

OFFICE OF THE STATE COMPTROLLER

RESPONSES TO VENDOR QUESTIONS

JULY 10, 2020

1. Do you anticipate extending the bid due date?  
**No.**
2. What additional details are you willing to provide, if any, beyond what is stated in bid documents concerning how you will identify the winning bid?  
**This is an RFI; the purpose of which is to identify products that we may wish to make available to state employees via a payroll deduction slot. The next round of the process will be issuance of an RFP for the selected products. More detailed instructions will be provided during the RFP phase. Please note that only vendors that responded to the RFI for a particular product will be invited to participate in the RFP**
3. Was this bid posted to the nationwide free bid notification website at [www.MyGovWatch.com/free](http://www.MyGovWatch.com/free)?  
**No.**
4. Other than your own website, where was this bid posted?  
**CT Department of Administrative services, State Contracting Portal and in the Hartford Courant.**
5. Can you provide the following?
  - a. List of Items, Schedule of Requirements, Scope of Work, Terms of Reference, Bill of Materials required?
  - b. Soft Copy of the Tender Document through email?
  - c. Names of countries that will be eligible to participate in this tender.
  - d. Information about the Tendering Procedure and Guidelines?
  - e. Estimated Budget for this Purchase?
  - f. Any Extension of Bidding Deadline?
  - g. Any Addendum or Pre-Bid meeting Minutes?  
**No, please see response to question 2 above.**
6. Please provide a current census for the required proposed pricing.  
**Individual policies are offered, there is no need for a census file.**
7. Are carriers allowed/able to respond to more than one product?  
**Yes, carriers may offer more than one product.**
8. Are carries allowed/able to propose products other than the current six supplemental benefits listed in the RFI, i.e. STD, LTD, auto and homeowner's insurance, universal life insurance, term life insurance and long-term care insurance?  
**Yes**

9. Are carriers required to respond to all six of the current supplemental benefits listed in the RFI?

**No, carriers may select which product(s) they care to offer.**

10. Will you be providing a census for this RFI?

**No.**

11. How many currently participate in the Universal Life plan?

**Approximately 6300**

12. How long has the current provider been in place?

**Since at least 2009**

13. What qualifications are there for eligibility?

**Most products require that an employee work a minimum of 17.5 hours to participate.**

See <https://www.osc.ct.gov/benefits/docs/EmployeeHandbook.pdf>

14. What are the current underwriting guidelines?

**We are unable to answer this question.**

15. What, if any, are the conditions or options regarding retiree eligibility for permanent life?

**The group life plan provides for coverage to retirees that participated in the program while actively employed. See Conn.Gen.Stat. § 5-257. Retirees either receive a paid-up policy at time of retirement or details on how to convert to an individual policy.**

16. What is the expected communication and enrollment process as of 1-1? If not face to face:

**As of the present time we are unable to make any prediction about the communication/enrollment process. Each vendor is encouraged to describe its capabilities and proposed plan for enrollment and communications, especially if in-person enrollment is not possible.**

a. Will a telephonic approach allow for in and outbound calls?

b. Will the State actively support the communication process via:

i. Video email/email announcement?

ii. Text messaging?

iii. Permitting carrier based online self-election?

**The State will support vendor's marketing efforts. Each vendor is encouraged to describe its capabilities and proposed plan for enrollment and communications, especially if in-person enrollment is not possible.**

17. Will the Sate provide current participants information?  
**Yes**
18. If enrollment is initially done remotely is the intention to ultimately return to face to face?  
**Eventually, once it is safe to do so.**
19. Can applicants opt to remit premiums through direct pay (ACH, EFT)?  
**That will be considered; please indicate whether comparable discounts rates will be offered for ACH/EFT payments as for payroll deduction.**
20. Are there permanent life riders or benefits not permitted based on current Individual plan offerings? i.e.:  
a. Chronic Illness/Long Term Care  
b. Critical Illness  
**No**
21. Unfortunately, due to Covis-19, we are still in a work from home environment which impacts some of our capabilities. We are hoping you are willing to accept an electronic submission via email for the RFI that is due on 7/24? (as opposed to on cd/DVD or on a thumb drive).  
**Yes, vendors may submit their response via email to [OSC.RFP@ct.gov](mailto:OSC.RFP@ct.gov). Please note that the file size limit is 25MB for email. We are testing a process whereby vendors can submit the electronic version their responses using an SFTP site. If that is possible, we will post details on the Comptroller’s website, as an amendment to the RFI. You may also send your contact details to OSC.RFP to receive an update on the delivery mechanism . Please use the subject line “RFI electronic response”.**
22. Will the current carrier retain its payroll slot?  
**Carriers are not allowed to “retain” payroll deduction slots unless they have a current contract with the State**
23. Will it be prevented from further marketing?  
**Carriers will only be allowed to market their products to state employees on state property if they have a current contract with the State.**
24. Will the current six supplemental benefits continue to be offered?  
**Only if their products continue to be authorized by the VAC and they have a current contract with the state.**
25. Is it the expectation of the VAC that the current six supplemental benefits will be replaced only on a go forward basis and that any coverage in effect will remain in force?  
**All vendors and products must be approved by the VAC; if a current vendor is not selected following the RFP the payment method for existing policies will need to be modified.**

