REQUEST FOR PROPOSALS
RESPONSES TO POTENTIAL PROPOSERS’ QUESTIONS

FOR

VOLUNTARY EMPLOYEE SUPPLEMENTAL INSURANCE BENEFITS
BROKER/CONSULTING SERVICES

UNIVERSITY OF LOUISIANA SYSTEM

RFP #: ULS 2019-5221
PROPOSAL DUE DATE/TIME: JULY 22, 2019 (3:00 PM CDT)

LAPAC Bid #620001-2019-001

JULY 8, 2019
CURRENT PROVIDERS AND COVERAGE

1. Current Companies by benefit type for each University (unless the same, which we don’t think they are), please.

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.

2. All plans – the Plan Info Highlight sheets, and current rates and
   a. The detailed Summary Plan Description for the Dental plans.
   b. The Plan Certificate of Coverage (Cert or COC) or Policy for the Disability plans and Life plans and for each plan requested.

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.

3. Provide names of the insurance carriers that currently offer the plans.

Each university uses different carriers and our goal is to select a broker/brokers for the System.

4. We would need a copy of the current plan offered with a description of the current Term Life, Accidental Death and Dismemberment, Short and Long Term Disability policies.

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.

5. If the existing insurance products are to remain in place will the new contractor need to also manage these products and add them to the offerings?

No.

6. Who is the incumbent Health & Welfare consultant/broker and how long have you been with the incumbent?

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.

7. For each line of coverage, is the System willing to change from the current insurance carrier to a different carrier?

Yes, based on the costs and benefits offered.
8. Are there current retiree’s listed with any of the benefits? If so, please give specifics to which product. Will they be grandfathered in for this proposal?

Varies by university. Universities prefer their retirees be grandfathered in for any supplemental benefit for which they are currently enrolled in which the provider may change as a result of this RFP. However, retirees currently have the option to continue their coverage, paying their premiums directly.

For example, a university may offer its current retirees the option to keep their benefits after they retired through COBRA (dental and vision only). However, retirees may keep their supplemental plans by working directly with the insurance providers or through the brokers and pay their premiums directly to the providers/brokers.

9. Does the University System provide any employer paid disability or life insurance. If so what are the guidelines?

The University of Louisiana System does not provide any paid disability or life insurance.

10. Is the incumbent invited to participate in this proposal process?

Yes.

11. Will the awarded broker/consultant be able to work with the current carriers to negotiate rates and provide recommendations for additional offerings and/or plan adjustments if we see outdated design or overlap in benefits?

Our intention is to select a broker and carriers through the RFP.

12. Does ULS expect that the voluntary coverage will be marketed and change carriers (if applicable) before the October open enrollment period? If not, will a full RFP be conducted for the following year?

We expect the marketing and changes will occur in time for the October open enrollment period.

13. What channels (e.g., email, intranet, mailings) have proven most effective for communication with faculty and staff about their benefits?

Primarily e-mail.

CENSUS DATA

1. Also the censuses, in excel format, for these benefits, they can put in one large excel sheet or breakout by benefit for each excel (which might easier you could get from the vendor):

   a. Dental - please include all benefit eligible current employees and if the employee has not elected please leave blank or put Waive
i. Date of birth | Date of Hire | Gender | Annual Salary | City residing | State residing | zip code residing | Dental plan option (ex: HMO / PPO / PPO High) | Dental Tier (Employee, Emp. & Spouse, Emp. & Kids, or Family)

b. Vision - please include all benefit eligible current employees and if the employee has not elected please leave blank or put Waive

i. Date of birth | Date of Hire | Gender | Annual Salary | City residing | State residing | zip code residing | Vision plan option (ex: High or Low plan if applicable) | Vision Tier (Employee, Emp. & Spouse, Emp. & Kids, or Family)

c. Cancer - please include all benefit eligible current employees and if the employee has not elected please leave blank or put Waive

i. Date of birth | Date of Hire | Gender | Annual Salary | City residing | State residing | zip code residing | Cancer plan option (ex: High or Low plan if applicable) | Cancer Tier (Employee, Emp. & Spouse, Emp. & Kids, or Family)

