

**Addendum #5**

INSURANCE BENEFITS FOR CITY OF CHICAGO EMPLOYEES: (A) Group Term Life; (B) Group Long Term Disability; (C) Universal Life; (D) Voluntary Supplemental Insurance  
Specification No.: 244314

Q#	Question or Request for Clarification	Response	RFP section being referenced
1	Does the City have a TPA for enrollment? If so, who and what type of enrollment services are provided?	<b>The City provides data to an outsourced eligibility vendor which determines eligibility based on City eligibility rules and provides eligibility files to carriers. Carriers and eligibility vendor must program and test eligibility data file. Carriers are required to provide enrollment services to eligible employees.</b>	Section 8.03
2	Please provide an updated LTD experience exhibit from Prudential with a current valuation date of 7/1/2016, in Excel format.	<b>CD #2 shall replace the original CD and include the LTD Experience.</b>	n/a
3	Please provide an open and closed LTD claim list from Prudential that shows Gender, Date of Birth, Date Disabled, Date of Termination, Gross Benefit, Offsets, Net Benefit, Total Paid, and Reserve for each claim; in Excel format. This should have the same valuation date as the experience exhibit requested.	<b>CD #2 shall replace the original CD and includes valuation as of 6/30/2016, which has: Gender; year of birth (not date); date of disability; date of termination; gross and net benefit; not total paid; reserves; not offsets.</b>	n/a
4	Please provide the actual Life and AD&D experience exhibits from Prudential in Excel format.	<b>See new EXHIBIT XIII-a Basic Life Premiums and Claims Data, which hereby replaces the original EXHIBIT XIII, but will not be provided in Excel.</b>	n/a
5	Please provide a Life and AD&D paid claim list in Excel format. This should include Date of Death, Date Paid, and Amount Paid for each coverage (Basic Life, Supplemental Life, Dependent Life, and AD&D).	<b>See new EXHIBIT XIII-a Basic Life Premiums and Claims Data, which hereby replaces the original EXHIBIT XIII, but will not be provided in Excel, and does not include date of death; does not include date paid; does not include amount paid for each coverage. "Supplemental Life" is a new offering to City employees and is currently not a benefit to the City.</b>	n/a
6	Please provide the GUL paid premium & claims information, along with the side fund information, for the past three to five years.	<b>The total amount collected from January 2012 to current is \$21,330,379.69. Premiums averaged paid (cost) \$4,099,266; (Since January 2012, Texas Life paid 104 City of Chicago claims totaling 4,099,266.) (Average premium cost paid from 2012 - present \$432.54) Average premium paid is the average amount of the premium collected over the period of time (3-5 yrs 2012 to present.) Average volume written on employees \$89,333 Average volume written on spouses \$42,115 Average volume written on dependents \$25,001</b>	
7	Please provide rate history from 4/1/2012 to the present for each line of coverage.	<b>Rates have not changed. See new EXHIBIT XVII GROUP UNIVERSAL LIFE Rate Sheet Smoker and Non Smoker</b>	n/a

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8	Please provide an updated census with full Date of Birth, not just year of birth.	<b>CD #2 shall replace the original CD, however only the year of birth is being provided.</b>	n/a
9	When was the last open enrollment held for the Life and LTD coverages? Is an open enrollment expected as part of this RFP?	<b>The last open enrollment was held November 2, through November 17, 2015. An open enrollment is not expected as part of this RFP.</b>	n/a
10	The current MBE/WBE spending requirements (25% and 5% of total contract value, respectively) appear to be for non-insurance products. Our standard is usually 5% to 10% of our expense level. Please advise what the MBE/WBE spending expectation is for insurance products.	<b>No stated goals will be required for this project. It has been determined that there are no practical direct-spend dollars (i.e., dollars tied to operating expenses within the contract, not anticipated claim dollars) compliance opportunities that are deemed to be reasonable as concerns non-insurance product contracts or insurance product agreements. Therefore, the percentage goals for compliance shall be 0% MBE and 0% WBE. Nevertheless, during the evaluation phases, notwithstanding all other considerations, preference shall be given to a Respondent who proposes MBE/WBE participation in accordance with the City policy as described in Exhibit XXIV of the RFP.</b>	Exhibit XXIV
11	Requirement A - 1. Describe the process used by the City to enroll their Supplemental Term Life insurance and Medical coverage today? a. Is it The City's expectation that we integrate the enrollment of Voluntary products in to this process? b. If not, how would they like to see it enrolled?	<b>1. There is no process at the moment, as the City is not presently providing Supplemental Term Life insurance products.</b>  <b>a. Yes. Provide how you would integrate your process into the City's platform.</b>  <b>b. Provide your enrollment process for review.</b>	Section 8.03

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12	<p>Requirement M -</p> <p>1. What does it currently cost The City to create and maintain a payroll deduction field?</p> <p>2. Do they intend to use one deduction field for all Voluntary products or will they have a separate slot for each Voluntary product offered?</p>	<p>The City would use one payroll element (sometimes called a payroll deduction field or payroll bucket) for the aggregate of all supplemental benefits. The cost of programming one payroll element will vary based on numerous factors, such as the flexibility of the selected vendor, the ease of working with the selected vendor's system, and how well it adapts to the City's system. The cost could range from \$15,000 - \$20,000.</p> <p>The City does not at this time have estimates of reprogramming costs in case of potential future changes to the City's payroll system.</p> <p>Ongoing costs will be incurred each pay period (two pay periods/month). The current 2016 estimate of those costs is \$150 per month calculated at an estimate of \$75 per pay period, based on current 2016 salary levels, benefit levels, and an estimate of time each pay period to deduct, review, make one remittance to the selected vendor, and audit. Out of pocket costs for remittances would also be added (e.g. wire transfer).</p>	Section 8.03

