

**Request for Proposal (RFP) for the State of Delaware
Short-Term and Long-Term Disability Programs**

*All shipping packages should be clearly labeled as
"RESPONSE TO DISABILITY INSURANCE REQUEST FOR PROPOSAL"*

Bid responses received after 3:00 p.m. on Monday, November 4th, will not be accepted.

Response to Questions (Q&A)

October 18, 2013

No.	If Applicable, a Copy of the Question or Requirement in the RFP for Reference:	Question:	Answer:
1		Please confirm the number of CD's that are requested. On page 9 of the RFP, it states to include a complete electronic copy of our proposal in a PDF format on its own CD. Then on page 10 of the RFP, it is stated for complete bids without redacted sections to provide 1 PDF copy on 3 separate CD's. Please clarify if we should provide only 1 CD or 3 CD's.	Paragraph 3 on page 9 was intended as an explanation of what is meant by a complete pdf copy. The heading on the column on page 10 is confusing – we apologize. A total of 3 CDs are required; one with only the documents deemed confidential and proprietary with the attorney's cover letter, one complete copy without redacted sections, and one complete copy with redacted sections.
2		Please identify all employees on the census who are located at the University of Delaware, Appoquinimink School District, Brandywine School District, Christina School District, and Red Clay School District who are in the LTD Core Plan so that we may determine how many total employees are eligible for the LTD Buy-up Plans.	The University of Delaware's buy-up enrollment census will be provided under separate cover next week. The buy-up enrollment for the 4 school districts is on the attached revised census in column "k" (core or buy-up indicators). The employees of the four school districts can be identified by the indicators in column "O" as follows: Appoquinimink – 952900 Brandywine – 953100 Christina – 953300, 955600, 956010, 955100, 955900 Red Clay – 953200, 955400, 955800
3		Please provide copies of the current LTD contracts for the University of Delaware, Appoquinimink School District, Brandywine School District, Christina School District, and Red Clay School District. These were not provided with the RFP.	LTD benefits provided by the State and the University of Delaware are the same for all employees, with the exception that the University of Delaware and the noted school districts offer an option to buy an additional 6-2/3% of LTD coverage, bringing the benefit total to 66-2/3%.
4		Please provide the following additional State experience information: Current ASO STD fee or confirmation that the State pays the	Confirmation that the current ASO STD fees for the State of Delaware and the University of

		same fee as the University.	Delaware are identical as noted in the <u>new</u> Attachment 36: STD Policy
5		Please provide the following additional State experience information: LTD paid on incurred exhibit from The Hartford, showing experience from 2008 to the present; or paid premium for 2008 and 2009.	Please see Attachment 38: LTD 2008 and 2009 Claims and Premium
6	Attachment 11: State LTD Premium Report	Please provide the following additional State experience information: Confirm that the rate of \$0.15 in "Attachment 11: State LTD Premium Report" is the LTD Buy-up rate for the Appoquinimink School District, Brandywine School District, Christina School District, and Red Clay School District. Please also identify which of the LTD Buy-up premium payments shown in this attachment applies to which school district.	Confirmed. Please see <u>new</u> Attachment 37: Rate History. The rate of \$0.15 in Attachment 11: State LTD Premium Report is the LTD buy-up rate for the Appoquinimink, Brandywine, Christina and Red Clay School Districts. All four (4) school districts pay the same LTD buy-up rate of \$0.15.
7		Please provide the following additional University experience information: LTD paid on incurred exhibit from The Hartford, showing experience from 2008 to the present; or paid premium for 2008 and 2009.	Please see Attachment 38: LTD 2008 and 2009 Claims and Premium
8		Please provide census, plan design, and claim information for the grandfathered closed group of self-funded LTD plan participants.	See also #60 and #61 The state is requesting LTD ASO fees for the grandfathered closed group rather than an insured rate so a census is not needed.
9		Please confirm that we will not be administering claims for those employees who chose to remain in the disability pension program on 1/1/2006.	We are confirming that the vendor awarded the State of Delaware's disability contract effective July 1, 2014 will not be administering disability claims for employees who chose to remain enrolled in the disability pension plan on January 1, 2006.
10		Please advise if the fully insured LTD plan is subject to premium tax (not sales tax). If not, please provide the state statute that exempts this plan from premium tax.	The State of Delaware's fully-insured LTD plan is subject to premium taxes which are paid by our current disability carrier. The organization awarded the disability contract effective July 1, 2014 will be expected to pay premium taxes on our fully-insured LTD program.
11		Please confirm the service level being requested for the self-insured STD plan. Is it Advice-to-Pay only or Check-Cutting?	See also #80 We are confirming that the minimum service level being requested for our self-insured STD plan is both advice-to-pay and Check-Cutting services. Please see <u>new</u> Attachment 36: STD Policy

