

## RFP 3102 – Disability Income Program

### Sun Life

- 1) Current census information on each employee to include gender, date of birth, monthly or annual salary, occupation and total accumulated sick back days or hours dependent on how you track the information.  
**JCPS Response:** See attached Census document.
- 2) Current inforce LTD rate.  
**JCPS Response:** This is included on the attached premium and claims experience spreadsheet.
- 3) Rate history on the plan from 7/1/2015 to current.  
**JCPS Response:** This is included on the attached premium and claims experience spreadsheet.
- 4) Current carrier invoice.  
**JCPS Response:** This is a self-billed plan. We do not receive an invoice from the carrier.
- 5) Plan change history on the plan from 7/1/2015 to current.  
**JCPS Response:** There have been no plan design changes.
- 6) Paid/Incurred exhibit from current carrier by year from 7/1/2015 to current with a current valuation date.  
**JCPS Response:** Please refer to the attached premium and claims experience spreadsheet.
- 7) Detailed closed claim listing for each claimant from 7/1/2015 to current with gender, date of birth, date of disability, date of claim closure and total benefit paid.  
**JCPS Response:** This has been requested from the current carrier and not yet provided. Once available it can be uploaded for review.
- 1) Detailed open claim listing for each open claim from 7/1/2015 to current with gender, date of birth, date of disability, gross monthly benefit, net monthly benefit, offsets and current reserve for each claimant.  
**JCPS Response:** Please see the attached open claim document.

### Ameritas Brokerage

1. Is plan fully insured or ATP (advice to pay) only?  
**JCPS Response:** The plan is fully insured.
2. 5 years of premium history by month  
**JCPS Response:** This is included by year on the Premium and Claims Experience spreadsheet.
3. 5 years of claims history by month  
**JCPS Response:** This is included by year on the Premium and Claims Experience spreadsheet.
4. 5 years of enrollment history by month  
**JCPS Response:** This is included by year on the Premium and Claims Experience spreadsheet.
5. Census information to include occupation/dob/gender  
**JCPS Response:** See attached Census document.

RFP 3102 Questions Cont.

- A Full Census, including Gender, Date of Birth/Age, Earnings that Match the Definition of Earnings in their LTD Benefit Booklet, Occupations and Benefit Classes if their LTD Plan is Based On Classes.  
**JCPS Response:** See attached Census document.
- The Paid Premium & Claims for the past 3 to 5 years. (requested prior)  
**JCPS Response:** See attached premium and claims experience spreadsheet.
- An Open & Closed Claim Listing, including Date of Disability, Gender, Date of Birth/Age, Gross & Net Monthly Benefit, Reserve Amount, Date Claim Closed (if applicable) and Medical Information (if possible).  
**JCPS Response:** Please see the open and closed claims documents.
- An Incurral Report with a current Valuation Date.  
**JCPS Response:** See attached premium and claims experience spreadsheet.
- The Rate Levels that Correspond to the provided Experience Information  
**JCPS Response:** See attached premium and claims experience spreadsheet.

Reisert & Associates

- Are there any service issues with the current carrier?  
**JCPS Response:** There are no service issues
- Please provide a current census. Please include accrued sick leave by employee if available.  
**JCPS Response:** See attached Census document.
- Please provide the current LTD rate.  
**JCPS Response:** This is included on the attached premium and claims experience spreadsheet.
- Please provide rate history if the LTD rate has changed.  
**JCPS Response:** This is included on the attached premium and claims experience spreadsheet.
- Do covered employees participate in PERS/Social Security?  
**JCPS Response:** Certified Teachers do not contribute to Social Security. It is a requirement in the policy that all approved claims apply for SSI and after 6 months benefits are offset by SSI estimated or actual.
- The elimination period section of the certificate states exhaustion of sick leave bank is required. The deductible income section states any sick leave or salary continuation plus net monthly benefit that exceeds 100% of predisability earnings is considered deductible income. Are employees required to exhaust their sick leave bank prior to benefits being payable?  
**JCPS Response:** Yes.
- Please provide the past 5 years of LTD Experience, data to include the following:
  - Paid premium
  - Paid Claims by year of incurral
  - Open Reserves
  - Total Claim Count by year of incurral, open and closed claims broken out
  - Lives history
  - Individual Open/Closed Claim listing

**JCPS Response:** This is included on the attached premium and claims experience spreadsheet. Please see the attached open and closed claim documents.

