



Addendum #1
RFP #60-24, Life Insurance and Long-Term Disability Insurance
September 10, 2024

NOTICE IS HEREBY GIVEN that the following addendum serves to provide clarification and to answer the questions received on RFP #60-24 for Life Insurance and Long-Term Disability Insurance.

Question 1: I just ran across your current RFP below and wanted to ask if you have the census in Excel format as it is easier for us to load into our UW systems versus the current PDF file? It looks like the PDF attachments are 6, 7, 8, and 9.

Answer to Question 1: *The Excel documents you requested have been uploaded to the City's website.*

Question 2: Could you please confirm that Clearwater will be accepting proposals from insurance carriers who are working directly with consultants-brokers, such as myself.

Answer to Question 2: *It is the City's intention to work with the Gehring Group as the City's broker of record. All proposals should be quoted net of commissions.*

Question 3: Please provide the Supplemental life plan design/plan summary and corresponding rates. Secondly, can you request claims data from 1/1/20 to 12/31/20 & 1/1/21 to 6/30/21. In addition, please provide a **detailed Life claims** listing from 1/1/20 to 6/30/24.

Answer to Question 3: *The Supplemental Life Plan Design can be found under Attachment 4- Life Booklet SAMP EEs_97477-2 booklet. The Supplemental Life Rates can be found under Section A - Life Insurance and Long-Term Disability Insurance document, page 4.*

The additional claims data requested has been uploaded to the City's website as Attachment 12 – Life Paid Claims report 1.20-6.24.

Question 4: Is the bid for carriers only?

Answer to Question 4: *Yes, this Request for Proposal is for carriers only.*

Question 5: Does City of Clearwater have participation goals for MBE/SBE?

Answer to Question 5: *While the City keeps track of this information, there are currently no participation guidelines in place.*

Question 6: Is there a pre-bid meeting?

Answer to Question 6: *The City will not be having a pre-bid meeting.*



Question 7: We received this RFP and wanted to confirm if you all have a current broker/consultant that you are working with? We didn't see any mention in the RFP documents and noticed it is net of commissions, but wanted to confirm.

Answer to Question 7: Reference Answer to Question 2 above.

Question 8: The Life plan indicates that only some of the employees get the Employee paid (Voluntary) Life plan, the SAMP employees. Can you confirm that?

Answer to Question 8: Yes, that is correct.

Question 9: Assuming the Voluntary Life plan is only available to the SAMP employees, would there be interest in offering the plan to all employees?

Answer to Question 9: No, the City is not interested in extending this to all employees at this time.

Question 10: The LTD appears to just be for the employees not eligible for the pension plan. Is there interest in offering a plan to the rest of your employees or are disability benefits already offered to them through another source?

Answer to Question 10: No, the city is not interested in extending the LTD to all City employees. The City currently offers supplemental AFLAC plans to all employees.

Question 11: The SAMP census has 409 members on it with an earnings based benefit amount listed for BL. The All Others census also has 409 members labeled as SAMP with a 2.5k benefit. The schedule of benefits for the SAMP employees is 1xAE, plus 2.5k, up to 202.5k max. Can you confirm that the members on the All Others census identified as SAMP are the same as those on the SAMP census?

Answer to Question 11: Yes, that is correct.

End of Questions and Answers

All other dates and terms and conditions remain the same in this Request for Proposal.

End of Addenda