



Office of the State Comptroller

State of Connecticut Supplemental Benefits Request for Proposal Respondent Questions & Answers

June 24, 2025

Question 1: How many eligible employees are there?

Response 1: There are approximately 52,000 state employees eligible to participate in the voluntary supplementary benefit program.

Question 2: Would you be able to provide an eligible file with Date of Birth, Zip code and Gender and/or please provide a census with all eligible employees and include benefit elections (Gender, DOB, Salary, Occupation, Benefit Election and Date of Hire).

Response 2: Since the State offers voluntary supplementary benefits, it is not necessary to provide a current census of the entire population.

Question 3: Are there both bargaining and non-bargaining employees?

Response 3: Yes

Question 3A: Would the Accidental Injury, Critical Illness and Hospital Care be offered to both groups?

Response 3A: Yes

Question 4: Are there any specific plan designs being requested for the Accidental Injury, Critical Illness and Hospital Care plans?

Response: No

Question 4A: If not, how will the comparison between carriers be done with varying benefit plan designs?

Response 4A: The State will consider the initial proposals and if further information is needed, the State will ask the Vendors to provide it.

Question 5: What is the benefit administration platform being utilized to enroll these products? Is it a specific vendor or home grown system and/or what enrollment platform will the supplemental plans be enrolled on?

Response 5: The Vendor may utilize whatever technology platform best suits its proposal for enrollment and administration of its product and/or service.

Question 6: It appears as though the Accidental Injury, Critical Illness and Hospital Care products are not in force today. Please confirm.

Response 6: Confirmed. The State does not currently offer Accidental Injury, Critical Illness and Hospital Care products.

Question 7: Will the Accidental Injury, Critical Illness and Hospital care products be enrolled at the same time as medical on the same platform as medical?

Response 7: The State envisions offering all voluntary supplementary benefits at the same time – but not at the same time as medical products.

Question 8: Can you provide a full census for this RFP? Please provide a limited census in Excel format to include gender and date of birth only for all benefit eligible employees. If the State is still considering implementing group voluntary benefits, it is industry standard to release a current census containing gender, age or date of birth and salary. Will the State provide a current census?

Response 8: Since the State offers voluntary supplementary benefits it is not necessary to provide a full or limited census of the employee population.

Question 9: Premium/Rates, In Section 3.8 Bidder Proposal Requirements, sub F. it asks for rates. Auto/Home rates are independently derived and as such, we will need “rate scenarios” to quote rates. For all previous RFP’s we have participated, the State provided scenario information for us and all bidding carriers to quote. We will need scenarios issued by the state. On page 37 of PDF from the 2020 RFP response (former Section F), you can see the typical scenarios that the State provided then.

Response 9: The same scenarios, as provided below, with an assigned city may be utilized.

Scenario 1 – Married Couple both age 34 living in Stamford, CT 06902. Vehicle 1 is a 2019 Nissan Altima driven to work 10 miles each way, 5 days per week for an annual mileage of 12,000. Vehicle 2 is a 2019 Nissan Altima driven to work 5 miles each way, 5 days per week for an annual mileage of 12,000. Neither driver has had an accident or moving violation. They own their home, vehicles are garaged, both have worked for the State for 10 years and have excellent financial credit.

Scenario 2 – Family of three with 17 yr. old driver living in Danbury, CT 06810. Father is age 44 driving a 2019 Honda Accord to work 5 times per week, 12 miles each way for an annual mileage of 12,000. Mom is 43 principal operator of 2019 Honda Accord driving to work 5 times per week, 8 miles each way for an annual mileage of 12,000. Teenage male is a part time operator driving Mom’s vehicle. None has had an accident or moving violation. They own their home; vehicles are garaged and parked off-street. Mother and Father have worked for the State for 20 years and have excellent financial credit.

Scenario 3 – Married couple with accidents and moving violations living in West Haven, CT 06516. Husband is age 37 driving a 2019 Toyota Corolla to work 5 days a week, 8 miles each way for an annual mileage of 12,000. He was involved in an at-fault accident 6 months ago and received a speeding ticket 18 months ago. Wife is age 35 and drives a 2019 Toyota Corolla 5 days per week 22 miles each way for an annual mileage of 12,000. She received a rolling through stop sign ticket 5 months ago. The couple owns a condominium, vehicles are garaged or parked off-street, have excellent financial credit and have worked for the State for the past 13 years.

Scenario 4 – Single Male living in Bristol, CT 06010 – Single male age 50 driving a 2019 Audi A4 2.0T to work 5 days per week, 8 miles each way for an annual mileage of 12,000. He has not had an accident or moving violations, owns his own home, vehicle is garaged or parked off-street, has worked for the State for 18 years and has excellent financial credit.

Question 10: Can the State provide an extension beyond the due date of July 2, 2025? It will take time to process all “rate scenario” quotes that are requested.

Response 10: The RFP closing date and time will remain 2:00pm ET, Wednesday, July 2, 2025.