### Houchens Benefits

- Are there any other types of life insurance coverages or disability coverages offered to your employees? Specifically, are there any other group term life policies or disability program offered to them in addition to the ones that you are requesting a quote for?

**JCPS Response:** Yes, Group Life Insurance and optional life insurance is provided by the Commonwealth of KY. Optional STD plans are offered through other carriers at 100% employee paid.

- Last 5 years of premium and claims experience broken out by class/plan as needed:
  - Premium
  - Average Monthly Volume
  - Average Monthly Lives
  - Monthly Rates
  - Claims Paid
  - Claim Count
  - Paid and Incurred Analysis
  - How long has the coverage been with the current carrier? What was the original effective date of the plan?

**JCPS Response:** This is included on the attached premium and claims experience spreadsheet.

- Open and Closed detailed claim listing for the experience period that includes the following:
  - Date of Disability
  - Benefit Start Date
  - Termination Date
  - Date of Birth or Age at Disability
  - Gender
  - Monthly Gross Benefit
  - Monthly Net Benefit
  - Accumulated Benefits Paid
  - Social Security Status or KTRS disability status if you have one
  - Claim Status (active, terminated, pending, etc.)
  - Reserve for Each Open Claim
  - PERS/STRS offset amounts for each claim.

**JCPS Response:** Please see attached open and closed claims documents.

- Please provide a census file that includes the run date as well as the following key information:
  1. Gender
  2. Zip Code
  3. State of Residence
  4. Work State
  5. Date of Birth
  6. Annual Salary
  7. Job Title
  8. Population Identifier (if distinct groups have distinct rates and/or plan design, e.g. hourly/salaried)

9. Descriptions of abbreviations in any of the provided fields (such as "Status", "Coverage Option", etc.)

JCPS Response: See attached Census document.

- What are the current rates for each plan? Are the prior years' rates (rate history) available? Are the renewal rates available?

JCPS Response: See attached premium and claims experience spreadsheet.

- What is the current commission level included in the rates? What level of commissions should be included in the proposed rates?

JCPS Response: JCPS does not participate in commissions.

- Are there any pass-through or explicit administrative charges included in the current and historical rates? Is EAP, as described on page 30 of PDF, included in the rate?

JCPS Response: Everything is included in the rate. There are no additional expenses to JCPS other than the self-billed rate.

- Is a recent billing invoice available including the lives and current rates?

JCPS Response: This is a self-billed plan. We do not receive an invoice from the carrier.

- Does Jefferson County Public Schools expect to pay premiums within a 30-day grace period?

JCPS Response: Yes.

- Since the employees eligible for any state pension program benefits? (PERs, STRs, etc.)
  - a) are all employees eligible, or only select segments of employees? If only select groups, can you provide the criteria?

JCPS Response: All employees are eligible in either the KTRS or the CERS.

- b) is participation in the state pension program voluntary or mandatory?
  - i. If voluntary, please add an indicator to the census showing whether an individual participates in the state pension plan.

JCPS Response: Mandatory

- c) Is the pension plan expected to undergo future changes which will change the amount of the disability benefit under the plan? If so, please describe.

JCPS Response: This is unknown. The pension plans are administered at the State level.

- Are employees also eligible for Social Security?

JCPS Response: Certified Teachers do not pay into Social Security.

- c. If yes, is participation in Social Security voluntary or mandatory?

JCPS Response: It depends on the job classification whether or not the employee pays into social security.

- d. If voluntary, please add a Social Security participation indicator to the census.

- e. If voluntary, please identify which claimants on the claim list participate in Social Security.

- If employees are eligible to participate in both a state pension plan and/or Social Security, please confirm whether employees can participate in both or whether employees must choose between the state pension plan and Social Security.

