



Last Updated: 6/21/16

TO: Holders of Specifications Relating to: RFP #707  
Group Life and Long-Term Disability Insurance Coverage

RELEASE DATE: June 1, 2016  
FROM: Mike Westerman, CPPO

**SUBJECT: Additional Information/Clarifications to Specifications**

**Question 1) Do you have the following:**

- Experience for the group and voluntary life for three years broken out by lives
- LTD experience broken out by lives for three years individually
- Open claim report for LTD
- Open waiver report

**Answer 1) Experience reports uploaded to the website.**

**Question 2) Do you have the following:**

**Experience Reports:** Can we get a closed Life claims list, and a waiver claims list, and premium and claim list broken out by year?

Can we get an LTD closed claims list, paid on incurred report, and premium and claims list broken out by year?

1. Can you please request experience (paid premium and paid claims), broken down by month or by year, for the past 3-5 years? We also need an LTD open claim listing
2. Does the group participate in both PERS and Social Security? Or just one of them?  
**Answer: Both, except for CRESA (911 agency) they do not participate in PERS or Social Security.**
3. Class 2's maximum benefit amount listed in the RFP doesn't match the booklet we received on the LTD – which is correct? **Answer: For LTD Class 1 and 2 =Plan 1 60% of \$15,000 pre-disability earnings.**
4. I'm missing some information on the census – can you request the following?
  - a. LTD buy-up elections- **Answer: See LTD Buy-up census.**
  - b. Census classes –not sure how to distinguish between classes 2 & 3 on the census?  
**Answer: See Clark County Life LTD Class Schedule.**
  - c. Work hours for the hourly employees – to calculate annual earnings (minimum work hours is 20, so I can't assume 40 hours for all) **Answer: FTE is provided in census.**
  - d. Are the sick leave balances listed on the census in hours? **Answer: Yes.**

**Answer 2) Experience reports uploaded to the website.**

**Question 3)**

**LTD**

1. Paid premium by year for 2011 – present
2. Lives history by year 2011 – present
3. Paid claims by incurral year (paid claims triangle) 2011 – present
4. Rate history 2011 – present
5. Open claim detail to include gender, date of birth, date of disability, net benefit, offset amount and total paid per claim
6. Closed claim detail to include date of disability, date of termination, net benefit and total paid per claim
7. Recent invoice or billing statement to include lives, volumes and rates

**Life**

1. Paid premium by year and line of coverage for 2011 – present
2. Lives history by year and line of coverage 2011 – present
3. Paid claims 2011 – present by line of coverage
4. Rate history 2011 – present by line of coverage
5. Listing of open Waiver of Premium claims to include gender, date of birth, date of disability, benefit amount and whether Basic or Supp claim
6. What is the limiting age of the Basic Life PW benefit. The Certificate states that the Supp Life plan is age 70. **Certificate has the most current information.**
7. Recent invoice or billing statement to include lives, volume and rates

**Answer 3) Experience reports uploaded to the website.**

**Question 4)** Please send a recent invoice or billing statement that includes lives, volumes and rates for all lines of coverage, both Life and LTD. **See answers to individual questions in this section.**

**Answer 4) Uploaded to the website.**

**Question 5)** What is the limiting age of the Basic Life PW Benefit? **Please do not refer me to the Certificate.**

**Answer 5) No age end date per the policy.**

**Question 6)** Is the Benefit amount on the LTD claim detail report NET benefit or GROSS benefit?

**Answer 6) Review the experience reports provided. On the updated reports claims are listed as paid amount, so that should be the net.**

**Question 7)** Can we get offset amounts on the LTD claim detail report?

**Answer 7) We do not have this information.**

**Question 8)** We cannot quote an incremental Spouse Life schedule. What would Clark County want as an alternative?

**Answer 8) Complete the deviation proposal form for alternatives.**

**Question 9)** Section IIC – Proposal Content - item # 2 asks about the project team. Can you please provide more details/instructions on what you are looking for here?

**Answer 9)** **This is information only, the proposers capabilities will be completed in Attachment C.**

**Question 10)** For the open LTD claims we will need date of birth on open claims where we have reserve information. I will need date of birth, gender, date of disability, benefit and reserve all on the same report please.

**Answer 10)** **The updated experience report 606122 exp no names DOB should have all of this information.**

**Question 11)** Rate history is for 1/1/08 – 12/31/14 and 1/1/14 to 12/31/16. The year 2014 overlaps. Were current LTD rates effective 1/1/14 or 1/1/15? Please clarify.

**Answer 11)** **LTD Rates were effective 2014.**

**Question 12)** Can Basic Life and Additional life premium be split by coverage?

**Answer 12)** **There are separate billing statement for each of these coverages.**

**Question 13)** How many work hours are the elected officials typically working per week?

**Answer 13)** **Elected officials are considered full-time employees. They are in positions elected by the citizens of Clark County. They do not have to record their hours under state law.**

**Question 14)** When submitting our Proposal, the RFP states to “submit one original, and three complete copies of the proposal, as well as on the thumb drive containing RFP.” Just to clarify, would you like all items sent regarding the RFP as well as the proposal on the thumb drive?

**Answer 14)** **We would like one thumb drive to have all the requested items that would be provided with the original proposal and three copies.**