



PURCHASING AND SUPPLY SERVICE

De'Nerika Johnson, MBA, CPPO, NIGP-CPP

Director of Purchasing and Supply Services

13300 Old Marlboro Pike | Upper Marlboro, MD 20772 | 301-952 6560

POST ADDENDUM: RFP PUR-25-049 ADDENDUM NO. 2

ISSUED BY: PRINCE GEORGE'S COUNTY PUBLIC SCHOOLS OFFICE OF PURCHASING AND SUPPLY 13300 OLD MARLBORO PIKE, ROOM 20 UPPER MARLBORO, MARYLAND 20772-9983	Date of this Addendum: February 25, 2025 No. of Pages: 9	Proposal Submissions: March 3, 2025, 11:00 AM, Eastern Standard Time
	RFP No.: PUR-25-049	RFP Issuance Date: September 18, 2024
	TITLE: Basic Life Insurance and Long-Term Disability Coverage	

TO ALL PROSPECTIVE OFFERORS AND OTHER RECIPIENTS OF SOLICITATION DOCUMENTS

This Addendum is hereby made a part of the Contract Document that will be the basis of the Contract. This Addendum is issued to change the original Solicitation Documents issued January 23, 2025. Prospective Offerors are required to attach this Addendum to your Contract Documents. Receipt of this Addendum must be acknowledged in the Proposal Document (see Appendix A). Failure to do so may subject the Offerors disqualification.

THE FOLLOWING RFP PROVISIONS ARE HEREBY CHANGED AS FOLLOWS:

- 1) Answers to the questions from potential vendors.
- 2) All requested reports containing sensitive files will be sent via the county's ZendTo service.



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No.	Question	Response
1	<p>If a carrier cannot meet the minimum requirements as it relates to Public Sector Book of Business stated in Part III Sections 5(a) and 5(b), but can meet them with Private Sector clients will that knock them out automatically or will their experiences with other similar non-Public Sector clients accomplish this requirement and still be encouraged to submit a proposal?</p>	<p>The intent of the minimum requirements outlined in Part III Sections 5(a) and 5(b) is to ensure that vendors have a demonstrated track record of successfully serving Public Sector clients. However, we understand that certain vendors may have substantial experience with Private Sector clients in a similar capacity.</p> <p>While preference is given to vendors with direct Public Sector experience, if the carrier can demonstrate that their experience with Private Sector clients is highly comparable—both in terms of scale and complexity may still be considered. We encourage all interested vendors to submit a proposal, ensuring they clearly outline how their experience aligns with the specific needs of the Public Sector and how they can successfully meet the stated requirements of PGCPS.</p>
2	<p>Can we get an individual claim listing for Life and have the experience broken out by Active vs. Retiree?</p>	<p>Please refer to the supplemental data provided in the recent addendum</p>
3	<p>The LTD did not provide a claim listing for the update valuation date of 10//1/24 we'll need this.</p>	<p>Please refer to the supplemental data provided in the recent addendum</p>
4	<p>The instructions indicate that additional details can be found on the county's website, but I wasn't able to locate this solicitation. Could you kindly provide guidance on where I can access the full solicitation details or share any additional documents that outline the requirements and submission process? I want to ensure that I meet all guidelines and properly submit the information.</p>	<p>No additional information is available on the county's website. The website contains only the solicitation and its accompanying addenda.</p>



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5	Please confirm the proposal's due date. Item #2 Proposal Schedule refers to a due date of 2/26 but under Proposal Submission requirements it refers to a due date of 2/19	The correct due date is March 3, 2025, 11:00 am.
6	Why is PGCPS out to bid?	PGCPS is in the extended final year of the current contract with MetLife. This RFP is being conducted to secure competitive rates for the new contract period.
7	Are there any service issues with the current carrier?	No.
8	Is billing centralized or multiple locations?	Centralized.
9	Rate change history prior to 2022	Rates remained unchanged from 7/1/19 through 12/31/24. Basic Life (active and retiree) increased 15% for CY2025.
10	Please provide any plan change history	No plan changes 7/1/19 forward.
11	Please provide the most recent billing statement	Please refer to the supplemental data provided in the recent addendum for a copy of the January 2025 invoice
12	What is the expected upcoming renewal action? Rate increase?	PGCPS prefers rates to remain flat during the base period and renewal period. However, the successful vendor may be eligible to request a reasonable increase in pricing during the option renewal periods.
13	When was the last true open enrollment?	Open Enrollment has been held every October with a January 1 effective date.
14	How are open enrollments conducted? Face-to-face, group meetings, negative enrollment, passive enrollment?	Passive Open Enrollment with virtual vendor meetings held in two sessions, with a recorded session posted to PGCPS's Benefits Services website.
15	Please confirm PGCPS participation in the following: PERS/STRS Workers Comp Social Security	PERS/STRS = No...Maryland participates in MSRA, Workers Comp = Yes. Social Security = Yes.