JCPS Response: Classified employees are eligible to participate in both. Certified Teachers are not eligible to pay into Social Security, only the KTRS.

## RFP 3102 Questions Cont.

- Please include PERs/STRs offset amounts to the LTD claim list.
  - Please confirm when the 6 months start date is for the coordination of offsets: Disability Retirement, Estimated or actual Social Security Disability, the Railroad Retirement Act, any federal, state, or municipal governmental disability or retirement plan or law, as stated on page 26 of PDF. Also confirm all offsets are estimated and paid regardless of step they are in of process for approval of payment.  
**JCPS Response: This is correct, estimated payments will automatically offset the benefit beginning at 6 months unless the employee provides proof of SSI denial.**
- Given ER FICA Match services included in the current plans:
  - Please describe the service and how it is billed for LTD.
  - Is the cost of the service included in the premium rate? If yes, what is it worth?  
**JCPS Response: All costs are included in the rate. There are no additional costs to JCPS other than the self-billed rate.**

## MetLife

- Please provide sick bank balances if possible; if not, please provide average sick bank balances.  
**JCPS Response: We are unable to provide sick bank balances or an average balance.**
- Please provide information on how sick bank accrues.  
**JCPS Response: The sick leave accrual can be found in our JCPS Benefits Guide at this link <https://www.jefferson.kyschools.us/sites/default/files/2021%20Employee%20Benefits%20Guide.pdf>**
- We note that you require copies of all correspondence. Please note: we would not include copies of correspondence that includes medical information for privacy reasons. Are redacted copies and/or alternative letters – eg this claim is denied and we have provided appeal rights acceptable?  
**JCPS Response: We would need to see the sample to make that determination. We request individual LTD approval and denial letters for our employee benefits files to show names, dates, approvals, and amounts approved.**
- Please confirm whether or not an eligibility file can be provided.  
**JCPS Response: It depends what is meant by “eligibility file” and if this is a one-time request or an ongoing automated file feed request**
- Please confirm if you will allow alternatives to color copies of claim packets.  
**JCPS Response: No. We expect the chosen carrier to provide us pre-filled claim packets to have in inventory.**
- Please confirm if you will allow alternative claim filing options, such as online or telephonic.  
**JCPS Response: Possibly, but we would need to know more about those options before agreeing to it. We expect the chosen carrier to accept claims in the manner which we choose.**
- If other coverages are available to the populations in the RFP, confirm plan design and provide census for these?  
**JCPS Response: This RFP is for employer-paid group long term disability only.**

- Last 5 years of premium and claims experience broken out by class/plan as needed:
  - Premium
  - Average Monthly Volume
  - Average Monthly Lives
  - Monthly Rates
  - Claims Paid
  - Claim Count
  - Paid and Incurred Analysis
  - How long has the coverage been with the current carrier? What was the original effective date of the plan?

**JCPS Response:** This is included on the attached premium and claims experience spreadsheet.

- Open and Closed detailed claim listing for the experience period that includes the following:
  - Date of Disability
  - Benefit Start Date
  - Termination Date
  - Date of Birth or Age at Disability
  - Gender
  - Monthly Gross Benefit
  - Monthly Net Benefit
  - Accumulated Benefits Paid
  - Social Security Status
  - Claim Status (active, terminated, pending, etc.)
  - Reserve for Each Open Claim
  - PERS/STRS offset amounts for each claim.

**JCPS Response:** Please see the attached open and closed claims documents.

- Please provide a census file that includes the run date as well as the following key information:
  1. Gender
  2. Zip Code
  3. State of Residence
  4. Work State
  5. Date of Birth
  6. Annual Salary
  7. Job Title
  8. Population Identifier (if distinct groups have distinct rates and/or plan design, e.g. hourly/salaried)
  9. Descriptions of abbreviations in any of the provided fields (such as "Status", "Coverage Option", etc.)

**JCPS Response:** See attached Census document.

- What are the current rates for each plan? Are the prior years' rates (rate history) available? Are the renewal rates available?

**JCPS Response:** See attached premium and claims experience spreadsheet.

- What is the current commission level included in the rates? What level of commissions should be included in the proposed rates?

