



County of El Paso Purchasing Department  
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[www.epcounty.com](http://www.epcounty.com)

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### **ADDENDA 3**

To: All Interested Vendors  
From: Araceli Hernandez Formal Bid Buyer  
Date: June 16, 2022  
Subject: RFP 22-022 Basic and Supplemental Life Insurance, Vision Insurance, Short Term and Long-Term Disability Insurance and Pre-Paid Legal Services for Employees for the El Paso County

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**This addendum has been issued to notify vendors of the following questions received:**

**To view the following attachments:**

- **Zip File**
- **Life Insurance Census**
- **STD Census**
- **LTD Census Aetna AVP**
- **Vision PVC**

**Click on the link below:**

**<http://www.epcounty.com/purchasing/bids/default.htm>**

1. Do you currently use a benefits administration platform for your enrollment? If so, can the name of the vendor be released?

**Response: Yes, Employee Navigator.**

2. Would you like commission built into rates, if so, at what %?

**Response: Commissions are to be included in the rates if the carrier is working with an agent. The level of commissions is a direct arrangement between the agent and the carrier.**

3. Please provide current rates for each line of coverage.

**Response: Refer to the County website.**

4. Please advise of any rate changes, plan changes or changes in commissions for the past 5 years.

**Response: Refer to the County website.**

5. Please provide a current bill with lives and current inforce rates.

**Response: Refer to the County website.**

6. An all-eligible census with current elections.

**Response: Refer to the County website.**

7. Page 25 of the RFP document mentions the following; however, we cannot locate the actual affidavit. Can you please advise if there is a Non-Collusion Affidavit that requires our signature? If so, please provide us with a copy of that form.

**Response: The non-collusion affidavit does not pertain to this RFP.**

8. Could we please request COVID vaccination percentage of the population?

**Response: The County does not have COVID vaccine data.**

9. Could we please request a census with basic dependent life volume/ indicators?

**Response: Refer to the County website.**

10. Please provide a census with the following information: DOB, Gender, Salary, Class/Div, Occupations, Benefit Elections, Work Locations.

**Response: Refer to the County website.**

11. Please provide a copy of cert and/or policies for all lines of coverage.

**Response: Refer to the County website.**

12. Please provide any rate and/or plan design history.

**Response: Refer to the County website.**

13. Please provide a current bill with lives and inforce rates?

**Response: Refer to the County website.**

14. Please provide current rates/rate history (for the last 5 years).

**Response: The rate history has remained the same for the past 5 years**

**and can be found on the link below:**

**<http://www.epcounty.com/hr/benefits/default.htm>**

15. Please confirm whether the group participates in Social Security.

**Response: Yes, the County participates in social security.**

16. Please provide occupations and DOB's on census.

**Response: Refer to the County website.**

17. Please clarify the STD Benefit Waiting Period (do you require employees to exhaust Sick Leave prior to collecting STD Benefits; or can they bank Sick Leave and just collect STD Benefits)? If you require Sick Leave to be exhausted first, can we get a census of current Sick Leave balances (specified in hours or days) for review?

**Response: The employees must exhaust their sick leave first. A report is not available at this time.**

18. Please provide a census based on the eligibility provided for LTD as there are 3 classes and the census provided does not reflect an indicator by class (Occupations to determine risk exposure).

**Response: Refer to the County website.**

19. Please provide rate history for both STD and LTD.

**Response: The rate history has remained the same for the past 5 years and can be found on the link below:**

**<http://www.epcounty.com/hr/benefits/default.htm>**

20. If FML is currently in place please provide approved and denied claims for the last 3 years.

**Response: FML is currently in place; however, different tracking sources are used and cannot be obtained.**

21. Please provide rate history for FML.

**Response: The FMLA service was at no cost to the County.**

22. Would you please let us know if original signatures are required, initially?

**Response: An electronic signature will be acceptable.**

23. The RFP word doc asks for 3 references; however, the RFP excel workbook noted below asks for 5 current and 3 former BUT there is only space for 3 current and 3 former. Can you confirm how many references are needed?

**Response: Submit 3 current and 3 former references.**

24. Under the life section, please provide at least 3 years of paid premium, paid claims, lives and volume on a monthly basis.

