

RFP #19-112, Attachment G*Question and Answer Template*

Instructions: All questions/inquiries about RFP 19-112 must be submitted in writing by the deadline identified in Section 1.7 of the RFP. Questions/Inquiries must be listed on this template then submitted via email to LBrothers@idoa.IN.gov. Following the question/inquiry due date, Procurement Division personnel will compile a list of all questions/inquiries submitted. The responses will be posted to the solicitation webpage (<http://www.in.gov/cgi-bin/idoa/cgi-bin/bidad.pl>) according to the RFP timetable established in RFP Section 1.24. Interested parties will need to view responses on the solicitation webpage, as responses will not be returned individually via email.

	RESPONDENT'S QUESTION	STATE'S RESPONSE
1	The RFP mentions that the carrier must have the ability to bill plan participants for identified expenses when on various approved leaves such as family medical leave, military leave, approved leave of absence, or Workers' Compensation. Can you elaborate on this requirement and provide examples on the type of expenses you are referring to?	The carrier needs to be able to bill employees for premiums while on a leave without pay. The current carrier has decided to waive the premium for a maximum of twelve (12) weeks or six (6) pay periods from the last day the insured was actively at work. For a military leave, premium will be waived for a maximum of 30 days plus six (6) pay periods.
2	The RFP mentions that the carrier must have the Ability to direct bill (quasi) agencies eligible to participate in the State of Indiana plan. How is this being handled currently? How many agencies are currently covered on the State plan and how many are eligible? Please provide the number of eligible employees for each of these agencies.	The current carrier uses their on-line portal. As of today there are 94 agencies. Of those, the following agencies are direct billed. 911 Board - 4 ABLE Authority - 3 Bond Bank - 5 State Fair Commission - 111 Finance Authority - 36 Housing & Community Development Authority - 105 Ports - 26 Public Retirement System - 237 White River State Park Development Commission - 14 Board for Depositories - 2 Education Savings Authority - 2
3	The RFP mentions that the carrier must develop and produce enrollment materials, summary plan description and other communication materials regarding life insurance plans. Includes on-site enrollment meetings for employees across the State of Indiana. Please provide the number of enrollment meetings and the number of locations. Provide the number of enrollment materials, plan summaries, etc.	Last year we had eight (8) on-site enrollment meetings around the state during the open enrollment time period. Approximately 2,700 plan summaries are needed each year to be distributed to new hires and at the open enrollment meetings.
4	Please confirm that the billing administration is List-billed.	Direct bill agencies are list billed. For all other employees, premiums are deducted from their pay through the State Auditor's system. The funds received are transmitted to the carrier bi-weekly.
5	What percentage of the Basic Life and AD&D premium does the Employer Pay?	Employees and the State each pay 50% of the Basic Life and AD&D premium.
6	Are the Senior Judges (Class 2) active or retired employees?	A Senior Judge is a retired or former Judge that supplements existing judicial resources. The State considers them active employees.
7	Please identify these Senior Judges (Class 2) on the census.	Senior Judges are listed on Attachment N (Demographic Data). They can be distinguished by the JUD10K listing under the "Basic Plan" heading.

8	8. What is the Waiver Premium Provision for the Basic Life and Supplemental Life?	The carrier needs to be able to bill employees for premiums while on a leave without pay. The current carrier has decided to waive the premium for a maximum of twelve (12) weeks or six (6) pay periods from the last day the insured was actively at work. For a military leave, premium will be waived for a maximum of 30 days plus six (6) pay periods.
9	What is the Accelerated Death benefit percentage for the Basic Life and Supplemental Life?	Minimum accelerated benefit is \$10,000 and the maximum accelerated death benefit is \$1,000,000. If receiving only a partial accelerated benefit amount, insured must retain at least \$25,000.
10	What is the age reduction schedule for the Supplemental Life?	At the age of 65, the supplemental life insurance will be reduced to \$200,000.
11	Confirm that premium will be paid/submitted on a monthly basis.	Premiums will be paid on a bi-weekly basis for most individuals. Premiums will be paid monthly for employees in direct bill agencies and Senators and Representatives will have their annual premium deducted in two paychecks (January and February).