12	Appendix F: Proposed Premium and Fees	In "Appendix F: Proposed Premium and Fees", there is no place to include the LTD Buy-up rates. Is it permissible to change this appendix to add these rates, or will a new appendix be provided?	That is correct. Under the "Scope of Services" section of the RFP, the second question indicates that we are seeking an organization to provide an insured buy up LTD program for the University of Delaware and four (4) school districts upon request by these entities. Please do not change the appendix to include buy-up rates with your bid. The University of Delaware and the 4 school districts will contact the selected vendor directly with a request for rates for a buy-up program.
13	Min Requirement #7 (in part): The vendor must guarantee the contract period rates and fees through June 30, 2017, with a rate cap for two (2) additional optional one-year periods that may be exercised at the discretion of the SEBC. The rate caps must be expressed as a percentage increase from the prior year's rates.	Mandatory Minimum Requirement #7 requires rate caps for the 4 th and 5 th years of the contract. Will rate caps based on loss ratio for LTD and incidence rate for STD be acceptable?	The State will allow rate caps for the fully insured LTD program to be based on loss ratio as long as rate decreases are noted on this scale based on favorable loss ratios. STD Administrative fees should be based on vendor's overall book of business STD administrative costs and not specific client incidence rates.
14	Min Requirement #9: The current LTD and STD benefits are two programs set forth in Attachments 24 and 25. The plan design must be matched. No deviations are permitted. Please confirm your organization's ability to match each term in the plan design. <u>In addition</u> , confirm that if any differences arise between the current plan design and your proposal, that your plan will be modified to match the current plan design.	Mandatory Minimum Requirement #9 requires complete duplication of the current plans. Please confirm the following with respect to this requirement: Duplication is intended to duplicate benefit amounts, so that current benefits are not removed or limited by a new vendor. Duplication of actual contract language is not required so long as the benefit amounts remain the same.	The State requires bidders to duplicate all legislated program language and benefits. See link http://delcode.delaware.gov/title29/c052a/index.shtml . All non-legislated benefit language may be changed as long as the actual benefit level being provided is not changed.
15	Min Requirement #9: The current LTD and STD benefits are two programs set forth in Attachments 24 and 25. The plan design must be matched. No deviations are permitted. Please confirm your organization's ability to match each term in the plan design. <u>In addition</u> , confirm that if any differences arise between the current plan design and your proposal, that your plan will be modified to match the current plan design.	Mandatory Minimum Requirement #9 requires complete duplication of the current plans. Please confirm the following with respect to this requirement: If our standard contract language for any benefit provision is better than what is currently offered, will our standard be accepted or is duplication required even if we could offer an improved benefit?	The State requires bidders to duplicate all legislated program language and benefits. See link http://delcode.delaware.gov/title29/c052a/index.shtml . All non-legislated benefit language may be changed as long as the actual benefit level being provided is not changed.
16	Min Requirement #46: Please confirm that any changes in administrative and/or premium	Mandatory Minimum Requirement #46 requires that changes in administrative fees or premium rates can only be effective on	Changes in administrative fees or premium rates proposed by the vendor can only be effective on

