



April 23, 2021

### ADDENDUM III

#### 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:
1. Please clarify which PTO balances on the census are required to exhaust for LTD benefits to become payable. The census includes "Vacation Hours Balance", "Sick Hours Balance", "Personal Hours Balance" and "Pre 87 Sick Hours Balance."  
**Response:** Employees need to exhaust all paid time hours before eligible for Alamo Colleges District LTD.
  2. Please confirm whether the group participates in Social Security.  
**Response:** Yes, the group participates in Social Security.
  3. Please confirm whether the premium contributions are paid with pre or post tax dollars.  
**Response:** The premium contributions are paid with Post tax dollars.
  4. Please confirm whether the group prepares W-2s for STD claimants, or if the group requires the carrier to do so.  
**Response:** The group requires the carrier provides W-2s.
  5. Please confirm what (if any) state retirement plan the group participates in, and which classes participate.  
**Response:** All full-time employees are required to participate in a state retirement plan; either TRS (Teacher Retirement System of Texas) – Defined Benefit Plan or ORP 403b (Optional Retirement Plan/Program) – Defined Contribution Plan.
  6. Please provide 5 years of LTD experience.  
**Response:** Offeror is referred to Attachment IX, issued with Addendum I, and available at [www.alamo.edu/purchasing](http://www.alamo.edu/purchasing).
  7. Please provide LTD rate history for the last 5 years.  
**Response:** Offeror is referred to Attachment IX, line If (3 years), issued with Addendum I, and available at [www.alamo.edu/purchasing](http://www.alamo.edu/purchasing).
  8. Please outline the following regarding the Administrative Services Only ASO request:
    - a. Please confirm whether the incumbent provider requires medical record retrieval preapproval from the employer (initial & appeal) and if the responding proposer should in the future.  
**Response:** No, it is not a requirement that the incumbent provider requires medical record retrieval preapproval from the employer (initial & appeal) and will not be required in the future.
    - b. Please confirm whether the incumbent provider requires IME/FCE/Peer Review Preapproval from the employer (Initial & Appeal) and if the responding proposer should in the future.
    - c. **Response:** No, it is not a requirement that the incumbent provider requires Independent Medical exam or Functional Capacity Evaluation IME/FCE/Peer Review Preapproval from the employer (Initial & Appeal) and will not be required in the future.
    - d. Please confirm whether the group requires the Decision Letter(s) to be sent to the employee.  
**Response:** Yes, the decision is sent to the employee and Alamo Colleges District.

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- e. Please confirm whether the group requires the incumbent provider to calculate both the benefit and payment and if the responding proposer should in the future.

**Response:** Yes, the incumbent provider does both. However, an inquiry regarding salary, weekly work hours, etc. is sent to Alamo Colleges District, by the contractor, to confirm the employee's information.

- f. Please confirm whether the group currently has telephonic claims service on ASO/ATP.

**Response:** The incumbent provider provides the customer service call center.

9. Experience and Rates

Please provide the following experience data separately for each line of life and AD&D coverage from 2015 through 2020:

**Response:** Offeror is referred to the following attachments issued with addendum I, available at [www.alamo.edu/purchasing](http://www.alamo.edu/purchasing).

- Annual paid premiums **Attachment XIV**
- Annual paid claims **Attachment XIV (by month)**
- Average annual volume **Attachment XIV**
- A premium rate history **Addendum I; line IF (3 years)**
- A detailed list of all death claims paid **Attachment XIV (3 years)**
- Please provide a list of open Waiver of Premium claims, including gender, date of birth, date of disability, and amounts of life coverage for all current disabled insureds. **Attachment IX.**
  - Please provide a detailed listing of all death claims incurred between 2015 to present. **Attachment XIV (3 years)**

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

**Response:** No, there have not been any significant plan design changes in the last several years (i.e. change in benefit schedules, acquisitions, mergers)?

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

**Response:** Description of claims submission process is as follows: Information is given to the employee to contact the vendor to file for STD. If the employee files, the vendor will send Alamo Colleges District an employer information form to complete and return. All other communication is handled between the vendor and the employee. The vendor sends Alamo Colleges District a letter with the pertinent information and disposition of the claim.

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

**Response:** Currently, this is discussed with employee terminating Alamo Colleges District. However, we would like for the vendor to handle this process.

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

**Response:** All of our benefits are through the state, ERS (Employee's Response: Retirement System of Texas). All benefits enrollment is through them. Alamo Colleges District Life, STD, LTD is enrollment is handled in-house by HR-Benefits team.

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

**Response:** Alamo Colleges District does not have an EOI process as all eligible employees are automatically enrolled by HR-Benefits team.

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

**Response:** Alamo Colleges District does not have any file transfers in place.

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

**Response:** As previously stated, the HR-Benefits team handles the enrollment. There is no reason, we know of, to communicate with employees throughout the year.

17. Are current beneficiary designations held electronically or on paper?

**Response:** Current beneficiary designations held on paper.

18. Who holds current beneficiary designations?

**Response:** HR-Benefits currently holds beneficiary designations.

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

**Response:** Process is as follows: Any employee/retiree deaths are reported to HR-Benefits and the required forms/entries are done for the various entities and the beneficiary form is sent to the Life carrier.

- II. Additional questions were received and will be responded to by subsequent Addendum.

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