12	Is the conversion charge stated on Attachment K, Experience Data, the actual amount that the individual pays or the conversion amount charge to the policy?	The conversion amount charged to the policy.
13	Can you provide the number of conversions that occurred each year for the period 2014 thru 2018 separately for the Basic and Supplemental Life?	<p>2014 Basic Life - 30 Supplemental Life - 3 Dependent Package Life - 5</p> <p>2015 Basic Life - 15 Supplemental Life - 2 Dependent Package Life - 1</p> <p>2016 Basic Life - 11 Supplemental Life - 1 Dependent Package Life - 4</p> <p>2017 Basic Life - 17 Supplemental Life - 0 Dependent Package Life - 8</p> <p>2018 Basic Life - 10 Supplemental Life - 2 Dependent Package Life - 4</p>
14	Please provide Waiver of Premium claims for each year for the period 2014 thru 2018 separately for the Basic and Supplemental Life.	The current carrier does not track this information.

15	Provide rate history for the period 2014 thru 2018 for the Basic and Supplemental Life.	<p>Bi-weekly premium:</p> <p>Basic Life and AD&D : \$0.113 per \$1,000 of salary Supplemental Life: per \$1,000 of coverage</p> <table> <tr><td>under 39:</td><td>\$0.048</td></tr> <tr><td>40 - 44:</td><td>\$0.078</td></tr> <tr><td>45 - 49:</td><td>\$0.126</td></tr> <tr><td>50 - 54:</td><td>\$0.194</td></tr> <tr><td>55 - 59:</td><td>\$0.311</td></tr> <tr><td>60 - 64:</td><td>\$0.446</td></tr> <tr><td>65 and older:</td><td>\$0.718</td></tr> </table> <p>The premium rates have remained consistent since 2014.</p>	under 39:	\$0.048	40 - 44:	\$0.078	45 - 49:	\$0.126	50 - 54:	\$0.194	55 - 59:	\$0.311	60 - 64:	\$0.446	65 and older:	\$0.718
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16	On Attachment N, Demographic Data under the column labeled "Basic Plan" please explain what "Basic Life TaxSaver" and "JUD10K" means.	Basic Life TaxSaver refers to employees with annual salaries under \$33,000 that have their basic life insurance premiums deducted before taxes are applied to their income. Basic Life Insurance represents those employees with a annual salary above \$33,000 that are not eligible to have their premiums taken before taxes. JUD10k represents Senior Judges (IC 33-24-3-7) who are limited to a basic life benefit of \$7,500. They are not eligible for Supplemental, Dependent or Voluntary AD& D.														
17	On Attachment N, Demographic Data, there 5,718 individual without an indicator under the column labeled "Basic Plan." Confirm that the employees waived coverage and are not participating in the Life and AD&D plans?	The 5,718 employees with no data on the census data are not currently enrolled in group life insurance.														
18	Is there a stated Basic Life maximum? If so, please include the maximum amount of coverage provided.	There is no Basic Life maximum.														
19	Please confirm that Senior Judges are not eligible for Supplemental Life but are eligible for Dependent Life and Voluntary AD&D.	Senior Judges (IC 33-24-3-7) are the only group with a limited basic life benefit of \$7,500. They are not eligible for Supplemental, Dependent or Voluntary AD& D.														
20	5,718 employees do not have any data under "Basic Plan" on the census. Please clarify.	The 5,718 employees with no data on the census data are not currently enrolled in group life insurance.														
21	Under the "Basic Plan" on the census there is a code stated as "JUD10K". Are these the Senior Judges listed in the certificate? If so, has there been a plan change that increased the Basic Life benefit for these employees to \$10,000? The certificate states the coverage is \$7,500.	Senior Judges (IC 33-24-3-7) are limited to a benefit of \$7,500.														
22	Please clarify the meaning of the code "Basic Life TaxSaver" under the "Basic Plan" on the census.	Basic Life TaxSaver refers to employees with annual salaries under \$33,000 that have their basic life insurance premiums deducted before taxes are applied to their income.														
23	Does the group expect a One-Time Open Enrollment (at take-over) for Voluntary coverage?	The State is willing to discuss any true open enrollments.														