**Response: Refer to the County website.**

25. Please provide a current Life waiver of premium claims report.

**Response: There are no employees under waiver of premium.**

26. When was the Group Life effective with BCBS?

**Response: The effective date was January 1, 2018; however, they did business under the name of Dearborn.**

27. When was the last Vol Life open enrollment?

**Response: The last Vol Life open enrollment was October 2021.**

28. Please provide all current Life rates.

**Response: Refer to the County website.**

29. Please provide a current Life billing invoice.

**Response: This is a request for public information (PIA) and must be submitted to the El Paso County Attorney's Office.**

30. How is the FMLA currently managed (in-house or outsourced)?

**Response: It is currently handled both in-house and outsourced.**

31. If outsourced, what is the current PEPM fee?

**Response: The County currently pays a flat fee of \$1,000/month.**

32. Please provide a copy of the current leave agreement.

**Response: This is a request for public information (PIA) and must be submitted to the El Paso County Attorney's Office.**

33. Are corporate leaves included? If so, please provide copies of the leave policies.

**Response: Policies are available via our website:**  
<http://www.epcounty.com/hr/policies.htm>

34. Under FMLA, are any of the leaves paid leaves? If so, which leaves and what level of service is being requested?

**Response: Response: Policies are available via our website:**  
<http://www.epcounty.com/hr/policies.htm>

35. Is the collection of the Fit For Duty Form handled by the Employer?

**Response: Yes.**

36. Please provide leave incidence as follows for the past 24 months:

- Average number of lives
- Number of FMLA leaves in the past years
- Total number of full approved and pending leaves
- Total number of intermittent approved and pending leaves
- Total number of Denied/Ineligible Leaves

**Response: A FMLA report cannot be generated due to different tracking sources used and cannot be obtained.**

37. Is Life experience available including Premium, Volume, Lives and Claims separated by coverage? A nice report from last year was received but needing the new report to include more recent months/data.

**Response: Refer to the County website.**

38. Could we please confirm if there have been any open enrollments over the experience period?

**Response: There has not been any open enrollments over the experience period.**

39. Please provide at least 3 years of monthly paid premium, claims, lives and volume.

**Response: Refer to the County website.**

40. Please provide a current waiver of premium claims report

**Response: There are no employees on waiver of premium.**

41. Please advise of any changes to rate, plan or commission levels for the past 5 years.

**Response: There has been no changes in the past 5 years.**

42. When was the Life effective with Fort Dearborn?

**Response: The Life was effective with Fort Dearborn on January 1, 2018.**

43. When was the last true open enrollment for the Voluntary Life?

**Response: The last true open enrollment was October 2021.**

44. Provide paid premium and paid claims for the past 2 to 3 years within 3 months of the current date.

**Response: Refer to the County website.**

45. Provide paid claims by month.

**Response: Refer to the County website.**

Provide any Covid data impacting claims.

**Response: The COVID data impacting claims are not tracked.**

46. Please provide current rates & rate history – for both elimination period plan options provide rate on a per \$10 monthly rate basis

**Response: The rate history has remained the same for the past 5 years and can be found on the link below:**

**<http://www.epcounty.com/hr/benefits/default.htm>**

**The County does not have an elimination period plan option.**

47. On the experience, how is the volume calculated? Can the volumes be provided on a per \$10 monthly rate basis?

**Response: Yes, the volumes is on a \$10 monthly rate basis.**

48. On the experience, confirm the report is for both options? Confirm the combined rate on a per \$10 monthly rate basis.

**Response: The report combines both options and the rate are on a \$10 per monthly rate basis.**

49. On the "643895 Incurred & Paid" report are the STD claims based on paid date or incurred date? The total amounts and claim counts do not match the "Claim Run" report. Can a detailed report be provided that matches up to the "643895 Incurred & Paid" report? 2020 by Approved date is the only time period that lines up with this report.

**Response: The reports do not match because employees are continuously changing enrollment status. There is no report that match.**

50. Can experience be provided for each plan elimination plan option?

**Response: The County does not have an elimination period plan option.**

51. Confirm of any plan changes during the experience period.

**Response: There have been no changes.**

52. Please provide Prior Carrier Bill/Remittance statement.

**Response: This is a request for public information (PIA) and must be submitted to the El Paso County Attorney's Office.**

53. Census Lives 673 / reported on experience 757 lives, what is the reason for deviation?

**Response: The reason for the deviation is due to enrollment changes.**

54. Please provide at least 3 years paid premium and paid claims information outside of IBNR.

**Response: Refer to the County website.**

55. Please provide a list of Open and Closed claims with the following information: DOD, Gender, DOB, Gross Benefit, Offset amount, Close date, Total paid amount

**Response: Refer to the County website.**

56. Could we please clarify why the 2018 volume is significantly higher than all other periods? (\$36M v. ~\$3M). Is this an error? If so, what is the correct volume for 2018?