**JCPS Response:** JCPS does not participate in commissions.

RFP 3102 Questions Cont.

- Are there any pass-through or explicit administrative charges included in the current and historical rates? Is EAP, as described on page 30 of PDF, included in the rate?  
**JCPS Response: Everything is included in the rate. There are no additional expenses to JCPS other than the self-billed rate.**
- Is a recent billing invoice available including the lives and current rates?  
**JCPS Response: This is a self-billed plan. We do not receive an invoice from the carrier.**
- Does Jefferson County Public Schools expect to pay premiums within a 30-day grace period?  
**JCPS Response: Yes.**
- Since the employees eligible for any state pension program benefits? (PERs, STRs, etc.)
  - a. are all employees eligible, or only select segments of employees? If only select groups, can you provide the criteria?  
**JCPS Response: All employees are eligible in either the KTRS or the CERS.**
  - b. is participation in the state pension program voluntary or mandatory?
    - i. If voluntary, please add an indicator to the census showing whether an individual participates in the state pension plan.  
**JCPS Response: Mandatory**
  - c. Is the pension plan expected to undergo future changes which will change the amount of the disability benefit under the plan? If so, please describe.
  - d. **JCPS Response: This is unknown. The pension plans are administered at the State level.**
- Are employees also eligible for Social Security?  
**JCPS Response: Certified Teachers do not pay into Social Security.**
  - a. If yes, is participation in Social Security voluntary or mandatory?  
**JCPS Response: It depends on the job classification whether or not the employee pays into social security.**
  - b. If voluntary, please add a Social Security participation indicator to the census.
  - c. If voluntary, please identify which claimants on the claim list participate in Social Security.
- If employees are eligible to participate in both a state pension plan and/or Social Security, please confirm whether employees can participate in both or whether employees must choose between the state pension plan and Social Security.  
**JCPS Response: Classified employees are eligible to participate in both. Certified Teachers are not eligible to pay into Social Security, only the KTRS.**
- Please include PERs/STRs offset amounts to the LTD claim list.
  - Please confirm when the 6 months start date is for the coordination of offsets: Disability Retirement, Estimated or actual Social Security Disability, the Railroad Retirement Act, any federal, state, or municipal governmental disability or retirement plan or law, as stated on page 26 of PDF. Also confirm all offsets are estimated and paid regardless of step they are in of process for approval of payment.  
**JCPS Response: This is correct, estimated payments will automatically offset the benefit beginning at 6 months unless the employee provides proof of SSI denial.**
- Given ER FICA Match services included in the current plans:
  - o Please describe the service and how it is billed for LTD.
  - o Is the cost of the service included in the premium rate? If yes, what is it worth?  
**JCPS Response: All costs are included in the rate. There are no additional costs to JCPS other than the self-billed rate.**

The Hartford

Could you please let us know where we could access the census and experience documents?

**JCPS Response:** See attached Census document and the attached premium and claims experience spreadsheet.

Billing

- Please provide a recent billing statement

**JCPS Response:** This is a self-billed plan. We do not receive an invoice from the carrier.

Plan Design

- Have there been any plan changes over the experience period?

**JCPS Response:** There have been no plan design changes.

Experience

- Please provide in force and Renewal LTD Rates.

**JCPS Response:** This is included on the attached premium and claims experience spreadsheet

- Please provide LTD rate history.

**JCPS Response:** This is included on the attached premium and claims experience spreadsheet.

- Please provide a minimum of 12-60 months of Paid claims on carrier letterhead. (*Monthly basis is preferred*)

**JCPS Response:** JCPS Response: Please see the attached premium and claims experience spreadsheet.

- Please provide an Open Claim Listing with:

- Date of Disability
- Date of Birth
- Gender
- Current Reserve
- Paid to Date (optional)
- Net Monthly Benefit
- Gross Monthly Benefit
- Valuation Date
- Diagnosis (optional)
- Offset Amt (optional)
- Soc. Sec. Amount Status

**JCPS Response:** Please see attached open claims document.

- Please provide a Closed Claim Listing with:

- Date of Disability
- Date of Birth / Age (optional)
- Gender
- Claim Termination Date
- Paid to Date Amount
- Net Monthly Benefit (optional)
- Gross Monthly Benefit (optional)
- Offset Amounts (optional)
- Valuation Date

**JCPS Response:** Please see attached closed claims document.

## RFP 3102 Questions Cont.

- Please provide 12-60 months of premium, lives and volume history  
**JCPS Response:** See attached premiums and claims experience spreadsheet.