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13	Requirement N - 1. What enrollment technology, HRIS and/or payroll vendor is currently utilized by the City to enroll other benefits?	The City of Chicago's Integrated Personnel and Payroll Systems, known internally as ChIPPS, is a heavily customized set of modules from Oracle's E-Business Suite. Many of the City's benefit enrollment functions are handled by Morneau Shepell, a company to whom the City has outsourced many of its benefits administration functions. Morneau Shepell has their own customizations in place, with both an extensive web-based interface and a professional call center. Using the Morneau Shepell system, enrollment transactions can be completed online, by phone, or by mail. A file, known internally as the HRIS file, is transmitted on a daily basis from ChIPPS to Morneau Shepell, in order to keep the two systems synchronized. Morneau Shepell is responsible for generating many of the City's benefit payroll deductions, including health coverage deductions and they send deduction transaction files to the City's payroll unit on a semi-monthly basis, in compliance with a schedule determined by the City's payroll unit. Some of the City's benefit vendors do not work through Morneau Shepell, but instead send their deduction transaction files directly to the City's payroll unit. The City's payroll unit returns information to these vendors, indicating actual deductions taken for each semi-monthly pay-period and indicating transactions that could not be completed.	Section 8.03
14	Please confirm coverage effective date?	The target date for implementing all types of insurance under this RFP is January 1, 2018. Group term life insurance may be effective as early as 7/1/2017. These dates may change depending on the needs of the City, negotiations with successful proposers, implementation timelines and other factors. Open enrollment is generally in late October or early November; however be advised that, in general, open enrollment is not relevant to the types of insurance in this RFP.	7.11
15	Can you provide a tentative schedule (dates) for open enrollment?	See response #14.	7.11
16	Are any changes planned for the Major Medical being offered to the City employees?	Yes, however, plan changes cannot be discussed at this time due to collective bargaining agreements.	

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17	Is the city looking for group or individual products?	<b>The City is looking for group products for the Basic Term Life, LTD, and the Universal Life. The exception is the proposed Supplemental Insurance products.</b>	
18	5 Should the implementation timeline, which is supposed to be presented as a Gantt Chart, be presented in excel or MS Project software?	<b>Gantt Chart is preferred, however if the implementation timeline is discernable, it would be accepted.</b>	
19	Will [we] need to integrate with an existing platform being utilized by the City or can [our] platform be stand alone for voluntary benefits?	<b>Yes, you will need to integrate with the existing platform being utilized by the City.</b>	7.11
20	7.11 7 Would the city entertain offering additional value added services to the employees? <b>Health Advocacy, Personal Health Advocates</b> provide expert assistance with a wide range of healthcare and health insurance challenges—from coverage questions, locating a provider or second opinion, understanding a medical issue, to grievance or medical bill challenges and more. <b>Medical Bill Saver™</b> gives insureds access to a specialized negotiation unit to help negotiate bills not covered by their health insurance plan. <b>Telemedicine by MeMD</b> connects members with a medical provider online to receive personalized treatment.	<b>No.</b>	NA
21	<b>Group Products</b> = one plan design and one rate structure tied to situs state for the entire employee population	<b>The nature of this group product inquiry is unclear. Accordingly a response is not provided.</b>	N/A
22	May we have the PDF RFP in 5.0 Word Format?	<b>No, City will not provide.</b>	5
23	Would the City consider allowing employees Actively At Work for at least 17.5+ hours per week to be eligible?	<b>No.</b>	ARTICLE II
24	Is the Sample Life Insurance Policy in Exhibit XIV the same policy terms and benefits as currently in force with the City of Chicago?	<b>Yes.</b>	11.02
25	What is considered a "high loss ratio"? Will a loss ratio explained be accepted if not a "high loss ratio"?	<b>A loss ratio of less than 75% is not acceptable. A loss ratio of less than 75% even if explained, is not acceptable.</b>	12.05 A)
26	What is the average sum dollar based on, premium or claims?	<b>Claims.</b>	12.06 5)
27	For Accident, Is the City interested in 24 hour accident coverage or non-occupational?	<b>Non-Occupational</b>	Exhibit II Cost Proposal Spreadsheet #9.
28	With regards to Exhibit II Cost Proposal Spreadsheet. Is there information available as to what the costs are that the City would incur for reimbursement? What is the cost for ongoing payroll cycle?	<b>See response # 12.</b>	Exhibit II

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29	Per the RFP, The City is looking for insurance plans to be offered without any agent commission. Will the City be willing to accept proposals for voluntary products that include commissions? Our benefit counselors are compensated on a commission basis. We use this compensation arrangement due to the vested interest it invokes among our team. Each representative then has an obligation to provide superior service and impartial consultation to the account's employees, to the employees' satisfaction - or their compensation is directly impacted.	<b>No, the City will not be accepting proposals for voluntary products that include commissions.</b>	Page 11, Question 12 (a)
30	We understand that you are favoring a loss ratio of at least 75%. Would the City accept proposals for voluntary products that have a loss ratio below the 75% threshold? Our policies are primarily marketed at the worksite and paid for on a fully-voluntary basis such that the employee bears the full cost of premium. Contrary to ACA products, ours have low average premiums and very modest participation results. Consequently, we experience a higher level of acquisition expenses due to the necessary costs associated with communicating policy features as well as coordinating and administering worksite enrollment. We believe a lower threshold should be considered which is consistent with the views of other States and Public Sector Groups currently offering Colonial Life products.	<b>No, the City will not accept proposals for voluntary products that have a loss ratio below the 75% threshold.</b>  <b>There is no worksite enrollment.</b>  <b>There are no face to face meetings.</b>	Page 34, Section 12.02, #A
31	How does the City currently handle benefit enrollments and administration? Is it insourced or outsourced? If outsourced, what system is currently being used and when does contract the end?	<b>See response #1.</b> <b>Morneau Shepell's contract currently ends 1/9/2018.</b>	Section 8.03: Enrollment Scope of Service Requirements
32	Does the City manage benefit enrollments for Medical and Dental differently than they do for your other employer sponsored benefits?	<b>Yes. See response #1 for process applicable to this RFP. For medical and dental benefits, the process is different in that eligibility vendor described in response #1 above handles enrollment.</b>	Section 8.03: Enrollment Scope of Service Requirements
33	How many benefit eligible employees for Life and Disability does the City have? The RFP indicates 32,250. Does this include actives and retirees?	<b>Actives only. Retirees are not included.</b>	General
34	In addition to your current Health and Dental products, what other Health & Welfare plans are currently being administered?	<b>See "Benefits Provider and Pension Funds" button on the left panel on Department of Finance website at:</b> <a href="https://www.cityofchicago.org/city/en/depts/fin/provdrs/ben.html">https://www.cityofchicago.org/city/en/depts/fin/provdrs/ben.html</a>	Section 8.03: Enrollment Scope of Service Requirements
35	How does the City manage dependent & beneficiary data? What is your data source, if any? If paper, where is it housed?	<b>The current vendor maintains and houses the records.</b>	Section 8.03: Enrollment Scope of Service Requirements
36	Please identify your HRIS System & Payroll System or Vendor.	<b>The selected vendors will not be interacting with the City's HRIS system. The eligibility vendor is Morneau Shepell.</b>	Section 8.03: Enrollment Scope of Service Requirements
37	Is there anything else about your health management strategy that we should know? Are their plans to add other coverages or wellness initiatives?	<b>There is a wellness plan for employees of the City except for members of the Fraternal Order of Police bargaining unit.</b>	Section 8.03: Enrollment Scope of Service Requirements

