

**Request for Bids #OCA-DGCP-009 UCS Group Life and Accidental Death &  
Dismemberment Insurance Plan**

***Initial Questions and Responses***

The New York State Unified Court System (UCS) thanks the vendors that submitted the questions below concerning the UCS Group Life and Accidental Death & Dismemberment Insurance Plan Request for Bids (RFB) issued on February 24, 2026.

Below are the responses to the questions UCS received in connection with this RFB by the Initial Q&A deadline of March 17, 2026 at 2:00pm Eastern.

**Question #1:**

Please send a census of employees who are eligible. Also, please include active and retirees on that census.

**UCS Response:**

Copies of the census of active and retired enrollees (as of 12/8/25, Exhibits C and D of the RFB) can be requested by vendors by contacting the designated contact of this RFB. Vendors will be required to enter into a non-disclosure agreement, which will be subject to negotiation and agreement with UCS, before receiving a copy of these Exhibits.

**Question #2:**

Please provide updated active and retiree census files that includes gender, date of birth, and annual salary.

**UCS Response:**

Copies of the census of active and retired enrollees (as of 12/8/25, Exhibits C and D of the RFB) can be requested by vendors by contacting the designated contact of this RFB. Vendors will be required to enter into a non-disclosure agreement, which will be subject to negotiation and agreement with UCS, before receiving a copy of these Exhibits. Please note, gender is not recorded, and salary will not be provided.

**Question #3:**

Please provide a detailed claims listing for the last five years for all coverage separately.

**UCS Response:**

Copies of the five-year claims history (1/1/2020-1/1/2025, Exhibit E of the RFB) can be requested by vendors by contacting the designated contact of this RFB. Vendors will be required to enter into a non-disclosure agreement, which will be subject to negotiation and agreement with UCS, before receiving a copy of this Exhibit.

**Question #4:**

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

**UCS Response:**

UCS will not be sharing a monthly billing statement/premium remittance.

**Question #5:**

Does the plan include Waiver of Premium? If so, please provide the policy provisions as well as a list of open Waiver of Premium claims, including gender, date of birth, date of disability, and amounts of life coverage for all current disabled insureds.

**UCS Response:**

There is no premium to waive. It is an employer paid policy.

**Question #6:**

Please provide a premium rate history from 2021 to 2025 for each line of Life and AD&D coverage.

**UCS Response:**

UCS declines to provide premium rate/pricing history.

**Question #7:**

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

**UCS Response:**

The in-force policy/benefit booklet contains information that is proprietary to the current vendor and therefore will not be provided. A copy of UCS's current certificate of insurance for its group life insurance and accidental death & dismemberment insurance coverage plan will not be provided, as it may not be reflective of the current RFB requirements. Please refer to the RFB's Scope of Work for a description of the requested plan provisions.

**Question #8:**

Have there been any significant plan design changes in the last several years (i.e. change in benefit schedules)?

**UCS Response:**

There have been no plan design changes within the last five (5) years.

**Question #9:**

Please share the name of the benefits administrator that will be servicing the plan.

**UCS Response:**

The name of the benefits administrator will be identified at a later date and shared with the Awarded Contractor.

**Question #10:**

Please describe any established file transfers you have in place today.

**UCS Response:**

File transfer details will be established with the Awarded Contractor.

**Question #11:**

Please describe your evidence of insurability process, including such things as submission, follow-up and notification.

**UCS Response:**

It is an employer-based plan. No proof of insurability is required.

**Question #12:**

Please provide a description of your claim's submission process; including such items as information gathering, submission, follow up and resolution.

**UCS Response:**

The claims submission procedures are proprietary to the current vendor and will therefore not be provided; however, you can find the UCS claims requirements for this RFB under Article III, CLAIMS.

**Question #13:**

Please provide the details of your current portability/conversion administration process.

**UCS Response:**

Group life insurance coverage ends on the date an employee's employment terminates or otherwise loses eligibility. Employees may convert their existing life insurance to whole life coverage if they lose eligibility. Portability allows employees to continue group term life and AD&D coverage at the same levels they had as active employees. Employees must apply directly with the insurance carrier within 45 days after coverage ends.

**Question #14:**

What's the best way to communicate with your employees during enrollment and throughout the year?

**UCS Response:**

Currently, employees don't communicate directly with the insurer unless a claim is submitted. The UCS Human Resources Department disseminates enrollment information and forms. For newsletters, brochures, surveys, and similar materials, mail or email is the best method of communication with employees.

**Question #15:**

Are current beneficiary designations held electronically or on paper?

**UCS Response:**

Current beneficiary designations are held electronically in a secure document retainment file.

**Question #16:**

Who holds current beneficiary designations?

**UCS Response:**

The employer (UCS) holds the current beneficiary designations.

**Question #17:**

What is the process to share beneficiary information with the current carrier?