d. Critical Illness - please include all benefit eligible current employees and if the employee has not elected please leave blank or put Waive

i. Date of birth | Date of Hire | Gender | Annual Salary | City residing | State residing | zip code residing | Critical Illness plan option (ex: w/heart, ICU and Life) | Critical Illness Tier (Employee, Emp. & Spouse, Emp. & Kids, or Family) | Critical Illness or Coverage (employee, Spouse, Kids)

e. Group Term Life- - please include all benefit eligible current employees and if the employee has not elected please leave blank or put Waive

i. Date of birth | Date of Hire | Gender | Annual Salary | City residing | State residing | zip code residing | Group Term Employee Basic Life coverage amount | Group Term Employee Voluntary Life coverage amount | Group Term Spouse Vol Life coverage amount | Group Term Children Vol Life coverage amount

f. Group Accident and Accidental Death and Disability (AD&D) - please include all benefit eligible current employees and if the employee has not elected please leave blank or put Waive

i. Date of birth | Date of Hire | Gender | Annual Salary | City residing | State residing | zip code residing | Group Term Employee Basic AD&D coverage amount | Group Term Employee Voluntary AD&D coverage amount | Group Term Spouse Vol AD&D coverage amount | Group Term Children Vol AD&D coverage amount
g. Whole Life - please include all benefit eligible current employees and if the employee has not elected please leave blank or put Waive – if need more children please add those columns

<table>
<thead>
<tr>
<th>Date of birth</th>
<th>Date of Hire</th>
<th>Gender</th>
<th>Annual Salary</th>
<th>City residing</th>
<th>State residing</th>
<th>zip code residing</th>
<th>Employee Whole Life coverage amount</th>
<th>Spouse Whole Life coverage amount</th>
<th>Child1 Whole Life coverage amount</th>
<th>Child2 Whole Life coverage amount</th>
<th>Child3 Whole Life coverage amount</th>
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h. Short Term Disability (STD) - please include all benefit eligible current employees and if the employee has not elected please leave blank or put Waive

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<tr>
<th>Date of birth</th>
<th>Date of Hire</th>
<th>Gender</th>
<th>Annual Salary</th>
<th>City residing</th>
<th>State residing</th>
<th>zip code residing</th>
<th>STD plan option (amount of coverage)</th>
<th>Disability elimination period (if an option – ex: 7 day, 14 day, 30 day)</th>
</tr>
</thead>
</table>

i. Short Term Disability (STD) - please include all benefit eligible current employees and if the employee has not elected please leave blank or put Waive

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<tr>
<th>Date of birth</th>
<th>Date of Hire</th>
<th>Gender</th>
<th>Annual Salary</th>
<th>City residing</th>
<th>State residing</th>
<th>zip code residing</th>
<th>LTD plan option (amount of coverage)</th>
<th>Disability elimination period (if an option – ex: 90 day or 150 day)</th>
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j. Hospice - please include all benefit eligible current employees and if the employee has not elected please leave blank or put Waive

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<tr>
<th>Date of birth</th>
<th>Date of Hire</th>
<th>Gender</th>
<th>Annual Salary</th>
<th>City residing</th>
<th>State residing</th>
<th>zip code residing</th>
<th>Hospice plan option Employee (5 years, Life)</th>
<th>Hospice Employee Riders</th>
<th>Hospice plan option Spouse (5 years, Life)</th>
<th>Hospice Spouse Riders</th>
</tr>
</thead>
</table>

See Attachment A.

2. All Eligible Census with Date of birth, Date of Hire, Gender, Salary, Zip Code where they live, Occupation and Number of hours worked (to determine full or part time employment status).

See Attachment A.

