



DATE: March 5, 2018

Joliet Junior College
1215 Houbolt Road
Joliet, IL 60431

TO: Prospective Respondents
SUBJECT: Addendum No. 1
PROJECT NAME: Life & Disability Coverage
JJC PROJECT NO.: R18001

This Addendum forms a part of the Bidding and Contract Documents and modifies the original bidding document as posted on the JJC website. Acknowledge receipt of this addendum as specified at the end of this addendum. **FAILURE TO DO SO MAY SUBJECT BIDDER TO DISQUALIFICATION.**

Questions Received:

1. How long has JJC been with the current carrier? **JJC is part of ICCC (Illinois Community College Consortium) that has been with Reliance Standard since July 1, 2006.**
2. How does JJC handle retirees? **JJC does not provide retiree coverage for these benefits.**
3. Does JJC provide employer-paid retiree life insurance? If so, how many retirees and what is the volume? **JJC does not provide retiree coverage.**
4. How are the plans currently administered and by who? **The plans are currently self-billed and administered by Reliance Standard.**
5. How are EE's enrolling today? What is the enrollment process? **Employees are enrolled via paper process.**
6. Is JJC happy with current communication and enrollment process? **The process works today but there is always room for improvement. JJC is interested in any automated capabilities you can provide with no cost to the College.**

7. Any concerns around minimum part requirements or participation levels in general? **No concerns but there is always room for improvement. JJC is interested in any additional capabilities you can provide to improve with no cost to the College.**
8. Would JJC be open to a ben admin system? **That is not part of this request but there is always room for improvement. JJC is interested in any automated capabilities you can provide with no cost to the College.**
9. Would JJC be interested in additional products and services that align with RFP? **That is not part of this request and would require a separate request. Please respond only to the products requested.**
10. Please send me any recent plan changes over the past 3 years. **No plan changes.**
11. Can current life rates please be provided? **Please see the provided premium and claims experience for the Basic rates. We have provided the rate charts for the voluntary products with this response to the questions.**
12. If we were to respond with “references will be provided if we are considered to be a finalist,” would we be disqualified from consideration, or are references required? **“References will be provided if we are considered to be a finalist” is acceptable.**
13. FMLA is mentioned in the RFP, but a quote for it wasn’t specifically requested. Would Joliet Junior College like to see a quote for FMLA? If so, what types of leaves would need to be administered and is any prior FMLA utilization history available? **FMLA tracking is available currently at no additional cost to JJC. JJC is interested in any capabilities you can provide with no additional cost to the College. Please indicate any and all types of leaves you can provide.**
14. I looked on JJC’s website – procurement and looked for awarded contracts 2014-current and was unable to find current contract. Was this awarded prior to 2014? If so, can you lead me to the current terms/contract with JJC. **JJC is part of the ICCC consortium that has been with Reliance Standard since July 1, 2006. Please refer to the provided contracts and booklets for current terms.**
15. Can you tell me what the MBE percentage goal is for the Life and Disability Coverage opportunity with your college? **The college has an aspirational goal to award twenty percent (20%) of the total collective dollar amount of Professional Services contracts to qualified businesses owned by minorities, females, and persons with disabilities. Insurance services are included in the professional services category.**

16. Can I get occupation information for everyone participating on the census? **The updated census provided is adequate for quoting and will not be updated further.**
17. We noticed in the RFP for Life, AD&D and Long Term Disability that that you are allowing a proposal for 10% commission. Can that commission be paid to an independent broker other than Arthur J. Gallagher? **No, Please be advised that Gallagher Benefit Services, Inc. has been appointed by Joliet Junior College as our exclusive consultant/insurance broker of record and to represent us in all matters pertaining to our employee benefit programs in this RFP. We authorize you to provide quotes as requested in the RFP to be evaluated by our broker of record, Gallagher Benefit Services, Inc.**
18. Can we please have the PDF in a word document to address the questions posed on the form? **The word document has been provided with these answers to allow for easier response.**
19. Is there any way we can get a one day extension so that we can look at this in it entirety to provide all the questions we can? **The deadline for questions was established to keep us on track to meet the rest of the timing. No extensions will be granted.**
20. Census – please include who has elected the voluntary LTD. **The updated Voluntary LTD census has been provided with these answers.**
21. Billing – please provide a copy of the most recent completed billing statement. **The billing has been provided with these answers.**
22. Can we have five years of experience data for Life and LTD? **You have adequate premium and claim experience to quote these coverages. No additional experience will be provided.**
23. Can we have rate history for LTD and life for past 5 years? **The rates have remained unchanged for this 5 year period.**
24. Would Joliet Junior College be interested in A Voluntary proposal for Critical Illness or Accident Insurance? These are employee paid products that are offered on a voluntary basis to assist with expenses associated with medical costs. **That is not part of this request and would require a separate request. Please respond only to the products requested.**
25. Are their retirees who are post 65? If so would a Medicare Supplemental Insurance plan be something of interest on a voluntary basis? **JJC does not provide retiree coverage for these benefits. That is not part of this request and would require a separate request. Please respond only to the products requested.**

