

MONTGOMERY COLLEGE - OFFICE OF PROCUREMENT  
REQUEST FOR PROPOSAL (RFP) TITLE:  
LIFE/AD&D, DISABILITY AND VOLUNTARY BENEFITS  
RFP NUMBER: E925-001  
CLOSING DATE: JULY 22, 2024 @ 3:00PM Eastern Standard Time



**ADDENDUM #2**  
Issued: July 16, 2024

**PURPOSE OF ADDENDUM:**

- To provides answers to all questions received by the July 11, 2024 question submittal deadline.
- Replace “Contract Term” language included in addendum #1, with the following amended language:

**Contract Term**

The initial term of this contract will be one year (1). Beyond the initial term, at the sole option of the College, the contract may be renewed for four (4) additional one-year terms, subject to funding availability and need, and provided that the Contractor has been in compliance with the terms and conditions of the contract and its service has been satisfactory. Rates shall remain same for first three years of contract.

**All other specifications, terms and conditions remain unchanged.**

A handwritten signature in black ink, appearing to read 'Patrick Johnson', written over a horizontal line.

**Patrick Johnson, MBA**  
Director of Procurement

Please **sign** below to acknowledge receipt of this Addendum and return with the proposal. If proposal has already been submitted, acknowledgement should be submitted separately. Failure to return this Acknowledgement of Addendum may deem a proposal nonresponsive.

**NOTE:** All proposals MUST BE RECEIVED **electronically** by 3:00pm Eastern Standard Time (EST) on **July 22, 2024, 2023**. Electronic proposal and addendum or addenda shall be sent to the following email address prior to the submittal deadline date and time: [vendor.proposals@montgomerycollege.edu](mailto:vendor.proposals@montgomerycollege.edu). **No responses will be accepted after this date and time.**

\_\_\_\_\_  
Company Name

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed/Typed Signature

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**QUESTIONS & ANSWERS**

Question	Montgomery College Answer
Does MC currently have any Supplemental Health (SH) benefits in-force?	No
Who is MC ben admin vendor?	Workday
Should proposing vendors include any commissions in their SH proposal?	No
Since the original RFP is focused on Life, DI, and Voluntary Life/DI, should proposing firms' SH team respond to the questionnaire for the SH proposal?	The RFP focused on Life/AD&D, Disability and Voluntary Benefits. Yes, responses to the questionnaire are required as applicable. Insert "N/A" if not quoting on a particular coverage line.
Where should proposing firms' SH proposal be uploaded?	Refer to section 1.2 (Electronic Proposal Submittal Due Date) of Request for Proposal.
Will the voluntary products selected be payroll deducted?	Yes
Aside from the Term Life, STD and LTD products, what other voluntary worksite products are currently in-force?	Montgomery College offers pre-paid legal through Legal Resources
a. Can the plan summary and rates for the additional voluntary worksite products currently in force be provided?	No
b. Can the group experience be provided for the additional voluntary worksite products currently in force?	No
Would you be able to provide a census of benefit eligible employees including only date of birth, gender and occupation?	Active and Retiree Census information provided to bidding vendors with Non-Disclosure Agreement (NDA) included: DOB, Gender and Occupation
If selected to provide voluntary worksite products, will the College allow face to face enrollments with employees in order to enroll and communicate?	No
Does the <del>County</del> College require a customized file in order to begin payroll deductions and if so, can you provide the file format and details?	To be determined at a future time
Will the County consider a bid response that does not include Term Life, STD and LTD in the carrier's product offering?	Yes
Will you allow a 30-day extension for the bid response?	Due to the time-sensitive nature of this solicitation, no extension of any kind can be granted.

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Please advise what type of platform you are using for enrollment?	Workday
Please clarify Net Commissions? Is this on all products or just Group Products?	MC does not allow commissions to be paid. This applies to all products
Are you open to virtual enrollment or face to face only?	Virtual
What are your requirements for Implementation?	The successful bidders must be able and fully committed to support Montgomery College with all aspects of the installation process. To this end, your proposal must include a detailed implementation timetable and key task checklist should your organization be selected. Assume an Award date of 10/1/24, and effective date of January 1, 2025
Please provide clarification and specific instructions for submitting our technical and price/rate proposal responses for the RFP. The RFP states on page 1, "All proposals MUST BE RECEIVED electronically, in the same editable format provided by 3:00 pm Eastern Standard Time on July 22, 2024". By electronically, does this mean that we need to submit our technical and price/rate proposals as attachments (pdf for our proposal per the required format in RFP) and the completed Life and Disability RFP Plan Design Exhibit in Excel form via email to Patrick.johnson@montgomerycollege.edu or to vendor.proposals@montgomerycollege.edu? If not, please provide the submission instructions.	Refer to section 1.2 (Electronic Proposal Submittal Due Date) and (Required Proposal Submittal) of Request for Proposal.  Same editable format means RFP responses should be submitted ideally in Word or editable PDF document and plan design, price/rate proposal attachments must be in two spreadsheets provided and in Excel format, as separate attachments to the bid response.
What is the contract term of this RFP when awarded?	One-year initial term, with four additional one-year renewal options. Rates shall remain the same for first three years of contract.
The RFP states on page 4 that "Offerors shall refer to, understand, and agree to Attachment G, General Conditions and Instructions, of this proposal. The College reserves the right to reject as non-responsive any offer that objects to any of the terms, conditions, or specifications of this RFP. Our legal staff will need to review Attachment G. Since our legal staff typically notes deviations during this process, is the College able to grant an exception or extension to allow deviations/redlines in our response and not have it disqualified?"	Exceptions taken to any information outlined in the Request for Proposal, should be submitted in writing, to be considered by the College.

