



ROANOKE COUNTY

Purchasing Division

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May 16, 2022

ADDENDUM NO. 1 TO ALL OFFERRORS:

Reference – RFP # 2022-101

Description: ASO Short-term Disability & Contributory Group Long-Term Disability Plans

Issue Date: May 4, 2022

Proposal Due: May 25, 2022

Please Note the below changes/modifications:

1. Modified Due Date: **The deadline is being extended to May 25, 2022.**
2. RFP Language Modification:

The initial contract period will be Contract award date through June 30, 2024 with up to four 1-year renewals.

Please see the below responses to questions received as well as the attached information.

1. Can we receive the paid claims and incurred exhibit for LTD? **Additional experience reporting is attached as County of Roanoke Experience 2-19-2022.pdf.**
2. On page 2 of the RFP, would it be possible for us to provide an electronic signature vs wet due to the COVID environment? **Yes, an electronic signature is acceptable.**
3. On Section 3, subsection E, can you provide more details regarding the maximum of 25 sheets per delivery? **We can waive this requirement but encourage offerors to be concise and not include unnecessary marketing materials.**
4. I know it is not in scope for this RFP, but can we provide a proposal combining the Hybrid and Legacy LTD program as a comprehensive alternative to consider with one vendor for all products?
Roanoke does not want to consider a combined alternative.
5. Is there a PEPM rate for the ASO STD? **No, the STD is charged per claim.**

6. Is the 'Enrolled in Disability' column on the census refer to LTD or STD? **For the County, RVRA, and RCACP census, 'Enrolled in Disability' refers to both STD and LTD.**
7. The RFP has 601 employees enrolled. Is this for LTD or STD? Where is this number coming from? I'm getting 816 enrolled from the census we received. **The 601 in the RFP document is in error. The number enrolled should read as follows:**
- | | |
|--------|------------|
| County | 634 |
| RVRA | 22 |
| RCACP | 3 |
| WVRJ | <u>157</u> |
| Total | 816 |
8. What services are included in the ASO? Advice to pay, benefit calc, check cutting? **The carrier makes the claim determination; Roanoke pays the claim including calculating the benefit.**
9. There are several claims on the ASO report that have \$0 or are blank for the benefits paid. Are the claim amounts just missing, or were these denied claims? **There were no benefits paid but there could be various reasons as to why.**
10. Are reserves available for the open LTD claims? **Reserves are not available for clients with less than 1000 lives.**
11. Is a premium report available for the LTD going back to 2017? **This report is unavailable.**
12. Is the most recent bill available? **Roanoke County is self-billed. The attached report 20496 Billing.pdf is the best we can provide.**
13. Per the RFP, the proposal should be no more than 25 sheets. However, the requirements requested (financial reports, transmittal letter, attachments, references, specimen contract etc.) far exceed the page limit. What is included in the 25-page limit? **We can waive this requirement but encourage offerors to be concise and not include unnecessary marketing materials.**
14. In the RFP, I see a request for copies of the questionnaire. Do you need binders or are electronic copies on a thumb drive satisfactory? **We would need both of these as part of your response.**
15. I'm still working from home and notice the request for signatures within the RFP. Would an electronic signature be acceptable, or do you need an original signature? **Yes, an electronic signature is acceptable.**

16. Please confirm whether the County and its employees participate in Social Security. **Yes, they do.**

17. Will USI receive commissions or receive override compensation from the winning carrier on this RFP? **No.**

18. According to the census, there are 312 employees who are enrolled in the VRS Hybrid plan but are also enrolled in the LTD, however, the class name explicitly excludes them. Please clarify.

Hybrid employees should be excluded. Their LTD coverage is from another source.

19. Please outline the following regarding the ASO request:

- a. Please confirm whether the incumbent provider requires medical record retrieval preapproval from the employer (initial & appeal) and if the responding proposer should in the future. **No**
- b. Please confirm whether the incumbent provider requires IME/FCE/Peer Review Preapproval from the employer (Initial & Appeal) and if the responding proposer should in the future. **No**
- c. Please confirm whether the group requires the Decision Letter(s) to be sent to the employee. **Yes with a scanned copy to the employer.**
- d. Please confirm whether the group requires the incumbent provider to calculate both the benefit and payment and if the responding proposer should in the future. **Roanoke calculates the benefit and pays the claim**
- e. Please confirm whether the group currently has telephonic claims service on ASO/ATP. **Yes claims may only be filed by phone...any follow up once the claim has been initiated is handled between the member/provider and carrier.**
- f. Please clarify if is the expectation that the carrier cuts and sends the checks to the claimants, or if the will the group handle the payment to the claimant. **Roanoke calculates the benefit and pays the claim.**
- g. Please clarify the STD Fee “\$539/claim” – does the in-force carrier just charge this amount per each claim that is submitted? Normally for ASO we see a flat “Per Employee Per Month Rate”. **This is all the carrier charges.**