### Anthem Blue Cross and Blue Shield

- Will the following census information be provided (gender, DOB, annual salary, occupation, class designation if more than one class, LTD election if it is not 100% employer paid)?  
**JCPS Response:** See attached Census document.
- Will Paid Premium and paid claims by month preferable for the past 5 years or from policy inception if less than 5 years with the current carrier be provided?  
**JCPS Response:** This is provided by year on the attached premiums and claims experience spreadsheet.
- Will each Open and closed claims including the DOB, DOD, Gender, Salary, Gross Amount, Net Amount, Reserve and any applicable offsets be provided?  
**JCPS Response:** A detailed claims listing has been requested from the current carrier but has not yet been provided at this time. It can be uploaded at which time it is received.
- What is the current LTD rate?  
**JCPS Response:** This is provided by year on the attached premiums and claims experience spreadsheet.
- Will a rate history be provided?  
**JCPS Response:** This is provided by year on the attached premiums and claims experience spreadsheet.
- Will a copy of the current carrier certificate be provided?  
**JCPS Response:** The current policy certificate can be found here  
<https://www.jefferson.kyschools.us/sites/default/files/forms/LTD%20Policy%20Certificate.pdf>
- What level of commissions should be quoted?  
**JCPS Response:** JCPS does not participate in commissions.
- What is the commission level included in the rates?  
**JCPS Response:** JCPS does not participate in commissions.

### The Underwriters Group

Census data to include ~ Date of Birth, Active / Retired Status, Benefits amount, Occupation, Gender, Benefit class, Hourly rate / salary, State, and Zip Code

**JCPS Response:** See attached Census document.

Current long term disability rate per \$100 & rate history for last 5 years

**JCPS Response:** See attached premium and claims experience spreadsheet.

Claims Experience for the last 3 to 5 years (to include month to month listing of number of employees)

**JCPS Response:** This is provided by year on the attached premiums and claims experience spreadsheet.

RFP 3102 Questions Cont.

Provide the following for the last 5 years:

- Plan design history
- Carrier history
- Covered Volume (by month)
- Premium versus paid claims

**JCPS Response:** This is provided by year on the attached premiums and claims experience spreadsheet.

Waiver of premium list – illustrating approved claims, face amount, gender, age, date of disability, and any applicable rate reduction

**JCPS Response:** This is not available for the LTD policy

List of Individual Claimants – including date of disability, date of approval, reserve & offsets

**JCPS Response:** Please see the attached open and closed claim documents.

Copy of most recent billing statement

**JCPS Response:** This is included on the attached premium and claims experience spreadsheet.

Ash Group

1. Is it possible to receive a sick bank balance by employee? Since an employee needs to exhaust their sick bank (greater of sick bank or the 45 day elimination period), if we have information on that sick bank we take that into account to help our pricing. If you can't provide that by employee, could you provide average balances, etc.?

**JCPS Response:** We are unable to provide a sick bank balance report or average sick day balance.

2. How many sick days do employees accumulate annually and can they carry over an unlimited amount year after year?

**JCPS Response:** The sick leave accrual can be found in our JCPS Benefits Guide at this link <https://www.jefferson.kyschools.us/sites/default/files/2021%20Employee%20Benefits%20Guide.pdf>

3. Can an employee Census be provided with; date of birth, gender, date of hire, occupation and income for the eligible employees?

**JCPS Response:** See attached Census document.

4. Will plan experience be provided? Please include the following:

- a. Paid premiums by year, paid claims on incurred year, average lives by incurred year,
- b. Open and closed claims listing including DOB, gender, Date of Disability, Diagnosis, Gross Benefits, Net Benefits & Offsets by claimant, paid claim amounts by claimant and individual reserves by claimant with a current as of date (3/31/21) dating back to inception with Dearborn.

