

# NOTICE

ADDENDUM 1

FLORIDA VIRTUAL SCHOOL

December 4, 2025

Karen Stolarenko

(407) 513-3566

kstolarenko@flvs.net

---

Solicitation RFP01-2604720B01-DISLIF-XXXXXX; Insurance including: Group Term Life, Accidental Death, & Dismemberment, Short-Term and Long-Term Disability is hereby amended by the following change(s):

---

1.

<b>Broker Location</b> Could you confirm the location for the broker Gallagher that is listed on the RFP.
---

Orlando, FL
-------------

2.

<b>Add a user:</b> Could you please grant access to ProposalUnitGBS@newyorklife.com
---

Withdrawn by requestor
------------------------

3.

<b>Access grant request</b> Please withdraw my question to grant access.
--

Not Applicable
----------------

4.

### Uw Questions

1. Can we get a detailed LTD open and closed claim listing
2. Can we get specifics on how Retirees are eligible? It appears to be an open class, but the census only shows 69 enrolled out of 3,706 active employees
3. We only received two years of experience for each line. Can we get an additional 1-3 years?

1. No additional reporting will be provided for this RFP.
2. Retiree means a former full-time employee of the employer who is eligible for retirement benefits. This is an open class.
3. No additional reporting will be provided for this RFP.

5.

### Required Plan Forms

Note: These forms must be uploaded in Bonfire to the "Required Plan Forms" folder provided. There is no tab in the submission section.

The space has been provided. See the Bonfire portal.

6.

### Life/AD&D

1. The October bill doesn't provide age-banded rates for employee and spouse optional life, but the provided optional life policy does (attachment 14). Can you confirm those rates in the policy still accurate?
  - a. If the rates in the policy are still accurate, the inforce employee and spouse optional life rates are not Table I compliant. Would you like quote rates to be Table I compliant?
2. Please confirm when the group last held a true Open Enrollment for Supplemental Life. Please provide any details surrounding EOI rules and the enrollment process.
3. Is the upcoming Annual Enrollment going to be an active (all employees must take action and accept/decline benefits) or passive (only employees that need to make a change need to take action) enrollment?
  - a. If passive – what percentage of your employees usually make a change during the enrollment period?

4. The current Lincoln policy has been in force since 2019, please provide 5 years of Life/AD&D experience that provides paid claim and waiver claim face amounts.
5. Please provide any details about changes to rate, material changes to plan design, or changes to commissions within the last 5 years.
6. Are you group interested in adding Optional AD&D to the Optional Life plan?
7. Was the basic life rate change on 7/1/25 due to renewal action or something else?
8. Can you please confirm that the active employees and retirees are billed at separate rates for basic life (.036 and .033)?

### Disability

1. Please provide claim experience data going back prior to 10/2023
2. Please provide open & closed LTD claim listing (including reserves) for the same time period
3. Please provide recent billing statement on carrier letterhead
4. Please confirm any rate or plan changes throughout the last 5 years.
5. Please confirm if FICA-match is included in STD benefits, (where the carrier pays FICA on behalf of the employer)
6. Please confirm if STD 3/6 pre-ex applies to both Base & Buy-Up or only buy-up.

### Life/AD&D

1. Quote the existing rates and any alternative rates that you see fitting.

Voluntary Life 000400252135 00000		
Age band	Current rate	Renewal rate
	UniSmoker	UniSmoker
0 - 19	\$0.061	\$0.061
20 - 24	\$0.061	\$0.061
25 - 29	\$0.061	\$0.061
30 - 34	\$0.072	\$0.072
35 - 39	\$0.092	\$0.092
40 - 44	\$0.145	\$0.145
45 - 49	\$0.237	\$0.237
50 - 54	\$0.359	\$0.359
55 - 59	\$0.536	\$0.536
60 - 64	\$0.887	\$0.887
65 - 69	\$1.598	\$1.598
70 - 74	\$1.881	\$1.881
75 - 79	\$1.881	\$1.881
80 - 99	\$1.881	\$1.881

2. Last true open enrollment was on 7/1/2022

**EOI Rules:** Evidence of Insurability must be submitted to and approved by the Company when:

Spouse Life Insurance amounts exceed the guarantee issue amount of \$50,000 at initial enrollment; any benefit option increase or new election requested during the specified open enrollment period which exceeds the amount of Spouse Life Insurance by more than 2 increment level(s); or initial coverage is elected more than 31 days after first becoming eligible. If any evidence of insurability is required, it will be provided at the Person's own expense EOI submitted online.