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38	What effective date should be quoted for the insurance products in the scope of this RFP?	<b>See response #14.</b>	Section 1.01
39	Please provide occupations on the census file, if available. If not, please indicate how many individuals are Police and Fire, and how much Covered Payroll is attributed to them.	<b>CD #2 shall replace the original CD. Occupations shall not be specified. Police and Fire are indicated on the new CD. Covered Payroll is indicated as rounded-salaries.</b>	Census
40	Can we get Duty Disabled employees indicated on the census file with their life coverage amount?	<b>CD #2 shall replace the original CD. CD#2 indicates Police and Fire (life coverage \$75K) Civilians life coverage as \$25K, and duty disability for Police, Fire, and Civilians.</b>	Census
41	Please provide updated LTD experience from Prudential with a current valuation date. The information provided has a valuation date from 2014.	<b>See response #2.</b>	Exhibit XII, Claim Rate & Loss Ratio Analysis for LTD
42	Please provide a complete LTD claims listing from Prudential including open and closed claims with date of disability, date of birth (or age), gender, gross benefit, net benefit, total paid and reserves for open claims.	<b>See response # 3.</b>	Exhibit XII, Claim Rate & Loss Ratio Analysis for LTD
43	Please provide LTD premium by month back to inception, if possible.	<b>See new EXHIBIT XXX of LTD Premiums, Lives, and Volume</b>	Exhibit XII, Claim Rate & Loss Ratio Analysis for LTD
44	Please provide the rate history on the Basic Life, AD&D, Optional Life, Dependent Life and LTD from 01/01/2012 to current.	<b>Basic Life, AD&amp;D, Optional and Dependent rates have not changed. Rate history is provided in EXHIBIT XI. LTD rates are also provided in EXHIBIT XI.</b>	Exhibit XI, Current Rates
45	Should there be a separate Basic Life rate for Duty Disabled Employees?	<b>No. Rates are the same.</b>	Exhibit XI, Current Rates
46	Please provide a current bill that includes rates, volume and paid premium.	<b>Current rates are provided in EXHIBIT XI. Review a current bill in new EXHIBIT XXIX.</b>	Exhibit XI, Current Rates
47	Please provide a copy of a recent bill and confirm that LTD rates should be per \$100 of monthly covered payroll and not per \$1,000 covered payroll as included in the Cost Proposal Spreadsheet: Rates per \$1000 of insured income per pay period (24 pay periods per annum).	<b>There is no bill available as this is an employee paid (payroll deduction).  LTD rates are per \$100 covered monthly payroll, divided per pay period (24 pay periods per year)  Basic Term Life and AD&amp;D rates are per \$1,000 per month.</b>	Exhibit II, Cost Proposal Spreadsheet
48	On the cost proposal spreadsheet, Rates per \$1,000 per pay period (24 pay periods per annum) are being requested for Optional Employee Term Life, Dependent Term Life, LTD and Cancer/Critical Condition Insurance. Please confirm that you are requesting rates as semi-monthly and not monthly.	<b>We are requesting rates per pay period. There are 24 pay periods per year.</b>	Exhibit II, Cost Proposal Spreadsheet
49	Please provide an individual claimant listing on the Basic Life, AD&D, Optional Life and Dependent Life from 01/01/2012 to 6/30/2016 to correspond with the P&C exhibits.	<b>An Individual claimant listing is not available.</b>	Exhibit XIII, Basic Life Premiums and Claims Data
50	As of 1/1/2016, the Optional Life and Dependent Life average lives and volume are showing over 60% higher than the prior periods. Please advise.	<b>See new EXHIBIT XIII-a Basic Life Premiums and Claims Data, which hereby replaces the original EXHIBIT XIII.</b>	Exhibit XIII, Basic Life Premiums and Claims Data

