

Claims Experience and Rates

Question #1: Are you able to provide claim experience. This data is standardly provided on RFP's of this size?

Question #2: Will you be providing any experience or rate history this time around?

Question #3: I wanted to ask if experience for this group will be available for this bid? we cannot offer a proposal without Life.

Question #4: Can you please provide:

- 5 years of premium versus claim information (active v retiree)
- Claims listing (with Date of disability, Gender and active v. retiree)
- Rate history both active and retiree
- Volume and lives history for both active and retiree
- Copy of current policies
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Question #5: Do you know if OCA/HR-222 will be releasing the experience this time around?

Question #6: Please provide the following experience data separately for each line of life coverage from 2012 to 2017:

- Annual paid premiums
- Annual paid claims
- Average annual volume
- A premium rate history
- A detailed list of all death claims paid

Answer to Questions #1 to #6: OCA will not provide a 5-year rate history. Nor are we providing premiums nor claims experience. The in-force policy/benefit booklet is proprietary and cannot be shared. We do not have statistical information for each line of live coverage from 2012-2017.

Question #7: Please provide a copy of a recent monthly billing statement/premium remittance statement to compare census volumes to reported volumes.

Answer to Question #7: We do not provide pricing information during the procurement process.

Plan Design

Question # 8: Please provide a copy of the current Life and AD&D policy or certificate so that our proposal can match current plan provisions as closely as possible.

Answer to Question #8: The in-force policy/benefit booklet is proprietary and cannot be shared.

Question #9: If this isn't available, please provide the following:

a) Plan design (benefits, maximums, guaranteed issue limits, etc.)

b) Waiver of premium parameters (e.g. disabled prior to age 60, 9 month elimination period, terminates at age 65)

Answer to Questions # 9.a) and 9.b): This information is part of the in-force policy/benefit booklet which cannot be shared.

Question # 10: In the RFP, it is stated that *the vendor shall submit true and accurate invoices of premiums due on a monthly basis*. Confirm that the life insurance carrier will be responsible for maintaining individual employee records and for generating monthly invoices.

Answer to Question # 10: Employer maintains employees' files. Vendor will be responsible for generating monthly invoices.

General

Question # 11: a) I will send over all the paperwork we did in August just so you have it on file again. Would this be ok?

Answer to Question # 11.a): No. Please read the current RFB # OCA/HR-222-A on our website www.nycourts.gov/admin/bids under Current Solicitations, and use those bid specifications, not the prior ones. It is a new bid, including a new pricing sheet. Bidders are responsible for reading the entire bid specifications for OCA/HR-222-A.

b) Also, will there be another mandatory pre-conference bid meeting?

Answer # 11.b) No. There is no pre-bid conference. See RFB Specifications.

Question #12: Please provide the RFP in word format.

*Answer # 12: We only provide the bid specifications in pdf format. Only Exhibit 1 and 2 are provided in electronic format (Excel) on the UCS website. **Bidders must not re-type any portion of this solicitation**, as per the Document Enclosure Checklist and paragraph "Bid Response/Proposal: Original and Copies."*

Question #13: Is this a different group or are we quoting the same population that we quoted in August?

Answer #13: It is the same group. Please read the bid specifications for OCA/HR-222-A.

Question #14: Why the group has gone out to bid twice in three months? Also what is different this time around?

Answer #14: Bidders are responsible for reading the entire bid specifications for OCA/HR-222-A and for using the documents required by this bid solicitation or their bid response will be disqualified.