Question 11: Upon researching the State of Connecticut employee’s benefits we found <https://www.employeegiving.ct.gov/> to be unreachable. Does the State currently operate a charitable giving campaign for State employees to give to charities through the convenience of payroll deduction?

Response 11: Yes, the State currently offers charitable giving options however this procedure is not under the purview of the Office of the State Comptroller and outside this RFP.

Question 12: Please provide the enrollment totals for each of the following plans the state offers today. (group life, short term disability, long term disability, voluntary life, and identity theft protection)

Response 12: For fiscal year ending 6/30/2024 there were 9,282 payroll deductions for short term disability, 1,058 for long term disability, 1,133 for voluntary life, 3,075 for auto and home insurance, and 399 for identity theft protection. At this time, group life is not offered through the Voluntary Supplemental Benefit Program.

Question 13: If our offering can be made available to CT State Retiree's is this of interest?

Response 13: This RFP is being released pursuant to Conn. Gen. Stat. §3-123g which specifically calls for products and services to be offered via a payroll deduction slot. By definition, payroll deductions are automatic periodic deductions from state payroll checks. Since retirees do not receive state payroll checks, they are not eligible to participate in the program.

Question 14: Is there an annual open enrollment period for the supplemental benefits or are they offered on an evergreen basis? If so, what are the open enrollment dates?

Response 14: Employees may elect to participate in the State of Connecticut Voluntary Supplemental Benefit Program at any time. Vendors may offer guaranteed issue for a specified period upon hire of new employees, if they so choose, and outlined this in their RFP response.

Question 15: Are each participating supplemental insurance carriers responsible for collecting the employee enrollments for their own products?

Response 15: Yes

Question 15A: If so, has there been consideration of consolidating the supplemental plan administration on to a single platform to manage eligibility, enrollment, and payroll files.

Response 15A: If there is one carrier selected to offer the supplemental plans, the State would consider such a consolidation.

Question 15B: Does the state provide ongoing eligibility data to the participating carriers?

Response 15B: The State provides a file of eligible employees for marketing purposes on a pre-determined calendar.

Question 16: Are carriers invited to in person informational meetings with employees?

Response 16: Yes

Question 16A: If so, are these open enrollment meetings or midyear benefit fairs, or both?

Response 16A: Both

Question 16B: Are carriers able to present at these meetings or manage a booth at benefit fair?

Response 16B: Mostly by managing a booth at events.

Question 17: How are the supplemental health benefits communicated to new hires?

Response 17: New hires automatically receive a welcome email with links to the New Hire Guide, which contains supplemental benefit information. They also receive a link to the Care Compass website, <https://carecompass.ct.gov/supplementalbenefits/>, which has a new hire and supplemental benefits page. Lastly, human resource personnel for all state agencies have access to printed New Hire Guides for handing out to its new hires.

Question 18: How does the state communicate the availability of these voluntary benefits to employees today? (i.e. Benefit guide, internal benefits portal, etc.)

Response 18: All employees have access to supplemental benefit offerings and the Supplemental Benefit Guide on our Care Compass website here: <https://carecompass.ct.gov/supplementalbenefits/>. Many agencies provide this link on their own intranet employee portal. The Comptroller's office also sends out an annual email communication about the supplemental benefit offerings to all active employees. And each selected vendor in the program has the opportunity to request a promotional communication regarding their product and/or service be electronically communicated by the Comptroller's office to state employees as pre-approved and pre-set on the communication calendar through the Comptrollers' office.

Question 19: By what means are the participating carriers able to communicate with eligible employees for the purpose of educating them on the value of products and services? (i.e. email, home mailing, text)

Response 19: Selected vendors have three (3) ways to communicate with eligible employees:

- 1) Participating vendors may meet with employees on-site and provide printed informational and enrollment materials as pre-approved (appointments and materials) through the Comptroller's Office, Healthcare Communications Unit.
- 2) Participating vendors may use the U.S. Mail system to send pre-approved printed communications to eligible active employees.
- 3) Participating vendors have the opportunity to request a promotional communication regarding their product and/or service be electronically communicated by the Comptroller's office to state employees on a pre-approved and calendar pre-set basis through the Comptroller's Office, Healthcare Communications Unit.

Question 20: Should carrier provide any redline changes to Attachment B ("Contract") in RFP response?

Response 20: No, Attachment B ("Contract") is provided for awareness at this time. The selected vendor(s) will be asked to provide comments after the contract(s) is awarded.

Question 21: During the RFI phase, the State indicated an openness to group, supplemental benefits. If the State is still considering implementing group voluntary benefits?

Response 21: The State offers supplementary benefits which each employee individually may voluntarily choose to enroll and pay for such product or service's premium via payroll deduction.

Question 22: It is industry standard for group voluntary benefits to be enrolled one time per year during annual enrollment and with no evidence of insurability required. If the State chooses to move forward with group supplemental benefits, would the State consider enabling the selected group insurance carrier(s) to allow enrollment in the products listed below only during annual enrollment?

Response 22: Employees may elect to participate in the State of Connecticut Voluntary Supplemental Benefit Program at any time as these are not group benefits. The State has an open enrollment period slotted for voluntary supplemental benefits each October. Additionally, Vendors may offer guaranteed issue for a specified period upon hire of new employees if they so choose as responded through the RFP.