26. Will the current six supplemental benefits need to be serviced in some fashion by a new vendor, such as access to current account activity and service features as well as payroll deduction and billing reconciliation? Sorry  
**That is not the current model.**
27. Will the VAC entertain proposals for an “Employee Portal”, supplemented by a call center, that would offer a single point of employee/retiree access to the current six supplemental benefits?  
**All vendors are to be individually selected. We are unlikely to adopt a service model along the lines described.**
28. Will the VAC entertain proposals for an “Employee Portal”, that would offer a single point of employee/retiree access to the current six supplemental benefits and other products and services that are approved by the State Comptroller?  
**This is an RFI for products to be offered to state employees; we are not pursuing a new delivery system at this time.**
29. Will the VAC entertain proposals for a portal that offers a choice of specific vendors, all authorized by the State Comptroller, that are in the same category of product or service such as automobile homeowners’ coverage? In other words, would a choice of authorized vendors in the same category be permitted?  
**No.**
30. Will the VAC entertain proposals where the contractual relationship is between the State Comptroller and the carrier as part of a multiparty agreement that also names a servicing agent, a broker administrator etc. There would be an agreement between the State Comptroller and a “portal operator” as well as agreements between the State Comptroller and the insurance carrier?  
**Some of the current carriers use a servicing agent.**
31. RFI notes: “With respect to insurance products it is the State Comptroller’s policy to contract only with carriers selected to underwrite the coverage. Accordingly, proposals to provide insurance products must contain the signature of an official authorized to contractually bind the insurer.” Will a written consent to offer the insurer’s product be adequate to satisfy the noted signature requirement?  
**We can accept electronic signatures.**
32. Are there any other advantages and set asides for nationally certified Women Owned Small Business?  
**No.**
33. In order to issue a proposal, we would need a census, containing, gender, dob, salary, class structure if applicable, plan design and claims experience (the last 3- 5 years of paid premium/paid claims)  
**Policies offered by the supplemental vendors are individual policies; for that reason, a census file is not required.**

34. Are only active employees eligible to apply for coverage?  
**At present long-term care insurance is the only product that is offered to retirees and payable from monthly pension benefits.**
35. Can you define what you consider actively at work?  
**Each carrier has its own definition of the term “actively at work”; employee eligibility for certain products and payroll deduction requires at least 17.5 hours of work per week. <https://www.osc.ct.gov/benefits/docs/EmployeeHandbook.pdf>**
36. Can you expand on why there is a reference to retirees in the RFI?  
**See response to #34 above.**
37. Can you describe the process for premium payments for participants? Is premium payroll deducted?  
**Yes**
38. Are there any current service; billing or claims related issues or concerns with the current universal life carrier that we should address in our response to the RFI?  
**No; however, the current universal carrier has chosen to discontinue offering the universal life product as of the end of 2020.**
39. Any additional items you would like addressed in the RFI response that is not specifically accounted for in the nine requested items?  
**No.**
40. In the current state, is the State of Connecticut the group insurance policyholder for the supplemental benefits listed below, or are individual insurance policies issued to each employee who enrolls?
- a. Short Term Disability
  - b. Long Term Disability
  - c. Supplemental Term Life
  - d. Group Universal Life (GUL)
- These are individual policies. Please see the description of the coverage offered at <https://www.osc.ct.gov/benefits/docs/EmployeeHandbook.pdf>**
41. If the current state is individual insurance policies, is the State of Connecticut willing to consider group insurance and be the group insurance policyholder?  
**You are welcome to submit your proposal for that arrangement. The VAC and the Comptroller will make the ultimate decision.**