	<p>rates will be effective only on the renewal date of July 1st.</p>	<p>July 1st of each year. However, in the case of requested plan or service changes, or in the case of statutory requirements that necessitate plan or service changes, changes in administrative fees or premium rates may be necessary on a date other than July 1st. Please confirm this exception will be acceptable.</p>	<p>July 1st of each year. In the event of plan or service changes proposed by the State of Delaware or statutory requirements that necessitate plan or service changes and such changes result in changes in administrative fees or premium rates, the State and awarded vendor will negotiate in good faith to delay to the extent possible, changes in administrative fees or premium rates until July 1st. However, such changes will need to be evaluated and negotiated on a case by case basis.</p>
17		<p>Please confirm the monthly salaries listed on the census are reflective of the current definition of earnings.</p>	<p>Earnings as defined in our STD program means the weekly earnings an employee receives from any employer or for any work while disabled and eligible for Residual Disability benefits. Earnings defined in our LTD plan is similar in that it means the monthly earnings a beneficiary receives from the State or other employment while disabled. The monthly salaries listed on the census are reflective of the employee's base annual rate of compensation from the State of Delaware excluding hazardous duty pay, if applicable. The State of Delaware offers 3 levels of hazardous duty pay to selected employees of the Department of Corrections, Department of Health & Social Services, the Department of Children, Youth and Their Families, law enforcement officers and employees serving in response to the imminent danger of hazardous waste material. The HR offices provide the current disability vendor with the additional hazardous duty pay, if applicable. Salaries could and do fluctuate. Information provided was as of May 2013 and may have changed slightly.</p>
18		<p>Please provide a class indicator on the eligibility census (i.e. University of Delaware, school district, State employee not eligible for a buy up, etc.).</p>	<p>Please see response to question #2.</p>
19	<p>Section E, #1: How does your organization investigate and monitor potential Social Security Disability Income (SSDI) for LTD cases?</p> <p>Section E, #2: Please describe your organization's ability and process to assist the State of</p>	<p>Please confirm all employees are eligible for PERS/STERS and/or Social Security.</p>	<p>It is confirmed that all employees are enrolled in the Delaware State Employees' Pension Plan. For more information, see response to question 20 below.</p>

	<p>Delaware's LTD claimants with applying for and appealing Social Security benefits.</p> <p>Section K, #16: What options do you offer with respect to Social Security offsets? For example, can the offset be frozen as of the date of disability? Will your organization be able to reduce LTD claim payments by the amount of expected Social Security benefit offset prior to an individual receiving approval for disability from the Social Security Administration? If so, please describe the process.</p>		
20		Please confirm we are covering all United States employees living and working in the United States.	There are a small number of State of Delaware employees who are not U.S. citizens but who are non-resident aliens and permanent residents.
21	Scope of Services, #7: Provide STD claim status listings on an agreed upon schedule to the life insurance vendor for waiver of premium processing.	In the objectives on page 3 of the RFP #7 requests the vendor to provide an STD claim status listing on an agreed schedule to the life insurance vendor of waiver of premium processing. Should this refer to LTD claims and not STD claims? What is the current schedule for reporting?	Yes, under "Scope of Services" on page 3 of the RFP, we incorrectly stated "STD claim" rather than "LTD claim". The bullet should read : "Provide LTD claim status listings on an agreed upon schedule to the life insurance vendor for waiver of premium processing. We apologize for the error. The current schedule for reporting LTD claims statuses from our disability vendor to our life vendor is bi-weekly.
22		Please confirm State LTD claim listing includes claim information from the four school districts covered under the State of Delaware plan. If the experience does not reflect the school districts to be included in the proposal, please provide a full experience report including an open/closed claim listing, rate history and paid premium.	We are confirming that the State LTD claim listing includes claim information from the four school districts covered under the State of Delaware's plan.
23		Please confirm the STD claims history provided includes all locations (i.e. state employees, school district employees and University of Delaware employees) covered under the State's self-insured STD plan.	We are confirming that the STD claims history provided includes all locations (i.e. state employees, school district employees and University of Delaware employees) covered under the State's self-insured STD plan
24		Please provide a full paid/incurred exhibit for the fully insured LTD for the past 4 years.	Please see Attachment 38: LTD 2008 and 2009 Claims and Premium
25	Min Requirement #3, in part: Also includes retired Delaware State Troopers who are employed in a position	Please provide details as to why the LTD class definition includes "retired state troopers". Are these retired state troopers active employees in another role with the	Effective July 1, 2008, Governor Minner signed Senate Bill No. 304 (144 th General Assembly) into law extending disability coverage under the Disability

