

DATE: October 24, 2022

TO: All Prospective Proposers

FROM: Kris Chewlin

Procurement Compliance Officer, Office of Procurement

301-546-8011

RE: Addendum 2: RFP 23-05 –

EMPLOYEES' BASIC LIFE, ACCIDENTAL DEATH AND

DISABILITY

The following amends the above referenced RFP documents. Receipt of this Addendum 2 is to be acknowledged by completing the enclosed "Acknowledgement of Receipt of Addenda Form" and including it in the Technical Proposal.

1. Questions and Responses

Attached to this Addendum 2 is the Questions and Response Log. The Questions and Response Log contains all of the questions received. The last day for questions was October 17, 2022 at 10:00 AM ET.

2. Solicitation Schedule

The due date for proposals has been moved forward to *Monday October 31, 2022 at 10.00 AM ET*. All other dates reflected on the original solicitation schedule remains the same until further notice.

3. E-mail list of pre-bid conference attendees and interested parties

Attached to this Addendum 2 is a list of attendees who either attended the pre-bid conference held on October 11, 2022 or those parties who have expressed interest to date in responding to the RFP. The College does not guarantee the accuracy of the email addresses presented.

ACKNOWLEDGEMENT OF RECEIPT OF ADDENDA FORM

RFP NO.:	23-05				
TECHNICAL AND FEE PROPOSAL DUE DATE : Monday October 31, 2022, on or before 10:00 AM ET					
RFP FOR:	RFP 23-05 – EMPLOYEES' BASIC LIFE, ACCIDENTAL DEATH AND DISABILITY				
NAME OF P	ROPOSER:				
	ACKNOWLEDGEMENT OF RI	ECEIPT OF ADDENDA			
The undersigned, hereby acknowledges the receipt of the following addenda:					
	Addendum No1_	dated 10-07-22			
	Addendum No. 2	dated 10-24-22			
	Addendum No	dated			
	Addendum No	dated			
	Addendum No	dated			
As stated in the RFP documents, this form is included in our Technical Proposal.					
		Signature			
		Name Printed			
		Title			
		Date			

END OF FORM

Questions and Responses

No.	Question	Response
1	Does the Maryland State Retirement and Pension System offset apply to both STD and LTD? Do they also offset for SSDI as well or just the retirement system?	Maryland SRPS applies to LTD in addition to SSDI.
2	Can the retiree life certificates be provided? I only saw a cert for the actives	Posted to One Drive link provided once you returned a signed NDA.
3	Is supp life premium and claims data available for employees and dependents?	Supp life premium and enrollment can be calculated via the census as it includes enrollment and premium information. We have asked the incumbent to include in reporting and will post an additional addendum shortly.
4	Why are they out to bid?	PGCC's internal procurement policy is to market every 3-5 years.
5	Are there any service issues with the current carrier?	No current service issues with claims processing.
6	What is the expected upcoming renewal action? Rate increase?	Incumbent is to provide bid in this RFP Process
7	Are premiums paid on a pre- or post-tax basis? Resulting in a taxable or non-taxable benefit?	Employer Paid benefits (Basic Life& AD&D/LTD are taxable- Employee paid benefit costs are taken on a post-tax basis and are non-taxable.
8	When was the last open enrollment? How are open enrollments conducted? Face to-face, group meetings, negative enrollment, passive enrollment, mandatory participation?	Lincoln allows increase of \$10k up to Guarantee issue each year. Open enrollment has been virtual last few years.
9	Do they participate in PERS/Social Security/Workers Comp? Please provide accrued sick leave by employee.	Employees participate in Social Security, Maryland State Retirement and Worker's comp.
10	What forms of communication are currently provided to the employees and retirees (Print, email, IVR, intranet/internet, employee self-service portal)?	For active employees - Print, email, Intranet, and employee self-service. For retirees - Print, email and U.S. mail.
11	Have any surveys been conducted to obtain feedback on the lines of coverage? If yes, please provide a summary of the feedback received.	No surveys have been conducted.

12	For Post COVID in person meetings/benefits fairs for chosen vendor to attend, a. Please provide the number of meetings and frequency per year. b. Please provide anticipated dates of meetings in 2023. c. Please provide us details on number of locations and details of the locations where the meetings are expected to be held.	A minimum of 4 meetings and 1 benefits fair. Proposed timeframe is between May 4th - May 15th. The locations are Largo Campus MD, Hyattsville MD and Laurel MD
13	What has the current vendor been doing in terms of communication to employees? Has it been virtual/in-person?	Virtual and occasionally in person
14	Can PGCC assist the chosen vendor in communicating (emails/worksite posters) about the in-person/virtual meetings during open enrollment?	Yes, PGCC benefits team can assist with communications.
15	What percentage of the population are currently receiving multilingual communications from carriers currently? a. What are PGCC's prominent secondary languages? b. Does the current vendor provide multilingual support as hard copy/web communication materials? If yes, please provide sample copies of communication provided. c. Is it PGCC's expectation that multilingual carrier support be available for onsite in-person education initiatives as well?	Currently no multilanguage communications is provided. Spanish is the prominent second language. Not expected, but if available would be a great asset.
16	Is it the expectation of the selected vendor to make a financial contribution to the programming for HRIS platform integration? a. If yes, what was the amount paid by the incumbent vendor and what is the expectation moving forward? b. If yes, it is common for carriers to build this expense to their product pricing. Is this arrangement acceptable by PGCC?	There are no financial contributions/credit. Carriers are not expected to contribute to cost of Benelogic.
17	Is it PGCC's expectation that the chosen carrier provides eligibility files and deduction details to PGCC's HRIS system or does it require that the selected vendor be the "system of record" for housing election and coverage information?	Benelogic will be system of record. Benelogic will send files to both Carrier and PGCC's indicated election & coverage information. PGCC is list bill.
18	Can you please clarify the eligibility? Bid specifications say 30 hours per week (1.8 in RFP document), compared to 37.5 hours.	PGCC's intent is for life and disability to cover full-time employees (PGCC considers full-time to be 30 hrs per week)
19	Please provide an updated census with occupations.	This has been posted to the One Drive Link.

20	Current experience only includes the last 24 months. Please provide 60 months experience for Basic Life, Supplemental Life, STD and LTD coverage. • premium history • paid claims • volume • billed lives • reserves	We have requested from incumbent to include in reporting. Once received we will post an additional addendum shortly.
21	Did the benefits and/or rates change effective 7/1/2020?	No benefits/rate change. Commission was lowered on Life insurance in order to keep rate same.

E-mail list of pre-bid conference attendees and interested parties

Email

jcartwright@aflac.com Fred graef@bostonmutual.com Michael_Demarest@newyorklife.com nicole goodwin@glic.com daniel.langan@metlife.com Dan.carpenter@mutualofomaha.com barone.nick@principal.com michelle.kunzelman@prudential.com Quinn.Hanna@rsli.com locallaghan@renaissancefamily.com scott.kelly@sunlife.com Kelsey.Bane@symetra.com michael.bognanni@hartfordlife.com steven.chipouras@standard.com Bill_RogersJr@UHC.com Jwilkins@unum.com mmcculloh@unum.com keith.cyphers@voya.com rod.desch@oneamerica.com beth.griffith@lfg.com phil@firmadvisor.com christina.grove@carefirst.com jseller@ochsinc.com