3. Should the RFP be requesting actual proposal responses to the current coverages listed in Section 1.3, we would need the following for each of the institutions noted in the first paragraph on Page 1 of the RFP so that we could be able to provide quotes specific to each and then in aggregate:

a. Total Number of Benefit Eligible Employees for each institute.

b. # of Hours Per Week to be eligible for benefits being offered.
c. Census of eligible employees for each institute that includes the following fields:
   i. Dates of Birth
   ii. Genders
   iii. Zip Codes
   iv. Election for each coverage being quoted
   v. Annual Salaries (required for disability products)
   vi. Occupations (required for disability products)

   See Attachment A.

4. Provide census information for employees that are eligible for benefits (date of birth, date of hire, zip code, gender, salary).

   See Attachment A.

5. In representing our company/provider, we would need a census to quote all eligible full time employees. Rates, scale, and level of benefits all depend on the breakdown of the employees. Without the census we can not give our best offer:
   a. The census can include Employee ID or M/F instead of the individual employees name.
   b. Census should include Date of Birth, Date of Hire, M/F, Occupation, Salary, and employee breakdown of each college or location.

   See Attachment A.

6. Census Data, to include DOB, DOH, Zip Code, Gender, Job Title and Salary.

   See Attachment A.

7. A census that includes:
   a. Date of birth
   b. Address
   c. Salary
   d. Gender
   e. Class Indication (if applicable)
f. Indicated retirees (if applicable)

See Attachment A.

8. All eligible employee census which should include the employees date of birth, date of hire, gender, salary, zip code where they live, occupation and number of hours worked (to determine full or part time status). This census can be a combined from all the Universities or each one individually.

See Attachment A.

9. Referring to question 1 under section 5.5 Service and Provider Options, is The System expecting to see actual rates from carriers on the various lines of coverage? If so, will you be providing current census information and plan design information so that we can obtain expected quotes on proper benefits?

Yes

10. Is there a census of eligible employees?

See Attachment A.

11. Has a similar contract been awarded in the past? If so, to whom and may I have access to the contact for procurement files? I need the files to put a census for the insurance benefit quotes.

No. See Attachment A for census data.

12. In Additional to be able to complete the RFP I will need the following Information requested for completion of RFP: Census date includes: DOB, Gender, Salary, Volume of Benefit, Class Designation, Occupations, Location by State, Supplemental /Voluntary Elections.

See Attachment A.

CLAIMS AND CLAIM HISTORY

1. For the Disability, Group Life, and Group AD&D plans - Premiums vs Claims History by month for 3 years if it is available. Open Claims. Also, Closed Claims if available. Loss Claim Ratio

NA (Information not applicable or not available)

2. For the Dental PPO/Indemnity plans and vision – premiums vs Claims History (by month if possible) for 3 years. Loss Claim ratio

NA
3. For DHMO plans – utilization – loss claim ratio
   NA

   NA

5. 3 years of claim experience from current dental carriers.
   NA

6. Experience reports that include 24 months of enrollment, premium and claims month-by-month are required for each institute:
   a. That has 200 or greater enrolled in a dental plan
   b. That has 200 or greater enrolled in a dental plan
   c. That has 500 or greater enrolled in a vision plan
   d. That has 500 or greater enrolled in a voluntary life plan. In addition, if there are more than 500 enrolled for voluntary life coverage, we will also request a waiver of premium listing.
   NA

7. Do you have certain waiting periods and benefit periods for the STD to quote?
   Waiting periods vary. For example, STD policies become effective 30 days after enrollment or may have no waiting periods because the plans may be customized, and duration periods include options for three, 6, 18, or 24 months.

8. We would like an explanation of the claims experience for the University of Louisiana Systems.
   NA

9. Long term disability
   a. How many employees are eligible?
      See Attachment A.
   b. Plan design.
   c. Total number of open claims within 24/36 months.
10. Short term disability
   a. How many employees are eligible?
      See Attachment A.
   b. Plan design.
   c. 24 months of claims, premium and rate/plan history.

11. Group Term Life and AD&D
   a. Total paid claims (2/5 years).
   b. Waiver of premium claims (3/5 years).
      NA

12. Dental & Vision
   a. Plan information (plan design and renewal rates if available).
   b. 24 months of claims experience, premium, rate/plan history and plan enrollment by month.
   c. Employer contribution.
      NA

13. Three years of claims experience from the Current dental carriers. These will help to get the best pricing for the group.
      NA

**Rates and Plan Summaries**

1. Any Renewal Rate information or current rate guarantee information.

   Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.