**Response: Volume variations are due to changes in elections.**

57. Could we please clarify why the 2022 volume is significantly higher than other periods? (\$6.8M v. ~\$3M)

**Response: Volume variations are due to changes in elections.**

58. May we use electronic signatures which would still be considered binding?

**Response: An electronic signature will be acceptable.**

59. Are we able to include any large samples or brochures on USB only as some tend to be hundreds of pages in print?

**Response: The USB or CD submitted must reflex the exact information that is in the hard copy original.**

60. Current rates & rate history

**Response: The rate history has remained the same for the past 5 years and can be found on the link below:**

**<http://www.epcounty.com/hr/benefits/default.htm>**

61. Confirm of any plan changes during the experience period.

**Response: There have been no changes.**

62. Does the group participate in their state's retirement plans (PERS/STRS)?

**Response: No.**

63. What is the plans vesting period and what is the average tenure of the qualified employees?

**Response: The County's retirement vesting period is 8 years.**

64. Does the plan replace SSDI or does it pay in addition to SSDI?

**Response: The plan offsets for SS benefits.**

65. Provide a census with job occupations and classes.

**Response: Refer to the County website.**

66. Do rates differ by class?

Response: **No**

67. What is the rate/volume bases on the "643895 Incurred & Paid" report?

**Response: Both the STD and LTD are age-graded rates. The rate mode for STD is per \$10 of benefit and LTD is % of insured earnings.**

68. Prior Carrier Bill/Remittance statement.

**Response: This is a request for public information (PIA) and must be submitted to the El Paso County Attorney's Office.**

69. Census Lives 563 / reported on experience 655 lives, what is the reason for deviation?

**Response: The deviation is due to enrollment changes.**

70. Please provide disability rates for both Long and Short term

**Response: The rate history has remained the same for the past 5 years and can be found on the link below:**

**<http://www.epcounty.com/hr/benefits/default.htm>**

71. Please provide rate history,

**Response: The rate history has remained the same for the past 5 years and can be found on the link below:**

**<http://www.epcounty.com/hr/benefits/default.htm>**

72. How is the FMLA currently managed (in-house or outsourced)

**Response: FMLA is currently handled both in-house and outsourced.**

73. If outsourced, what is the current PEPM fee?

**Response: The PEPM is a flat fee of \$1,000/month.**

74. Can one census be provided for Life, VSTD, VLTD with elections, job occupations, classes – with DOB, Salaries and Gender?

**Response Refer to the County website.**

75. Please provide current rates & rate history.

**Response: The rate history has remained the same for the past 5 years and can be found on the link below:**

<http://www.epcounty.com/hr/benefits/default.htm>

76. Confirm of any plan changes during the experience period.

**Response: There have been no changes.**

77. Please provide member information on the census and/or experience report including #of dependents by tier, # of members by tier.

**Response: Refer to the County website.**

78. Please provide claims dollars paid for last 24 months by month (minimum).

**Response: Refer to the County website.**

79. Please provide claims count data for last 24 months by month with # of exams, # of materials detailed by type a. (# of frames, # of lenses detailed by Single Vision, Bi-Focal, Tri-Focal & progressive).

**Response: Refer to the County website.**

80. Paid premium for last 24 months by month (minimum)

**Response: Refer to the County website.**

81. In Questionnaire, Vision Tab, #7 mentions request for alternate plan design for increased allowances. I cannot find anything specific for alternate Vision plan. Please clarify?

**Response: There are no specific requests for alternate plans but all carriers are welcome to provide options.**

82. Where is the proposal response format, would EPC prefer the excel Questionnaire to be included? Within the Proposal Narrative section?

**Response: The vendor shall include the questionnaire where they see fit. The questionnaire is part of the RFP and should be included in excel format.**

83. The RFP checklist mentions a "El Paso County Price and Signature Page." The Signature Page provided does not include a section for Price. Is there a specific cost/price document EPC prefers us to use?

**Response: Price sheet was not included as this RFP covers various benefit services (see questionnaire). Submit the best response to include pricing**

**and rates.**

84. The certs indicate disability is contributory – does the employer contribute anything or is it fully paid by the Employee?

**Response: The employer does not contribute, it is fully paid by participating employees.**

85. Can we get disability censuses with the entire eligible population included and participation indicators as well as 14 vs 30 indicators for the STD?

**Response: Refer to the County website.**

86. For LTD, can we have the employee job class listed?

**Response Refer to the County website.**

87. Both disability censuses are missing job descriptions, can we get this information?

**Response: Refer to the County website.**

88. On the disability experience report, annualized, paid, and earned premium differs from 2018-2021, can we get clarification on the differences?