24	Approximately how many different agencies would we be expected to send a monthly bill to each month? Or is there one main point of contact/address for the entire State.	There are currently eleven (11) different agencies that would need to receive a monthly bill each month.														
25	Please provide detail on what is expected for Leave of Absence Billing?	The carrier needs to be able to bill employees for premiums while on a leave without pay. The current carrier has decided to waive the premium for a maximum of twelve (12) weeks or six (6) pay periods from the last day the insured was actively at work. For a military leave, premium will be waived for a maximum of 30 days plus six (6) pay periods.														

26	Can you provide the current rate for Basic Life (without AD&D); and provide the Basic AD&D rate as well?	The current rate for Basic Life with AD&D is \$0.113 per \$1,000 of annual salary. The State does not offer Basic Life (without AD&D).														
27	Can you provide 5 year rate history of the Basic Life and Basic AD&D rate?	<p>Bi-weekly premium:</p> <p>Basic Life and AD&D : \$0.113 per \$1,000 of salary</p> <p>Supplemental Life: per \$1,000 of coverage</p> <table> <tr><td>under 39:</td><td>\$0.048</td></tr> <tr><td>40 - 44:</td><td>\$0.078</td></tr> <tr><td>45 - 49:</td><td>\$0.126</td></tr> <tr><td>50 - 54:</td><td>\$0.194</td></tr> <tr><td>55 - 59:</td><td>\$0.311</td></tr> <tr><td>60 - 64:</td><td>\$0.446</td></tr> <tr><td>65 and older:</td><td>\$0.718</td></tr> </table> <p>The premium rates have remained consistent since 2014.</p>	under 39:	\$0.048	40 - 44:	\$0.078	45 - 49:	\$0.126	50 - 54:	\$0.194	55 - 59:	\$0.311	60 - 64:	\$0.446	65 and older:	\$0.718
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28	Can you provide average number of insured lives for each line of business for the last 5 years?	Please see Attachment I (Historical Lives and Volume).														
29	Confirm the group does NOT have any Waiver of Premium benefit? If no, please explain how you handle disabled employees not actively at work. Do they stay on the census, are premiums continued, how long do they remain on the census? Did the provided RFP census include disabled employees? If so, who are they?	The carrier needs to be able to bill employees for premiums while on a leave without pay. The current carrier has decided to waive the premium for a maximum of twelve (12) weeks or six (6) pay periods from the last day the insured was actively at work. For a military leave, premium will be waived for a maximum of 30 days plus six (6) pay periods. Employees on disability have premiums deducted from their disability pay. If their disability pay is offset, the State picks up the premium for them. Employees on our disability program are included on the census data. There is no disability identifier on the census file.														
30	How long does the group allow an employee to continue LIFE insurance coverage while on Leave of Absence?	The carrier needs to be able to bill employees for premiums while on a leave without pay. The current carrier has decided to waive the premium for a maximum of twelve (12) weeks or six (6) pay periods from the last day the insured was actively at work. For a military leave, premium will be waived for a maximum of 30 days plus six (6) pay periods.														
31	Is the State evaluation the financials of the agent/broker or the insurance company?	The State does not use an agent/broker. The data provided in the RFP is from State records or the current carrier.														
32	Are the admin services included now with current vendor?	Yes, the admin services are included.														
33	Are you working with a consultant on the RFP process?	The State is not working with a consultant on the RFP process.														
34	Is an agent/broker involved now?	The State does not use an agent/broker.														
35	Are you currently in a rate lock with current carrier?	No, there is no rate lock with the current carrier.														
36	Are you anticipating an increase?	The current contract ends 12/31/2019. No rates beyond that date have been discussed.														
37	Will the state consider other proposals of coverage that provide similar but not the same as the current benefit structure? In other words would the state consider lesser or higher amounts of coverage? Would the State consider coverage that was not differentiated by employee class as opposed to the current class structure that currently exists? The current specific requirements are prescriptive and will preclude some carriers from bidding as they offer life products with similar amounts under a different structure or configuration than exists in the current plan.	The State is open to alternative proposals for similar benefit structures. However, all vendors are required to submit a bid that mirrors the current benefit structure.														