	covered by the Delaware State Employees' Pension Plan as of July 1, 2008.	state government?	Insurance Program to retired Delaware State Troopers who were actively employed by the State as of July 1, 2008 in a position covered by the Delaware State Employees' Pension Plan.
26	Min Requirement #9: The current LTD and STD benefits are two programs set forth in Attachments 24 and 25. The plan design must be matched. No deviations are permitted. Please confirm your organization's ability to match each term in the plan design. <u>In addition</u> , confirm that if any differences arise between the current plan design and your proposal, that your plan will be modified to match the current plan design.	Minimum Requirement #9 – Please confirm The State is not requiring the selected carrier to match policy language and provisions that are currently in force in The Hartford policy. The intent would be to match benefit levels but not reproduce The Hartford policy. The new carrier may have different policy language and provisions.	Please see response to question #14 and #15.
27	Min Requirement #13: Please confirm that your organization will provide experience reports and an LTD renewal proposal to the State that <u>excludes</u> the experience of the buy up programs. Also, confirm that your buy up program renewals and experience reports will be provided directly to the sponsoring districts and/or the University of Delaware.	Minimum requirement #13 – (Can) experience reports can be provided showing core/buy up claims and total combined remitted premium. (sic)	Please see Attachment #14 (page 18) and Attachment 15 (Page 11) as well as Attachments #11 and #12.
28	Min Requirement #20: Please confirm that you will sign the Business Associate Agreement, Attachment 4. The State expects to revise the terms of the Business Associate Agreement at some time during the RFP process prior to execution of the contract with the winning vendor. Any revised item will be issued as an Addendum to the RFP. Vendors are expected to comply with the terms of any Addendum to the RFP.	Minimum requirement #20 - Please confirm insurers will be given appropriate time to review any changes made to the Business Associate Agreement prior to considering to agree to the changes.	Attached please find the revised Business Associate Agreement that reflects the requirements now in effect.
29	Min Requirement #23: Please confirm your organization is willing to accept the State's performance guarantees and fees at risk, at minimum, as listed in Appendix E. If you propose higher penalties than the minimums, please indicate those by using a strikeout font and insertion.	Minimum requirement #23 Performance Guarantees– Please indicate if the items and conditions as well as the overall premium at risk is negotiable. Additionally, please confirm the reporting requirements listed in the performance guarantee refer to Attachment 6 not Appendix A.	The performance guarantees, both the <i>Item</i> and <i>Service Standard</i> as set forth in Appendix E, must be confirmed as a minimum standard. Vendors may propose additional or alternative items and/or standards with a total fees at risk per program that are equal to or greater than the minimum standard. The SEBC is willing to enter into negotiations with the awarded vendor but would not agree to items, service standards, and fees-at-risk of less than a total of 10% per

			<p>program as set forth in the RFP.</p> <p>Confirmed. The reporting requirements referred to in the performance guarantees, Appendix E, are listed in Attachment 6, not Appendix A as stated.</p>
30	<p>Min Requirement 44: Please confirm that all materials, contracts and communications will comply with Delaware House Bill No 214 relating to the removal of Insensitive and Offensive Language. See Attachment 1.</p>	<p>Minimum requirement #44 - With regard to the removal of insensitive and offensive language: Please confirm the phrase "disabled individual or disabled person" would not be allowed in the long term disability policy. (The current carrier's language does state "disabled employee".) Would the State expect all filed language to be amended where this phrase appears?</p>	<p>House Bill 214 (146th General Assembly) was signed into law by Governor Markell in August 2011. People First Language (PFL) specifies that the order of terms used to describe any individual, places the person first and the description of the person second. A phrase such as "disabled individual or disabled person" would be correctly phrased as "persons with disabilities" to emphasize that individuals are people first and their disabilities are secondary.</p> <p>Language in our current STD booklet has been amended to comply with this statute. Yes, the State does expect all filed language to be amended to comply with this statute.</p> <p>We are waiting for the new contract to be developed to include the legislated language.</p>
31		<p>Is the current LTD contract an ERISA contract?</p>	<p>No, the State of Delaware is not subject to ERISA. Therefore, neither the current nor future LTD contract is subject to ERISA.</p>
32		<p>Could you please provide the 2008 and 2009 premium reports for both State and University plans?</p>	<p>Please see Attachment 38: LTD 2008 and 2009 Claims and Premium</p>
33		<p>Could you please provide the 2009 through 2013 average annual lives for both State and University plans?</p>	<p>Please see Attachments #11 and #12 for the average annual lives between 2010 and 2013 for both the State and University of Delaware.</p>
34	<p>Attachment 24: ASO LTD Booklet Attachment 25: LTD Booklet</p>	<p>Could you please provide the LTD booklet for the University plan, including core and buy-up?</p>	<p>The University of Delaware's LTD booklet is currently under construction and is unavailable. With the exception of the buy-up option, the University of Delaware and the State of Delaware have identical LTD programs. Please see Attachment #25.</p>
35		<p>Could you please confirm if the STD plan for the University employees is the same as the State employees? If not, could you please provide the current STD booklet for the</p>	<p>It is confirmed that the STD plan for the State of Delaware and the University of Delaware are the same. Please refer to Attachment</p>