Question 23: The State's Supplemental Benefits guide indicates that Unum Life Insurance offers up to \$500K of additional voluntary term life insurance (additional details: Voluntary Life - Care Compass - Connecticut Office of the State Comptroller). If a Voluntary Term Life Insurance carrier is selected through this RFP process, would that carrier's term life plan replace Unum's voluntary term life plan, or be offered alongside the Unum term life plan?

Response 23: No, if an additional term life plan provider is selected through this RFP, additional term life options would be offered.

Question 24: Is Unum's voluntary term life plan a group contract? If so can you provide a copy of the group certificate so that we can align our quote to match the current plan design?

Response 24: Products and services selected for participation in the State of Connecticut Voluntary Supplemental Benefit Program are not group benefits as employees voluntarily elect them on an individual basis.

Question 25: The RFP states that each submission must contain a full schedule of premiums or rates. To help support an "apples to apples" comparison of premium rates provided in response to this RFP, will the State provide plan design/benefit details that should be priced and rates provided for?

Response 25: Yes, where appropriate. Several of the services in the RFP are not currently offered. Benefit details may be found here: <https://carecompass.ct.gov/supplementalbenefits/>

Question 26: Pet insurance and Auto and home insurance is primarily rated using city location/zip code where the employee lives. Will the state be issuing city location/zip codes to illustrate sample premiums?

Response 26: For auto quotes please see Response #9 for quoting scenarios. For Pet Insurance you may use the following cities in Connecticut for quoting purposes: 06902 (Stamford), 06010 (Bristol), 06810 (Danbury), and 06516 (West Haven)

Question 27: Please advise if any implementation credits are requested and if so, advise amount desired.

Response 27: The state does not offset or credit a vendor's expense to set up its enrollment, quoting and file transmission systems for its products and/or services.

Question 28: Please confirm requested commissions are 2%.

Response 28: Compensation and incentive awards for vendor representatives must be structured to maintain an objective and unbiased promotion and enrollment of its product and/or service to state employees. Therefore, our executed agreements stipulate that the vendor is prohibited from providing any contingent commissions, rollovers, override payments or volume-based bonuses to broker, subcontractors or enrollers for recommending the vendors product or service. And upon execution of such Agreement, the vendor is required to provide the Comptroller with a copy of any and all agreements for compensation with its brokers, enrollers and/or subcontractors who are authorized to serve employees of the State. Compensation for purposes of the supplemental benefits includes, but is not limited to, any and all fees, bonuses, salary, commissions, expenses, finder's fees, award payments, rollovers, override agreements, consolidation and book rolling.

Question 29: Should we include commissions in our rates?

Response 29: Compensation, as defined in response 28, should not be included in rate proposals.

Question 30: Please provide in force plan documents (policy or certificate).

Response 30: The policy and/or certificate are held by the current vendor. More information on vendors participating in the voluntary supplemental benefit program can be found here: <https://carecompass.ct.gov/supplementalbenefits/>.

Question 31: Please provide in force rates and rate history.

Response 31: It is the state's policy to not release rates for the selected vendors in the voluntary supplemental benefit program.

Question 32: Please provide paid premium for the most recent 3-5 years outside the IBNR period.

Response 32: For fiscal year ending June 30, 2024, the amount of premiums withheld from active employees paychecks for all products and services in the voluntary supplemental benefit program was approximately \$21M.

Question 33: Please provide paid claims for the most recent 3-5 years outside the IBNR period.

Response 33: Selected vendors in the voluntary supplemental benefit program maintain their detailed claim records.

Question 34: Please provide a claim listing that aligns with paid premium and claims detail to include: date of birth, date of disability, gender, net and gross benefits, offsets, claim status, total paid by claimant and reserves for open claims.

Response 34: Selected vendors in the voluntary supplemental benefit program are responsible for paying and detailing claims incurred by their policyholders.

Question 35: Please provide lives history for the most recent 3-5 years outside the IBNR period.

Response 35: For fiscal year ending June 30, 2024, there were approximately 15,000 employees who elected to have payroll deduction from their paycheck for a product and/or service in the voluntary supplemental benefit program.

Question 36: Are there any in-force coverages for Critical Illness, Accident, Hospital, or Permanent Life?

If so, please provide plan designs, inforce rates, enrolled/participation/premium

If so, Inforce VB experience with paid claims, claim counts and paid premiums?

Response 36: Currently Critical Illness, Accident, Hospital or Permanent Life are not offered through the State of Connecticut voluntary supplemental benefit program. Current benefits offered can be found here: <https://carecompass.ct.gov/supplementalbenefits/>

Question 37: Will the State of CT be partnering with a broker or consulting firm on these benefits or direct with the carrier? If so, what commission levels are requested?

Response 37: The state does not partner with brokers or consulting firms for its voluntary supplemental benefit program.

Question 38: Will you accept an electronic signature from the appropriate executive at our company in lieu of a manual signature?

Response 38: Yes