26. The census appears to only pertain to Life Insurance coverage. Please provide a LTD census with the following information: **The updated Voluntary LTD census has been provided with these answers.**
- Benefit election amount **all elections are for benefits as outlined in the booklet.**
 - Sick Leave balance **This will not be provided**
27. Please confirm whether the group participates in Social Security Disability Insurance. **No. However, if an employee is or was previously employed elsewhere they may have social security.**
28. Please confirm what (if any) state retirement plan the group participates in, and which classes participate. **All employees of JJC are eligible for SURS**
29. Please provide experience from a 3 to 5 year period showing:
- Earned Premium and number of insured lives by year
 - Rate History (if not already provided)
 - Paid Claims by Incurred Year
 - List of open claims including date of loss, date of birth, gender, salary, gross benefit, offset amounts, net benefit and reserve
- A, B, & C above have been provided in the RFP documents. We have provided the Voluntary LTD open claims experience with these answers.**
30. Can I get the current Supplemental Life rates? **We have provided the rate charts for the voluntary products with this response to the questions.**
31. Can we have the current and renewal rates for this group? **Please see the provided premium and claims experience for the Basic rates. We have provided the rate charts for the voluntary products with this response to the questions. The rates will remain unchanged for 7/1/18 renewal.**
32. Is a LTD census available w/ occupations? **The updated Voluntary LTD census has been provided with these answers. Occupations are not available.**
33. Is there plan for the re-enrollment? Just curious if you're looking to takeover current elections as is, if there's a full blown open enrollment that will be taking place, etc.? **It is assumed you will take over current enrollment. Any open enrollment option and caveats should be indicated and spelled out in your response.**
34. Experience breakdown – our underwriting team asks that we get 2+ years of claims experience that shows a monthly breakdown. By that I mean a report that shows a month by month breakdown; claims, premium and lives. **You have adequate premium and**

claim experience to quote these coverages. No additional experience will be provided.

35. Are all 3 LTD claims listed on the experience still currently open? **Yes.**
36. Could you please provide a census with VLTD Elections? **The updated Voluntary LTD census has been provided with these answers.**
37. Could you please provide a recent bill? **The billing has been provided with these answers.**
38. Is any renewal information available? **The rates will remain unchanged for 7/1/18 renewal.**
39. About 3 years of experience data was provided. Is any more available? The college appears to have been with Reliance a lot longer. **You have adequate premium and claim experience to quote these coverages. No additional experience will be provided.**
40. Could you please provide the current Rates for all Coverages: **Please see the provided premium and claims experience for the Basic rates. We have provided the rate charts for the voluntary products with this response to the questions.**
- a. VLTD
 - b. Basic Life
 - c. Basic AD&D
 - d. Supplemental Life
 - e. Supplemental AD&D
41. Are there any wellness programs included in the current medical program? If so, can you please describe? **That is not part of this request and would require a separate request. Please respond only to the products requested.**
42. Can you please provide additional claims data (5 years in total)? **You have adequate premium and claim experience to quote these coverages. No additional experience will be provided.**
43. Can you please provide rate history for the past 5 years? **The rates have remained unchanged for this 5 year period.**
44. Can you please provide a census with Vol LTD participants identified? **The updated Voluntary LTD census has been provided with these answers.**