**JCPS Response:** This is provided by year on the attached premiums and claims experience spreadsheet.

5. Any service issues with the current carrier?

**JCPS Response:** There are no service issues

6. Are there any implementation credits and/or tech credits being requested on the public bid?

**JCPS Response:** The evaluation criteria is clearly stated in the RFP document.

7. Please provide a current LTD bill. Please include the in-force rate, the total covered payroll, total lives and total monthly premiums.

**JCPS Response:** This is included on the attached premium and claims experience spreadsheet.

Would it be possible to get Lives history by Month and Year since inception?

JCPS Response: This is provided by year on the attached premiums and claims experience spreadsheet.

8. Does the group participate in Public Employee Retirement System and/or State Teachers Retirement System AND Social Security at the same time? (Dual participation)

JCPS Response: Classified staff participate in the CERS retirement system. Certified Teachers participate in the Teachers Retirement System. Those who are in the TRS do not contribute to Social Security.

9. Please confirm LTD is non-occupational coverage only. Benefit do not begin until after Workers Compensation benefits end or are exhausted.

JCPS Response: Workers' compensation claims are excluded from receiving benefits under this policy.

10. Please confirm LTD coverage is Employer paid and benefits will be taxable.

JCPS Response: Correct

- a. If the above is not true, is the LTD plan a gross up plan where premiums are included in the earnings for all employees & benefits are tax free?

11. How does Jefferson County School District handle disability claims shorter than 45 days?

JCPS Response: For absences less than 45 days, Employees may use their accrued sick leave and/or file a claim on an employee-paid short term disability policy if they have purchased one.

12. Is the group paying FICA taxes?

JCPS Response: Yes, if eligible.

13. Are there any additional retirement or disability benefits in place paid for by JCPS?

JCPS Response: No. The only other retirement programs are all employee-paid.

14. Does the group have any wellness programs currently in force? If so, what kind?

JCPS Response: Yes, through the Kentucky Employees Health Plan. See link <https://www.kehplivingwell.com/>

### Symetra

- Do employees participate in a public employee's or state teacher's retirement system, SSDI or both? **If so, we will need dates of hire provided on the census**
- **JCPS Response:** Classified staff participate in the CERS retirement system. Certified Teachers participate in the Teachers Retirement System. Those who are in the TRS do not contribute to Social Security.
- Can a census file in Excel be provided that includes dates of birth, genders, zip codes, job titles and salaries **and dates of hire? Also, we will need sick leave balance for every employee listed on the census to use to price the current plan elimination period of 45 days or the exhaustion of sick leave bank, whichever is greater.**  
JCPS Response: See attached Census document.
- Can current rates be provided?  
JCPS Response: Please refer to the attached premium and claims experience spreadsheet.
- Are you experiencing service issues with the current carrier?  
JCPS Response: There are no service issues.

RFP 3102 Questions Cont.

- Are renewal rates available?  
JCPS Response: No, this is a full RFP. We do not have renewal rates from the current carrier.
- Will our response for references “references will be provided if we are considered to be a finalist” disqualify us from consideration, or are references a requirement in our proposal?  
JCPS Response: It will not automatically disqualify but you will not receive the full scoring in that respective area if it is not included in the initial proposal.
- Can 5 years of LTD experience (paid premium and paid claims) be provided?  
JCPS Response: Please refer to the attached premium and claims experience spreadsheet.
- Can an open and closed LTD claims report with reserves by individual claimant be provided?  
JCPS Response: Please see attached open and closed claims documents.
- Should our rates be net of commissions?  
JCPS Response: JCPS does not participate in commissions.
- Have there been any plan design changes over the last five years?  
JCPS Response: There have been no plan design changes.
- Can the rate history be provided?  
JCPS Response: Please refer to the attached premium and claims experience spreadsheet.

## Attachments

[LTD Census as of 2-27-2021](#)

[LTD Closed Paid Claims Report](#)