

ADDENDUM NO. 1

RFP 09-10380-1930

Short Term Disability Program Services

Prospective Respondents: You are hereby notified of the following information in regard to the referenced RFP:

QUESTIONS and ANSWERS

Following are the answers to questions submitted in response to the above referenced RFP as of June 4, 2009. All of the questions have been listed verbatim, as received by the Pennsylvania Turnpike Commission.

CLAIMS/RATE QUESTIONS AND ANSWERS

Answer to all claims/rate questions (1-10) below:

No rate information will be provided. Updated claims/enrollment/volume history will be sent to all carriers who have already submitted questions or already requested the census and utilization reports. For all others, this information is available upon written request to the Issuing Office as listed in the RFP.

1. Please request the historical lives/rate/volume for past 2-3 years.
2. How much are you paying PEPM?
3. Three or more years of premium & claims experience broken out by Month.
4. Three or more years of enrollment history broken out by month.
5. Current/Renewal rates (3 years of rate history would be preferred)
6. Do you have the current rate for the STD or how much premium you pay?
7. Can we get Paid Claims vs. paid premium from 1/1/07 through current?
8. What is the in force rate?
9. Request the following additional information:
 - Paid claims for 2006, 2007 (same format as 2008 report)
 - Paid premium, volume and covered lives by month for each of the above years

10. Based on the Utilization Report, it appears that 110 claims received benefit payment in the first quarter of 2008, with 96 in the second quarter, etc. Is it a reasonable assumption that this reflects your open/pending claim volume for each time period?

GENERAL QUESTIONS AND ANSWERS

11. On page 9 there are a number of items listed from a-q. Are you looking for all of these services to be available? Worksite evaluations, case management, utilization management etc?

Not necessarily. Please provide costs for what you are proposing in your response.

12. Would the PTC be willing to consider a proposal for advice-to-pay services only?

All proposals submitted will be considered.

13. Should this be quoted Net of Commissions?

Commissions/Broker Fees should be broken out separately in your cost proposal.

14. Effective date with current carrier.

December 1, 2005 through November 30, 2009.

15. Copy of current carrier's policy.

Policy will not be provided.

16. Current method of claims intake (i.e.: paper, web, telephonic, etc.)

Telephonic.

17. Reason for RFP (i.e.: dissatisfaction with current insurance carrier, dissatisfaction with current broker, checking rates with other vendors, etc.)

Current contract expires November 30, 2009.

18. Is a copy of the in force policy available? If not, can you confirm what the weekly maximum benefit is?

Policy will not be provided. The maximum weekly benefit is \$2,500.

19. The RFP mentions a flat 10,000 AD&D benefit is included. Should we provide an AD&D quote or is this benefit self insured by the Turnpike?

The Commission provides AD&D outside of short-term disability. No AD&D quotes will be considered.

20. Per the benefit summary and contract language, an employee is entitled to up to 52 weeks (364 days) of STD benefit payment for a qualifying condition. If an employee is still disabled at the end of this period, is there a transition to LTD or is their employment terminated?

Employees can request up to one year of additional unpaid medical leave. We do not have a long-term disability program. Disability retirement is available through the State Employees' Retirement System.

21. Is there a benefit booklet available?

Benefit booklet is attached.

All other terms, conditions and requirements of the original RFP dated May 20, 2009 remain unchanged unless modified by this Addendum.