45. Can you please provide the commission requested for each line of business? **10% as indicated in the RFP.**
46. Has the group received a renewal position from the incumbent? **The rates will remain unchanged for 7/1/18 renewal.**
47. Would the group be willing to consider any deviations vs the inforce plan? Would this group consider limiting the voluntary spouse maximum to 500k with a 50k GI on a go forward basis vs the voluntary spouse maximum of \$750k with a \$100k GI they have currently? **It is requested for you to quote and take over current benefit levels. Any deviations and caveats should be indicated and spelled out in your response.**
48. Do employees participate in a public employee's retirement system, SSDI or both? **Employees participate in SURS (State Universities Retirement System).**
49. Can supplemental life and voluntary LTD rates be provided? **We have provided the rate charts for the voluntary products with this response to the questions.**
50. Are renewal rates available? **The rates will remain unchanged for 7/1/18 renewal.**
51. If we were to respond with "references will be provided if we are considered to be a finalist," would we be disqualified from consideration, or are references required in our proposal? **"References will be provided if we are considered to be a finalist" is acceptable.**
52. FMLA is mentioned in the RFP, but a quote for it wasn't specifically requested. Would Joliet Junior College like to see a quote for FMLA? If so, what types of leaves would need to be administered and is any prior FMLA utilization history available? **FMLA tracking is available currently at no additional cost to JJC. JJC is interested in any capabilities you can provide with no additional cost to the College. Please indicate any and all types of leaves you can provide.**
53. Current census showing Sex, Date of Birth, Dependent Status, Current Salary, Occupational Title. **The updated Voluntary LTD census has been provided with these answers. No additional census data will be provided.**
54. Employer Contribution for Group Life & AD&D? **100%.** Voluntary Long Term Disability? **0%**
55. Current Limits of Liability for Group Life and AD&D. **Please see information provided in the RFP documents.**

Current Plan Design and Current Carrier Booklets (Certificates) and Current Rate Information. **Please see information provided in the RFP documents. We have provided the rate charts for the voluntary products with this response to the questions.**

56. How many Classes are in the Group Life? **Please see information provided in the RFP documents.**
57. How many employees are currently enrolled in all policies?
This information is not available at this time
58. 3 years of claim history for each line of coverage (Premium vs. claim monthly report).
Please see information provided in the RFP documents.
59. If there are any large disability open claims, please provide detailed information. **We have provided the Voluntary LTD open claims experience with these answers.**
60. Would you be interested in a voluntary short-term disability quote? **That is not part of this request and would require a separate request. Please respond only to the products requested.**
61. Would you be interested in any ancillary products (critical illness/accident)? **That is not part of this request and would require a separate request. Please respond only to the products requested.**
62. Rates: *Voluntary LTD Inforce Rates, *Voluntary Life Inforce Rates. **We have provided the rate charts for the voluntary products with this response to the questions.**
63. Can you confirm the inforce rate is paid 12 months of the year regardless of the number of months in the year the EE works? Sometimes in the education segment the rate basis can be 9thly or 10thly given the varied contracts of teachers. Please confirm for all products. **All products are billed and should be quoted as 12 months.**
64. Can you please provide a full 5 years of experience for the Life and LTD so we can establish more credibility of experience? **You have adequate premium and claim experience to quote these coverages. No additional experience will be provided.**
65. Please request open waiver claim experience for the Life. **We have provided the open waiver claims experience with these answers.**
66. The commissions requested are flat 10% and NET. Can you please confirm which is inforce?
The current is 9.5%.
67. If the Employee is under the Guaranteed Issue amount of 150K, can you confirm that they would still need to provide Evidence of Insurability for the increase (assuming the requested amount is also under the GI). For example, if an employee would like to increase his/her coverage from 80K to 120K would EOI be needed? **The current contract allows for annual \$10,000 increase without EOI subject to JJC request. Any additional increase requested after initial eligibility as late entrant is subject to EOI.**

End of Addendum #1



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Please acknowledge receipt of these addenda by including this page with your proposal. Include your company name, printed name, title, and signature in your acknowledgement below. Failure to do so could result in disqualification of your bid.

Issued by:

Janice Reedus
Director of Business & Auxiliary Services
Joliet Junior College
815.280.6643

I acknowledge receipt of Addendum #1.

Company Name

Printed Name

Title

Signature



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Responding firms may request additional documentation mentioned within this addendum by email to purchasing@jjc.edu.