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51	How should the carrier propose wording/phrasing clarifications with regards to RFP and Service Agreement language?	<b>Submit specific proposed changes to specific sentences or paragraphs in Microsoft Word.</b>	Exhibit XXV - Sample Professional Services Agreement
52	In addressing Section 2.9, it is our understanding that the "ownership" will extend to the policy; however, will not include the pricing/rating structure and/or other proprietary carrier information. Is this correct?	<b>Yes</b>	Exhibit XXV - Sample Professional Services Agreement
53	Please explain the request in 8.07C. Are you requesting information on all of the insurer's city employees?	<b>The information is requested for Supplemental Voluntary insurance products, if there are at least 500 employees who purchase the individual product.</b>	Section 8.07, Report Scope of Service Requirements
54	We would accept prior carrier beneficiary designation for the same coverage; however, we prefer to get an updated designation with our coverage effective date as family status changes and that presents an opportunity for the employees to update their records. Is this an option?	<b>Yes. We respect your preference to get an updated beneficiary designation and agree that you should make that effort. However, in the event of a death prior to you receiving an updated beneficiary designation for the same coverage, please indicate in your proposal if you intend to refuse to honor that prior beneficiary designation.</b>	Article VI - Evaluation Criteria: item f, page 12
55	What is considered as number of claims, is it unique claim count for Life, AD&D, ADB and Waiver or Life only?	<b>We do not understand this question. Item 13) a-f does not refer to numbers of claims or claim counts.</b>	Article VII - Required Content of All Proposals: items 13) a-f
56	Who is referenced as "policyholder"? Is this the employee or employer?	<b>We do not understand this question. Item) f-i does not reference a "policyholder". In general, however, we anticipate that the policy holder for the group life and group LTD will be the City, and that the Group Universal Life and Voluntary Supplemental Insurance will be individual policies issued to the insured.</b>	Article VII - Required Content of All Proposals: items 13) f-i
57	Claim processing accuracy, we can guarantee 95%, is that acceptable?	<b>Respondents will be evaluated based on their proposals.</b>	Section 7.12 - Service Level Requirements, Table VII-4
58	What is meant by "Initial claim for benefits shall be responded to within 5 business days"? Is that acknowledgement of the claim after initial notification or is that claim determination after required documents are received?	<b>Acknowledgement of the claim after initial notification.</b>	Section 7.12 - Service Level Requirements, Table VII-4
59	Provide secure web-access to submit a claim. Is the request for actual claim submission, or is this referring to EOI eligibility information?	<b>Yes, for actual claim submission.</b>	Section 8.03: Enrollment Scope of Service Requirements; item B., page 23



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60	Accelerated Death Benefits are processed based on policy provisions and if they happen to live beyond the expected duration, they still have the coverage for the remaining balance of their coverage to be paid out as a death benefit. We would not request the insured pay back the benefits. Is the current coverage administered the same?	<b>Yes. If an employee submits an accelerated death claim and lives beyond the expected duration, they are still covered for the remaining benefit amount that has not been paid.</b>	Section 9.03: (A): Group Term Life Interrogatories; item 4, page 27
61	Are we to respond to the Common Scope of Service Requirements, or only to each of the Interrogatives?	<b>Respond to interrogatives, but also provide details in response to the Common Scope of Service requirements (in order for the City to adequately evaluate proposals).</b>	Article VIII Common Scope of Service Requirements, page 22
62	Is it Mandatory that the minimum requirements are only in the Voluntary Benefits Space? - have at least three accounts, having at least \$25,000 employees per account? - have at least two accounts with at least 25,000 employees per account in which the majority of employees employment is the subject of collective bargaining agreements - have at least 5 years experience as an organization in providing the type of services to be procured through this competitive RFP Process - have insurance premiums of at least \$300,000,000 during 2015	<b>The Respondent must meet all mandatory requirements.</b>	Article VI. Evaluation Criteria
63	Typically we do not provide employee resumes until finals for the confidentiality of our employees. Will this prevent us from moving forward?	<b>Resumes are required to determine Respondent and Respondent's staff qualifications and specialized experience.</b>	Section 7.08 Resumes
64	Typically we do not provide client references until finals for the confidentiality of our clients. Will this prevent us from moving forward?	<b>References are required, as they will be checked. Determining the quality of services you have provided in the past and presently will not compromise the confidentiality you share with your clients.</b>	Section 9.15 AD&D Interrogatories
65	INTENTIONALLY OMITTED		
66	Is the bid for the upcoming open enrollment in 2016 (for benefits in 2017) or open enrollment occurring in 2017 (for benefits in 2018)?	<b>The target date for implementing all types of insurance under this RFP is January 1, 2018. Group term life insurance may be effective as early as 7/1/2017. These dates may change depending on the needs of the City, negotiations with successful proposers, implementation timelines and other factors. Open enrollment is generally in late October or early November; however be advised that, in general, open enrollment is not relevant to the types of insurance in this RFP.</b>	

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67	Please describe the current enrollment and medical evidence of insurability submission processes. Are they completed on paper, directly through a website or through a Third Party Administrator (TPA)? If a TPA, please provide the TPA's name so we can determine if we have existing protocols in place with them.	<b>Per current vendor, enrollment is either completed on paper or directed to complete on a website, a TPA is not involved.</b>	N/A
68	Please describe the current beneficiary designation processes. Who maintains the beneficiary records?	<b>1. Letter is mailed to employee by current vendor advising how to enroll. 2. The current vendor maintains the records.</b>	N/A
69	Please describe the current claims submission process. Who distributes claim forms to beneficiaries? How is the carrier notified of a claim?	<b>The City of Chicago has full record keeping services with the vendor, which includes claim facilitation. Once the death claim is reported to current vendor (via phone call), current vendor will send out the condolence package. The package includes the claim form and instructions on what is needed in order to process the claim.</b>	N/A
70	Please inform us as to which day-to-day administrative functions, if any, you would like the carrier to administer.	<b>All.</b>	N/A
71	Please clarify the LTD rate basis. The LTD age rates are described two ways: one, as "per \$100 covered monthly payroll" and two, as "per \$100 of insured income per pay period (24 pay periods per annum)". Please confirm which is correct and supply an example of how one person's annual premium would be calculated.	<b>Per \$100 of covered monthly payroll. Premiums depend on age and earnings. Example: Monthly Earnings x rate (for your age) divided by 100 = monthly cost.</b>	Rates Addendum #1, Attachment #2
72	Please clarify how you would like the LTD represented. The description on the Cost Exhibit states: "Rates per \$1000 of insured income per pay period (24 pay periods per annum)". Please confirm that "Rates per \$1000" should be 'Rates per \$100'. Also, please confirm that these rates would be applied to semi-monthly covered earnings and would represent 1/24th of annual premium due.	<b>Rates per \$1,000 (thousand) refers to the Basic Term and Optional. LTD is: rates per \$100 of monthly earnings.</b>	Exhibit II - Cost Proposal Spreadsheet
73	Please provide LTD rate history from 1/1/2012 through 9/1/2016.	<b>Rates changed in 2015 - rates guaranteed through 1/1/2018. See new EXHIBIT XXVIII.</b>	N/A
74	Please provide LTD historical lives, volume and premium from 1/1/2012 through 9/1/2016.	<b>See new EXHIBIT XXX of LTD Premiums, Lives, and Volume</b>	N/A
75	Please provide a current billing statement with LTD lives, covered payroll and premium due.	<b>See new EXHIBIT XXX of LTD Premiums, Lives, and Volume</b>	N/A
76	Please provide an LTD experience exhibit (Prudential's "Claim Rate & Loss Ratio Analysis" report) covering the period 1/1/2012 through 7/31/2016 with a Valuation Date of 7/31/2016.	<b>See responses #2 and #3.</b>	RFP Exhibit XII

