



April 28, 2021

ADDENDUM IV

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 provide the number of STD claims submitted annually for the last 3 years.
Response: The number of Short Term Disability, STD claims submitted for the last three years are as follows: 2018=10; 2019=8; 2020=6.
 2. Is this purposed to go direct to carriers or can brokers be involved in the process?
Response: All Offerors are encouraged to submit a proposal. All proposals received meeting the minimum qualifications will be evaluated in accordance with the specifications and requirements of the CSP.
 3. Can carriers pay commissions to brokers if working with one?
Response: : As per Addendum II issued April 16, 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.
 4. Is the referenced CSP open for insurance brokers to submit on behalf of an insurance company?
Response: All Offerors are encouraged to submit a proposal. All proposals received meeting the minimum qualifications will be evaluated in accordance with the specifications and requirements of the CSP.
 5. I would like to show you a comprehensive proposal with the top 3 – 4 carriers I work with. Is that acceptable?
Response: All Offerors are encouraged to submit a proposal. All proposals received meeting the minimum qualifications will be evaluated in accordance with the specifications and requirements of the CSP.

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6. If it is any easier, we can produce a proposal direct, and with broker commissions so essentially 2 separate quotes with the same plan designs. They if Alamo Colleges would like to proceed with a broker/agent, we have what we need. If Alamo Colleges chooses not to work with an agent, the rates would not include commission and we could move with the direct quotes. How does that resonate as we move forward with our process?
Response: All Offerors are encouraged to submit a proposal. All proposals received meeting the minimum qualifications will be evaluated in accordance with the specifications and requirements of the CSP.
7. We are preparing some information for you and would like to use your logo to co-brand collateral such as a video, summaries, slip-sheets, etc. These will only be released to you for the purpose of this proposal. Do we have your permissions to include your Alamo Colleges logo as shown on your website?
Response: Yes, Alamo Colleges District logo is available to the public at:
<https://www.alamo.edu/news--events/communications/brand-standards-logos/>
8. We can only provide digital signatures at this time due to Covid-19/work from home protocols. Will this disqualify us?
Response: Yes, electronic signatures will be acceptable.
9. 5 years rate history on all lines
Response: The five year rate history is as follows:
2016-2018 = Basic Life – Actives/Retirees \$0.164/1000
2016-2018 = Basic AD&D -Actives \$0.012/1000
2016-2018 = LTD – All Actives employees \$0.170 /100
2016-2018 = ASO STD - \$2.28 PEPM

2019-2020 = Basic Life – Actives/Retirees \$0.197/1000
2019-2020 = Basic AD&D -Actives \$0.012/1000
2019-2020 = LTD – All Actives employees \$0.170 /100
2019-2020 = ASO STD - \$1.50 PEPM
10. Is the group up for renewal?
Response: No, The current contract is scheduled to expire August 31, 2021, and The purpose of this CSP is to solicit proposals for the purchase of GROUP LIFE, ACCIDENTAL DEATH & DISMEMBERMENT, SHORT AND LONG-TERM DISABILITY INSURANCE, for the Alamo Colleges District, inclusive of all its individual college locations.
11. Do employees participate in SSDI?
Response: Yes, Alamo Colleges employees participate in FICA – Federal Insurance Contributions Act = Social Security = 6.2% contribution employee/employer.

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12. Do employees participate in a Public Retirement System in addition to SSDI or instead of SSDI?
Response: Yes, all full-time employees participate in a mandatory retirement system: TRS (Teacher Retirement System of Texas) or ORP (Optional Retirement Program/Plan)
13. What level of services are currently offered on the ASO STD?
Response: The contractor provides complete service for ASO STD. This includes application, call center service, requesting medical information, review/calculation and distribution of benefits, W2, etc. Alamo Colleges only provides employer information including salary and any other information pertinent information upon request from the vendor.
14. Experience:
- a. Total Paid Claims by claimant on the LTD claim listing (this is preferred – otherwise, we will need 2 more years of experience in the incurral) –
Response: A list was provided with Addendum II for all LTD open and closed claims, by claimant, with the monthly net benefit going back to date of disability beginning in 2007. See Attachment IX, available at www.alamo.edu/purchasing
 - b. 5 years of experience on the Life –
Response: The previous 3 years was requested and provided in Attachment XIV with Addendum II. Additional years have been requested and may be provided if available by the CSP deadline.
 - c. Life Claim listing
Response: See attached (2) excel listings for active and retired employees provided with this addendum.
 - d. Premium Waiver Claim Listing
Response: Premium Waiver Claim listing has been requested, and may be provided if available by the CSP deadline.
 - e. Life/AD&D Rates in 2016 and 2017
Response: See response given in #9 above.
15. Are we able to get a recent invoice for all lines of coverage?
Response: Yes, see attached (3) invoices being provided with this addendum. Alamo Colleges District prepares the monthly invoices.
16. Have there been any rate changes since inception?
Response: As per Addendum I, issued April 9, the rates have not changed in the past 3 years.
17. Any plan changes since inception?
Response: No, there have not been any plan changes.
18. The only Life policy cert provided was for the chancellor. Can we get the all other EEs/Retiree policy cert?
Response: See attachment II, issued with Addendum II, and available at www.alamo.edu/purchasing