**UCS Response:**

When a claim is filed, the beneficiary on file is shared with the carrier.

**Question #18:**

Are designation details (e.g. name, class, share) stored as system data, images or both?

**UCS Response:**

The designation details are stored on the document retainment file as both system data and images.

**Question #19:**

Please provide a description of the current EAP program.

**UCS Response:**

EAP (Employee Assistance Program) is not related to this RFB and therefore information regarding EAP will not be provided.

**Question #20:**

Who is eligible for EAP?

**UCS Response:**

EAP (Employee Assistance Program) is not related to this RFB and therefore information regarding EAP will not be provided.

**Question #21:**

Are bidders allowed to propose any exceptions to the contract terms included in Section VIII of the RFB if the exceptions are clearly identified in the proposal response?

**UCS Response:**

Bidders are generally expected to agree to the contract terms included in Section VIII of the RFB; provided, however, if a bidder has any objections to such terms, it must specifically detail its objections and propose alternative language. Please note that UCS reserves the right to reject a proposal that proposes to materially alter such terms, and ultimately, such terms are subject to negotiation (as part of a contract negotiation) between UCS and the Awarded Contractor.

**Question #22:**

Can you please provide me with the census and experience data?

**UCS Response:**

Copies of the census of active and retired enrollees (as of 12/8/25, Exhibits C and D of the RFB) and the five-year claims history (1/1/2020-1/1/2025, Exhibit E of the RFB) can be requested by vendors by contacting the designated contact of this RFB. Vendors will be required to enter into a non-disclosure agreement, which will be subject to negotiation and agreement with UCS, before receiving a copy of these Exhibits.

**Question #23:**

Please confirm who maintains the beneficiary designation records, and if they are stored on paper (including images) or electronically.

**UCS Response:**

The employer (UCS) maintains/holds the current beneficiary designations. Current beneficiary designations are stored/held electronically in a secure document retainment file.

**Question #24:**

Please confirm who distributes claim forms to beneficiaries, and how the carrier is notified of a claim.

**UCS Response:**

The employer (UCS) begins the process of a claim submission and notifies the carrier of a claim.

**Question #25:**

Are there any value adds highly utilized by your employees?

**UCS Response:**

The RFB is for non-contributory life and AD&D insurance in accordance with the plan specifications. Value adds are not part of the RFB.

**Question #26:**

Please advise of commissions that should be included.

**UCS Response:**

UCS does not pay remuneration of any kind other than the fees for monthly premiums that bidders include in the Exhibit A pricing sheet. UCS will not pay commissions or broker fees in connection with the provision of services under this RFB. For clarification, UCS will not accept proposals from brokers acting on behalf of insurers.

**Question #27:**

Who is the current life carrier and how long have they been with the current life carrier?

**UCS Response:**

UCS declines to provide the name of the insurer but it has contracted with its current insurer for its group life insurance and accidental death & dismemberment insurance coverage plan since 2020.

**Question #28:**

Please provide current life certificates.

**UCS Response:**

A copy of UCS's current certificate of insurance for its group life insurance and accidental death & dismemberment insurance coverage plan will not be provided, as it may not be reflective of the current RFB requirements. Please refer to the RFB's Scope of Work for a description of the requested plan provisions.

**Question #29:**

Have there been any plan design changes in the last 5 years?

**UCS Response:**

There have been no plan design changes within the last five (5) years.

**Question #30:**

Please provide life paid claims list by coverage: gender, date of death, date paid, and coverage amount?

**UCS Response:**

UCS will provide vendors with five-year claims history (1/1/2020-1/1/2025, Exhibit E of the RFB), which can be requested by contacting the designated contact of this RFB. Vendors will be

required to enter into a non-disclosure agreement, which will be subject to negotiation and agreement with UCS, before receiving a copy of this Exhibit.

**Question #31:**

Please provide claims count per year.

**UCS Response:**

UCS will provide vendors with five-year claims history (1/1/2020-1/1/2025, Exhibit E of the RFB), which can be requested by contacting the designated contact of this RFB. Vendors will be required to enter into a non-disclosure agreement, which will be subject to negotiation and agreement with UCS, before receiving a copy of this Exhibit.

**Question #32:**

Please confirm the disability provision. - if waiver of premium applies, please provide a listing of all waivers claims incurred year.

**UCS Response:**

The life insurance policy does not apply to disability. No waiver of premium applies.

**Question #33:**

Are renewal rates available? If so, can they be provided?

**UCS Response:**

Renewal rates are not available.

**Question #34:**

Please provide a copy of the most recent invoice.

**UCS Response:**

UCS will not be sharing a copy of a prior invoice.

**Question #35:**

Does portability apply? If so, please provide the portability information by year.

**UCS Response:**

There is a portability provision. Please see Article II.C. of the RFB for more information re. portability requirements.