



# Voluntary Supplemental Benefits RFI Questions and Answers

April 23, 2025

1. The following information is needed and requested:

- Current Plan Design (If there is one) or desired plan benefit design(s)

**The Voluntary Supplemental Benefit Program is not an insurance product provided by the State to state employees. It is an opportunity for vendors to offer products and services to state employees who pay premiums to vendors for individual benefits.**

- Census of employee base by tier (EO- Employee Only, ES- Employee Spouse, EC- Employee Child(ren), EF- Employee Family)

**Voluntary Supplemental Benefits are offered to State employees with the count listed in the RFI [Microsoft Word - RFI Voluntary Supplemental Benefit Program 3.27.2025](#)**

- Whether is a Fully Insured or an ASO (Self-insured) program to be offered

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2. Would the State be interested in more information regarding our current and active Sourcewell contract? Sourcewell is a cooperative purchasing agreement that has been in place for 10+ years. Sourcewell awarded Colonial Life a contract as part of a competitive RFP bidding process. By utilizing this solution, the State would avoid duplicating the competitive bidding process, eliminate low quality responses and create administrative efficiencies. The State of CT currently utilizes over 40 awarded Sourcewell contracts.

**Contractors interested in offering their product through the Supplemental Benefit program are encouraged to respond to the RFI and any subsequent RFP.**

3. When submitting information about the products we are offering, is the State wanting to see detailed information such as product descriptions with every available level and optional rider?

**Detailed product descriptions with a range of available levels and possible riders would be very helpful. The State is soliciting information about what types of coverage levels, etc., exist in the marketplace before issuing an RFP.**

4. Are there specific coverage levels or plan designs that the State would prefer to see?

**No**

5. Would we be expected to provide long term rate guarantees, guarantee issue and waive the pre-existing limitation?

**The State does not expect long term rate guarantees as part of the RFI. Those may be requested as part of an RFP.**

6. Is it acceptable to the State to enroll these supplement benefits on a platform outside the State's current platform of Core-CT eBenefits Portal? **Yes.** Our standard service includes one to one employee benefit education and enrollment sessions. Is the State amenable to this service?

**Yes, contractors may only market the product which they are contracted.**

- Do you want to see more information about these employee engagement services in the RFI?

**No**

- We would like to include information regarding our enterprise enrollment services. Is this acceptable?

**At such time an RFP is issued, the contractor would submit information regarding the enrollment service offered with the product.**

7. Is the state wanting Group or Individual product quotes?

**Either**

- Pre-taxed or post-taxed?

**The tax status depends upon the product offered.**

8. Proposed pricing – is the State wanting to see our best and final pricing in this RFI response?

**No. Best and final pricing would only be asked for as part of an RFP.**

- If best and final pricing is needed, we will need a Census that includes DOB, gender, salary and job title for group product quotes.

**Census files cannot be provided because these are optional benefits paid for by employees who opt-in.**

9. What are the primary goals and objectives for this RFI?

**Goals and objectives are outlined in the RFI [Microsoft Word - RFI Voluntary Supplemental Benefit Program 3.27.2025](#)**

10. Can you provide an overview of the current benefits program and any gaps or areas of improvement?

**Current program offering is outlined in the RFI [Microsoft Word - RFI Voluntary Supplemental Benefit Program 3.27.2025](#)**

11. If an RFP is released, how long would the contract term be?

**The contract term is outlined in the RFI [Microsoft Word - RFI Voluntary Supplemental Benefit Program 3.27.2025](#)**

12. How do you plan to handle premium contributions (employer vs employee)?

**[Microsoft Word - RFI Voluntary Supplemental Benefit Program 3.27.2025](#)**

13. What are your expectations for administrative support and customer service?

**The Contractor is responsible for administrative support and customer service of their product offering.**

14. Are there any special billing requirements?

**Contractors must be able to accommodate the State's transmission file data requirements.**

15. What are your preferred communication channels for employee education and engagement?

**Contractors may only market the product which they are contracted.**

16. Can the State define their sup benefits marketing program to engage employees and drive education and enrollment participation.

**The Voluntary Supplemental Benefits are posted on the Office of the State Comptroller's website here [Supplemental Benefits - Care Compass - Connecticut Office of the State Comptroller](#) and listed in the new hire guide [New Hire Overview - State of Connecticut Active Employees](#) distributed to new employees as well as communicated electronically via the Comptroller's office to all state employees.**

17. Are there any specific metrics or performance indicators you prioritize?

**Those would be defined in an RFP.**

18. Is whole life insurance currently offered to active employees? Your benefits guide states the universal life plan is closed to new enrollments.

**Whole life insurance is not currently offered to active employees. The State is interested in receiving information regarding offering this benefit in the future.**

19. Is the State interested in introducing a new group whole/permanent life product?

**20. Contractors interested in offering their product through the Supplemental Benefit program are encouraged to respond to the RFI and any subsequent RFP.**

21. The benefits guide indicates that Unum Life Insurance offers up to \$500K of additional coverage supplemental term life insurance. Is this the supplemental term life insurance program that is out to bid?

