

**OFFICE OF THE STATE COMPTROLLER  
RESPONSES TO VENDOR QUESTIONS REQUEST FOR INFORMATION**

Q Would you like to see fully insured rates or self-insured rates? If fully-insured, what tier structure would you like to see?

**Fully insured. Employees and retirees pay the entire cost of benefits under these plans.**

Q Should commissions be included in the rates and if so, what percentage?

**Commissions should not be included in rates. Sales personnel salary and commission requirements and percentages should be disclosed separately from rates charged to State employees and/or retirees.**

Q Will you be working with a broker or consultant at any point during the RFI or RFP process that you can provide their contact information?

**No**

Q Can you please share any current vision plan that is available to your employees whether stand alone or if included in a medical plan and any utilization data?

**Vision Exams are covered under the medical plan but there are no benefits for eyeglasses or contact lenses.**

Q Can you please provide a census?

**The State of CT currently has approximately 54,280 active employees scheduled to work more than 17.5 hours per week. We cannot release a census for purposes of the RFI.**

Q The RFI indicates, "The current Program offers six supplemental benefits.." Is the RFI response to include information pertaining to these products only, if available, or will the Vendor Advisory Committee (VAC) consider other products that may be available by a carrier?

**The VAC will consider any products that a carrier wishes to offer. However, it is important that a carrier wishing to propose more than one product submit a separate response for each product**

Q The RFI indicates, "The VAC will only consider one response per company per product." We would appreciate clarification of this statement. We interpret this to mean that multiple RFI responses by one carrier are not allowed. Is this correct or may there be another meaning?

**Multiple RFI responses are permitted from a single carrier. However, each RFI response must address a single product only.**

Q Is there a restriction that only one carrier will provide one product offering for the contract period, or can a carrier be selected to offer more than one product by the VAC?

**A carrier can be selected to offer more than one product.**

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Q The RFI indicates, “Employees and retirees electing to purchase such approved products and services from authorized vendors will bear the entire cost; no employer contribution is contemplated.” What are the working hour qualifications to be eligible as an employee? What are qualifications for a retiree to be offered coverage?

**Active employees scheduled to work 17.5 hours or more per week are eligible for most product offerings. Usually retiree eligibility for participation in a product is determined by the carrier. For example, retirees are not eligible for short or long-term disability coverage.**

Q Are existing retirees offered only certain products selected by the VAC? If so, what are the retiree products offered, or are retirees eligible for all products? Is replacement of any existing coverage required, or can existing coverage in place be continued by the employee or retiree? If continued, would this occur through payroll deduction or through an individual payment arrangement with the carrier, if continuation is available?

**Retiree eligibility is typically determined by the carrier. For example, retirees are not eligible for disability coverage. Payroll deduction will not be available for vendors not under a current contract.**

Q Approximately when would the Request for Proposal be issued? Will there be an additional opportunity to ask the VAC additional questions if a carrier is offered the opportunity to provide an RFP response?

**RFP issuance is likely to be late August or early September. Vendors who are sent an RFP for a particular product will have an opportunity to pose additional questions at that time.**

Q Will the State of Connecticut work directly with Master General Agents (MGAs) or only Insurance Carriers?

**Our agreement is with the insurance carrier selected and for a specific product. If the carrier has sub-contracted a specific product to a MGA, the State would need to have a copy and approve the sub-contract.**

Q Will a MultiLife Carrier, who provides Simplified Underwriting be accepted?

**Carriers who offer Long Term Care products through the CT Partnership program will be considered. All underwriting provisions will be considered and reviewed by the Vendor Advisory Committee.**

Q There are other Carriers who offer non-traditional LTCi products, will they be considered?

**Carriers who offer Long Term Care products through the CT Partnership program will be considered.**

Q What form of employee access can the State guarantee for the enrollment of the LTCi products? (Mandatory employee meetings, off-cycle enrollment, physical locations to present educational benefit meetings)?

**No mandatory meetings will be scheduled. Vendors are permitted to conduct on-site meetings with agency permission, to offer off-cycle enrollment and will be given the opportunity to attend benefit fairs.**

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Q What number or percentage of existing employees and retirees have already purchased LTCi from previous offerings and when was the last open enrollment? Was there reduced underwriting provided for LTCi?

**Approximately 0.18% retirees and 1% of active employees have LTCi policies with the current vendor. All our supplemental vendors offer ongoing enrollment, not a once-a-year open enrollment period. Most vendors offer reduced underwriting for new hires and may offer a period of reduced underwriting at any time throughout the contract period for eligible employees not currently participating in the product.**

Q Will the State require a total eligible population enrollment only during one time period or can the State entities choose from various different enrollment periods throughout the year?

**The State does not require a total eligible open enrollment period for the supplemental benefit program. These products have ongoing enrollment throughout the year for all eligible employees, however, the insurance carrier may have a reduced underwriting requirement for new hires for a specific period of time.**

Q How many retirees will be eligible?

**The question is unclear. The state of CT has approximately 52,000 retirees. The carrier usually determines whether or not retirees are eligible for coverage under its program.**

Q Is it your intent to support an open enrollment for the Voluntary LTD program to all eligible State employees for a 1/1/2016 eff. date?

**Each vendor is encouraged to propose the type and duration of any "open enrollment" it is prepared to offer in connection with its product.**

Q Would you be willing to allow The Hartford and USI to facilitate onsite enrollment meetings (benefit fairs), send a mailing to employees' homes with enrollment & educational materials, etc.?

**Onsite enrollment meetings and mass mailings by vendors are permitted. The State of CT does not send mailings on behalf of vendors. In the past the State sent out vendor notices with employee paychecks. However, now that most employees have gone to automatic deposit, usage of "payroll stuffers" is not felt to be an effective communication method. All vendors' products will be mentioned in new employee materials.**

Q An insurance company located in Connecticut offers two types of Term Life Insurance products, a simplified issue product (no medical exams or lab tests) and a traditional, fully underwritten product. The simplified issue product cost is higher than the underwritten product and its coverage limits (\$25k to \$300k) are lower, but the process completes within a matter of days (at the latest). The traditional fully underwritten product is the lowest cost term life product with very high coverage limits (\$100k to \$5 million), but the process takes more time to complete. If we are allowed only one response per product, which of the two term life product types would be the best fit for your Voluntary Supplemental Benefits Program?

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**The State of CT currently offers employees a Group Life Insurance product. Current vendors offer a supplemental group life product and a universal life product.**

Q Please confirm both the number of eligible employees and the number of eligible retirees.

**The State of CT currently has approximately 54,280 active employees scheduled to work 17.5 hours or more per week and approximately 52,000 retirees.**

Q How will retirees be paying for the benefit, will there be pension withdrawal or will they pay by direct bill?

**Retirees either pay the carrier directly or authorize a direct debit from their checking or savings account. Long Term Care Insurance is currently the only product authorized to have a deduction from a retiree's pension paycheck.**

Q How many new benefits are anticipated to be offered for January 1, 2016?

**The decision to add "new" benefits resides with the VAC. At this point there is no specific limit on how many new benefits would be considered.**

Q What is the scheduled date for release of the RFP and what is the anticipated date for the awarding of the business?

**The date has not yet been determined as it depends upon action from the VAC; at present it is anticipated that RFPs will be released in August or September.**