**Response: Variations are due to election/enrollment variations.**

89. Is LTD a gross or net benefit?

**Response: The disabilities benefit is set by the current provider.**

90. Can we get a life premium report?

**Response: The life premium can be found on the link below:**  
<http://www.epcounty.com/hr/benefits/default.htm>

91. Can we get an invoice?

**Response: This is a request for public information (PIA) and must be submitted to the El Paso County Attorney's Office.**

92. In addition to rate history, can we also get any plan design changes?

**Response: The rate history has remained the same for the past 5 years and can be found on the link below:**  
<http://www.epcounty.com/hr/benefits/default.htm>

93. Per the RFP instructions, you have requested 1 original and 1 USB Copy of the RFP. 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 suspended guaranteed delivery times. Please confirm if you will accept an electronic proposal response via email in place of the requested hard copies

and USB copy. If email is acceptable, please provide us with an email address of a contact for us to submit our proposal response. Is the hard copy is still required?

**Response: The County of El Paso is open to the public and proposals may be delivered in-person. No electronic copies are accepted for this RFP. Please submit one (1) original hard copy and one (1) electronic copy in Word/PDF Format of your bid. The electronic copies must reflect the original hard copy.**

94. 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?

**Response: The County will accept CD.**

95. 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.

**Response: The County requires an original and an electronic version of the original on a Flashdrive or CD.**

96. Where can I locate the plan summary?

**Response Refer to the County website.**

97. Can you provide a full eligible census that includes the following information:  
a. Gender, DOB, DOH, Job Titles/Occupations, Salary, Zip Codes, Class Indicator for LTD Coverage, Plan Name, Premium Amount, Voluntary Election/Volumes

**Response: Refer to the County website.**

98. Please confirm the current & provide the historical rates for Life/ADD, STD & LTD coverage.

**Response: Refer to the County website.**

99. Can you confirm employer contribution for the STD & LTD as the CERTs state the premium is contributory but no % amount.

**Response: There is no employer contribution.**

100. On the STD coverage, since they have multiple options, are they are able to switch their election? If so, when are they allowed to make the change?

**Response: Changes are allowed during Open Enrollment period. However, they could cancel at any time.**

101. Does this group participate in PERS/STRS?

**Response: No**

102. Please provide a current billing statement that confirms all current in-force rates

**Response: This is a request for public information (PIA) and must be submitted to the El Paso County Attorney's Office.**

103. Is the group looking to combine all coverage lines with one carrier or looking to continue the split between life and disability?

**Response: The County will entertain responses on bundled or unbundled Services. A response for unbundled Services should include all Services contained within a particular category of Services. A response for Bundled Services may be through one Proposer providing one or more categories of Services or two (2) or more Proposers submitting a joint response to this RFP.**

104. Please provide most recent 36 month STD experience exhibit broken out by month: paid premium, paid claims, volume, enrolled lives.

**Response: Refer to the County website.**

105. Please provide the last 60 months of VLTD experience data on an incurred basis monthly along with enrolled lives.

**Response: Refer to the County website.**

106. Please provide LTD claims listing that includes: Date of disability, date of birth, gross benefit, net benefit, offset amounts, total paid and individual reserve amounts.

**Response: Refer to the County website.**

**LTD Reserves amounts on claims are listed under Change in Reported Reserves line.**

107. Please confirm if there have been any plan changes/amendments or rate changes during the experience period for all lines of coverage.

**Response: There have been no changes.**

108. Please provide a list of Basic Life, Voluntary Life, Dependent Life, and AD&D claims for the last 60 months.

**Response: Refer to the County website.**

109. Please provide the enrolled lives experience for Basic Life, Voluntary Life, Dependent Life and AD&D for the last 60 months.

**Response: Refer to the County website.**

110. Please provide Life open waiver listing that includes: Date of disability, date of birth and face amount.

**Response: There are no employees on waiver of premium.**

111. Please confirm if plans will be self-administered / self-bill or if carrier will hold customer records and list bill.

**Response: The County will determine based on the response received.**

112. What implementation credits are you asking to include (total as well as per line of coverage- if possible)?

**Response: The County encourages all vendors to provide a competitive proposal.**

113. What HR/payroll system is currently being used?

**Response: The County currently uses Tyler Munis**

114. Confirm proposal delivery:

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

**Response: An electronic signature will be acceptable.**

115. Needing 1-3 years of Vision experience, including Premium, Lives and Claims.

**Response: Refer to the County website.**

116. Current Vision Rates?

**Response: The Vision Rates can be found on the link below:**  
<http://www.epcounty.com/hr/benefits/default.htm>

117. Unum will also need the following information for the vision:

- Current vision rates
- Vision rate history
- 24-36 months of credible claims experience

**Response: The Vision Rates can be found on the link below:**  
<http://www.epcounty.com/hr/benefits/default.htm> and claims

**experience can be found on attachment document Aetna AVP.**

118. NON-COLLUSION AFFIDAVIT

The Non-Collusion Affidavit of Contractor must be submitted on the form (s) provided by the county in this solicitation, excisions or special conditions shall not be made or included.

**Response: The non-collusion affidavit does not pertain to this RFP.**