual enrollment.

The requested information has been provided. Due to the size of the documents, the documents may be found on The School District of Greenville County's website at the website link below. The District deems the provided information should be all that is necessary to complete a bid response.

<<https://www.greenville.k12.sc.us/Departments/main.asp?titleid=solicitations>>

14.) Since the life insurance plan does not include an insured Waiver of Premium benefit, for how long is coverage continued on a premium paying basis for disabled insureds? Please identify on the census the disabled insureds who will transfer to the new carrier.

See the policy booklet attachment posted on The School District of Greenville County's website at the following website link:

<<https://www.greenville.k12.sc.us/Departments/main.asp?titleid=solicitations>>

15.) Have there been any significant plan design changes in the last several years (i.e. change in benefit schedules)?

There have been no plan changes to this benefit.

16.) What level of commissions should be included in our proposed rates?

The School District of Greenville County does not determine this.

17.) Do you currently use a TPA or software vendor for your benefits enrollment and eligibility? If so, can the name of the vendor be released?

The enrollment data for this benefit is housed in the District's HRIS system, which is Infor.

18.) Please provide a description of your claims submission process; including such items as information gathering, submission, follow up and resolution.

The District will not provide information on the District's processes. The District may follow any outlined claims submission procedures set by the awarded carrier.

19.) Please provide the details of your current portability and conversion administration process.

See District response for Inquiry Number Eighteen (18).

20.) Please describe your Evidence of Insurability process; including such things as submission, follow-up and notification.

See District response for Inquiry Number Eighteen (18).

21.) Please describe any established file transfers you have in place today.

There are no file transfers currently for these benefit plans.

22.) What's the best way to communicate with your employees during enrollment and throughout the year?

Communication with employees is a mixture based on position. Some District employees communicate well by email, but others do not access email frequently so the District provides face-to-face opportunities for these types of employees.

23.) Are current beneficiary designations held electronically or on paper?

This information is provided on paper.

a. Who holds current beneficiary designations?

The School District of Greenville County.

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

This information is stored in the District's document imaging system on an employee level basis.

c. Are designation details (e.g. name, class, share) stored as system data, images or both?

Images.

24.) On February 13, 2023 at 9:53 A.M. EST a vendor submitted sample documents, terms and conditions and agreements to The School District of Greenville County for review.

The District received the sample documents, terms and conditions and agreements prior to the Inquiry Deadline.

25.) Can you please provide a current bill?

See District response for Inquiry Number Two (2).

26.) Please provide the birthdate and gender for the Superintendent if there is one.

The District does not deem this information a necessity in order to complete a bid response, and therefore, will not be provided.

27.) Please provide the rate history over the experience period for all benefits if different than current?

The only rate change during that time period was July 1, 2019. The basic life rate increased from .04 to .05.

28.) Was there any plan change during the (Basic Life, Dependent Life, and Supplemental Life) experience period? If so please provide previous plan information.

No, there have not been any plan changes.

29.) Can (Basic Life, Dependent Life, and Supplemental Life) experience be broken down on a monthly basis with Lives/Claims/Premium/Volume for the 4 different benefits?

This information was issued with the original solicitation and may be found on The School District of Greenville County's website. See District response for Inquiry Number (2).

30.) Is a renewal increase expected? If so, will you be sharing the renewal rates and the duration of the offer?

This information is not available.

31.) Would the client be open to having us partner with the current enrollment firm to help educate the employees around opportunities to improve financial wellness?

This request is outside of the original Scope of Work, however, the awarded vendor may suggest additional features for discussion offered by their firm to the District, as long as there are no additional fees to the District and all other requirements of the solicitation are met.

32.) The experience for 2021 had higher than average claims incidence (and amounts). Did anything unusual happen in that year (e.g. accident with multiple employees, etc)?

The only claims report available was issued with the original solicitation and may be found on The School District of Greenville County's website. See District response for Inquiry Number (2).

33.) What is the current GI (Guaranteed Issue) for Employee Supplemental Life?

One-hundred fifty thousand dollars (\$150,000).

End of Section – Inquiries/District Responses

All other terms and conditions remain unchanged and in force.

Thank you for your interest in the District.

Tonya A. Stroud

Tonya A. Stroud
Senior Buyer