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16	<p>Please indicate if MBE services are currently being utilized. If so, what services are currently being provided? Who is performing these services and are you satisfied with the current services? What is the current MetLife annual spend amount for these MBE services? Life:</p>	<p>Please indicate if MBE services are currently being utilized. No If so, what services are currently being provided? N/A Who is performing these services and are you satisfied with the current services? N/A What is the current MetLife annual spend amount for these MBE services? N/A Life: N/A</p>
17	<p>Please verify if only the Superintendent on the census would be identified as the "CEO" as indicated on the policy documents. Based on the census, the Superintendent appears to fit into both of the CEO plans for Life and LTD. There is one Officer (DOB: 2/4/1974) that is showing as enrolled in the (Executive) LTD plan but the enrolled Supplemental Life benefit aligns with the non-CEO plan design. Please confirm if this is in error for reflecting this Officer as an Executive LTD participant; if not, what is the title of this Officer so it can be indicated on the policy as different from the other officers?</p>	<p>PGCPS's Superintendent and Integrity and Compliance Officer fall under the CEO plan design. Both employees receive Supplemental Life as stated in their employment contract that IS NOT subject to Evidence of Insurability. Superintendent gets \$750k supplemental life, and the Integrity and Compliance Officer gets \$500k supplemental life.</p>
18	<p>Are the Retiree class open or closed? Does the group collect and remit premium or are retirees individually billed?</p>	<p>Retirees are an open class. PGCPS remits all premiums.</p>
19	<p>Are Employees currently allowed to be insured as a member and dependent?</p>	<p>No.</p>
20	<p>Please confirm Basic Life maximum for Active Members (other than the CEO), the RFP and amendment reflects a max benefit of \$762,000; however, the microsite attached to the PGCPS website reflects the original \$600,000 max benefit.</p>	<p>Active members Basic Life maximum is 2X the employees' annual salary up to a maximum \$600k. The \$762k maximum figure is specifically for the CEO plan design to accommodate the Superintendent's salary.</p>
21	<p>Please confirm that current administration requires Active Members to submit EOI for any increase of Supplemental or Dependent Life coverage, whether currently enrolled or enrolling for the first time. This EOI requirement applies to any increase outside of the 35 day initial enrollment period, including annual enrollment periods and qualifying life events.</p>	<p>Active members need to submit EOI for any enrollment or increase that exceeds the non-medical issue amount.</p>