2. Plan summaries/Rate sheets/Policy and Certificates of coverage is also helpful to make sure we are comparing benefits.

   Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.
3. Current Premiums by line of coverage – Current List bill from each University per line of coverage will work.

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.

4. Copies of current certificates of coverage for each product being quoted for each institute.

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.

5. Current rates for each product being quoted for each institute.

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.

6. Would you be able to provide plan specific brochures/rates for all plans, along with the claims experience for Dental, Vision, Life, and Disability lines?

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7. Current Coverages for System Employees: This section lists “Hospice” as a product. We assume this is Hospital but wanted to ask for clarity.

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8. Provide the amount of total annualized premium across each current line of insurance coverage.

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9. Similar to the plan design details in 5.5.ii, provide guidelines for current Accident and Critical Illness plans (ie. does the system currently offer 1 or 2 Accident options. For Critical Illness, what are the current coverage options and increments).

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.
10. Current list bills from each university for each line of coverage. i.e. Cancer, Dental, Life insurance, Vision, etc.

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.

11. For each University, the current plan summary sheets or policy certificate for each product. This will help to make sure we are offering comparative benefits.

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12. Where may we obtain the current plan information to provide analysis and plan recommendations?

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.

13. Who are the current carriers for each line of coverage?

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.

14. Are there currently any incentive or disincentive based programs for faculty, staff, or dependent participants?

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.

15. Can you provide existing Plans Documents.

Because this is the first RFP issued by the System for multiple universities, the information requested is not available at the System level – universities have maintained separate supplemental benefit plans.


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**ELIGIBILITY AND ENROLLMENT (INCLUDES ONLINE PORTAL)**

1. Since an enrollment platform is being requested it generates multiple questions:

   a. Will the enrollment be passive or mandatory for all employees?
      
      Enrollment will be optional. During the open enrollment period, and when employees are hired, they will have the option to enroll in supplemental benefits.

   b. Are all 19,700 employees eligible for voluntary benefits?
      
      Full-time employees

   c. Will system requirements expect to house all employees (19,700 full and part-time) or just (9,300 full-time) employees?
      
      Full-time employees

   d. Will the system be perpetual (new hire enrollment, life events) or only used for open enrollment purposes annually?
      
      Up to each university; however, perpetual is preferred.

   e. Will you (client) be sending demographic information from the multiple systems of record (Banner, WorkDay, PeopleSoft) for new hires and status changes?
      
      Yes. The participating universities will be responsible for providing this information to the providers.

   f. Does each campus require their own independent site?
      
      Yes. In addition, employees should have access to a website to view and/or manage their benefits.

2. Does the medical plan require enrollment in the chosen software for this proposal?

   This RFP does not include the core health plan provided by the State.

3. Will any other benefits require enrollment in the chosen software (HSA, FSA, 401K, etc.)

   a. Are EDI files required on these products if so? (HSA, FSA, 401K, etc.)
      
      No. (HSA and FSA options are administered by the State’s Office of Group Benefits and not through supplemental insurance plans.)
4. Are there any expectations on the number of presenters/enrollers you would be expecting to see at any given location at a given time?

a. Is there an expected enrollment schedule prepared for review?

Our expectation is that the contractor will provide presenters/enrollers at the universities during the open enrollment period, which runs during the October and in some instances through November 15th. The contractor will be expected to work with the participating universities to determine the dates and times the contractor will have personnel on site. The number of presenters/enrollers is to be decided between the contractor and the university.

b. Do you expect enrollers to handle ongoing new hire presentations and enrollment or just annual open enrollment?

A variety of methods by which benefits are communicated to new employees is acceptable. For example, while a physical presence may not be required on campus for new hires, video presentations, pamphlets and other printed material, and live customer service agents available by telephone are encouraged. The contractor should expect to be on site during the enrollment period based on dates agreed upon by the universities. The universities’ human resources staff will be available to provide information to employees and to distribute providers’ materials to them.

c. If ongoing, will this need to be handled in person?

A variety of methods by which benefits are communicated to new employees is acceptable. For example, while a physical presence may not be required on campus for new hires, video presentations, pamphlets and other printed material, and live customer service agents available by telephone are encouraged. The contractor should expect to be on site during the enrollment period based on dates agreed upon by the universities. The universities’ human resources staff will be available to provide information to employees and to distribute providers’ materials to them.

5. Provide eligibility details, in particular whether the 10,400 part-time funded employees will be offered some/all of the benefits listed (if not all, then which ones).

30+ hours per week.

6. Is the System currently using an online administration system for enrolling and managing the supplemental benefits, and is it the same system across the 7 entities?

Varies by university.
7. Provide our company gains an opportunity to offer some of our products will the brokerage agency have access to 70% of the employee population? This could possibly help me gain better underwriting concessions.

We expect that the successful proposer will have access to the complete, eligible employee population.

8. Would we be doing a negative enrollment with current enrollees? We would not require a new enrollment for current enrollees to maintain the current levels right now. We would need to know levels of benefits for current enrollees.

No. Universities can provide current enrollees’ coverage. All eligible employees would be educated on plans and given the opportunity to voluntarily enroll. If employees don’t like the plan they have the option of going with their spouse’ plans or with no insurance.

9. Are part-time employees eligible for benefits?

Employees working 30 or more hours per week are eligible for benefits (non-seasonal and non-temporary).

10. Will this be a perpetual enrollment of worksite products or will they be enrolled annually at enrollment only?

Up to each university. Employees will be able to enroll or change their coverage during the open enrollment period or when a qualified life event occurs.

11. Please describe the enrollment access to University employees. In person, on-line, group meetings? Benefit Fairs? Webinars? Other?

Universities conduct benefit fairs during the open enrollment period. These fairs are scheduled for one or two days.

12. Will employees be required to accept or reject the voluntary benefits when they enroll in core benefits?

Varies by university.

13. I see that you list Description of Services and Number of Employees on page 2 of RFP. Does the Number of employees represent the number of employees currently participating in each benefit? For example…. Are you saying that 3,526 employees currently have dental insurance for the seven universities participating in this RFP?

Yes

14. Which online enrollment platform is currently in place, if any? Is that tied to the current broker? Or to a current vendor?

Varies by university.
15. Does ULS currently offer face to face 1:1 enrollment support to their employees or is it only online?

Varies by university. Benefit staff are available to meet with employees, and new hires are informed of benefits during their orientation. Some universities offer face-to-face, 1:1 enrollment support to employees. Some universities offer online options for employees to enroll in plans. Universities have expressed an interest in online enrollment options only. Universities provide benefit information on their individual websites.

16. Beyond enrollment, what ongoing communications regarding benefits are issued in the course of the year?

Universities may e-mail monthly newsletters to eligible employees with new and pertinent information related to benefits and insurance. There should communication issued before and during the annual enrollment period, which occurs in October of each year. Direct contact with the successful proposer(s) benefits coordinators who may have questions is required. The representative should also provide a method by which employees may contact the providers with any questions that arise during the year.

Universities e-mail plan updates, reminders, and policy changes. Web pages are updated as needed.

17. What ongoing communications regarding benefits are issued to ULS faculty/staff during the course of the year? How do faculty/staff enroll?

Faculty and staff enroll face-to-face.

For benefit enrollment, universities may have a specific website providing employees with benefit information and contact information with the broker/consultant with whom the university works.

For plan updates, reminders, and policy changes, universities use e-mail.

18. Are there specific improvements you want to make to the ULS benefits communication in the future?

Universities would like to streamline the onboarding process for new hires. Direct contact/access for employees to contact the representative with their questions about specific plans. TPA options, capabilities, offerings, etc. are areas universities would like to explore.

