



**CITY OF HOUSTON**  
**FINANCE DEPARTMENT**  
 Strategic Procurement Division

**Annise D. Parker**

Mayor

Carolyn Hanahan,  
 Acting Chief Procurement Officer  
 P.O. Box 1562  
 Houston, Texas 77251-1562  
<https://purchasing.houstontx.gov>

**September 11, 2015**

**SUBJECT: Letter of Clarification No. 2**  
**REFERENCE: RFP: S69-T25538 Voluntary Supplemental Insurance**  
**TO: All Prospective Proposers**

**CLARIFICATION NO. 2**

**FOR**

**REFERENCE: SOLICITATION: S69-T25538**  
**REQUEST FOR PROPOSAL (RFP) FOR VOLUNTARY SUPPLEMENTAL INSURANCE**

**For which responses for clarification are scheduled to be received to the Finance Department Strategic Procurement Division, 2:00 p.m., Central Time on September 18, 2015.**

**The following changes and/or revisions are incorporated into the above referenced RFP Document a noted. All other provisions and requirements as originally set forth remain enforce and are binding.**

1. To Add Exhibit XX – Disability Rider Definitions
2. To Add Exhibit XXI – Cancer Brochure
3. To Add Exhibit XXII – Hospital Indemnity Brochure
4. To Add Exhibit XXIII – Accident Brochure
5. The following questions and requests for clarification were submitted in accordance with the instructions provided, Communications between the City and Respondents. The City’s response (**in bold italics**) follows each question or request for clarification in the table below:

**CLARIFICATIONS TO QUESTIONS**

<b>Question 1:</b>	For the Accident/disability plan with Aflac, what are the City's employee option(s) to choose from in regards to the disability elimination period, the duration of the benefit and the amount(s) of the disability benefit? The Accident Disability Policy states that these are options.
--------------------	--

<b>COH Response:</b>	<b><i>The employees are offered an accident policy which includes a \$1,000 On-the-Job Accident Disability Benefit Rider and a \$1,000 Off-the-Job Disability rider. There is no elimination period for the accident disability riders. The policy details are in Exhibit XV. The City does not offer a sickness disability policy.</i></b>
<b>Question 2:</b>	Please confirm the definition of total disability - is it referring to being totally disabled from the duties of "any" occupation or your "own occupation"? If it is your own occupation, is this definition through age 65 or is it less, such as 2 years?
<b>COH Response:</b>	<b><i>Total Disability: being under the care and attendance of a Physician due to a condition that causes you to be unable to perform the material and substantial duties of your Occupation, and not working at any job. This definition extends past age 65.</i></b>  <b><i>Please see the attached document with the Disability Rider definitions and Exhibit XV for more details.</i></b>
<b>Question 3:</b>	What are the employees' cost/rates for the disability benefit for accidents on and off the job. For sickness.
<b>COH Response:</b>	<b><i>The employees' rates for the Accident/Disability Policy are in Exhibit XVIII on ProposalTech. The city does not have a Sickness Policy with the Accident/Disability Plan.</i></b>
<b>Question 4:</b>	Can you provide copies of brochures for the current plans?
<b>COH Response:</b>	<b><i>Yes, please find attached the Supplemental Insurance Plans brochures.</i></b>  <ul style="list-style-type: none"> <li>• <b><i>Cancer</i></b></li> <li>• <b><i>Hospital Indemnity</i></b></li> <li>• <b><i>Accident/Disability</i></b></li> </ul>

**END OF CLARIFICATION NO. 2**

Should you have any additional questions or request further clarification regarding this proposal, please contact Regina Spencer at [regina.spencer@houstontx.gov](mailto:regina.spencer@houstontx.gov) or at (832) 393-8707.

Sincerely,

*Regina Spencer*

Regina Spencer  
Sr. Procurement Specialist

CH/rrs

cc: File

*Partnering to better serve Houston*