		University?	#24 for program details.
36		Could you please verify if there has been any plan changes since 2006? If so, could you please provide the plan changes?	<p>Yes, the following two (2) STD program changes were implemented:</p> <ol style="list-style-type: none"> 1. For dates of disability that occurred on or after August 1, 2009, the elimination period was increased from 20 calendar days to 60 calendar days. 2. For dates of disability that occurred on or after August 1, 2010, the elimination period was reduced from 60 calendar days to 30 calendar days. <p>Effective July 1, 2009, legislation was passed that mandates employment termination upon the exhaustion of the maximum STD benefit period, except those entitled to hazardous duty pay until their supplement is exhausted.</p> <p>Effective July 1, 2009, legislation was passed to shorten the time to file a Level I STD appeal from 180 days to 90 days.</p>
37		Within the census, could you please provide State, University, and School location indicators for the LTD buy-up plans?	Please see response to question #2
38		Could you please provide the claims listing and plan details for the four LTD claims that are administered on an ASO basis?	Please see response to question #8
39		Could you please provide the school locations within the University open and closed LTD claims listing?	The University of Delaware has one campus (vs. multiple campuses) in northern Delaware with a few satellite locations.
40		If we are not redacting anything in our proposal do we need to provide a 'redacted' copy or can we exclude that?	If you are not asserting a confidential and proprietary designation of any of the information in your proposal, then you are not required to provide a hard or electronic copy of your proposal.
41		Please provide the following for the Appoquinimink, Brandywine, Christina and Red Clay School Districts as well as the University of Delaware: LTD plan documents for the current Buy-Up plans.	Please see response to question #3
42		Please provide the LTD plan document for the University of Delaware plan.	Please see response to question #34
43		Please provide the following for the Appoquinimink, Brandywine, Christina and	Please see response to question

	Red Clay School Districts as well as the University of Delaware: Do the census reports for the schools and University include all eligible employees? If not, please provide a census with all eligible employees with a column to indicate whether or not they participate in the Buy Up plans.	#2
44	Please provide the following for the Appoquinimink, Brandywine, Christina and Red Clay School Districts as well as the University of Delaware: It was indicated in Section A that going forward there will be one LTD contract covering both the State and the University of Delaware. Can you please confirm that it will also include these school districts, or is this still to be determined by those school districts?	Please be advised that the current LTD contract for the State of Delaware includes the buy-up program for the Appoquinimink, Brandywine, Christina and Red Clay School Districts. The University of Delaware has their own LTD policy that includes a buy-up option. Moving forward effective July 1, 2014, the State of Delaware will be consolidating the two (2) LTD policies into one (1) LTD policy that will encompass separate buy-up sub classes. One subclass will be for the University of Delaware's buy-up plan and the other for the four (4) school district's buy-up plan.
45	Please provide the following for the Appoquinimink, Brandywine, Christina and Red Clay School Districts as well as the University of Delaware: Are the base plan LTD benefits for the school districts and the University of Delaware 100% paid for by the State via the DIP?	The base or core LTD plan for the State of Delaware, including the Appoquinimink, Brandywine, Christina and Red Clay School Districts and the University of Delaware are 100% paid for by the State of Delaware.
46	Please provide the following for the Appoquinimink, Brandywine, Christina and Red Clay School Districts as well as the University of Delaware: Are the buy-up plan for the University and for the school districts voluntary to the employee, or does the Employing Organization pay for this plan increase?	The buy-up plans for the Appoquinimink, Brandywine, Christina, Red Clay School Districts and the University of Delaware are voluntary to the employee and are paid in full by the employee.
47	Please provide the following LTD experience data: State of DE paid Premium Reports for 2008 and 2009.	Please see Attachment 38: LTD 2008 and 2009 Claims and Premium
48	Please provide the following LTD experience data: University of DE paid Premium Reports for 2008 and 2009.	Please see Attachment 38: LTD 2008 and 2009 Claims and Premium
49	Please provide the following STD experience data: State of DE paid Premium Reports for 2008 and 2009.	Please see Attachment 38: LTD 2008 and 2009 Claims and Premium
50	Please provide the following STD experience data: University of DE paid Premium Reports for 2008 and 2009.	Please see Attachment 38: LTD 2008 and 2009 Claims and Premium
51	Please provide the following STD experience data: The number of submitted STD claims per year in 2011, 2012 and to date in 2013.	Please see Attachment #29 and #30
52	Please provide the following STD experience data: The average duration of an approved STD claim.	Please see Attachment # 20 and #21