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22	The Life experience is reflecting an open WOP reserve from 2019 for Basic Life. Per the current certificates, the Waiver of Premium is only available on Supplemental Life. Please confirm if there was an amendment removing WOP for Basic Life	Waiver of Premium is part of Supplemental Life (EE and Dependent). There is no Waiver of Premium on the Basic Life plan. For Long Term Disability, if the employee is on an approved claim, premium for LTD is waived.
23	Please provide policy and/or certificate for the CEO Voluntary LTD plan.	This was provided by the RFP. See PDF "221461 - Prince Georges - 221461-1-G - Cert7 (GCERT2000 - LTD CEO) 09-01-19"
24	Under Continuation with Premium Payment section, At the Policyholder's Option, item #2 indicates that coverage can continue during an approved LOA for up to 60 months which does not include an LOA for injury or illness. Please indicate what leave types would fall into this category. Continuation of coverage for an employee out of Active Work for 60 months can result in an extreme disability risk and counters against the intent of the product to protect against income lost; do these employees that are on extended leave have insured income to protect against in the event of a loss?	The non-injury/illness LOAs for up to 60 months are sabbaticals.
25	Please confirm pre-ex provision. The RFP indicates a 3/12; the certificate reads as a 3/3/12 but the plan summary on the microsite states it as a 12/12.	Please refer to page 44 of the LTD certificate supplied with the RFP, which outlines the pre-existing condition provision in detail, and please match that provision to the best of your ability.
26	Is Life experience split between Active and Retiree coverage available?	Please refer to the supplemental data provided in the recent addendum
27	Please explain 15% increase in Basic Life premium from August to September, 2024. There is no lives/volume change being reflected from June, 2024 through October, 2024. Plus, premium shows the same amount Jun-Aug and Sep-Oct. Please explain or provide updated paid premium for these periods. Similarly for Optional/Dependent Life, no lives/volume changes reflected for same time.	Please refer to the supplemental data provided in the recent addendum. The premium totals and corresponding volume and employee live were retroactively updated within the dataset. No premium rates increased between August and September 2024.



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28	<p>LTD - Please provide the following to coincide with the 10.31.2024 LTD experience: Individual Open/Closed Claim listing to include: Demographic info; DOB, Gender, Salary Date of Disability Diagnosis, if available Gross and Net Benefit Social Security Approval Status Other offsets Total claim payments to date Open Reserves</p>	<p>Please refer to the supplemental data provided in the recent addendum</p>
29	<p>Are there any service issues with the current carrier and if so, what are some of the key pain points?</p>	<p>No.</p>
30	<p>Does Met Life currently satisfy the 15% MBE goal? If so, how is that being accomplished with No Commissions?</p>	<p>No</p>
	<p>Is the renewal available from Met Life for upcoming renewal?</p>	<p>No.</p>
31	<p>If a carrier cannot meet the minimum requirements as it relates to the Public Sector Book of Business stated in Part III Sections 5(a) and 5(b), but can meet them with Private Sector clients will that knock them out automatically or will their experiences with other similar non-Public Sector clients accomplish this requirement and still be encouraged to submit a proposal?</p>	<p>The intent of the minimum requirements outlined in Part III Sections 5(a) and 5(b) is to ensure that vendors have a demonstrated track record of successfully serving Public Sector clients. However, we understand that certain vendors may have substantial experience with Private Sector clients in a similar capacity.</p> <p>While preference is given to vendors with direct Public Sector experience, if the carrier can demonstrate that their experience with Private Sector clients is highly comparable—both in terms of scale and complexity may still be considered. We encourage all interested vendors to submit a proposal, ensuring they clearly outline how their experience aligns with the specific needs of the Public Sector and how they can successfully meet the stated requirements of PGCPS.</p>



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32	Can we get an individual claim listing for Life and have the experience broken out by Active vs. Retiree?	Please refer to the supplemental data provided in the recent addendum
33	LTD did not provide a claim listing for the updated valuation date of 10/1/24 we'll need this.	Please refer to the supplemental data provided in the recent addendum
34	<ul style="list-style-type: none"> • Please share any current challenges you would like to resolve. • Please confirm the due date for responses. The RFP indicates different dates (2/19, 2/25 and 2/26). • Can you please provide the RFP in Microsoft Word format for ease of form completion? • Our best practice for executing our proposal documents is via electronic signatures, which are legally binding in the United States. Will you accept an electronic signature from the appropriate executive at our company in lieu of a manual signature? • Please confirm the amount for the annual communication credit allowance. • Please confirm the amount for the technology offset. 	No specific challenges to resolve.
35	<ul style="list-style-type: none"> • There is a slight discrepancy between the rate history provided as well as the invoice from October of 2024. The Basic Active and Retiree Rates on the invoice differ from the Rate History information that was provided. Can either a corrected invoice be provided or an explanation to the discrepancy via an updated rate history document? • Can an invoice be provided for January of 2025? 	We do not see a discrepancy in the premium rates shown on the October 2024 invoice as compared to those shown in the Rate History exhibit. Please see the January 2025 invoice in the supplemental data provided in the recent addendum
36	<ul style="list-style-type: none"> • Can you please confirm if the Zip Code on the census represents home or work zip? 	The Home Zip code is shown on the census.
37	<ul style="list-style-type: none"> • It looks as if there have been a few plan changes over the years based on amendments, can you confirm the prior plan design before the changes are outlined within the certificates while the amendments are the most up to date/accurate? If not can a timeline of planning design changes be provided? 	Plan design changes were minimal and immaterial to the claims' experience. The amendments were updated to reflect the actual plan design. Please refer to the latest amendments.