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77	Please provide an accompanying Prudential LTD Open & Closed Claim Listing with a Valuation Date of 7/31/2016 listing all claims with dates of disability of 1/1/2012 through current. The claim list will typically provide Date of Birth, Gender, Date of Disability, Claim Status, Termination Date if applicable, Net Monthly Benefit, Gross Monthly Benefit, Amount Paid to Date and Open Claim Reserve if applicable.	<b>See response # 3.</b>	N/A
78	In addition to the detailed claim list, please provide detail on offset information (i.e. the difference between the gross benefit and the net benefit). Ideally, the offset information would identify the offset amount as SSDI, Workers Comp, MEABF Disability Pension, LABF Disability Pension, PABF Disability Penion, FABF Disability Penion, etc.	<b>See response # 3.</b>	N/A
79	In addition to the birth year, gender and annual earnings already provided on the LTD census, please also provide Date of Hire, Job Title and applicable pension group (i.e. MEABF, LABF, PABF or FABF) on the LTD census.	<b>CD #2 shall replace the original CD but does not provided date of hire (just year of hire); job title is not indicated; but applicable pension group is indicated.</b>	LTD Census
80	Please specify the duration of the prior Participating policy and the duration of the current Non-Participating policy.	<b>The duration of the prior Participating policy 3/1997 to 4/2012</b> <b>The current non-participating policy is presently in effect and has been for almost 5 years.</b>	Article X. (B) Group Long Term Disability Section 10.01
81	The RFP displays rates as of 7/1/2014. Are rates available prior to 7/1/2014?	<b>Current rates have been provided.</b>	Exhibit XI - Current Rates
82	Are renewal rates available?	<b>No, renewal rates for Basic life are not available. Rates for LTD are also not available as they are not renewable until 2017.</b>	N/A
83	The RFP shows 2 rates for Basic Life - a City of Chicago rate of \$0.146 and a Duty Disabled rate of \$0.226. Who is covered by the Duty Disabled rate? Is a census available which indicates who is covered by each rate?	<b>As of today, rates are the same.</b>	Exhibit XI - Current Rates
84	Please provide a current invoice displaying lives, volume, rates and premium for each Life and AD&D coverage.	<b>Review a current bill in new EXHIBIT XXIX.</b>	N/A
85	Are disableds included in the census provided?	<b>CD #2 indicates parties who are "duty disabled" but it does not identify parties who are "disabled" only. However, individuals may have a disability but they are not identified as having a disability.</b>	Life Census

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INSURANCE BENEFITS FOR CITY OF CHICAGO EMPLOYEES: (A) Group Term Life; (B) Group Long Term Disability; (C) Universal Life; (D) Voluntary Supplemental Insurance  
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Q#	Question or Request for Clarification	Response	RFP section being referenced
86	Please provide an individual claim listing for the Life and AD&D coverages. If this is not available, please provide the number of Life claims and AD&D claims per experience period.	<b>Individual claim listing is not available. See new EXHIBIT XIII-a Basic Life Premiums and Claims Data, which hereby replaces the original EXHIBIT XIII.</b>	Exhibit XIII - Life Premium and Claim Data
87	Do disableds remain in the premium paying inforce? If not, is Waiver of Premium experience available?	<b>Yes. The City of Chicago does not have a Waiver of Premium benefit in their plan, disabled employees who continue to be eligible for Basic Life and AD&amp;D remain in the group and the City pays the required premiums for the term of their disability or until they are otherwise terminated from coverage.</b>	Exhibit XIII - Life Premium and Claim Data
88	The Optional and Dependent Life coverages show a large increase in lives and volume in 2016, however premium has decreased. With no change in rates, could you please explain the discrepancy. Also, the census data is reflective of the volume and lives prior to 1/1/2016.	<b>Exhibit XIII has been corrected, and has been replaced with EXHIBIT XIII-a Basic Life Premiums and Claims Data, which hereby replaces the original EXHIBIT XIII.</b>	Exhibit XIII - Life Premium and Claim Data
89	The Basic Life coverage seems to have multiple disability provisions. Please provide further clarification and confirm the following [Questions 90-94]:	<b>See policies on City of Chicago's website. - See "Employee / Annuitant Handbooks" button in the middle of the panel on Department of Finance website at: <a href="https://www.cityofchicago.org/city/en/depts/fin/provdrs/ben.html">https://www.cityofchicago.org/city/en/depts/fin/provdrs/ben.html</a></b>	Exhibit XIV - Sample Life Insurance Policy
90	For Civilian Employees: - If the employee is disabled due to duty disability, coverage is continued and premium paid by the City. Is there a specified time frame for the coverage to continue?	<b>Premium is paid for 6 months. If employee, disabled due to duty disability, has not returned to active status after the 6 month period he or she is responsible for paying his/her own premium. Vendor will bill the employee.</b>	N/A
91	- If the employee is disabled due to a non-duty disability, the coverage is continued and premium paid by the City for 6 months.	<b>Basic Life and AD&amp;D are continued for 6 months and paid for by the City of Chicago. Optional coverage is paid by the employee via a direct bill for a maximum of 6 months. At the end of six months, the disabled employee may either convert to a whole life product or the portability term pool product offered by the current carrier.</b>	N/A
92	For Police & Fire: - If the employee is disabled due to duty disability, coverage is continued and premium paid by the City. Is there a specified time frame for the coverage to continue?	<b>If you are receiving Duty Disability or Occupational Disability benefits from the Policemen's Annuity and Benefit Fund of Chicago or Firemen's Annuity and Benefit Fund of Chicago, you may continue coverage for the length of the benefits at no cost.</b>	N/A