38	Because the RFP is limited to Group Life Insurance, will the contract be narrowly tailored to group life insurance only so its terms don't go beyond the scope of the RFP?	Yes, this procurement and contract is specifically for group life insurance.																			
39	Is the State anticipating an increase in life insurance premiums this year?	The current contract ends 12/31/2019. No rates beyond that date have been discussed.																			
40	Does the State currently have a rate guarantee with current carrier?	No, there is no rate lock with the current carrier.																			
41	Can you provide a carrier history for the past five years?	Securian Financial has been the State's provider for the past five years.																			
42	Are respondents going to have access to the incumbent carrier's renewal information and any rate premium increase prior to the submission date?	The incumbent's renewal information and anticipated rate increases will not be provided.																			
43	<p>Please provide current rates and rate history from 1/1/2014 to current for all lines of coverage including Basic Life, Basic AD&D, Supplemental Life, Dependent Life and Voluntary AD&D.</p>	<p>Bi-weekly premium:</p> <p>Basic Life and AD&D : \$0.113 per \$1,000 of salary</p> <p>Supplemental Life: per \$1,000 of coverage</p> <table> <tbody> <tr><td>under 39: \$0.048</td></tr> <tr><td>40 - 44: \$0.078</td></tr> <tr><td>45 - 49: \$0.126</td></tr> <tr><td>50 - 54: \$0.194</td></tr> <tr><td>55 - 59: \$0.311</td></tr> <tr><td>60 - 64: \$0.446</td></tr> <tr><td>65 and older: \$0.718</td></tr> </tbody> </table> <p>Voluntary AD&D: \$0.009 per \$1,000 of coverage</p> <p>Dependent Life:</p> <table> <tbody> <tr><td>Spouse only \$5,000: \$0.72</td></tr> <tr><td>Spouse only \$10,000: \$1.44</td></tr> <tr><td>Spouse only \$15,000: \$2.16</td></tr> <tr><td>Spouse only \$20,000: \$2.88</td></tr> <tr><td>Child only \$5,000: \$0.45</td></tr> <tr><td>Child only \$10,000: \$0.90</td></tr> <tr><td>Child only \$15,000: \$1.35</td></tr> <tr><td>Child only \$20,000: \$1.80</td></tr> <tr><td>Spouse \$5,000 / Child \$5,000: \$1.00</td></tr> <tr><td>Spouse \$10,000 / Child \$10,000: \$2.00</td></tr> <tr><td>Spouse \$15,000 / Child \$15,000: \$3.00</td></tr> <tr><td>Spouse \$20,000 / Child \$20,000: \$4.00</td></tr> </tbody> </table> <p>Rates have remained consistent since 2014.</p>	under 39: \$0.048	40 - 44: \$0.078	45 - 49: \$0.126	50 - 54: \$0.194	55 - 59: \$0.311	60 - 64: \$0.446	65 and older: \$0.718	Spouse only \$5,000: \$0.72	Spouse only \$10,000: \$1.44	Spouse only \$15,000: \$2.16	Spouse only \$20,000: \$2.88	Child only \$5,000: \$0.45	Child only \$10,000: \$0.90	Child only \$15,000: \$1.35	Child only \$20,000: \$1.80	Spouse \$5,000 / Child \$5,000: \$1.00	Spouse \$10,000 / Child \$10,000: \$2.00	Spouse \$15,000 / Child \$15,000: \$3.00	Spouse \$20,000 / Child \$20,000: \$4.00
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44	Is the Basic Life contributory coverage? What % is paid by the employee? What % is paid by the state?	Yes, the basic life insurance premium is split. Employees and the State each pay 50% of the premium.																			
45	<p>On the census (attachment N), the Basic Plan is listed as Basic Life Insurance, Basic Life TaxSaver and JUD10k. Please advise on the distinction between the three plans.</p>	<p>Basic Life TaxSaver refers to employees with annual salaries under \$33,000 that have their basic life insurance premiums deducted before taxes are applied to their income. Basic Life Insurance represents those employees with a annual salary above \$33,000 that are not eligible to have their premiums taken before taxes. JUD10k represents Senior Judges (IC 33-24-3-7) who are limited to a basic life benefit of \$7,500. They are not eligible for Supplemental, Dependent or Voluntary AD&D.</p>																			
46	Is there a maximum dollar amount associated with the Basic Life plan?	There is no Basic Life maximum.																			

47	Should there be any commission included or should all rates be net of commission?	The State does not utilize a broker/agent. No commissions should be included.
