



October 22, 2025

**Addendum #1
RP001-26
Provision of a Voluntary Benefits Program on a Multi-Year Contract**

Questions & Answers:

- Q1. Can the deadline for submitting proposals be extended to allow more time for proposal preparation?
A1. No, the deadline cannot be extended at this time.
- Q2. Does Gwinnett accept electronic signatures for proposal submissions?
A2. Gwinnett will accept electronic signatures from a program such as DocuSign. Please include the certificate of completion from the signature program.
- Q3. Please provide Supplemental Health Financial Review experience reports from the in-force carrier that includes updated claims and premium inclusive of 2024 runout claims and YTD 2025 updates.
A3. The requested information is not available at this time. If necessary, this information will be provided to the awarded service provider after award.
- Q4. Is the in-force carrier making any plan changes or rate updates for plan year 2026? If so, can the certificates and rates be provided?
A4. There are no changes to plan designs or rates for plan year 2026.
- Q5. For critical illness, please confirm attained age rates have been in place since 2022. Did critical illness transition from issue age to attained age effective 1/1/2022?
A5. The plans were implemented in 2022 with Issue Age rates. Oracle does not accommodate Issue Age, so plan year 2027 will need to be implemented with Attained Age.
- Q6. For accident insurance claims, have there been any AD&D claims from 2022-2024? If yes, please provide total face amount of AD&D claims paid during the experience period for each year.
A6. The requested information is not available at this time. If necessary, this information will be provided to the awarded service provider after award.
- Q7. For the experience data provided, please provide paid claim totals for each product and year (excluding IBNR)?
A7. The requested information is not available at this time. If necessary, this information will be provided to the awarded service provider after award.
- Q8. For critical illness, does incurred claims include change in waiver reserves?
A8. The requested information is not available at this time. If necessary, this information will be provided to the awarded service provider after award.
- Q9. Please provide a complete waiver of premium listing including date of onset and coverage amount for critical illness.
A9. The requested information is not available at this time. If necessary, this information will be provided to the awarded service provider after award.

Q10. Have there been any rate changes since inception of the plans in 2022? If there have been rate changes, please provide complete rate history.

A10. There have not been any rate changes since 2022.

Q11. Have there been any plan design changes since inception of the plans in 2022? If yes, please provide summary of all plan changes by product with effective date of such changes.

A11. There have not been any plan design changes since 2022.

Q12. Is there any form of medical claims integration on the plans today? If yes, please describe how the current medical claims integration solution works currently? If medical claims integration is not in place today and not desired in the future, please clarify/confirm that as well.

A12. There is currently no medical claims integration on the plans today.

Acknowledge receipt of this addendum on Page 14 of the proposal document.

Sincerely,

A handwritten signature in cursive script that reads "Jenny L. Coleman".

Jenny Coleman
Purchasing Associate II