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38	<p>Life</p> <ul style="list-style-type: none">• Can you please provide a detailed claims listing for all Life coverages that includes incurred date, amount paid, interest paid, whether they are an active or retiree claim?• Can premium history be split out between actives and retirees either in a monthly or annual view?• Could an updated experience view be provided to see the entirety of Life experience from 2024?• Can you please provide an annual view of COVID claim counts and total dollars paid out from COVID?	Please refer to the supplemental data provided in the recent addendum
39	<ul style="list-style-type: none">• The LTD experience as of 10/31/2024 does not include a claims listing, could one be provided that includes DOB, DOD, Gender, Gross Benefit, Net Benefit, Claim Status, total paid dollars by claimant, and individual reserves by claimant?	Please refer to the supplemental data provided in the recent addendum



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- Is the MBE requirement based on % of premium or % of retention?
- Is the MBE requirement mandatory? Will we be disqualified if it is not met?
- Please provide a direct website link or list of approved vendors that can be utilized for the MBE Requirement.
- How is the MBE requirement currently being met or been met in the past? If being met, can you share the name of the vendor you are currently using?
- What services would you like to see subcontracted? What needs do you have that we can meet (i.e. translation services, enrollers, printed materials, etc.)?
- Do you usually hold enrollment fairs/benefit fairs? If so, how many days and locations do you need support?
- Do you currently use or have a need for translation services?

- Is the MBE requirement based on % of premium or % of retention? MBE percentage shall be based on % of premium.
- Is the MBE requirement mandatory? Will we be disqualified if it is not met? No, A waiver or exception to the MBE contract requirement may be granted by the Board of Education upon receipt of a written request, accompanied by supporting documentation, demonstrating that MBE participation was either impossible to obtain or not available at a reasonable price, and that granting the waiver serves the public interest. Vendors will not be disqualified for lack of MBE participation; however, PGCPS requests vendors to make their best efforts to locate an MBE. All vendors to make their best efforts to locate an MBE. All vendors submitting proposals must complete MBE 3325 Attachment to acknowledge the MBE program.
- Please provide a direct website link or list of approved vendors that can be utilized for the MBE Requirement. www.mdot.state.md.us; www.princegeorgescoutnymd.gov
- How is the MBE requirement currently being met or been met in the past? If you meet, can you share the name of the vendor you are currently using? No, the MBE requirement is not being met.
- What services would you like to see subcontracted? What needs do you have that we can meet (i.e. translation services, enrollers, printed materials, etc.)? MBE subcontracted work must be related



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		<p>to services being offered via this solicitation. The Prime Contractor will determine whether the subcontracted work meets this requirement.</p> <ul style="list-style-type: none"> • Do you usually hold enrollment fairs/benefit fairs? If so, how many days and locations do you need support? PGCPS participates in multiple MBE events sponsored by various public and private entities throughout the year. • Do you currently use or have a need for translation services? This solicitation is not related to translation services.
41	<ul style="list-style-type: none"> • How does the client educate and communicate to their employees about benefits and benefit changes? • When was the last true open enrollment, where all employees could elect up to the GI without EOI? For both the Supplemental Life as well as the Voluntary LTD? • What Benefits Administration vendor or platform does this client use for: <ul style="list-style-type: none"> o Enrollment? o Eligibility? o Payroll? 	<p>PGCPS communicates/educates employees annually in an Open Enrollment solicitation. Open Enrollment is held annually each October with a January 1 effective date. PGCPS utilizes Benefit focus for Enrollment and Eligibility, with Oracle as the Payroll system.</p>

END OF ADDENDUM NO. 2