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TO: All Prospective Bidders  
FROM: Meegan Broll & Rebecca McCanta  
SUBJECT: RFP #21-016 Life & Disability and Leave Administration – Addendum Number One  
Date: March 8, 2021

This information is to provide answers and clarifications, where possible, to the questions received concerning the above referenced RFP  
In some cases, the issue may be questioned in the different manner, but the answer is the same.

Please note that we are only soliciting quotes from vendors that can offer these benefits and will not be reviewing our consulting services.

Additional information included in this Addendum (provided through secure email):

- Updated Census
- Expanded monthly premium report
- February monthly Standard invoice
- Absence report expanded charts
- Claims Exp. report information list
- Rev. LTD claim detail reporting
- Rev. 7.3 Wake County Life & Disability Benefit

All other information remains as issued.

Question	Answer
Can you please define the following headings found on spreadsheet "647274 Adhoc LTD Claim detail 2018-2020": DTDADJNETBEN, DTDREPAYTOT, DTDWITHHOLDTOT	These are claimant specific deductions totaled together.
Can experience back to 1/1/16 be provided for Life and LTD?	This report has been requested and should be available shortly, we will send out through secure email once received.
Can you please define "SRVC" in the exhibit "647274 Monthly 20201010 to 2020101.pdf"? Is this FMLA?	SRVC represents Leave Administration
The questionnaire indicates the maximum weekly benefit for STD is \$4,000 however the policy indicates it is \$600 and I do not see an amendment for this. Can you please clarify?	Confirming weekly benefit for STD is \$4,000. This can be found on the amendment labeled 647274_ST_B_AM_6.
Can a detailed premium waiver listing be provided for Basic and Supplemental Life that includes: (Gender, DOB, DOD, and Face Amount of Coverage)?	Waivers can be found on the Claim Run report under Coverage labeled TPD2.
Have there been any rate changes from 1/1/18 to current? If so, please provide details of timing and rate.	There has been no increase on the Life and Disability, but a small increase on the FMLA administration.
Please provide current FMLA fee.	Current Leave Administration fee is \$1.91, this includes FMLA and all other outsourced leaves.
Is it your intention to have the winning Life carrier manage Beneficiary elections or would you utilize Benefitfocus HR InTouch system to collect and maintain the beneficiary data?	Wake County would like to move away from being responsible for maintaining beneficiary elections. Prefer employee to update directly with the carrier, if possible.
Is this the complete LTD claim count? The run off report lists a fair amount more claims under LTD(L1,L2,L6, LT).	Yes, these are not additional claims, L1, L2, L6, are additional accommodations paid under a specific LTD claim. See Claims Exp Report Information List.
I see there are limited benefits payable to STD late entrants, but is there a pre-x on the STD plan?	Late entrants are subject to the waiting periods listed in the contract and document 7.3.
Do late entrants on STD have to satisfy EOI?	No, they would only be subject to the applicable waiting periods listed in the contract.
The basic life/ad&d experience report appears to be incorrect, ad&d is showing more premium than life insurance. Please have the incumbent provide a correct experience report and identify any other errors on the report provided.	Confirmed there was an error in the report, the basic AD&D was pulling in the spouse AD&D. Corrected report will be provided via secure email.
Have there been any additional plan/rate changes beyond STD benefits increasing for the experience period provided?	The only rate change was a decrease of the Basic Life in 2017 and a slight increase in leave in 2020. All amendments were included in the RFP, this will outline any changes made.
Is SRVC the FML coverage? Is the current fee \$2.41 PEPM? Why would the lives total less than Life?	SRVC represents Leave Administration, the current PEPM for leave administration is \$1.91. This rate includes FMLA and company specific, therefore the rate per employee on the monthly report may be different as not all employees are eligible for all leaves. FML eligibility count does not include employees who have less than 12 months/1250 hours or part-time employees working less than 1250 hours/year.
Would additional experience be available for Life, Voluntary Life and LTD? (The Standard has been the carrier since 2010.)	This report has been requested and should be available shortly, we will send out through secure email once received.
Would a more detailed invoice be available? (e.g. Life appears to combine basic and voluntary for premium and volume – but only basic for counts; same with AD&D)	February 2021 Monthly Standard Invoice will be sent via secure email.
Gender is not indicated on the census. Is this information available?	Updated Census will be sent via secure email.
Zip codes are not listed on the census. Is this information available?	76% reside in Wake County; 9% in Johnston County; balance in surrounding counties
Full EE count is 4580, with benefit eligible count 4214. Why is FML eligible count 3577?	FML eligibility count does not include employees who have less than 12 months/1250 hours or part-time employees working less than 1250 hours/year.
Census shows 1350 EEs with LTD elections, but the January invoice shows 1449. Is there anything we should know about the drop in count (~100 EEs)?	The census reporting did not capture eligible rehires. Updated census totals 1431.
Can we get the monthly net benefit on the LTD open claims? There is a line that shows net paid to date, but would like to know what the monthly amount is, or how we can calc.	Provided on the claims payment report, which will be sent via secure email.
Is any older experience available before 2018?	This report has been requested and should be available shortly, we will send out through secure email once received.
Can we get a detailed billing statement?	February 2021 Monthly Standard Invoice will be sent via secure email.
What is the current FMLA PEPM fee?	Current Leave Administration fee is \$1.91, this includes FMLA and all other outsourced leaves.
Does the group participate in a state retirement plan system which offsets with the LTD?	The current benefit is to serve the gap before the employee is eligible the state retirement plan. There would be no offset as an employee wouldn't be covered under both.
Please note that we are unable to match the STD incremental plan design currently in place. Our quotes would consist of a percentage of covered weekly earnings up to the max. Employees would not choose their benefit. Please advise if this will be an issue, or if we may proceed and note the deviations in the proposal.	Please propose the plans you can offer and offer a detailed outline on the differences and possible impact to employees current coverages.