20. Please provide the date range for the LTD Disability Claim Listing report. **January 1, 2017 – March 17, 2022**

21. Please provide the Reserves for the “Active – Open” claims. **Reserves are not available for clients with less than 1000 lives.**

22. Please provide offset information (if any) on the “Active-Open claims”. **Attached is an Offset Report.**

23. Please provide Paid Premiums, Paid Claims (incurred basis), Reserves, Lives by Policy Year for the last 5 years. **Additional experience reporting is attached as County of Roanoke Experience 2-19-2022.pdf.**
24. Provide the group's current invoice. **Roanoke County is self-billed. The attached report 20496 Billing.pdf is the best we can provide.**
25. Provide 5 years of LTD claims experience; the experience report must include the employee's date of birth, gender, date of disability, benefit start date, gross benefit, net benefit, paid to date, and individual reserves & lives history; paid premium, paid claims. **Additional experience reporting is attached as County of Roanoke Experience 2-19-2022.pdf.**
26. Please provide clarification regarding the signature section on page 2 of the RFP. Would an authorized signor suffice? This would exclude a business license and VA State Corporation Commission ID number. **A signature is required, it can be electronic, but it has to be someone that can legally bind your organization.**
27. Are CDs acceptable as a removable media storage device? **Yes, we can accept a CD as well.**
28. Please clarify what is included in the 25-sheet minimum. Will this include financial documents, samples, dividers, etc.? One of our sample contracts alone exceeds this page limit. Also, in order to respond to the items in the 42 pages of the RFP, we'll require more space. **We can waive this requirement but encourage offerors to be concise and not include unnecessary marketing materials.**
29. Please confirm if the intent is to still move forward with a 7/1 effective or if a future effective date will be considered. **The effective date is being changed to September 1, 2022.**
30. Will an extended deadline be granted after receiving responses to vendor questions? **The deadline is being extended to May 25, 2022.**
31. After the start of COVID, we began standardly asking if e-signatures are acceptable, given the difficulty in coordinating ink signatures and limited central office workspace in today's world. This has evolved into a best business practice. Please let us know if e-signatures will suffice? **Yes, an electronic signature is acceptable.**
32. Are there any technology fees or credits we should be aware of or willing to contribute toward file feed transfers? **No**
33. How many approved claims has the County had in the past twelve months. How many employees are eligible for self-insured STD? Is this Advice-to-Pay or an

Administrative Services Only Contract? **Claims experience is attached to this addendum. The STD contract is advice-to-pay.**

34. What commissions, if any, are included in the LTD? **None**

35. Please include an invoice that has lives, volume, and rates for LTD and STD.

Roanoke County is self-billed. The attached report 20496 Billing.pdf is the best we can provide.

36. The RFP document shows LTD has about 600 lives (444 in county and 157 in WVRJ) but the census shows 634 in county. Why is there a discrepancy? **The 601 in the RFP document is in error. The number enrolled should read as follows:**

| | |
|---------------|------------|
| County | 634 |
| RVRA | 22 |
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| WVRJ | 157 |
| Total | 816 |

37. We received a claims list for LTD for two open claims. We would be able to be more competitive in pricing if we were able to know the following:

- a. Premium by period (year) by incurral with a current valuation date
- b. Average lives by period
- c. Paid claims and reserves by year by incurral
- d. Reserves on the two open claims

Additional experience has been provided with this addendum.

Attachments:

1. Attachment 1- **County of Roanoke Experience 2-19-2022.pdf**
2. Attachment 2 – **County of Roanoke 20496 Billing.pdf**
3. Attachment 3 – **County of Roanoke Offset Report**
4. Attachment 4 – **County of Roanoke STD LTD Claims**

Note: A signed acknowledgment of this addendum must be received at the location indicated on the original solicitation either prior to the proposal due date or attached to your proposal. Signature on this addendum does not substitute for your signature on the original proposal/bid document. The original proposal/bid document must be signed.

Thank you,



W.L. Heath Honaker
Phone: (540) 283-8146
HHonaker@roanokecountyva.gov

******Signature page to follow ******

2022-064 - FISCAL AGENT PROFESSIONAL AUDITING SERVICES

Addendum # 1 Signature Page

Sign Name:

Print Name:

Name of Firm:

Date: