

Question #1: Full Inforce Contract (we would need this to approve the requested recordkeeping.)

***Answer #1: OCA policy does not include provision of current contracts subject to bid.***

Question #2: Adjusted to 2/1/18 or 3/1/18 effective date (preferable overall, but needed to properly implement a recordkeeping program)

***Answer #2: The contract which will be awarded to the winning bidder will not be effective until it is approved by the NYS Attorney General and the Office of the State Comptroller.***

Question #3: Addition of premium & lives volume to provided claims history.

***Answer #3: OCA will not provide a 5-year rate history. Nor are we providing premiums. 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. Total dollar amounts for claims experience for 2015 and 2016 are provided on p.16 of the bid specifications.***

Question #4: Updated census with current coverage amounts.

***Answer #4: The Census for Active Employees and for Retirees are available in Excel format on our website at [www.nycourts.gov/admin](http://www.nycourts.gov/admin) under Current Solicitations and RRFB# OCA/HR-222-B.***

Question #5: Current & historical rates.

***Answer #5: We do not provide pricing information during the procurement process.***

Question #6: Historical lives, premium, volume, or separated claims by Active, Retiree, BSCL, PADD.

***Answer #6: Total dollar amounts for claims experience for 2015 and 2016 are provided on p.16 of the bid specifications.***

Question #7: In addition to our recordkeeping program which could be offered through receipt of the above, we also have some unique capabilities to address the current liabilities within your retiree life program and would be interested in meeting to discuss these in more detail at the appropriate time.

**Answer #7: Bidders are requested to underwrite the group life and AD&D plan as specified in the RFB specifications.**

Question #8: We understand that you currently provide flat amounts of life insurance to employees, but we are able to underwrite the risk at a deeper level with salary information. Would it be possible to get salary information on the census?

**Answer #8: Salary information will not be provided.**

Question #9: Can you confirm that the claims experience provided is for the calendar years of 2015 and 2016?

**Answer #9: Yes**

Question #10: Can you provide a full 5 years of claims data, including your experience so far in 2017? We generally like the data to be less than 6 months old.

**Answer #10: OCA will not provide a 5-year rate history. Nor are we providing premiums. 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. Total dollar amounts for claims experience for 2015 and 2016 are provided on p.16 of the bid specifications.**

Question #11: In addition to the lump sum data by year, would it be possible to get a secondary report with individual claims listing, premium, volume and lives for the past 5 years?

**Answer #11: See Answer #10.**

Question #12: Can you confirm your current rates and provide information on any rate changes over the last 5 years?

**Answer #12: We do not provide pricing information during the procurement process.**

Question #13: Can we get a current bill?

**Answer #13: We do not provide pricing information during the procurement process.**

Question #14: 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 #14: OCA will not provide a 5-year rate history. Nor are we providing premiums. 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. Total dollar amounts for claims experience for 2015 and 2016 are provided on p.16 of the bid specifications.***

***Question #15:*** Please note, the following items are required to produce a financial quote:

- Annual paid premium from 2012 to 2017
- Annual paid claims from 2012 to 2017
- A premium rate history from 2012 to 2017

***Answer #15: See Answer #14.***

***Question #16:*** 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 #16: The in-force policy/benefit booklet is proprietary and cannot be shared.***

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

- Plan design (benefits, maximums, guaranteed issue limits, etc.)
- Waiver of premium parameters (e.g. disabled prior to age 60, 9 month elimination period, terminates at age 65)

***Answer # 16 to both bullets: Bidders are requested to underwrite the group life and AD&D plan as specified in the RFB specifications. Bidders are expected to provide plan design and other parameters within industry standards.***

***Question #17:*** Please provide the RFP in word format.

***Answer #17: 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 # 18: Are you only accepting proposals directly from carriers or are you willing to obtain bids from brokers?

***Answer #18: Only from carriers. See bid specifications p. 10, paragraph “Pricing/Rates”, “bidder shall underwrite the plan without payment of commissions.”***

Question #19: Can you advise of the current carrier and if they have provided you with renewal rates for the upcoming year.

***Answer #19: The current carrier is Aetna Life Insurance Company. We estimate that the initial term of the period covered by the current bid will commence on or about January 2018. There no rates currently covering the period of the bid.***

Question #20: Is a complete excel census with DOB available?

***Answer #20: The Census for Active Employees and for Retirees are available in Excel format on our website at [www.nycourts.gov/admin](http://www.nycourts.gov/admin) under Current Solicitations and RFB# OCA/HR-222-B.***