Please confirm: STD coverage in place is NOT 24 hour (non-occupational coverage)	The STD plan is 24 hour coverage, both occupational and non-occupational. If a work related disability, there will be an offset.																																																						
Confirm: No rate changes since 2010?	There was a slight decrease in the Basic Life rate in 2017 and slight increase in the Leave administration in 2020.																																																						
7 benefit eligible EEs on the census with no salary. Please advise.	These individuals are County Commissioners who are eligible for benefits. Their salary did not pull into the report. Revised census will be sent via secure email																																																						
If possible, please provide an updated census with genders	Updated Census will be sent via secure email.																																																						
No zip codes listed on census. Assuming all work within the vicinity of 27602?	Yes, this is can be assumed.																																																						
Any layoffs/furloughs in the last year due to COVID?	No direct layoffs/furloughs, but open positions were put on hold.																																																						
Based on the estimated premium from the 2020 experience period the monthly average is \$6,431 however the estimated monthly premium based on the census volume is \$9,415. Why such a difference?	Please see revised 7.3 Wake County Life & Disability Benefit and Cost Overview. Life rate has been corrected to \$0.028 instead of \$0.04.																																																						
Is a recent detailed billing invoice available including the lives and volume by age bracket?	February self-bill provided. Wake County's reporting doesn't capture age, only lives and volume.																																																						
Is this a section 125 plan?	The employee paid coverages are post-tax.																																																						
Please elaborate on the request for the Performance Guarantee.	Provide your standard Performance Guarantees you would offer to a group of this size.																																																						
On the LTD Claim Run report, what is the difference between the LTD products LTD, L1, L2 and L6?	Please see the Claims Exp Report Information List attached.																																																						
We need 5 years of experience for Life and 6 years for LTD given the 180EP? They have been with Standard since 2010. This would include both the paid/incurred exhibits as well as the detailed claims reporting by line of coverage.	This report has been requested and should be available shortly, we will send out through secure email once received.																																																						
Does this group participate in Social Security? I do see where they are participating in PERS/STRS.	Yes																																																						
I am not seeing any firefighters on the census. Are they covered under a separate plan?	Firefighters are not employed by Wake County.																																																						
We are missing genders on the census and will need this to run manual rates.	Updated Census will be sent via secure email.																																																						
On the Rate History Tab it indicates that the current rates are under rate guarantee until 1/1/23. Please confirm this is correct and that you are not expecting a renewal from the Standard	Correct, rates are under guarantee until 1/1/23 and we do not expect a renewal from the Standard.																																																						
What ben admin platform is the County using to administer their benefits?	Wake County utilizes CGI to manage employee benefits.																																																						
Are we able to get the "Incurred and Paid" report back to 1/1/2016? It appears all lines were inforce well before 1/1/2018 so is there a reason why we are only getting the last 3 years?	This report has been requested and should be available shortly, we will send out through secure email once received.																																																						
Are the FMLA claims in the report Submitted or Approved?	An additional report has been provided, this will be sent via secure email and labeled "Absence Report Expanded Charts"																																																						
