



April 16, 2021

**ADDENDUM II
PURCHASE OF GROUP LIFE, ACCIDENTAL DEATH & DISMEMBERMENT, SHORT AND
LONG-TERM DISABILITY INSURANCE
CSP No. 21A-008**

- I. The following is being provided in response to questions received:
- A. We are unable to complete and submit our RFP response until after we have received the answers from you to our questions. To ensure an adequate response time for our team, can you please grant an extension of two additional business days beyond the current proposal due date?
Response: The CSP deadline has been extended to May 11, 2021. All proposals must be received by 2:00 PM Central Time on this date.
- B. Is the referenced CSP open for insurance brokers to submit on behalf of an insurance company?
Response: All Offerors may submit a proposal for this CSP request. All proposals received will be evaluated in accordance with the specifications and requirements of the CSP.
- C. When agents are involved, we include commissions into the underwriting of these cases as they perform services such as enrollment, changes, compliance, technology, etc. Since these commissions impact the overall rates that we provide, we would like to know if it is your desire to include broker commissions in these quotes.
Response: In accordance with Section 3 – Proposal Pricing Schedule on page 26; Offeror's proposed price shall be inclusive of the cost of profit, labor, materials, tools, equipment, permits freight, packaging, insurance, overhead, etc. Alamo Colleges District will not pay separate commissions to a broker or contracted provider. No additional charges will be accepted.
- D. Can you please provide premium, covered benefit, and claims by month with lives for the past 5 years (or as many years as possible)? Volume refers to the total covered benefit of everyone on the plan.
Response: Offeror is referred to Attachment XIV LIFE LTD STD CENSUS provided with this addendum.
- E. Can you please provide open claims with reserves including the dates of disability and projected end date and if they are receiving any benefit from Social Security or TRS?
Response: Offeror is referred to Attachment IX provided with Addendum I, issued April 9, 2021, and available at www.alamo.edu/purchasing. Anyone receiving a flat \$100 per month is receiving some type of benefit offset.
- F. Do you currently offer Voluntary Term Life/AD&D paid for by the employee? If so, do you have a census with current elections and premiums?
Response: Yes, Voluntary Term Life/AD&D is provided by ERS (Employee Retirement System of Texas). Offeror is referred to Attachment XV Optional Life Insurance Census, provided with this addendum.

The deadline to submit a proposal for this project is by no later than 2:00 p.m. C.S.T., May 11, 2021



G. Can you please provide the current age-banded rates for the Voluntary Term Life/AD&D?

Response: The current age-banded rates for the Voluntary Term Life/AD&D are shown below in Table 1 of this Addendum, and have been added to the CSP.

H. For the Employer Paid Basic Term Life/AD&D, can you please provide premium and claims by month with lives for the past 36 months?

Response: Offeror is referred to Attach XIV LIFE LTD STD Census, provided with this addendum.

I. Can you please provide rate history for the Basic Employer Paid Life/AD&D for the past 3-5 years?

Response: Refer to response in Addendum I, item F.

J. Do you have a FMLA/TAM carrier who provides these services for you? Our specialty is TAM/FMLA and we would love to provide you a copy of our services that we can administer on your behalf.

Response: No. All Proposal received will be evaluated in accordance with specifications and requirements of the CSP.

Table 1

Optional Term Life Insurance					
Age	Election 1 Annual Salary x 1	Election 2 Annual Salary x 2	Election 3* Annual Salary x 3	Election 4* Annual Salary x 4	
Monthly Rate per \$1,000 of Annual Salary					
Under 25	\$ 0.05	\$ 0.10	\$ 0.15	\$ 0.20	After the first 31 days of employment, Elections 1 and 2 require approval through evidence of insurability (EOI). Elections 3 and 4 always require EOI approval. Beginning at age 70, Optional Term Life coverage is reduced to a percentage of your annual salary as follows: Age 70-74 65% Age 75-79 40% Age 80-84 25% Age 85-89 15% Age 90+ 10%
25 - 29	0.05	0.10	0.15	0.20	
30 - 34	0.06	0.12	0.18	0.24	
35 - 39	0.06	0.12	0.18	0.24	
40 - 44	0.08	0.16	0.24	0.32	
45 - 49	0.12	0.24	0.36	0.48	
50 - 54	0.19	0.38	0.57	0.76	
55 - 59	0.33	0.66	0.99	1.32	
60 - 64	0.57	1.14	1.71	2.28	
65 - 69	0.93	1.86	2.79	3.72	
70 - 74	1.48	2.96	4.44	5.92	
75 - 79	2.41	4.82	7.23	9.64	
80 - 84	3.92	7.84	11.76	15.68	
85 - 89	6.79	13.58	20.37	27.16	
90+	10.57	21.14	31.71	42.28	
Retiree Fixed Optional Life Insurance (\$10,000 policy)					
\$23.40 per month for \$10,000					

The deadline to submit a proposal for this project is by no later than 2:00 p.m. C.S.T., May 11, 2021



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Purchasing & Contract Administration

- II. The following has been added to Section 8 - Terms & Conditions of the Contract:

Alamo Colleges District, in accordance with the provisions of Title VI of the Civil Rights Act of 1964 (78 Stat. 252, 42 U.S.C. §§ 2000d to 2000d-4) and the Regulations, hereby notifies all bidders that it will affirmatively ensure that any contract entered into pursuant to this advertisement, all contractors will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of the owner's race, color, national origin, sex, age, disability, income-level, or LEP in consideration for an award.

The deadline to submit a proposal for this project is by no later than 2:00 p.m. C.S.T., May 11, 2021