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Q#	Question or Request for Clarification	Response	RFP section being referenced
93	- If the employee is disabled due to a non-duty disability, coverage is continued and premium paid by the City for 5 years.	<b>For absence due to ordinary disability, for which ordinary benefits are being paid by the Policemen's Annuity and Benefit Fund of Chicago or the Fireman's Annuity and Benefit Fund of Chicago, Basic Employee and AD&amp;D coverage is continued by the employer for the length of the ordinary disability benefits, not to exceed five (5) years.</b>	N/A
94	Please confirm: Optional Life coverage is continued and premium paid by the City for 6 months.	<b>No. Optional coverage, if continued is paid for by the employee. At the end of the six months, the employee must convert to a whole life product or elect the portable term insurance product offered by the carrier. This six month continuation is not offered upon termination of employment or retirement.</b>	Exhibit XIV - Sample Life Insurance Policy
95	Is The City planning to enroll the Voluntary Benefits this fall on the City Benefits Service Center website alongside Medical and other core benefits?	<b>No</b>	N/A
96	Please clarify expectations for a carrier replacing the LTD plan with respect to an employee who has an incurred date of disability prior to the current carrier's policy termination date, but is still serving the elimination period. The RFP seems to indicate that the claim would be the responsibility of the prior carrier, which is what our expectation would be as well. However, Prudential's certificate language states the following: <i>"Elimination period means a period of continuous disability which must be satisfied before you are eligible to receive benefits from Prudential. If you become covered under a group long term disability plan that replaces this plan during your elimination period, your elimination period under this plan will not be met"</i>	<b>If an employee's date of disability is in 2016 and they have not completed the elimination period (6 months) and have returned back to an active status in 2017 under a new carrier, it would be the new carrier's claim. The employee became eligible under the new contract as they returned back to active status.</b>	Article X. (B) Section 10.01
97	Can you please confirm the GUL plan design, eligibility requirements, and other policy provisions	<b>Review new EXHIBIT XXXI Sample Certificate of Benefits GUL Policy.</b>	Article XI - Universal Life
98	Could you please provide 3 - 5 years of GUL experience including paid claims, paid premium, average volume and average lives broken out between employee and dependent.	<b>Total collections January 2012 to current is \$21,330,379.69 104 claims totaling \$4,099,266 Average premium cost from 2012 - present \$432.54 Average volume of life insurance written on employees \$89,333; Average volume of insurance written on dependents and spouses (spouses - \$42,115 Dependents \$25,001. ) Also see response #6.</b>	Exhibit XV - Universal Life

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Q#	Question or Request for Clarification	Response	RFP section being referenced
99	Could you provide a GUL census that shows everyone enrolled in the plan. The census should include: DOB, gender, salary, ZIP code, volume (employee, spouse, child) and smoker status.	<b>Census is provided, year of birth (not DOB) is in CD #2. Additional requested information is not available at this time. Also see response #118 regarding other information available.</b>	Exhibit XV - Universal Life
100	Sick time - Please confirm if the City of Chicago is looking for an FML proposal/pricing?	<b>No.</b>	Exhibit XVII - Sick Time Data
101	What is the earliest effective date that the City would be looking to change carriers?	<b>See response #14.</b>	Article III
102	Cost Scope Requirements (page 39): Can you please provide an estimate of the lump sum and/or annual cost for the programming for which the City would seek reimbursement for the proposed new Voluntary Supplemental Insurance (Critical Illness, Accident, etc.). To the extent you anticipate initial programming fees, fees for future changes to the City's payroll system and ongoing/recurring fees for file transfers, please provide each.	<b>See response #12.</b>	Exhibit II - Cost Proposal Spreadsheet
103	Special Conditions Exhibit - Could you please advise if there is a specific dollar goal for the 25%/5% M/WBE commitment and confirm that such is tied to operating expenses within the contract, not anticipated claim dollars.	<b>See response #10.</b>	Article VII - MWBE
104	Please update the census with the following for each eligible employee: > Full date of birth - Currently the Birth year is all that is provided. > Class of Insureds - So that we can appropriately distinguish Civilians, Police Officers and Uniformed Fires. > Work zip code and residence zip code	<b>The full date of birth will not be provided. CD #2 shall replace the original CD and separates Police, Fire, and Civilians. Only the first three digits of residence zip code will be provided in CD #2.</b>	Term Life, AD&D and Voluntary Supplemental Insurance
105	Lives as indicated in the Optional Life Premium and Claim summary shows an increase from 9,000 to 15,000 from 2015 to 2016. Is 15,000 lives for 2016 correct? If so, please explain the reason for the increase in lives. Provide an explanation for the Dependent life increase as well.	<b>An average of 15K lives for 2016 is correct. The information has been corrected in new EXHIBIT XIII-a Basic Life Premiums and Claims Data, which hereby replaces the original EXHIBIT XIII.</b>	Term Life and AD&D
106	The census shows approximately 9,000 lives with optional life coverage while the 2016 census includes approximately 15,000. Please explain the discrepancy.	<b>The information has been corrected in new EXHIBIT XIII-a Basic Life Premiums and Claims Data, which hereby replaces the original EXHIBIT XIII.</b>	Term Life and AD&D
107	Volume as shown in the Optional Life and Claims summary shows 2016 volume at \$3.5B. This volume is drastically different from the census volume for supplemental life - \$2.2B. Please explain.	<b>The information has been corrected in new EXHIBIT XIII-a Basic Life Premiums and Claims Data, which hereby replaces the original EXHIBIT XIII. The volume is \$2,173,815,000 (see P&amp;C) and the volume on the census is \$2,158,413,000</b>	Term Life and AD&D