The FMLA report has an incidence of 15 for FMLA Federal Only claims and 4.3 for STD/FMLA Coordinated claims. Please confirm the total incidence on the case 19.3.	Correct, total incidence 19.3																																																						
<table><tr><th></th><th>Absence Count</th><th>Eligible Employee Count</th><th>Annualized Incidence Rate</th><th>IBI Incidence Benchmark - Average *</th><th>IBI Incidence Benchmark - Median *</th></tr><tr><td><b>FMLA Federal Only - Overall</b></td><td><b>1,564</b></td><td><b>3,794</b></td><td><b>15.0</b></td><td><b>9.8</b></td><td><b>8.3</b></td></tr><tr><td>2018</td><td>520</td><td>4,082</td><td>12.7</td><td>9.8</td><td>8.3</td></tr><tr><td>2019</td><td>567</td><td>3,864</td><td>14.7</td><td>9.8</td><td>8.3</td></tr><tr><td>2020</td><td>477</td><td>3,436</td><td>18.5</td><td>9.8</td><td>8.3</td></tr><tr><td><b>STD/FMLA Coordinated - Overall</b></td><td><b>444</b></td><td><b>3,794</b></td><td><b>4.3</b></td><td><b>2.5</b></td><td><b>0.0</b></td></tr><tr><td>2018</td><td>156</td><td>4,082</td><td>3.8</td><td>2.5</td><td>0.0</td></tr><tr><td>2019</td><td>156</td><td>3,864</td><td>4.0</td><td>2.5</td><td>0.0</td></tr><tr><td>2020</td><td>132</td><td>3,436</td><td>5.1</td><td>2.5</td><td>0.0</td></tr></table> <small>FMLA Federal Only includes the Families First Coronavirus Response Act's Emergency FMLA Leave, which went into effect April 1, 2020.</small>		Absence Count	Eligible Employee Count	Annualized Incidence Rate	IBI Incidence Benchmark - Average *	IBI Incidence Benchmark - Median *	<b>FMLA Federal Only - Overall</b>	<b>1,564</b>	<b>3,794</b>	<b>15.0</b>	<b>9.8</b>	<b>8.3</b>	2018	520	4,082	12.7	9.8	8.3	2019	567	3,864	14.7	9.8	8.3	2020	477	3,436	18.5	9.8	8.3	<b>STD/FMLA Coordinated - Overall</b>	<b>444</b>	<b>3,794</b>	<b>4.3</b>	<b>2.5</b>	<b>0.0</b>	2018	156	4,082	3.8	2.5	0.0	2019	156	3,864	4.0	2.5	0.0	2020	132	3,436	5.1	2.5	0.0	
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We will need a current invoice, with volume and premium for each corresponding rate.	February 2021 Monthly Standard Invoice will be sent via secure email.																																																						
The Census we received is missing Genders so we will need an updated Census that includes Genders in order to produce a quote.	Updated Census will be sent via secure email.																																																						
The Basic AD&D premium is more than the Basic Life Premium on the reports? This does not appear correct as they have the same 1X plan, but the rates are lower for the AD&D? Also, the Basic Life premium appears about 30% low based on the Census they provided and the volume it produces. Therefore, we need some clarification on the Basic Life and Basic AD&D premium.	Confirmed there was an error in the report, the basic AD&D was pulling in the spouse AD&D. Corrected report will be provided via secure email.																																																						
Please provide breakdown percentage of Full leaves and Intermittent leaves?	An additional report has been provided, this will be sent via secure email and labeled "Absence Report Expanded Charts"																																																						
Please provide percentage of "denied" leaves?	An additional report has been provided, this will be sent via secure email and labeled "Absence Report Expanded Charts"																																																						
Leave data provided in RFP document indicated number of leaves "initiated." Absence Report does not add up to same total. Please explain the difference. Is one submitted and the other approved?	Please see the expanded Leave reports, including the footnotes for better explanation.																																																						
On the Absence Report: Is STD/FMLA coordinated counts a subset of FMLA Federal Only counts or are they additive?	This is shown as additive.																																																						
Is it possible to provide the percentage of Leaves related to Covid-19	This report has been requested and should be available shortly, we will send out through secure email once received.																																																						
Is it possible to obtain incurred and paid claims reports with lives history and an updated claim run spreadsheet for experience prior to 1/1/2018?	This report has been requested and should be available shortly, we will send out through secure email once received.																																																						

