



SOUTHEAST MISSOURI
STATE UNIVERSITY · 1873

**REQUEST FOR PROPOSAL 5874
AMENDMENT 5**

TITLE: LIFE, VOLUNTARY LIFE, AD&D, AND LTD INSURANCE

DATE: AUGUST 18, 2017

BUYER: LYNDA SEABAUGH
ASSISTANT CONTROLLER

EMAIL: lseabaugh@semo.edu

PHONE: (573) 651-2076

DELIVERY INSTRUCTIONS

For USPS/FedEx/UPS, etc.
Proposals must be mailed to:
Purchasing Department
Southeast Missouri State University
One University Plaza, Mail Stop 3280
Cape Girardeau, MO 63701

OR delivered by offeror to:
Purchasing Department
Academic Hall Room 200F
Normal Avenue
Cape Girardeau, MO 63701

PROPOSAL MUST BE RECEIVED NO LATER THAN:

DATE: AUGUST 24, 2017

TIME: 3:30 P.M.

MUST BE SIGNED TO BE VALID

The offeror hereby agrees to furnish items and/or services, at the firm, fixed prices quoted, pursuant to all requirements and specifications contained herein, upon either the receipt of an authorized purchase order from the Purchasing Department or when this document is countersigned by the Purchasing Department as a binding contract, and further agrees that the language of this document shall govern in the event of a conflict with his or her proposal.

AUTHORIZED SIGNATURE		PRINTED NAME/TITLE	
COMPANY NAME			CURRENT DATE
MAILING ADDRESS			TELEPHONE NUMBER/EXT.
CITY	STATE	ZIP CODE	
CONTACT PERSON	CONTACT PERSON EMAIL ADDRESS		FACSIMILE NUMBER
DELIVERY DATE: _____ DAYS ARO, FOB DESTINATION PROMPT PAYMENT TERMS: _____% _____ DAYS NET _____ DAYS			
NOTICE OF AWARD (SOUTHEAST MISSOURI STATE UNIVERSITY USE ONLY)			
AUTHORIZED SIGNATURE FOR SOUTHEAST MISSOURI STATE UNIVERSITY			DATE

**SOUTHEAST MISSOURI STATE UNIVERSITY
LIFE, VOLUNTARY LIFE, AD&D, AND LTD INSURANCE
REQUEST FOR PROPOSAL 5874**

AMENDMENT #5

The offeror is hereby notified that Request for Proposal 5874 is clarified as follows:

- 1. Detailed open claimant report which includes DOB, Gender, Offsets, Net and/or Gross Benefit, total paid**
This data is available on the Claims reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 2. Closed claims listing**
This data is available on the Claims reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 3. LTD experience ~ open and closed claims with individual date of birth, date of disability, gender, gross benefit, net benefit**
This data is available on the Claims reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 4. LTD census ~ salary by individual**
This data can be found on the census provided. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 5. Do you offer any student blanket policies to your graduate students? Dental, vision or medical?**
No.
- 6. Please provide LTD claims listing including open and closed claims. There are no Open claims prior to 1/9/11 for LTD. Is this accurate?**
This data is available on the Claims reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 7. LTD Paid claims, incurred claims going back 5 years**
This data is available on the Claims reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 8. Does the voluntary life experience include Dependent and/or AD&D? If so please request this information broken out.**
No.
- 9. Life paid claim listing by claimant**
This data is available on the Claims reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.

10. The lives for the most recent period on the experience report appear to be skewed for all products. Can you confirm what is occurring?

a. Example:

i. Life 1/1/16-1/1/17: 1724 lives

ii. 1/1/17-7/1/17: 2507 lives

This data is available on the updated experience reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.

11. Rates - The group has requested rates on both a 12 month and 10 month cycle. Can you confirm their rate basis currently?

Annual premiums are the same for 10 month and 12 month employees.

12. Rates - Have there been any rate or plan changes since inception? If so, please identify.

Prior to 2015 the experience and rate calculation had been based on actives and retirees combined. In 2015, the rate calculations for the retirees that was self-supporting. As a result, the retiree rate changed, resulting in the increased premium.

13. How long have they been inforce since Anthem. Why are they OTB? Renewal increase? Service issues?

Anthem has provided services for several years. Budget and cost savings are primary reasons we have issued this RFP.

14. Plan(s) – Confirm whether or not the plans are subjected to ERISA

No.

15. Plan(s) – Confirm whether or not Southeast Missouri State University participates in PERS/STRS

No.

16. Plan(s) – Confirm if the group currently has EAP inforce. Is so, what service(s) do they have and is it attached to life or disability?

Yes, not currently attached to Life. Would accept bid with EAP attached.

17. Plan(s) – Does the group currently have travel assist?

Yes.

18. Life – Experience – Does the inforce rate of \$0.087 include Actives and Retirees?

It includes Actives.

19. Life – Experience – Individual Claims Listing

This data is available on the experience reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.

- 20. Life – Experience – Lives and Volume History – *The lives on the report provided jump around from 1,600 to 2,200 back to 1,700 then the past 7 months has 2,500 lives. But the current census has 1,100 lives***
An updated report has been posted. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 21. Life – Experience – Rate history**
The rates listed have been in place for several years.
- 22. LTD – Experience – Paid and/or Incurred Claims; An Incurral Exhibit is Preferred**
This data is available on the experience reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 23. LTD – Experience – Open Claim Listing: (min req: DOB, Gender, DOD, NMB/GMB; Addl items: Offsets, Dx, Reserve Amounts, Total Paid Amts, Class Indicator)**
This data is available on the experience reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 24. LTD – Experience – Closed Claim Listing: (not required if an incurral report containing total claim counts and incurred claim information is provided. Otherwise min req: DOD, DOT, Total Paid)**
This data is available on the experience reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 25. LTD – Experience – Lives and/or Volume History – *The lives on the report provided jump around from 1,600 to 2,200 back to 1,700 then the past 7 months has 2,500 lives. But the current census has 1,100 lives***
This data is available on the updated experience reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 26. LTD – Experience – Rate History**
This data is available on the experience reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 27. LTD experience**
This data is available on the experience reports. Please contact Lynda Seabaugh, Assistant Controller, via email at lseabaugh@semo.edu to request this information.
- 28. Clarification on why the retiree premium when from \$1,400 in annual premium in 2014 to almost \$20,000 in 2015.**
Prior to 2015 the experience and rate calculation had been based on actives and retirees combined. In 2015, the rate calculations for the retirees that was self-supporting. As a result, the retiree rate changed, resulting in the increased premium.

29. Indication of who is a 10 month employee and who is a 12 month employee on the census.

Annual premiums are the same for 10 month and 12 month employees.

30. The closing date and time will remain the same on August 24, 2017, at 3:30p.m.

All other terms and conditions of Request for Proposal 5874 remain the same.

If you have any questions regarding this information, please contact the Purchasing Department at 573-651-2076.

To acknowledge receipt of this amendment, the offeror should complete, sign, and return with the proposal response.