**logo_horizontal CCC Main**

**August 7, 2020**

**ADDENDUM NO. 2**

**RFP #SN2007 – LIFE, AD&D, CRITICAL ILLNESS AND DISABILITY INSURANCE**

**ONE (1) ORIGINAL SIGNATURE HARD COPY AND TWO (2) USB DRIVES OF THE RESPONSE TO BE SUBMITTED**

**All bid responses shall be addressed and returned to this location by the due date listed below:**

**City Colleges of Chicago**

**Dawson Technical Institute**

**Procurement Services**

**3901 South State Street, Room 102**

**Chicago, IL 60609**

**Attention: Steve Nash, Contract Administrator**

***Proposals must be received no later than 10:00 a.m. local Chicago time, on***

***Thursday, August 13, 2020***

**Addendum Item No. 1**

**Questions, Responses and Clarification of Information**

Q1. Is it possible for CCC to provide historical data from the current provider back to January 1, 2017 for the following:

* 1. Current rates
  2. Paid premium by year and line of coverage
  3. Paid claims by year and line of coverage
  4. A detailed list of paid claims by insured
  5. If applicable, a detailed listing of waiver of premium claims
  6. Any rate or plan change history over the term of the contract
  7. A copy of the most recent billing invoices for each of the participating colleges

Response: CCC currently pays via self-bill which is submitted district wide and not broken down by college. We will provide items a & g. Items b, c, d, e, please reference the link ‘Bid Listing for SN2007’ located in [SN2007 Addendum #1](https://apps.ccc.edu/bid/DisplayFile.aspx?bidId=2743&fileId=8&rowId=4975). For item f, this information will not be provided.

Q2. Will CCC consider a partial response as in a bid on some of the requested programs, but not all?

Response: No, CCC is looking for a single source provider for all lines of coverage.

Q3. What is prompting the solicitation of Life, Disability and Critical Illness coverages?

Response: In order to be in compliance with our Board rules, we are required to solicit bids for these lines of coverage.

Q4. Can CCC provide five years of rate history?

Response: CCC will not provide 5 years of rate history. However, please reference the link ‘Bid Listing for SN2007’ located in [SN2007 Addendum #1](https://apps.ccc.edu/bid/DisplayFile.aspx?bidId=2743&fileId=8&rowId=4975).

Q5. Can CCC provide five years of Life experience (paid premium, paid claims, enrolled lives/volume, rate history and plan change history) by coverage (basic – active & retiree, supplemental and dependent)?

Response: CCC will not provide five years of Life experience. However, please reference the link ‘Bid Listing for SN2007’ located in [SN2007 Addendum #1](https://apps.ccc.edu/bid/DisplayFile.aspx?bidId=2743&fileId=8&rowId=4975).

Q6. Can CCC provide an individual Life claim listing?

Response: CCC will not provide an individual Life claim listing.

Q7. Can CCC provide five years of LTD experience (paid premium, paid claims in period of incurral, enrolled lives/volume, rate history and plan change history)?

Response: CCC will not provide five years of LTD experience.

Q8. Will CCC provide LTD open/closed claim list that includes the following:

1. Date of disability
2. Date of birth
3. Gross/net benefit
4. Paid-to-date on open/closed claims
5. Reserves on open claims

Response: Data provided in the link ‘Bid Listing for SN2007’ located in [SN2007 Addendum #1](https://apps.ccc.edu/bid/DisplayFile.aspx?bidId=2743&fileId=8&rowId=4975) is only data that will be provided.

Q9. Will CCC provide three years of STD experience (paid premium, paid claims and enrolled lives/volume)?

Response: Data provided in the link ‘Bid Listing for SN2007’ located in [SN2007 Addendum #1](https://apps.ccc.edu/bid/DisplayFile.aspx?bidId=2743&fileId=8&rowId=4975) is only data that will be provided.

Q10. Can you confirm if the group participates in Illinois’ state PERS/STRS plan? Does it participate in Social Security?

Response: Group does not participate in Illinois’ state ERS/STRS plan nor does it participate in Social Security. Group participates in State Universities Retirement System (SURS) plan.

Q11. Can you confirm that proposed rates shout be net of commission?

Response: Confirmed.

Q12. Does active Local #1708 have a Basic Life maximum of $80,000 and then an additional $5,000? Is this all employer paid? Please explain the separate maximums for this class.

Response: Local 1708 has Basic Life maximum of $80,000 and then an additional $5,000 which is all employer paid. The separate maximums are based on language in the Collective Bargaining Agreement.

Q13. Is Local #1708 the only class that has employer-paid AD&D coverage? Is Local #1708 the only class that has employer-paid STD coverage?

Response: Local 1708 is the only class that has employer-paid AD&D coverage and the only class that has employer paid STD coverage.

Q14. Are the retiree classes open or closed classes? Are new retirees still being added to the plans?

Response: Retiree classes are open; new retirees are still being added to the plans.

Q15. Can proposers submit electronic signatures instead of ink signatures in the printed copy due to the risk of spreading COVID-19?

Response: Proposers shall submit ink signatures.

Q16. Could the proposals be submitted electronically instead of via hard copy due to the risk of spreading COVID-19?

Response: Proposers must provide one hard copy and two USB copies.

Q17. Would we be able to get an extension so that our underwriting team has time to work on the quote?

Response: The District is unable to provide an extension to allow the underwriting team to work on the quote without extending the due date for proposals of August 13, 2020 at 12:00 p.m.

Q18. Does the Vendor Ethics Acknowledgement Form need to be signed in ink?

Response: Yes.

Q19. Will someone be available at the address listed on the RFP to receive and sign for submitted proposals?

Response: Yes; a CCC staff member will be available from approximately 8:30 a.m. to 12:00 p.m. to receive and grant bid receipts to all proposers dropping off submissions to the address listed on the RFP.

Q20. Does CCC currently use a benefits administration platform for its enrollment? If so, can the name of the vendor be released?

Response: CCC dos not currently use a benefits administration platform. Benefits are administered though PeopleSoft.

Q21. Please confirm whether or not premium contributions are paid with pre- or post-tax dollars.

Response: All employee contributions are paid with post-tax dollars.

Q22. Please confirm whether the group requires the carrier to pay the FICA match for STD claimants or if the group intends to pay the FICA match.

Response: The group does not participate in FICA so there are no FICA matching contributions.

Q23. Please confirm whether the group currently has telephonic claims services on the STD.

Response: Confirmed that the group currently has telephonic claim services on the STD.

Q24. When did STD become effective with Prudential?

Response: STD became effective with Prudential 1/1/2017.

Q25. What is the current rate for the Employer Paid STD plan (Local 1708)?

Response: Please see response to Q1 above.

Q26. When did LTD become effective with Prudential?

Response: LTD became effective with Prudential 1/1/2017.

**Addendum Item No. 2**

**PAGE 16 - Section V, Subsection L**

**Currently reads:**

**L. Contract Terms**

Services will begin upon execution of a professional service agreement and the issuance of a Purchase Order, for a period of three (3) years with an option to renew for two additional one (1) year periods, subject to our Board’s approval.

**Change to:**

**L.  Contract Terms**

**Services will begin upon execution of a professional service agreement and the issuance of a Purchase Order, for a period of three (3) years with an option to renew for two additional one (1) year periods, subject to our Board’s approval.**

**The Professional Services Agreement in** [**Exhibit II**](https://apps.ccc.edu/bid/DisplayFile.aspx?bidId=2743&fileId=9&rowId=4976) **is provided for information only. Execution of the Professional Services Agreement is not required at the time the proposal is submitted.  At the time of submitting their proposals, proposers must include a statement specifying if they are agreeing to the proposed terms and conditions of the Professional Services Agreement or if it is proposing exceptions and/or additional contracts or agreements. In the event you disagree with the Professional Services Agreement provisions, submit any exceptions to the proposed Professional Services Agreement and include the rationale for taking the exception. If you are proposing alternate language, please include the language for consideration.   The proposer must include with its proposal, any additional contract or agreements from the proposer or any third-party vendor, which require execution by the District.  The failure to include any exceptions to the Professional Services Agreement and any additional contracts or agreement may result in the District determining that the proposal is non-responsive.**

**END OF ADDENDUM**

**Please acknowledge receipt of all Addenda in your bid responses.**