Census - Please provide an updated census with gender	Updated Census will be sent via secure email.
Does Wake County participate in Social Security?	Yes
What is the Current PEPM charged for leave?	Current Leave Administration fee is \$1.91, this includes FMLA and all other outsourced leaves.
Is it possible to obtain a recent invoice or bill from current carrier Standard Insurance Company?	February 2021 Monthly Standard Invoice will be sent via secure email.
Please detail and provide any rate history and plan changes for both basic and supplemental Life.	Rates for basic and supplemental life have been flat since 2010. All amendments have been provided with the original RFP.
Would you be able to provide us with 5 years of Life experience?	This report has been requested and should be available shortly, we will send out through secure email once received.
Could you please provide us with a copy of a current bill from Standard?	February 2021 Monthly Standard Invoice will be sent via secure email.
Would you be able to clarify the details of the take -over commitments? Are any implementations fees being requested?	We would expect all vendors to honor current enrollments, waive the actively at work provision and honor all contract terms currently in place. Please include 3% on all products for technology offset, to be paid directly to WCGs vendor.
Can you specify who is the benefit administrator is?	Benefit administration is through CGI.
Can you specify why the group is out to bid?	Wake County goes out to bid periodically to ensure they are maintaining competitive services and rates.
What is the current Leave pricing and rate history?	There has been no increase on the Life and Disability, but a small increase on the FMLA administration from \$1.25 to \$1.75 (please note other leaves were added to increase this PEPM to \$1.91).
For Leave, are we to import the existing balances? Are we providing a fresh start on the effective date?	Please provide options for both. Intent is to import balances, but would like to ensure we understand any differences if we decide to start fresh.
For Leave, are we taking over existing claims?	Please assume you will be taking over existing claims.
Can we get the rate history for each line of coverage?	There has been no increase on the Life and Disability, but a small increase on the FMLA administration from \$1.25 to \$1.75 (please note other leaves were added to increase this PEPM to \$1.91).
Do they participate in PERS/STRS and social security?	Yes
Can you clarify any potential &/or current furloughs or layoffs with the current economic & health situation?	No direct layoffs/furloughs, but open positions were put on hold.

END OF ADDENDUM