19. Does ULS have internal resources that currently assist with design, production, and distribution of benefits information?

Varies by university.
20. Are the results of enrollment shared broadly within ULS, e.g., percent choosing each medical plan?

No

**MISCELLANEOUS**

1. Are there any attachments to RFP ULS 2019-5221 (voluntary employee Supplemental Insurance benefits broker/consulting services) or is it just the 9 pages.

We have added an attachment for a revised schedule and are adding an attachment for census data along with questions submitted by potential proposers and the System’s responses.

2. Will you please clarify the overall intent of this RFP’s focus? At this time, we are interpreting this to be Broker/Consulting Services for the Voluntary Employee Supplemental Insurance Benefits. Please confirm at your earliest opportunity so we will be able to determine how to further proceed.

Our goal is to obtain, through a broker/brokers, voluntary supplemental insurance benefits to be offered to eligible employees at participating universities, at competitive rates. The contractor is expected to negotiate the rates with underlying providers and to support the universities as described in the RFP with ongoing services (e.g., written and other communication, participation in benefit fairs), platforms for enrollment, etc.

3. Broker Commissions to include in each product being quoted, if applicable.

Yes

4. Is a consistent policy for sick leave present across each location (effects Short Term Disability proposal)?

   a. If so, please share paid sick leave policy.

      The system has a consistent leave policy, which can be found at:


5. Are you open to using the chosen system to administer self-billing across all locations?

   Universities have indicated that self-billing would be a benefit to management. However, more clarification on how self-billing is administered is required before the system uses self-billing.

6. What is the renewal date for each line of coverage?

   In some instances, the provider/vendor may have a separate renewal date. The standard annual enrollment renewal period follows the State’s schedule – October is the enrollment
period with coverage effective for January 1st of the succeeding year. Consistency is preferred.

7. For billing and administration, will the provider need to do a separate implementation with each of the 9 institutions or do some or all of them use a central payroll system?

The System does not have a centralized payroll system. The contractor will be expected to implement the billing and administrative process for the participating universities.

8. Do proposers need to pick a single provider for each benefit and included a benefit proposal for each benefit?

Yes

Or are you looking for the winning proposer to provide consulting services and do a market comparison for ULS after being awarded the business in order to design a best-in-class offering?

No

9. In regards to the June 21st deadline for Questions Due, is that for the questions submitted to your department from the insurance company/broker (us to you)? Or is it for the Questions section due for us to complete and submit by the 21st?

The deadline is for the proposer’s questions of the System.

10. What is the waiting period for new hires?

New hires have a 30-day window to enroll in coverages. The hire date drives the effective dates. If an employee is hired on June 1st, the insurance is effective on July 1st. For an employee hired on June 2nd, premiums start on July 1st, and the effective insurance date is August 1st. These periods are consistent with the State’s core health insurance plan.

11. Please further define what is meant by “a non-exclusive” contract on page 1?

Participation by universities is voluntary.

Will more than one contractor b/broker selected?

Possibly

Will current contractors/brokers continue to enroll and service the existing insurance contracts?

Individuals may, on a case-by-case basis, select to remain with their current providers.
12. **What is Hospice insurance?**

Not all medical insurance plans cover hospice services; therefore hospice policies may be purchased by employees. Hospice insurance pays the indemnity amount for hospice care directed by a licensed hospice organization as defined in the policy of a covered person with cancer expected to live six months or less. Well baby care, volunteer services, meals, housekeeping services, or family support after the covered person’s death are excluded.

13. **What are the waiting periods and durations for the current voluntary STD and LTD?**

Waiting periods vary. For example, STD polices become effective 30 days after enrollment or may have no waiting periods because the plans may be customized, and duration periods include options for three, 6, 18, or 24 months. LTD policies become effective six months after enrollment.

Universities may require LTD for all unclassified eligible employees.

14. **Would the University system be open to other products like legal, ID theft, pet insurance, etc.?**

Varies by university. Some universities offer legal coverages and ID theft.