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<p>Regarding the Subcontractor language in the RFP, we are not able to obtain prior written consent by any of our clients to our use of subcontractors. We hold all subcontractors that we utilize to the same standards as ourselves. Will our inability to receive written prior consent by the College be grounds for disqualification of our RFP response submission?</p>	<p>If the College does not approve the use of a particular subcontractor, contractor will be afforded any opportunity to submit another firm for consideration by the College. While is highly unlikely that a proposed subcontractor would be rejected, the College does reserve that right.</p>
<p>If we are unable to provide coverage to current retirees, will that be grounds for disqualification of our RFP response submission?</p>	<p>Yes, retirees are included as part of the RFP</p>
<p>The RFP states on page 11, "We ask that you bid on the lines of coverage offered by your organization, answer the questions in this document, and complete the financial exhibits in excel." If we are unable to bid on the Life, AD&amp;D, STD and/or LTD, does this mean that we are still able to bid on the requested Voluntary Benefits-Hospital Indemnity, Critical Illness, Accident, and Whole Life with LTC rider only?</p>	<p>Yes, if bidding vendor is a carrier and bearer of risk (not a broker placing coverage through a carrier). Note that commissions are not permitted.</p>
<p>The RFP states that all quotes are net of commissions. Is this net of only broker commissions or net of all commissions? If net of all commissions, does this include any commissions that would be payable to enrollers provided by the carriers to enroll the products? If commissions are built into our group product rates, do we just need to disclose the commissions payable?</p>	<p>Net of commissions refers to broker commissions.</p> <p>If commissions are built into group product rates, these should be disclosed.</p> <p>Enrollers paid on salary basis only preferred (no commissions)</p>
<p>Please provide clarification on the following instructions/requests for the price/rate proposal. Does this mean that only Life and Disability vendors can quote the Voluntary Benefits (Hospital Indemnity, Critical Illness, Accident and/or Whole Life with LTC rider)? Can non-Life vendors, non-Disability vendors or those vendors that sell life and disability products but are unable to quote the requested life and/or disability plans for this RFP due to various reasons quote the Voluntary Benefits (Hospital Indemnity, Critical Illness, Accident and/or Whole Life with LTC rider)?</p>	<p>Non-life, non-disability Carriers who bear risk and provide coverage may quote the voluntary benefits on a stand-alone basis. The Excel rate workbook outlines this option.</p>

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<p>To further clarify, provide rates and/or fees assuming:</p> <ul style="list-style-type: none"> <li>• Voluntary Benefits administered by Life vendor; AND</li> <li>• Voluntary Benefits administered by Disability vendor.</li> </ul>	
<p>Would we be ineligible to bid/respond to the RFP or be disqualified if we are not able to quote the Life and STD plans as they are currently (i.e., not able to match the current plan designs)?</p>	<p>Yes, proposals must reflect/match the current plan designs.</p>
<p>Would we be ineligible to bid/respond to the RFP or be disqualified if we are only able to quote alternative Life and STD plans because we are not able to match the current plan designs?</p>	<p>Yes, proposals must reflect/match the current plan designs.</p>
<p>Would we be ineligible to bid/respond to the RFP or be disqualified if we do not offer an LTD plan?</p>	<p>No, bids can be submitted on unbundled basis but LTD and STD should be bundled.</p>
<p>Please confirm that the College currently does not offer the requested Voluntary Benefits (Hospital Indemnity, Critical Illness, Accident and/or Whole Life with LTC rider)?</p>	<p>Correct, the College does not currently offer these Voluntary Benefits</p>
<p>If the College does currently offer the requested Voluntary Benefits (Hospital Indemnity, Critical Illness, Accident and/or Whole Life with LTC rider), please provide the current and requested plan designs and rates/premiums?</p>	<p>N/A</p>
<p>If the College currently offers the requested Voluntary Benefits (Hospital Indemnity, Critical Illness, Accident and/or Whole Life with LTC rider), will the incumbent Voluntary Benefit premiums continue to be payroll deducted or will they be removed from payroll?</p>	<p>N/A</p>
<p>What are the dates of open enrollment?</p>	<p>10/21/24-11/8/24</p>
<p>Per the RFP, it's our understanding that enrollment is conducted using the College's Workday system. Will Workday continue to be used for enrolling the products requested in this RFP?</p>	<p>Yes</p>
<p>If Workday will continue to be used for enrolling the requested products in this RFP, would we be ineligible to bid/respond to the RFP if our Whole</p>	<p>Products that cannot be enrolled on Workday will be viewed less favorably than those that can be enrolled on Workday</p>