53	Please provide the following LTD experience data: The State of Delaware LTD incurred experience exhibit dating back to 1-1-2009 and through 8-31-2013.	Please see Attachment #26 and #27, and new Attachment 38 for data from 1-1-2010 through 5-31-13. Data through 8-31-13 will not be provided.
54	Please provide the following LTD experience data: For the University buy-up LTD plans please provide its incurred experience exhibits dating back to 1-1-2009 and through 8-31-2013.	Please see Attachment #26 and #27, and new Attachment 38 for data from 1-1-2010 through 5-31-13. Data through 8-31-13 will not be provided.
55	Please provide the following LTD experience data: Number of covered employees per year for 2009, 2010, 2011, 2012 and 2013.	Please see Attachment #11 and #12
56	Please provide the following STD experience data: Number of covered employees per year for 2009, 2010, 2011, 2012 and 2013.	Please see response to question # 55 above.
57	Please provide the following LTD experience data: Listing of open & closed claims with gender, date of birth, date of disability, cause of disability and monthly net benefit.	Please see Attachment #16, #17, #18 and #19.
58	Please provide the following STD experience data: Listing of open & closed claims with gender, date of birth, date of disability, cause of disability and monthly net benefit.	Please see Attachment # 22 and #23
59	Please confirm the current method for calculating the STD Return to Work Incentive benefit. Is an alternate RTW for STD acceptable?	Please confirm you can calculate the STD Return to Work incentive benefit as noted but feel free to provide alternate methods to calculate this.
60	Please provide a census of the four individuals in the grandfathered self-funded LTD program.	Please see response to question #8
61	Please provide the plan booklet for the four individuals in the grandfathered self-funded LTD program.	The LTD program is the same as the State of Delaware. See question #8 for the data response.
62	Please explain any material fluctuation in employee population over the past two years.	There has been no material fluctuation in our employee population since inception of the program in 2006.
63	Please explain any fluctuations in open STD volumes (seasonality, etc.).	Educational employees make up approximately 50% of our total enrollment in the Disability Insurance Program. Less than 12 month educational employees who are unable to complete the elimination period during the current school year are unable to receive STD benefits during their non-working periods during the summer. Please see benefit changes referenced in question #36.

64		How many SBO representatives will require access to the vendor's claim system?	There are approximately 5 representatives from the Statewide Benefits Office who require administrative access to the vendor's claim system plus an additional 8 representatives from the State's Pension Office who require administrative access to the vendor's claim system. Additionally, there are approximately 375 human resources and/or payroll representatives who require access to their respective employee claim status information from the vendor's claim system.
65		Will the vendor be cutting checks for the STD program?	No, the vendor will not be cutting checks for the STD program. The State of Delaware and the University of Delaware will continue paying STD benefits through our respective People Soft systems. Please refer to New attachment #36
66		Are there any plans for changes to the disability and leave programs?	There are no plans for changes to our disability and leave programs.
67		Please provide the annual number of STD appeals.	There are approximately 60 Level I STD appeals reviewed by our disability vendor per year.
68		Will the vendor be expected to take over existing claims? If so, please provide the expected number of takeover claims.	No, the vendor awarded the disability contract effective July 1, 2014 will not be expected to take over existing claims.
69		Please identify the claim system(s) from which the data will be converted.	This question is not relevant. Please see response to question #68.
70	Attachment 12: University LTD Premium Report	LTD - Regarding attachment 12 – Please differentiate between customer 5042530001 vs. 5042530002?	Customer number 504253001 is the group with core LTD benefit and 5042530002 is the Buy Up LTD benefit.
71		LTD - The census does not break out the Buy-Up by the University and the 4 school districts. Can a census be provided that breaks out the 5 separate groups?	Please see response to question #2
72	Attachment 11: State LTD Premium Report	LTD - Attachment 11 – a) Please provide a key for the 5 customer ID's 4655230001, 0002, 0003, 0004 and 0005? b) If there are 5 separate groups with Buy-Ups (University and 4 school districts) and also the State sponsored LTD plan, should there be 6 billing divisions? c) Is the premium report missing one of the Buy Ups or are two combined into 1?	a. ID# 4655230001 is the State of Delaware, 0002 is the Appoquinimink School District, 0003 is the Brandywine School District, 0004 is the Red Clay School District and 0005 is the Christina School District. b. No as the State does not have a buy up plan and the University of Delaware's buy-up plan is combined with their core LTD