3. Passive Open Enrollment. – 10% / 15%

4. No additional reporting will be provided for this RFP.

5. The waiting period for all policies was reduced from 60 days to 30 days, effective July 1, 2022.

For Life and Voluntary Life coverage, the effective date for benefit decreases was changed to the policy anniversary date, with this amendment taking effect on July 1, 2019.

Dependent termination now occurs at the end of the calendar year in which the individual no longer qualifies as a dependent, and the maximum age for dependent children has been updated to 26 years.

The Voluntary Child Life benefit now offers a \$5,000 option. While the official amendment date is July 1, 2022, the actual change was retroactively applied to July 1, 2019, as outlined in the policy and certificate.

Additionally, retiree reductions have been eliminated.

6. No Voluntary AD&D coverage will be quoted.

7. It was because of the renewal.

8. Rates should match (.033) for both Active employees and retirees. There was a cost reduction for 7/1/2025 from \$0.036 to \$0.033 since additional lines of coverage were added.

### **Disability**

1. No additional reporting will be provided for this RFP.

2. No additional reporting will be provided for this RFP.

3. No additional reporting will be provided for this RFP.

4. LTD Rates changed 7/1/2025 (.063 to .058) since additional lines of coverage were added.

5. FICA is matched

6. Pre Ex applies to both Core and Buy Up

7.

### Disability

1. Is renewal available?
2. Could you provide an LTD open claims report including DOB, DOD, gender, gross and net benefit, current reserves, and total paid? The report should align with the same valuation date as the LTD experience.
3. For LTD, can we receive a Paid & Incurred report showing 4–5 years of incurred experience by 12-month periods, including total paid claims and premium?
4. Would it be possible to get an additional two years of STD experience?
5. Please share LTD and STD rate history corresponding to the experience provided.
6. How are core/buy-up volumes currently billed on STD? Is billing based on first dollar (total volume) or excess volume?
7. Are there any additional fees or credits we should include?
8. Is ER FICA Match service included in the current plans?
  - a. If yes, could you describe the service and how it is billed for both STD and LTD?
  - b. Is the cost of the service included in the premium rate? If so, what is its value?

### Life

1. The group has been with Lincoln since 7/1/2019, and we received 24 months of data. Could we please get an additional year or two of experience data?
2. Please provide rate history going back five years.
3. Is the retiree class open or closed?
4. General Question
5. Are there any additional fees or credits we should account for in our pricing?

### Disability

1. Renewal is not yet available.
2. No additional reporting will be provided for this RFP.
3. No additional reporting will be provided for this RFP.
4. No additional reporting will be provided for this RFP.
5. LTD Rates changed 7/1/2025 (.063 to .058) since additional lines of coverage were added.
6. First dollar.
7. Jelly Vision Credits (\$1.15 PEPM) & Implementation / Ongoing Credits
8. FICA match is included for both STD and LTD. The fee included in billed rate

**Life**

1. No additional reporting will be provided for this RFP.
2. Basic life rate changed for 7/1/2025 from \$0.036 to \$0.033 since additional lines of coverage were added.
3. It's an open class
4. No question has been provided
5. Jelly Vision Credits (\$1.15 PEPM) & Implementation / Ongoing Credits

8.

**Life and AD&D Census Question**

If there are any employees working outside of the United States, including in U.S. territories, please identify them on the census and provide each employee's country of citizenship and country of employment.

N/A

9.

**Life and AD&D Experience and Rates Question**

There appears to have been EE and Spouse premium increases in 7/2023 and 7/2024. Please provide a premium rate history for each line of Life and AD&D coverage.

For Voluntary Life, there was an amendment made for 7/1/2022 for rates to be corrected to the below. These are also the current in force rates.

**PREMIUM RATE SCHEDULE**

Monthly Group Life Rate Insured Employee's Attained Age	Monthly Rate per \$1,000 of insurance
Less than 20	\$ .061
20 - 24	\$ .061
25 - 29	\$ .061
30 - 34	\$ .072
35 - 39	\$ .092
40 - 44	\$ .145
45 - 49	\$ .237
50 - 54	\$ .359
55 - 59	\$ .536
60 - 64	\$ .887
65 - 69	\$1.598
70 - 74	\$1.881
75 - 79	\$1.881
80 and older	\$1.881

Monthly Spouse Life Rate Insured Spouse's Attained Age	Monthly Rate per \$1,000 of insurance
Less than 20	\$ .061
20 - 24	\$ .061
25 - 29	\$ .061
30 - 34	\$ .072
35 - 39	\$ .092
40 - 44	\$ .145
45 - 49	\$ .237
50 - 54	\$ .359
55 - 59	\$ .536
60 - 64	\$ .887
65 - 69	\$1.598
70 - 74	\$1.881
75 - 79	\$1.881
80 and older	\$1.881

**10.**

**Life and AD&D Experience and Rates Question**

Is any claims and premium experience data available prior to 10/2023? The policy is effective back to 2019 so we would like to review 3-5 years.