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Life with LTC rider product cannot be enrolled on the Workday system?	
Will the selected vendor be allowed to meet with each employee face-to-face? Will the selected vendor be allowed to conduct group meetings?	No
Please describe any need for employee self-enrollment.	To be determined at a future time
Please describe any need for call center enrollment.	Possible depending on products quoted
<p>Please describe the current method used for open enrollment.</p> <ul style="list-style-type: none"> <li>• Does it include group meetings (virtual and/or in-person)?</li> <li>• Does it include individual employee meetings (virtual and/or in-person)?</li> <li>• Do employees enroll using the College’s current Workday platform? If so, is this done via self-enroll and on their own?</li> <li>• Do employees enroll by meeting individually with enrollers provided by the carrier(s) and/or by enrollers provided by the broker?</li> <li>• Do employees enroll over the telephone with or without assistance by enrollers?</li> </ul>	Workday self service
<u>Life Underwriting:</u> Please provide a retiree census with genders.	Updated retiree census to include gender will be provided asap.
<p><u>Disability Underwriting:</u></p> <p>Please confirm whether the group participate in Social Security and if so, if any occupations are exempt.</p> <p>Please confirm whether the premium contributions are paid with pre or post tax dollars.</p> <p>Please confirm what (if any) state retirement plan the group participates in, and which classes participate.</p>	<p>Participate in SS, no occupations are exempt.</p> <p>Premiums (25%) are paid with pre-tax dollars.</p> <p>We participate in the MD State Retirement &amp; Pension System. All benefits-eligible employees must participate.</p> <p>Decision letter to be sent to employee and employer.</p> <p>Incumbent calculates benefit and payment and should do so in the future.</p>

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<p>Please outline the following regarding the ASO request:</p> <p>Please confirm whether the incumbent provider requires medical record retrieval preapproval from the employer (initial &amp; appeal) and if the responding proposer should in the future.</p> <p>Please confirm whether the incumbent provider requires IME/FCE/Peer Review Preapproval from the employer (Initial &amp; Appeal) and if the responding proposer should in the future.</p> <p>Please confirm whether the group requires the Decision Letter(s) to be sent to the employee.</p> <p>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.</p> <p>Please confirm whether the group currently has telephonic claims service on ASO/ATP.</p>	
<p><u>Supplemental Health: Plan Design</u></p> <p>Are you looking for one option plan for Accident and Hospital Indemnity OR two option plans for insures to choose from?</p> <p>Would you like us to offer our health and wellness benefit on any of the products? If yes, which ones?</p>	<p>Two</p> <p>Yes, you can to choose to quote these coverages as add-ons separately by benefit to the product line. Pricing needs to be noted.</p>
<p>Will the supplemental health plans be self-administered/self-billed by the employer, or will the insurance carrier be responsible for maintaining individual employee records and for generating monthly invoices?</p>	<p>The carrier will be responsible.</p>
<p>Who is the TPA for this group?</p>	<p>N/A however, Cigna administers the medical/dental benefits.</p>
<p>Are you requesting any implementation credits? If so, what services will this be covering and who is performing these services (customer, broker, or</p>	<p>Vendors may offer implementation credits to offset implementation assistance, employee communications and should be paid to MC.</p>

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TPA)? Who will this credit be paid to (customer, broker, or TPA)?	
How will the coverage be enrolled (e.g., TPA/HRIS, carrier platform, via one-on-one meetings with an enrollment firm, etc.)?	Workday
Please provide an updated retiree census with genders.	Updated retiree census to include gender will be provided asap.
Please provide the MetLife LTD experience report with reserve amounts included for the open claims.	No further information is available
Please provide LTD premium for 2022 & 2023.	Information was provided to carriers with NDA in place with our consultants (Segal). See "The Standard Montgomery College Incurred Report" for premium information. The LTD rate from 1/1/22-6/30/23 was \$0.380. The current rate \$0.395 has been enforced since 7/1/23.
Is any experience available for 2024?	Information was provided to carriers with NDA in place with our consultants (Segal). See "The Standard Montgomery College Incurred Report"

\*\*\*\*\*END OF QUESTIONS & ANSWERS\*\*\*\*\*