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19. RFP shows Retiree rate is separate, but it looks like the addendum mentions a combined in-force rate of .197. Can you confirm?
Response: Yes, The Life Insurance rate for active and retired employees is the same, .197 per \$1000. See #9 above.
20. Is it possible to get 3 years of experience for the Voluntary Term life and ADD?
Response: Three years of experience for the Voluntary Term life and ADD have been requested, and may be provided if available by the CSP deadline.
21. Does Table 1 on Addendum 2 include AD&D into the price?
Response: Yes, Table I, on Addendum II includes AD&D in the price.
22. Are spouses/children eligible for coverage?
Response: No, spouses/children eligible for coverage?
23. Do you have a census showing the retirees election on the Voluntary Term Life?
Response: No, the voluntary life insurance for retirees is handled by ERS (Employee Retirement System of Texas). They handle all retiree benefits with the exception of the \$2500 term life policy provided by Alamo Colleges.
24. Does the Community have any preference on how enrollment meetings are conducted?
Response: There are no enrollment meetings. All full-time employees are automatically enrolled in Life, LTD and STD when eligible by HR-Benefits.
25. In section 2 of the RFP, it requests that we provide "Complete Sample Policies." Will these sample documents count toward the 75 page limit? (Please note, the samples we have *will* exceed the 75 page limit). Will any other additional requested samples be counted toward the 75 page limit?
Response: No, Sample Policies will not count towards the page limit.
26. Per the RFP instructions, you have requested 1 original, 2 Copies and 1 USB copy of the proposal response. We have been closely monitoring the spread of COVID-19 and taking actions where possible to reduce the risk of exposure in our communities. In addition, some delivery companies have temporarily suspended guaranteed delivery times. Please confirm if you will accept an electronic proposal response via email in place of the requested hard copies and/or CDs/USBs. If email is acceptable, please provide us with an email address of a contact for us to submit our proposal response.
- If hard copies are required:*
- o Will you accept requested attachments and/or sample documents on a CD instead of printed hard-copy? If you require printed copies, please confirm you will accept double-sided printing.
 - The RFP includes the request that bidders include files on a USB. Will you, or a system administrator, have the ability to open an encrypted USB and/or download a .exe file in order to open it? If you do not, will you accept files on a CD?

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Response: No, as per the CSP, emailed proposals will not be accepted. Offeror is referred to Section 2.C of the CSP for Proposal Submission requirements. Double-Sided printing will be acceptable for this CSP. Additionally, as per these requirements; Word.doc or .pdf is the preferred format for electronic copy on a flash drive, or a CD is acceptable.

27. Our best practice for executing our proposal documents is via electronic signatures, which are legally binding in the United States. There are two Acts that establish this legality of electronic signatures – the U.S. Electronic Signatures in Global and National Commerce Act (ESIGN, 2000) and the Uniform Electronic Transactions Act (UETA, 1999). Both ESIGN and UETA establish that electronic records and signatures carry the same weight and legal effect as traditional paper documents and handwritten signatures stating: A document or signature cannot be denied legal effect or enforceability solely because it is in electronic form.

We endeavor to meet your proposal requirements as closely as possible – in regards to signatures on your proposal documents, will you accept an electronic signature from the appropriate executive at our company?

Response: Yes, electronic signatures will be acceptable.

28. The Form in Section 5 titled “Certification of Non-Collusion,” appears to require a seal. Please confirm if this is a corporate seal request, or if a notary seal is being requested.

We have been closely monitoring the spread of COVID-19 and taking actions where possible to reduce the risk of exposure in our communities. Please confirm if we can return this form electronically signed without being notarized (*or corporate seal if that is what is being requested*). Once the COVID-19 pandemic has minimized and our government officials have cleared businesses to return to “business as usual,” we will provide the notary and original signature, if requested.

Response: Corporate or Notary seal will not be required for proposal submission. eSignature will suffice.

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