48	Please explain the Basic Life rate basis. Our rates are usually charged as per \$1,000 of coverage/volume. Your Basic Life is saying that it is per \$1,000 of annual salary. Can you please give an example on how you are billing the Basic Life?	(Annual salary rounded up to the nearest \$1,000 / 1,000) X bi-weekly rate = bi-weekly premium Example: Annual salary: \$44,578 Bi-weekly rate: \$0.113 (\$45,000/1,000)x \$0.113 = \$5.09
49	In the cost proposal template (attachment D), the Basic Life volume is showing as \$1,232,225,647.84. In the historical lives and volume exhibit (attachment I), the 2018 Basic Life volume is showing as \$1,817,691,000. Please explain the difference.	The Basic Life volume in the Cost Proposal (Attachment D) was calculated by taking the sum of all of the salaries of those enrolled in Basic Life as shown in the Demographic Data (Attachment N). Data contained within the Demographic Data (Attachment N) was based on 2019 data.
50	Please confirm that there is no waiver of premium provision.	The carrier needs to be able to bill employees for premiums while on a leave without pay. The current carrier has decided to waive the premium for a maximum of twelve (12) weeks or six (6) pay periods from the last day the insured was actively at work. For a military leave, premium will be waived for a maximum of 30 days plus six (6) pay periods.
51	When does life coverage terminate on disabled employees?	Life coverage terminates upon termination. The State's disability program has a maximum benefit of four (4) years.
52	Does life coverage terminate at retirement? Please confirm that we are not covering any retirees.	Group life insurance will terminate at retirement. Terminated employees are given an opportunity to convert or port their coverage.
53	Can we get a recent bill with rates and volume by coverage?	The State does not receive invoices from the current vendor.
54	In the RFP (1.4.2), the link to the current plan design links us to 2013 data. Please confirm that the Life Insurance section of the benefits on in.gov is the most up to date and Minnesota Life is the current carrier.	Correct, the most up to date information about the State's life insurance plans can be found at https://www.in.gov/spd/2868.htm .
55	Is it required that we offer a full Open Enrollment for a 1/1/2020 effective date up to the Guarantee Issue Amount?	The State is willing to discuss any true open enrollments.
56	When was the last full Open Enrollment offered?	The last full open enrollment was offered in 2006.
57	Will this be self billed?	Yes this will be self-billed except for the approximately 11 direct bill agencies.
58	When I enter the Supplemental Life rates from the IN website into the cost proposal template (attachment D), the premium does not reconcile with the experience exhibit (attachment K). Please clarify.	The Supplemental Life counts on the Cost Proposal (Attachment D) are based on the counts shown in the Demographic Data (Attachment N). Data contained within the Demographic Data (Attachment N) was based on 2019 data. An error was identified in the formula used to calculate the Extended Annual Amount on the Supplemental Life tab on the Cost Proposal (Attachment D). Please use the revised Cost Proposal as instructed by Addendum #1.

59	Please explain what quasi agencies would be included within the scope of this RFP.	<p>There are currently eleven (11) different agencies that would need to receive a monthly bill each month. These agencies include:</p> <p>911 Board ABLE Authority Bond Bank State Fair Commission Finance Authority Housing & Community Development Authority Ports Public Retirement System White River State Park Dev. Com. Board for Depositories Education Savings Authority</p>
60	On the detailed claim listing provided (attachment H), does the exhibit include anything outside of paid claims and interest?	<p>The "Claim Amount" was calculated as follows:</p> <p>Insurance Amount Paid + Interest Paid + Current Reserve - Prior Reserve = Claim Amount</p>
61	Are Senior Judges in a separate class with a Basic Life benefit of 7,500? Are these employees listed on the census file/demographics as JUD10?	Yes, Senior Judges are listed on Attachment N (Demographic Data). They can be distinguished by the JUD10K listing under the "Basic Plan" heading.