			<p>program.</p> <p>c. No, the premium report is not missing one of the buy-ups. The University of Delaware's premium report is displayed in Attachment #12.</p>
73		LTD - Can the SEBC please provide copies of the LTD policies (instead of certificates) for the State of Delaware G675467, the University of Delaware G675608 as well as any Buy-Up policies for Appoquinimink, Brandywine, Christina, and Red Clay.	Please see response to question #3
74		LTD - Can the SEBC provide a composite paid and incurred experience exhibit for the combined group as well as separate exhibits for the various policies noted above (now question #72)?	No, the SEBC cannot provide a composite paid and incurred expense exhibit for the combined group as well as separate exhibits for the various policies noted above. Please refer to experience reports and premium reports provided.
75		LTD - Does the State of Delaware participate in Social Security? If so, how long have state employees been in the Social Security system?	Employees approved for LTD benefits are required to apply for Social Security benefits.
76		LTD - Confirm that employees eligible for DIP are not also eligible to receive a state pension disability benefit.	Individual's may apply for and receive Long Term Disability benefits or opt to begin collecting a service pension benefit, if eligible. LTD benefits and retirement can run consecutively but not concurrently.
77		LTD - Can the rate history for each policy and class be provided since 1/1/2006?	The rate history for each policy is provided in the <i>new</i> Attachments
78		LTD - Can details of any plan changes be provided since 1/1/2006 along with effective dates?	Please see response to question #36
79		LTD - Please advise the number of claims contacts the selected carrier will be in contact with for the daily management of claims for LTD.	Please see response to question #64
80		STD - Please advise whether or not the current carrier provides advice to pay only services or benefit calculations and what is desired effective 7/1/2014.	Please see new Attachment #36: STD policy
81	Min Requirement #40: Please confirm your organization is able to file and deduct applicable employee/employer federal, State, and local taxes as well as the employee share of medical, dental and/or vision benefit costs from LTD disability payments. Note any cost for this on the Proposed Premiums and Fees chart, Appendix F.	What are the applicable local taxes and do they effect the entire LTD population?	There are no local taxes deducted from the LTD benefit that affect the entire LTD population.

82	Attachment 34 – DIP FAQs	Attachment 34 - There is the following reference in the first paragraph of section: "Disclaimer - If there is any conflict in interpretation between the FAQ's and the Short-Term Disability (STD) and Long-Term Disability (LTD) program contract provisions and existing law, the contract provisions and/or law govern." Can the SEBC please clarify the criteria around which would govern, in what circumstances, etc? Can a couple of examples be provided that that might illustrate which document would govern?	<p>If there is a conflict in interpretation, criteria that governs is as follows:</p> <ol style="list-style-type: none"> 1. Title 29, Chapter 52a of the Delaware Code 2. Contract and/or booklet language 3. FAQ's <p>To date, we have not experienced a conflict in the interpretations referenced in any of the documents.</p>
83		Please advise the number of premium contacts the selected carrier will be in contact with for premium billing.	There will be one contact for premium billing purposes for the STD and core LTD programs. Each of the buy-up groups will require separate billing.
84		Please advise the number of claim contacts the selected carrier will be in contact with for the daily management of claims for both STD and LTD.	Please see response to question #64
85		Who is the State of Delaware's Worker's Compensation vendor?	PMA is the State of Delaware's Workers' Compensation vendor

86. Does the current carrier meet all of the Minimum requirements? Yes, with the exception of the electronic health deductions process as this is a new requirement as of July 1, 2014.