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Q#	Question or Request for Clarification	Response	RFP section being referenced
108	The RFP document states that there are currently 18,110 participants under the Optional Term Life plan. The census counts 8,978 participants under Optional Life, 2,960 participants under Spouse and 3,017 participants under Child. A total of 14,955. Please explain the lives difference.	<b>The information has been corrected in new EXHIBIT XIII-a Basic Life Premiums and Claims Data, which hereby replaces the original EXHIBIT XIII. The total number of participants is 15K.</b>	Census
109	Per the plan design summary in the RFP document, current Police Officers receive a flat \$75,000 Basic life benefit. The Police policy shows that employees, with less than one year of service, under this class are eligible for \$25,000 and Police Officers, with one or more years of service, are eligible for \$75,000. This contradicts the plan summary as read in the RFP document. Which is correct?	<b>The following bullet is hereby added into Section 9.04 (A.i) Basic Term Life Background Information of the RFP: "Non-probationary Police officers with less than one year of service (probationary period) are only eligible for \$25,000. All others are eligible for \$75,000."</b>	Term Life and AD&D
110	In reviewing the current policy, we've identified that the current plan does not include Waiver of Premium, please Confirm. If confirmed, Please identify on the census the disabled insureds who will transfer to the new carrier. Also confirm that, per the RFP document questions (page 32), the city is requesting that our proposal include waiver of premium.	<b>True, the current policy does <i>not</i> have a waiver of premium option. Yes. Per Section 10.03 (B) Group Long Term Disability Interrogatories, on page 32 of the RFP, the City <u>is</u> requesting that your proposal include a waiver of premium option in response to question #37.</b>	Term Life, AD&D and Universal Life
111	Confirm that the Basic life rate has not changed since 2012. If not, please provide the rate history from 2012.	<b>The rates have not changed since 2012.</b>	Term Life and AD&D
112	Please provide a detailed listing of all death claims incurred between 2012 and 2016.	<b>See new EXHIBIT XIII-a Basic Life Premiums and Claims Data, for life claim payments.</b>	Term Life and AD&D
113	Please provide a copy of a recent monthly billing statement/premium remittance statement to compare census volumes to reported volumes.	<b>Review a current bill in new EXHIBIT XXIX.</b>	Term Life and AD&D
114	Does the dependent life experience include spouse and child premium and claims figures? If so, can the figures be separated by spouse versus child?	<b>Yes, however, spouse versus child experience cannot be broken out.</b>	Term Life and AD&D
115	Are all employees eligible to participate in both the optional term and optional universal life plan, or are they limited to participating in one plan?	<b>There are no limits. Employees can participate in both plans.</b>	Universal Life
116	Is the intent to award the supplemental term life and supplemental universal life plans to one carrier, or is it possible that they will continue to be offered through two different carriers?	<b>There is no specific intent. The award would be to the carrier(s) who offer the best and most cost effective product to the City's employees.</b>	Universal Life
117	Please provide a copy of the current Universal Life policy or certificate so that our proposal can match current plan provisions as closely as possible. If this isn't available, please provide the following: <ul style="list-style-type: none"> <li>• Plan design (benefits, maximums, guaranteed issue limits, etc.)</li> <li>• Age reduction schedule</li> <li>• Any guaranteed issue opportunities available at annual enrollment</li> </ul>	<b>Review new EXHIBIT XXXI Sample Certificate of Benefits GUL Policy.</b>	Universal Life

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Q#	Question or Request for Clarification	Response	RFP section being referenced
118	According to the RFP document, there are 9,240 Universal Life Insurance plan participants. Please provide a census that includes gender, date of birth, annual salary, resident state, and amounts of Universal Life coverage for each of these employees.	<p><b>Date of birth will not be provided (just the year); average annual salary is provided; resident state is Illinois for employees; and amounts of GUL is indicated on CD #2</b></p> <p><b>Total active policies - 13,395</b></p> <p><b>Average face amount \$56,883</b></p> <p><b>Average premium \$33.92</b></p> <p><b>Employee policies 6,606</b></p> <p><b>Spouse policies 1,878</b></p> <p><b>Child policies 4,477</b></p> <p><b>Grand child policies 434</b></p> <p><b>Male policies 7,184</b></p> <p><b>Female policies 6,211</b></p>	Universal Life
119	Please provide a volume, premium, rate and a detailed claims history listing for the last five years for Universal Life coverage.	<b>See response # 98.</b>	Universal Life
120	Will the all the insurance plans solicited in the RFP 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?	<b>The employer will deduct premiums from employees' paychecks for those actively employed and receiving a paycheck for any coverage other than the basic life and AD&amp;D. The employer will remit one check to carrier. For the employer provided basic life and AD&amp;D, the employer will pay based on the number of eligible employees as of the first of the month.</b>	Term Life and AD&D, Universal Life, and VSI
121	Please provide a description of your claims submission process; including such items as information gathering, submission, follow up and resolution.	<b>Submission of all claims, info gathering, follow-up, and resolution for all insurance products within this RFP shall be processed through the carrier. The City will not be accepting or processing claims.</b>	Term Life and AD&D, Universal Life, and VSI
122	Do you currently use a TPA or software vendor for you benefits enrollment and eligibility? If so, can the name of the vendor be released?	<b>The City's eligibility and benefits enrollment data resides in the City's current vendor's system - Morneau Shepell.</b>	Term Life and AD&D, Universal Life, and VSI
123	What's the best way to communicate with your employees during enrollment and throughout the year?	<b>Letters sent by US mail</b>	Term Life and AD&D, Universal Life, and VSI
124	Please describe any established file transfers you have in place today.	<b>Morneau Shepell our Benefits Service Center vendor sends and receives several eligibility-related files to and from the City, which are too numerous to describe here.</b>	Term Life and AD&D, Universal Life, and VSI
125	Please describe your Evidence of Insurability process; including such things as submission, follow-up and notification.	<b>Handled by carrier in accordance with their standard operating procedures.</b>	Term Life and AD&D, Universal Life, and VSI