42. Is the State interested in vendors providing information about additional supplemental benefits, such as, Critical Illness Insurance, Accident Insurance, Hospital Indemnity Insurance, Pet Insurance and a Legal Services plan?  
**Vendors are invited to provide information about products they wish to offer; the state's healthcare benefits offer comprehensive coverage. For that reason, products such as critical illness, accident and hospital indemnity coverage are not likely to be selected by the VAC.**
43. Please confirm if the State of CT uses a benefit administration system, or a third-party administrator for enrollment in each of these supplemental benefits. If yes, please provide the name so we can determine if we have existing protocols in place with them.  
**No, we do not use a third-party administration system. However, some carriers contract with their own service entities to handle enrollment and servicing.**
44. Can you please confirm that you are looking for each supplemental vendor/carrier to provide enrollment capabilities?  
**Yes, but see response to question 43.**
45. Please provide a complete census file that includes the run date as well as the following information: Gender, Zip Code, state of residence, work state, plan election, date of birth, annual salary, job title, population identifier (if groups / plans are broken out by class, design, rate structure, etc), description of any abbreviations that may be included in census file, such as status codes or coverage option.  
**Policies offered by the supplemental vendors are individual policies; for that reason, a census file is not required.**
46. For the Universal Life – in addition to census data noted above, please provide cost basis, cash value and an indicator if any Modified Endowment contracts.  
a. If Modified Endowment Contracts are indicated, please provide adjusted cost basis, if applicable – reflecting prior taxable withdrawals or loans  
**This is not information we are in a position to provide.**
47. Please provide current certificates/contracts, that provide plan design specifics – benefit levels, eligibility rules, medical underwriting rules, special provisions such as disability provision, LOA/lay-off provisions, etc.  
**See the coverage descriptions in the Employee benefits guide.**  
<https://www.osc.ct.gov/benefits/docs/EmployeeHandbook.pdf>  
**We cannot provide copies of the current carriers' materials.**
48. Please provide retirement rules and retiree benefits, and if any ongoing reductions apply to those benefits.  
**Inapplicable to this process.**
49. Please provide current dependent age definition – regular vs student.  
**Age 26 for medical coverage and age 19 for dental coverage.**

50. Please provide annual enrollment rules by coverage.

- a. How are ongoing increases handled once an employee passes the EOI level – do they still need to provide EOI if increasing yearly?
- b. How are non-participants handled beyond their initial effective date? Are they mandated to submit EOI for any dollar amount?
- c. When was the last time a special enrollment or open enrollment – with special underwriting rules last offered? Please provide provisions that applied and when it was offered.

**We cannot provide that information**

51. Please provide yearly experience for the past 5 years, broken out by coverage.

**We cannot provide that information.**

52. Please provide the current rates, along with the rate history, by coverage over the last 5 years.

**We cannot provide that information.**

53. Please provide a current invoice showing lives and volume by age bracket.

**We cannot provide that information.**

54. Given COVID-19 effects on the way business is transacted, will the Office of the State Comptroller be staffed to accept physical packages for delivery on or before the Friday July 24th RFI submission due date?

**We have staff on site to receive submissions.**

55. Would the VAC be interested in seeking enhancement benefits applicable to the Vol life Plan?

- a. Increased Vol Life Maximums and the Guaranteed Issue amount? (Employee & Spouse).

**Vendors are invited to provide information about the products they wish to offer. The VAC will evaluate each offering on its merits.**

56. Will the VAC be seeking additional supplemental benefits, for example:

- a. Accident Coverage
- b. Critical Illness Coverage
- c. Hospital Indemnity Coverage

**Unlikely that the above products would be offered under this program. See response to question 42.**

57. Can you provide an overview (Dates offered, How was the enrollment communicated to employees) of the past Open or Modified enrollments offered under the:
- a. Vol Life
  - b. Vol STD
  - c. Vol LTD

**We have allowed supplemental vendors to attend open enrollment fairs and to conduct in person meetings at state offices. It is unclear at present when in-person meetings will be permitted. We will experiment with virtual open enrollment for healthcare benefits this summer and will likely consider other enrollment strategies for these benefits going forward. Each vendor is invited to address how they would handle enrollment in a virtual environment.**