



Department of Procurement Services

160 South Hollywood Street · Room 126 · Memphis, TN 38112 · (901) 416-5376

June 4, 2026

RE: Addendum #2: **RFP 060926LB – MSCS Voluntary Worksite Benefits**

Dear Respondents:

This Addendum forms a part of the Contract Documents and modifies the Plans and Specifications dated May 18, 2026. The Contractor shall acknowledge receipt of this Addendum on the form found in the RFP. Failure to do so may subject the Respondent to disqualification.

Item #1 – Additional Clarifying Questions

1. Are you willing to waive the notary requirement on the Appendix D, Appendix E and Appendix F documents?
No. Notarization will not be waived.
2. Are electronic signatures acceptable on the proposal forms?
Yes. Electronic signatures are acceptable on all proposal forms.
3. Who is the incumbent carrier? How long has the coverage been in place? What is the original effective date?
The current voluntary benefits carriers are American Fidelity, Aflac, and Colonial Life. Refer to current data set for additional information.
4. Is the plan Employee or Employer Paid?
All plans are employee-paid (voluntary).
5. Are the eligible employees hourly, salaried or both?
Employees working a minimum of 30 hours are eligible for voluntary benefits. This includes both hourly and salaried staff, provided they meet the hourly threshold.
6. Does the customer currently partner with or have plans to partner with a third-party entity for benefit administration?
Memphis-Shelby County Schools currently utilizes a benefits administration platform to support benefits eligibility, enrollment data management, and related administrative functions.

7. Please describe current and desired enrollment methods. Confirm any enrollment firms and specific platforms involved.
MSCS utilizes multiple enrollment modalities to accommodate a large and diverse employee population. Carriers should coordinate directly with Alliant regarding platform compatibility and enrollment needs.
8. Who are the current medical carrier(s)? Is the funding arrangement ASO?
Not applicable. Medical benefits are outside the scope of this RFP.
9. Is MetLife able to quote on their core Dental and Vision benefits?
Core dental and vision benefits are not included in this RFP. Proposals should be limited to the voluntary/worksites benefit lines specified in the RFP.
- 10-14. Are booklets, SPDs, or certificates available describing the current plan design?
Formal booklets, SPDs, and certificates of coverage are not available at this time. Benefit summaries describing current plan designs are included in the data provided with this RFP.
15. Have we been asked to grandfather the current election amounts?
Yes. Carriers are asked to grandfather current election amounts where applicable. Employees currently enrolled should not be required to complete new Evidence of Insurability (EOI) for benefit amounts they already hold, subject to the carrier's standard takeover/portability guidelines.
16. Have we been asked to save original issue age for an issue age product?
Yes. Carriers are asked to preserve original issue age for any issue age-rated products in the current portfolio. Employees should not experience rate increases solely due to a carrier transition.
- 17-22. Please provide the last 3-5 years of experience (lives, earned premium, paid/incurred claims, historical claim count)
Historical experience data (lives, earned premium, paid/incurred claims, and claim counts) is not available from MSCS at this time.
23. How long has the incumbent plan been in-force?
Incumbent carrier tenure varies by carrier.
24. Has there been a history of carrier changes?
Carrier history is not fully documented at this time.
- 25-30. Please provide a census file including gender, zip code, date of birth, and salary.
A census file is included in the data provided with this RFP. The census includes gender, zip code, date of birth, and salary where available. Please reference the provided data set for the complete census file.
- 31-38. For takeover plans, please include tier enrollment, benefit amounts, smoker status, enrollment date, original issue age, and current rates.
To the extent this is a takeover situation, the census provided includes available takeover data fields.
39. What are the current rates for each plan? What are the historical rates, if available?
Current rates for each plan are included in the data provided with this RFP.

40. From a strategic perspective, how important is it to match or get close to current rates?
Rate competitiveness is a priority. Proposing carriers should make every effort to match or improve upon current rates
41. What is the current commission level included in the rates?
Current commissions are not available to MSCS.
42. What level of commissions should be included in the proposed rates?
Please refer to answers posted responding to RFP Questions

Thank You,

Procurement Services