62	On the experience exhibit (attachment K), are the claims placed in the period that they were incurred or the period that they were paid?	Claims are placed in the period that they were incurred.
63	What is the proposed effective date? 1/1/2020?	The proposed effective date is 1/1/2020.
64	Are you requesting Beneficiary Solicitation?	No, the State encourages employees to update their beneficiaries during each annual enrollment and whenever they experience a family status change.
65	Will you accept a good-faith effort for Minority & Women's Business, and for Indiana Veteran Small Business? And would we qualify for any points allowed?	A good-faith effort will not be sufficient to earn points for the M/W/IVOSB subcontractor evaluation criteria. For details on how to obtain points for those criteria, please refer to Section 3 of the RFP document.
66	Was there a recent open enrollment or a "free one up" or any other underwriting liberalization? If so, specify the date and conditions.	The last full open enrollment was offered in 2006. In 2014, employees were allowed to increase supplemental life by \$20,000 without evidence of insurability. The same year, employees were eligible to increase their spouse only and spouse/child \$15,000 coverage to \$20,000 without evidence of insurability.
67	Are ports included the experience? Will they remain with the incumbent carrier?	Ported premium and claims are not included in the active experience. However, beginning with 2018, port charges are included in the incurred claims calculation. Ported coverage will remain with the incumbent carrier.
68	If ports are included in the experience, do provided premium figures include premium from ports? What are the current port rates and conditions required to elect portability? Any historical changes to these?	Please see the Certificate of Insurance for the conditions with electing portability. The Certificate of Insurance can be found at https://www.in.gov/spd/2868.htm .
69	Please provide any historical plan changes that occurred during the experience period.	<p>Below is a list of historical plan changes over the last five (5) years.</p> <ul style="list-style-type: none"> - 2014: add a \$20,000 dependent life insurance option - 2014: increase maximum supplemental life insurance coverage to \$500,000 - 2014: child dependent life was guaranteed issued - 2014: new hires guaranteed issued supplemental life amount increased to \$200,000 - 2017: dependent life insurance can be elected without being enrolled in supplemental life - 2018: offer voluntary AD&D
70	Are the renewal rates available?	The current contract ends 12/31/2019. No rates beyond that date have been discussed.

71	Is a recent billing invoice available including the lives and volume by age bracket?	The State does not receive invoices from the current vendor.
72	Will the State accept MWBE certification from national organizations in addition to the suppliers found in the IN.gov directory?	No; MWBE firms must be certified with the State of Indiana. National certifications will not meet this requirement.
73	Please describe the current evidence of insurability process (online, paper, single-sign on, etc.). How is an employee notified when evidence of insurability is required?	The evidence of insurability process is completed online. Employees are notified of the evidence of insurability requirement through State communications and website.
74	Please confirm who maintains the beneficiary designation records, and if they are stored on paper (including images) or electronically.	Currently, the State maintains the beneficiary designation records in PeopleSoft.
75	Please confirm who distributes claim forms to beneficiaries, and how the carrier is notified of a claim.	The State will notify the carrier of the claim and the carrier will distribute the claim forms to beneficiaries.
76	Please confirm who distributes claim forms to beneficiaries, and how the carrier is notified of a claim.	The State will notify the carrier of the claim and the carrier will distribute the claim forms to beneficiaries.
77	How many billing locations apply to the direct billing (quasi) billing? Please provide details of the billing process required.	There are currently eleven (11) different agencies that would need to receive a monthly bill each month.
78	Please confirm that the premium contribution for Basic Life is as follows: 50% state/employer and 50% employee.	Correct, the basic life insurance premium is split. Employees and the State each pay 50% of the premium.
79	The RFP states that new hire and annual enrollment for Life insurance is conducted online using PeopleSoft. Is PeopleSoft the online enrollment system for all benefits, such as medical?	Yes, employees utilize PeopleSoft to complete their open enrollment. Through PeopleSoft, they are able to elect/change all of the health benefits such as medical.
80	Under the current contract, do any of the coverages (e.g. Supplemental Life or Voluntary AD&D) include Travel Assistance services?	The State does not currently offer Travel Assistance services.