



COLLIN COUNTY

Office of the Purchasing Agent
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COLLIN COUNTY, TEXAS

ADDENDUM No. Two (2)

RFP No. 2023-309

REQUEST FOR PROPOSAL

FOR

AD&D Life Insurance

DATE: JULY 31, 2023

NOTICE TO ALL PROSPECTIVE BIDDERS:

PLEASE MAKE THE FOLLOWING CHANGES TO THE REQUEST FOR PROPOSAL:

1. ADD: EXHIBIT 22 – CENSUS ENROLLMENT THRU 072423
2. ADD: EXHIBIT 23 – VOLUME REPORT
3. QUESTION: Only OPTL life rates were included. In the RFP it states "The County pays the entire cost of the Basic Life and AD&D based on total volume of coverage. Collin County past \$0.075 per \$1,000 of coverage". Is this a combined Basic Life and AD&D rate? Please provide separated rates for Basic Life and AD&D? If quoting the additional life coverages noted above please provide updated rates?

ANSWER: Our basic life rate is .075 per 1,000 and our AD&D is .010 per 1,000.

This is from our Renewal effective January 2022 that were also the 2023 rates.

Life

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
1542	\$218,507,900	\$0.050	\$0.075

AD&D

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
1542	\$218,507,900	\$0.010	\$0.010

4. QUESTION: Is the goal to provide two separate quotes one to match current and one to including requested coverage amounts in the RFP? If not, please advise?

ANSWER: No, Collin County would like a quote for the amounts that are listed as “requested coverage amounts.”

5. QUESTION: Can you please confirm if there is a broker involved or is this a direct sale?

ANSWER: No broker is involved.

6. QUESTION: The UW is asking for clarification on the RFP. Can you please provide clarification for the following two items below.

- Per the Basic Life Certificate on Page 2 it appears this group currently has Basic Life, Basic Life AD&D, and Basic Dependent Life. The RFP is stating they do not have Basic Dependent Life and only have Supplemental Dependent Life however there is no Spouse or Child benefits listed in the Supplemental Life Certificate. Please advise if this is ER Paid Basic Dependent Life or if there is an additional certificate including an EE Paid Supplemental Dependent Life. If we are treating this as Supplemental Dependent life and not Dependent Basic Life as the certificate currently has inforce please clarify which options you would like quoted? Please see snip below for reference on the Basic Dependent Life Certificate:

LIFE INSURANCE FOR YOU (THE EMPLOYEE)

Your amount of life insurance is an amount equal to 1.5 times Your Annual Earnings plus \$50,000, but in no event less than \$10,000 or more than \$300,000. Your amount of life insurance will be rounded to the next higher multiple of \$1,000.

Your amount of life insurance is subject to any reductions indicated in the Benefit Reductions provision in this Schedule. If You have questions regarding the amount of Your life insurance, You may contact the Policyholder.

LIFE INSURANCE FOR YOUR DEPENDENT(S)

Your Spouse’s amount of life insurance is \$5,000.

The amount of life insurance for Your eligible Dependent child(ren) is based on the age of the Dependent, as follows:

Age of Dependent Child	Amount of Life Insurance
Six months and older	\$2,000
14 days to less than six months.....	\$2,000
Less than 14 days	\$2,000

If You have questions regarding the amount of life insurance for Your Dependent(s), You may contact the Policyholder.

- If Collin County does want supplemental dependent life do you want a flat amount of \$10K spouse and \$5k child per the RFP. Or would you prefer a standard supplemental dependent life plan with \$5k increments to \$100K with \$20K GI for spouse and \$1k increments and \$10K GI for child?

ANSWER: Collin County does not have basic dependent life and Collin County does not pay any portion for Dependent Life. Dependent Life is a supplemental policy the employee can elect and pay for. Collin County currently has supplemental life for Spouse, Child, and Spouse and Child. The amount of coverage for spouse is currently \$5,000 and the coverage amount for child is \$2,000, for both it is \$7,000. Collin County is requesting a quote for a flat coverage amount of \$10,000 for spouse and \$5,000 for child, spouse and child total of \$15,000.

7. ADD: Attribute #22 Addendum 2 Acknowledgement

ALL OTHER TERMS AND CONDITIONS OF THE BID AND SPECIFICATIONS REMAIN THE SAME.

SINCERELY,
MICHELLE CHARNO SKI, NIGP-CPP, CPPB
PURCHASING AGENT

MLM