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Q#	Question or Request for Clarification	Response	RFP section being referenced
126	Please provide the details of your current portability and conversion administration process.	<b>Current carrier sends out letters advising employee he/she has 31 days to select conversion or portability of the policy.</b>	Term Life and AD&D, Universal Life, and VSI
127	Does the City have an enrollment solution?	<b>See response # 1</b>	N/A
128	What is the City's expectation with respect to member-level support (i.e. paper, electronically, etc)?	<b>The City expects Respondent to propose a level of response. The City employs a range of individuals many of whom are computer literate and others who are not.</b>	N/A
129	What effective date does the City have in mind for implementation?	<b>See response #14.</b>	N/A
130	What is the total spend amount related to MBE/WBE sub-contractors? Is this based off of total premium or total expense?	<b>See response #10.</b>	N/A
131	Is the total MBE/WBE amount 30%? The RFP states 25% MBE and 5% WBE. Do you mean a lower amount?	<b>See response #10.</b>	N/A
132	Is the city anticipating an open enrollment? If so, how would the City prefer this to be conducted?	<b>The City conducts an open enrollment each year for its health, dental and vision benefits which are not the subject of this RFP.</b>  <b>Open enrollment is generally in late October or early November; however be advised that, in general, open enrollment is not relevant to the types of insurance in this RFP.</b>	Section 8.03, Part D
133	Is the question related to withholding deductions from payroll checks or disability benefit checks?  Is the City requesting premium deductions from disability benefit checks?	<b>1. Payroll checks</b>  <b>2. No</b>	8.07, A
134	Under what scenarios would the City be unable to deduct premium from an employee's pay check?	<b>Insufficient funds from earnings after all required deductions (i.e. taxes, pension)</b>	Section 8.07
135	Both address a business associate agreement (BAA). The Policy says external parties must enter into "Business Association Agreements, Data Protection Language, or equivalent" but the RFP says the Contractor must sign a BAA. HIPAA does not govern life and disability plans or life and disability carriers. Will the City of Chicago be applying the "or equivalent" language of its Information Security Policies to the BAA requirement in the RFP so that a life and disability provider may agree to data privacy and protections without becoming subject to the inapplicable laws of HIPAA?	<b>As HIPAA applies to certain "covered entities" and Business Associate Agreements are only required where a vendor uses or discloses "protected health information" the vendors are not subject to HIPAA as the information collected, used, or maintained is not protected health information.</b>	Article VI section 13 (k) of the RFP, and section 9.1.2 of the Information Security Policies

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Q#	Question or Request for Clarification	Response	RFP section being referenced
136	Please provide a copy of the expected file layout/format for this file.	<b>See question 1 above, "Carriers and eligibility vendor must program and test eligibility data file". The programming and testing will be sequenced in a collaborative effort after the contract award.</b>	11.02 C, B
137	Please provide a copy of the expected file layout/format for this file.	<b>See question 1 above, "Carriers and eligibility vendor must program and test eligibility data file". The programming and testing will be sequenced in a collaborative effort after the contract award.</b>	12.01 D
138	Please provide a copy of the expected file layout/format for this file.	<b>See question 1 above, "Carriers and eligibility vendor must program and test eligibility data file". The programming and testing will be sequenced in a collaborative effort after the contract award.</b>	12.05 D.i, B
139	When does the city authorize onsite enrollment meetings? Under what conditions will the city authorize onsite enrollment meetings during work hours and on premises?	<b>As a general rule there is no onsite enrollment during work hours. Onsite enrollment during non-work hours may or may not be provided by individual departments. Some work areas are secure and no onsite enrollment will be available in any case. See response #123 and #128.</b>	8.03 D.
140	Will the city authorize benefit consultation meetings for new hires on site and during work hours?	<b>See response #139.</b>	N/A
141	Would it be possible to get updated LTD experience 3/1/14-current?	<b>CD #2 shall replace the original CD and include the LTD Experience.</b>	N/A
142	For the Life experience, does the Claims and Interest column include Waiver of Premium reserves?	<b>No, as there is no Waiver of Premium in the present plan.</b>	N/A
143	For the beneficiary takeover, is the expectation that we would take current paper forms, or accept prior designations?	<b>Best practice would be to have employees submit new beneficiary forms, however, the City can confirm how they wish to handle.</b>	N/A
144	On the census, the LTD salaries are rounded. Is the expectation that premiums and claims will be paid based on rounded salaries?	<b>No. Premiums and claims will be based on actual salaries.</b>	N/A

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Q#	Question or Request for Clarification	Response	RFP section being referenced
145	For the monthly MBE/WBE compliance reporting, is the expectation that monthly amounts spent will vary but the annual total spent will be in compliance?	<p>In the event an MBE/WBE plan would be in effect, yes. Dollar amounts paid by the Contractor to the MBE/WBE, and dollar amounts paid by the City to the Contractor, would be reportable (but such paid amounts would not include any premium dollars paid by the City employee, or claim payment dollars paid by the Contractor). Furthermore, although periodic payments to the MBE/WBE could occur periodically throughout the term of the agreement, the actual percentage amount of participation would be calculated at the end of the term of the agreement, by dividing the total amount paid to the MBE/WBE, by the total dollars paid by the City to the Contractor.</p> <p>Also see response #10.</p>	N/A

end