

**REQUEST FOR PROPOSAL  
INSURANCE PROVIDER FOR CITY OF STOCKTON  
EMPLOYEES FOR THE CITY OF STOCKTON, CALIFORNIA  
(PUR 20-002)**

ADDENDUM No. 2

DATE: 1/23/20

To All Potential Bidders:

**A. This Addendum shall be considered part of the proposal documents for the above-mentioned project as though it had been issued at the same time and shall be incorporated integrally therewith. Where provisions of the following supplementary data differ from those of the original bid documents, this Amendment shall govern and take precedence. PROPONENTS MUST SIGN THE ADDENDUM AND SUBMIT IT WITH THEIR PROPOSALS.**

**B. Proponents are hereby notified that they shall make any necessary adjustments in their estimates as a result of this Addendum. It will be construed that each proponent's proposal is submitted with full knowledge of all modifications and supplemental data specified herein.**

**PLEASE NOTE THE FOLLOWING CHANGES TO RFP INSURANCE PROVIDER FOR CITY OF STOCKTON EMPLOYEES (PUR 20-002)**

1. Proposals shall be submitted no later than **2:00 p.m., on Thursday, February 6, 2020**, in the office of:

CITY CLERK  
CITY OF STOCKTON  
425 NORTH EL DORADO STREET  
STOCKTON, CA 95202-1997

One (1) original and five (5) copies of the proposal shall be submitted. Additionally, submit one (1) electronic version of the proposal. The proposal should be firmly sealed in an envelope which shall be clearly marked on the outside, "INSURANCE PROVIDER FOR CITY OF STOCKTON EMPLOYEES for the City of Stockton (PUR 20-002)." Any proposal received after the due date and time indicated may not be accepted and may be rejected and returned, unopened, to the proponent.

**Questions/Answers:**

1. Do you anticipate extending the bid due date?

The RFP response date is extended to Thursday, February 6, 2020, no later than 2:00 p.m.

2. What Additional Details are you willing to provide, if any, beyond what is stated in bid documents concerning how you will identify the winning bid?

Please refer to Section 1.28 of the RFP.

3. Was this bid posted to the nationwide fee bid notification website at [www.mygovwatch.com](http://www.mygovwatch.com)?

No.

4. Other than your own website, where was this bid posted?

The City of Stockton Municipal Code 3.68.100-When advertising required states "Except as otherwise provided in this chapter, where the cost of services or supplies required by the City equals or exceeds \$75,000.00, the City Clerk shall call for bids by advertising at least once in a newspaper of general circulation within the City not less than 10 calendar days prior to the date set for receiving said bids."

The Notice was advertised in the Stockton Record.

5. Are you looking for ONE carrier to provide benefits for accident, critical illness, cancer, and short-term disability coverage?

Our hope is for 1 (one) vendor to provide these benefits.

6. Are performance guarantees required for the RFP submission?

No.

7. Please provide plan descriptions and rates for the current voluntary benefits.

We requested very specific plans be quoted in the RFP. Please follow those plan minimums. Current rates and benefits will not be provided.

8. Please provide census that includes dob, gender, salary, job title.

The census is attached to this addendum.

9. Will the incumbent voluntary benefits continue to be payroll deducted or will they be removed from payroll?

If the City awards this bid to another vendor payroll deductions will be discontinued for the current vendor.

10. Per the minimum requirement request, will any Critical Illness plan proposed that is

does not have a composite rating result in a disqualification?

The City will consider a non-composite rated Critical Illness policy, but our preference is to have it be composite rated.

11. Will this be takeover of current enrollments in the American Fidelity plans?  
American Fidelity is our current vendor and if another vendor is selected payroll deductions for American Fidelity would be discontinued.
12. Within the RFP there is notation that enrollment will take place through Employee Navigator with the assistance of Gallagher Enrollment Services. Does this mean that there will be an enrollment vendor involved in addition to Employee Navigator?  
Yes, it does.
13. Please confirm if both Full time and part time will be eligible, or only Full Time.  
Only Full Time.
14. Please provide any current booklets/summaries.  
This will not be provided. The RFP clearly requests specific plan designs you should follow in your response.
15. Please provide current rates.  
This will not be provided. Please provide the plans as you would price them given this opportunity.
16. Confirm the requested effective date of coverage is 7/1/2020.  
Yes
17. Is it the goal to bundle all lines of coverage with one vendor or will multiple vendors be selected for the products?  
One vendor
18. For Voluntary STD, what pre-existing condition timeframe do you want us to quote?  
3/12, 12/12, 3/6 or 6/6?  
Please waive pre-ex for existing insureds and include a 3/6 or 6/6 in your response
19. For Voluntary STD, do you want off the job coverage or 24 hour coverage?  
Off Job Coverage
20. In order to provide you the most competitive proposal, please provide a current census that includes date of birth, sex, zip code, current salary and current VB election (if available).  
Census has been provided.
21. The RFP is requesting heaped commissions, please provide the required percentages for each of the product lines.  
Please include your standard heaped levels based on your standard practices

22. Would the City consider a phased in approach where by 2 or 3 products would be implemented this year and then next year introducing 1-2 more products or will all product lines be introduced this year?

Yes

23. To best match the current supplemental health plans, we will need to review current contracts and rates. Will you be uploading these to your site?

No

**BIDDER MUST ACKNOWLEDGE THIS AMENDMENT BY SIGNING BELOW AND ATTACHING THE SIGNED AMENDMENT TO THE BID FORM:**

Company Name \_\_\_\_\_

Contact Person \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

**Proposals Due** – Promptly by **2:00 P.M., Thursday, February 6, 2020**, City Clerk’s Office.

-----City of Stockton Use Only below this line-----

Addendum acknowledged and signed\_\_\_\_\_(Procurement Specialist’s initials)