



NOTICE

ADDENDUM 1

FLORIDA VIRTUAL SCHOOL

December 17, 2018

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Responses to be received, 2:00 PM EST, January 8, 2018 at Florida Virtual School Procurement Services Department, 2145 Metrocenter Blvd, Suite 100, Orlando, FL 32835.

RFP01-1901625B01-LIFDIS-XXXXXX for Life & Disability Insurance is hereby amended by the following change(s):

Refer to page 14, paragraph 3.6.3, Which reads as follows:

“3.6.3 The cost response shall have the following distinct components:”

Chage to read as follows:

Refer to page 14, paragraph 3.6, Which reads as follows:

“3.6 Tab 6 Cost Repsponse

The cost response shall have the following distinct components:”

1.

Q	How can I obtain a copy of Attachment 1, FLVS Census in Microsoft Excel format?
A	Please email kstolarenko@flvs.net to request a copy.

2.

Q	What is the address of Gallagher Consulting?
A	200 South Orange Avenue, Suite 1350, Orlando, FL 32801

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www.flvs.net

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procurement@flvs.net

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3.

Q	Can you please request an Excel version of the Cost Proposal Form (Attachment 20)? The form provided is not in a format can be completed as required. (I even converted the PDF to Word and the cells cannot be completed as required.) Per the Instructions: <i>The cells highlighted in light blue are editable; all others are locked to prevent modification. This sheet must be returned electronically.</i>
A	The form will be emailed to all respondents upon request.

4.

Q	Is the 7/1/19 renewal position available yet from CIGNA?
A	No

5.

Q	Was the group offered any liberalization in enrollment methods (i.e. true open enrollments, modified open enrollments) during the time they have been in force with CIGNA? If yes, can details be provided regarding these enrollments?
A	FLVS has not had a true open enrollment since 2014. FLVS employees are able to increase their current voluntary life benefit by up to two increments up to the GI without EOI.

6.

Q	Can the census be updated to also include work zip codes for all employees?
A	The census lists the home zip codes for employees and since 95% of the employees work from home this is one in the same.

7.

Q	Can you confirm the in force Basic Life rate for Retirees during the time period of 7/1/14 to 6/30/17?
A	\$.055

8.

Q	Can updated experience be provided from CIGNA for all lines of coverage going back to policy inception (i.e. covering the time period of 7/1/14 to 11/30/18?
A	This request has been made of Cigna. In the event we obtain this information we will release another addendum.

9.

Q	Does CIGNA currently also have the group's medical or stop loss coverage in force?
A	No

10.

Q	Do all employees in the group participate in Social Security?
A	Yes

11.

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Q	Do all employees in the group participate in the Florida Retirement System?
A	Yes

12.

Q	Please confirm what (if any) state retirement plan the group participates in, and which classes participate.
A	Florida Retirement System (Pension or Investment Plan): All employees participate

13.

Q	Please clarify the occupations for all “non-instructional” employees on the census.
A	Non-instructional employees are administrative in nature. FLVS does not employ any bus drivers, cafeteria workers, or janitorial staff.

14.

Q	Please clarify what the number 7 in the eligibility column means and if those employees are eligible for LTD coverage. Those employees do not have “enrolled” listed in the LTD column.
A	A key at the top of the census indicates that these employees are eligible, but are in their waiting period.

15.

Q	Please confirm whether the group currently has telephonic claims service on the STD.
A	Confirmed

16.

Q	Please provide the average number of insured lives for LTD, STD, and the Buy-Up STD. a. 7/1/2015 through 6/30/2016 b. 7/1/2016 through 6/30/2017 c. 7/1/2017 through 6/30/2018
A	This request has been made of Cigna. In the event we obtain this information we will release another addendum.

17.

Q	Is the STD Experience able to be broken out (premiums/paid claims) – between Core STD and the Buy-Up STD?
A	No

18.

Q	Upon the PDF file and census for Florida Virtual School, and have the following questions: <ul style="list-style-type: none">• LTD: Can we get the individual reserves on the LTD open claims?• LTD/STD: Any historical plan or rate changes since 7/1/2015?• LTD/STD: Do we have the 2019 renewal rates?
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A	LTD: This request has been made of Cigna. In the event we obtain this information we will release another addendum. LTD/STD: historical rates since inception are provided in the renewal letter; There have been no plan changes. 2019 LTD/STD renewal rates: Not available
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19.

Q	Are the retiree premium rates the same as the active employee rates?
A	Yes, the self bill indicates that the retiree premium is .47, however, the correct rate is indeed, .047.

20.

Q	Can you provide a more detailed description of occupations?
A	Instructional employees are teachers who teach “virtually” from their homes. All “non-instructional” employees are administrative in nature. FLVS does not employ any bus drivers, cafeteria workers, or janitorial staff.

21.

Q	Basic Life/AD&D: <ul style="list-style-type: none">• Who pays for the retiree life benefit – the group or the retiree?• The benefits indicate a grandfathered Class 3 with voluntary life benefits – is this still an active class? This population is not indicated on the census. If there are still participants in this class that information needs to be included on the census in order to be included in the proposal.
A	1. FLVS pays for the retiree life benefit. Also, as previously indicated in question 19 the correct retiree life premium is .047 2. Class 3 was a class set up for the takeover from the prior carrier confirming that Cigna would allow all amounts to be in force.

22.

Q	Employee Assistance Program: <ul style="list-style-type: none">• Is there currently one in place?• If so what line of coverage is it attached to?• Are there any face-to-face visits included and if so how many?
A	1. Yes – there is an EAP in place 2. It is attached to the basic life. 3. Yes, there are three face to face visits

23.

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Q	<p>Disability:</p> <ul style="list-style-type: none">• Does the group participate in PERS/STRS? <p>Life:</p> <ul style="list-style-type: none">• Please provide waiver of premium face amounts for Trad. Life and Voluntary Life• Please provide date of disability for the waivers• Please provide lives history.
A	<p>Disability:</p> <p>1. The group participates in the Florida Retirement System</p> <p>Life:</p> <p>1. These requests have been made of Cigna. In the event we obtain this information we will release another addendum.</p>