**No**

22. Unum Life Insurance is also the provider for state-paid basic life insurance. Would the State split up basic life and supplemental term life insurance among different carriers?

**To be determined**

23. Are spouses and dependents eligible for supplemental term life coverage?

**The State is soliciting information on the availability of supplemental benefits that exist in the marketplace.**

24. Your website states that Colonial Life manages the telephonic enrollment center for Unum supplemental term life insurance. If there is a carrier change, would the State expect that Colonial Life still take all calls?

**No**

25. We understand that the annual enrollment period for the State health benefits is in May each year and the new plan year takes effect on July 1st. Is the supplemental benefits program communicated at the same time?

**No**

26. Is there an annual open enrollment period for any supplemental benefits?

**Supplemental benefits do not have “open enrollment” periods as employees are eligible to enroll for these types of benefits at any time during their employment**

27. Are there any other group products that the State may be interested in adding to the Supplemental Benefits program?

**The state will consider all products submitted through the RFI process.**

28. Can you please confirm that payroll deduction will be available for all active employees?

**Yes**

29. Please confirm that the State would like pricing and group rates to be included in this RFI response, or is preferred that pricing be provided with RFP responses?

**The RFI requests proposed pricing for the product or service. Best and final pricing would only be asked for as part of an RFP.**

30. 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?

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31. 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**

32. Can you please confirm that you are looking for each supplemental vendor/carrier to provide enrollment capabilities?

**Each contractor is responsible for enrollment of their contracted product.**

33. It appears that there are separate channels for employees to enroll in supplemental benefits – each carrier has their own enrollment process. Would the State consider consolidating enrollment in all voluntary benefits on the enrollment platform used for health benefits?

**Contractors interested in offering their product through the Supplemental Benefit program are encouraged to respond to the RFI and any subsequent RFP.**

34. 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.

**Plan election, design, rate structures, coverage options and census files cannot be released during the RFI phase.**

35. Can the State provide plan design and claims experience, (the last 3- 5 years of Average Lives, paid premium/paid claims)

**The State does not maintain this information.**

36. Will the Sate provide current participants information?

**No**

37. Will the current supplemental benefits continue to be offered?

**The Vendor Advisory Committee (VAC) will review all proposals and make recommendation to the Comptroller on benefits to be offered in the program.**

38. Is it the expectation of the VAC that the current supplemental benefits will be replaced only on a go forward basis and that any coverage in effect will remain in force?

**No**

39. Your website indicates that voluntary STD coverage changed as of 4/1/2024. Can you please describe what elements of the plan changed and why the change was made?

**Our website reflects that Lincoln ceased being a vendor in the program in July of 2024.**

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

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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?

**No, individual insurance policies are issued to each employee who enrolls.**

42. Will you be able to provide plan design information specific to the plans that you currently offer today? This would include a copy of the policy that outlines the benefits that employees are able to choose from.

**Supplemental Benefits - Care Compass - Connecticut Office of the State Comptroller**

43. Will you be able to provide a full census with all eligible employees included for our analysis? Relevant info needed is Gender, DOB, zip, earnings and benefit election amounts in the current plans. This will also enable us to “grandfather” those members who have coverage today to ensure that there is no loss in coverage upon transfer of carriers. Benefit election amounts means denoting who is enrolled and what level of coverage.

**Plan election, design, rate structures, coverage options and census files cannot be released during the RFI phase.**

44. Will you be able to provide plan experience on the current plans? This would include paid premiums vs. paid claims for each coverage shown on an annual basis for the last 5 years.

**No, the State does not maintain this information.**

45. Will you be able to provide Plan Highlight documents that outline the rates being charged under the current plans?

**No**

46. Will you be able to include accrued sick time for each member in the employee census? This will allow us to design a Disability plan that dovetails with accrued sick leave.

**No. Accrual of sick leave policy is mostly governed by a Collective Bargaining Agreement. In addition, the State of Connecticut is a covered employer as to its non-unionized workforce with respect to the CT Paid Leave Law. [CT Paid Leave](#)**

47. Can you provide information specific to the sick leave program that employees accrue from? It would be helpful to know the potential amount of time a member can accrue in order to design a program that dovetails with your internal sick leave policies.

**Accrual of sick leave policy is mostly governed by a Collective Bargaining Agreement. In addition, the State of Connecticut is a covered employer as to its non-unionized workforce with respect to the CT Paid Leave Law. [CT Paid Leave](#)**

48. Please confirm that the premiums are deductive via payroll deduction and that the state will act as the administrator in reporting employee elections and remitting premiums.

**Under the Program, the entire cost of a selected product or service is borne by the employee and is remitted to selected vendors through voluntary payroll deductions.**

49. Please advise how the members enroll in the programs today.

**It is determined by each individual contractor.**

- Is it via paper or portal?

**Either.**

- If portal, it is a portal that the state provides or that the vendor supplies?

**Vendor provides.**