No additional reporting will be provided for this RFP.

**11.**

**Life and AD&D Experience and Rates Question**

Please provide a detailed listing of all death claims.

No additional reporting will be provided for this RFP.

12.

**Life and AD&D Plan Design Question**

Please confirm if the retiree group is open to future retirees.

Yes, it's open for future retirees.

13.

**Life and AD&D Plan Design Question**

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

The waiting period for all policies was reduced from 60 days to 30 days, effective July 1, 2022.

For Life and Voluntary Life coverage, the effective date for benefit decreases was changed to the policy anniversary date, with this amendment taking effect on July 1, 2019.

Dependent termination now occurs at the end of the calendar year in which the individual no longer qualifies as a dependent, and the maximum age for dependent children has been updated to 26 years.

The Voluntary Child Life benefit now offers a \$5,000 option. While the official amendment date is July 1, 2022, the actual change was retroactively applied to July 1, 2019, as outlined in the policy and certificate.

Additionally, retiree reductions have been eliminated.

14.

**Life and AD&D Plan Design Question**

Have there been any open or special enrollments during, or just prior to, the experience period?  
If so, please provide details.

None, only annual open enrollment

15.

**Life and AD&D General Question**

Do you currently use a TPA or software vendor for your benefits enrollment and eligibility? If so, can the name of the vendor be released?

Workday

16.

**Life and AD&D General Question**

Since we are quoting on Life and AD&D only, what amount of the requested credits (i.e., implementation credit) should be included in our proposal?

Jelly Vision Credits (\$1.15 PEPM) & Implementation / Ongoing Credits

17.

**Life and AD&D General Question**

How is aging administered? Are employee ages frozen as of 1/1 of the plan year, or are ages updated throughout the year?

Rate changes due to an increase in age will become effective on the Policy Anniversary date coinciding with or next following the Insured Person's birthday.

18.

**Life and AD&D General Question**

On page 12 of the RFP, it instructs vendors to provide written letters of reference from the last thirty-six months. Does this mean the client has had to be implemented in the last thirty-six months or that client reference letters can be provided as long as they were written in the last thirty-six months?

The letters should be references from clients you have actively contracted with within the past 36 months.

19.

**Life and AD&D Question – Other**

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

This group is self-billed.

20.

**Life and AD&D Question – Other**

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

Evidence of Insurability must be submitted to and approved by the Company when: Spouse Life Insurance amounts exceed the guaranteed issue amount of \$50,000 at initial enrollment; any benefit option increase or new election requested during the specified open enrollment period which exceeds the amount of Spouse Life Insurance by more than 2 increment level(s); or initial coverage is elected more than 31 days after first becoming eligible. If any evidence of insurability is required, it will be provided at the Person's own expense EOI submitted online.

21.

**Life and AD&D Question – Other**

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

Employees have access to the claims forms and are provided with instructions on how to submit. FLVS will provide any employer-related information required.

22.

**Life and AD&D Question – Other**

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

Employees contact Carrier directly via the customer service numbers provided during OE.

23.

**Life and AD&D Question – Other**

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

Enrollment Guides, Workday, Jelly Vision

24.

**Life and AD&D Question – Other**

Are current beneficiary designations held electronically or on paper?

Electronically- Workday

25.

**Active at Work**

The RFP requests that the Active at work require must be waived. Does that have to be waived or would continuity of coverage be sufficient.

If not waived and only continuity of coverage is provided that should be listed on the plan deviations.

26.

**FICA/W2 Services**

Are FICA taxes and W2 prep services included in the STD rates?

FICA Match is included

27.

**2-Attachment 3 FLVS Life and DI RFP Plan Deviations 2026**

Can you send an updated "2-Attachment 3 FLVS Life and DI RFP Plan Deviations 2026" worksheet? This one appears to be protected so we are unable to input our responses.

Attachment has been provided and uploaded into the Bonfire portal along with this Q&A document.