15. **Who will the insurance contract(s) be written to? Is there one policyholder or are the contracts written to each entity?**

Universities are not sure if the question relates to writing the contract to the individual universities or to the System as a whole. However, contracts currently are written to individual universities for the coverages offered (one contract per university to include all coverages offered by the broker). Because universities are voluntary participants, the expectation is that the insurance contracts will be written to the individual universities.

16. **Will all the Universities be compelled to honor the new negotiated brokerage agreement and will all participate?**

University participation is voluntary. However, the expectation is that the rates and coverage will be better than the current options.

17. **5.4 ix states “describe your approach to identify actions to be taken to mitigate identified risks”. Could you elaborate? Not sure what you may looking to mitigate.**

Respond as appropriate.

18. **Are you just judging potential brokers based on capabilities? I have heard that you are requesting census from the universities participating and just want to make sure we are not getting quotes for universities until you all choose a broker?**

The RFP is for the selection of a broker/brokers and is based upon the quotes received and services offered.
19. I see in the RFP only 7 universities are participating. Does that mean that ULL and Nicholls State are not participating in the RFP process?

All universities have the option to participate.

20. Page 3; 2.6 – Who makes up the committee to evaluate the RFP?

The committee will consist of representatives of the universities.

21. Please confirm the proposal submission requirements (one hard copy, one electronic copy on a flash drive, etc.)?

One hard copy and one electronic copy. The electronic copy should be provided on separate media (flash drive, etc.) with the hard copy to be distributed to members of the evaluation committee. No e-mail proposals will be accepted.

22. Regarding the items listed in Section 5.5. “Service and Provider Options–Additional requirements”, please confirm these are areas that are not applicable for consulting firms to provide responses but more for brokers?

Each proposal will be evaluated based upon responses.

23. When was the last time the voluntary employee benefits services were put out for bid?

The System has not bid for services on behalf of its universities prior to this RFP – universities had their own processes for issuing RFPs.

24. What factors are driving ULS’ RFP at this time?

Several universities contracts are expiring in the near future, and we determined we may be able to find competitive rates for our universities with a System-issued RFP.

25. What are your key priorities as you evaluate responses?

See section 5 of the RFP.

26. When was the last time ULS procured its various benefit vendors/partners?

The System has not bid for services on behalf of its universities prior to this RFP.

27. Which consulting firms/brokerages have received notice of this RFP?

The State’s LaPAC system automatically distributes RFP’s to vendors/service firms based on their specified areas of practice. In addition, when the RFP is made public on the LaPAC website, any vendor providing the services in the RFP has the opportunity to submit a proposal.
28. Does ULS have a performance guarantee in place now?

No

If so, what is/are those performance guarantees, and how is/are they structured?

NA

29. How well do faculty and staff seem to understand their benefit programs and where do they go to have questions answered about their benefits?

Their understanding varies. Employees contact their human resources departments in face-to-face meetings, telephone, or e-mail. The ability for employees to reach out directly to the benefits partner/administrator, therefore, is critical.

30. What have been the most significant benefit changes at SUU in the past three years?

SUU is not a part of the University of Louisiana System.

31. What percentage of communication with your faculty and staff colleagues about benefits is print versus online?

For some universities, all supplemental insurance options are offered online, and 100% of their enrollment is online for active participants. Other universities provide the majority of communication through e-mail outside the open enrollment period. Others indicated the ratio is 50/50. In addition, employees continue to prefer printed materials.

32. Is there a benefits communication strategy in place?

Benefits communication includes mass e-mails, and includes face-to-face meetings with sales representatives or benefits partners during annual enrollment, if requested, and updates to web pages. Formal strategies are not in place.

33. What is the review process for obtaining comments and final approval of communication materials such as those for enrollment?

Varies by university (i.e., human resources and/or benefits managers may review and approve all communications before they are distributed).

34. Section 5.1i - It states provide a brief history of your firm, including, size, Do I include the number of support contractors that will be at the initial start?

If the history of your firm includes the number of personnel available at the initial start, additional information is not required for the proposal. However, if the history does not include the available personnel, providing the number of support personnel is encouraged.