Cleveland State University

REQUEST FOR PROPOSAL C'RFP") RFP #5069ME

Life, Disability and Voluntary Worksite RFP

Addendum 1

RFP Issued Date: August 7, 2026
Questions Due: August 14, 2026, by 5 p.m. ET

Proposal Due: August 21, 2026, by 5 p.m. ET

Questions Contact:
Julie Hamman Email: Julie.Hamman@Lockton.com
Taylor Fisher Email: Taylor.Fisher@Lockton.com
CSU Purchasing Team Email: bids@csuohio.edu

Proposals must be received by the due date above to be considered.

Please refer to the attached sheets for Instructions & Information. Carriers are cautioned to read this entire document carefully and to prepare and submit their Proposal providing all requested information in accordance with the terms and conditions set forth herein.

Cleveland State University ("CSU" or "University") is accepting competitive proposals ("Proposals" or singular "Proposal"), from qualified insurance carrier's capable of providing, Life, Disability and Voluntary Worksite products and services to Cleveland State University.

Proposals are due and must be received via email no later than **August 21st, 2026, by 5 p.m. ET.**

In the event it becomes necessary to revise any part of this RFP a revision will be provided by Lockton, in writing.

Each Proposer must submit via email to Julie Hamman, Julie.Hamman@.lockton.com, Taylor Fisher, Taylor.Fisher@lockton.com, and CSU Purchasing Team at bids@csuohio.edu.

RFP Questions Due:
Proposers must submit questions by **August 14, 2026, by 5 p.m. ET.**

Questions Related to CSU RFP #5069ME

1. Basic Life

Question: Can we request individual Basic Life death claim and Waiver of Premium claim information back to 2022, including actual paid death claims and open waiver claims?

Response:
This information is included in the financial experience reports previously provided and is in the appendix section at the end of each PDF.

For example:

- **7/1/2022 – 6/30/2023**
  - Basic Life claims breakout: **Page 8**
  - Basic Life Waiver of Premium claims: **Page 9**

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2. LTD

Question: Can you verify whether the University currently participates in the State Teachers Retirement System (STRS), Social Security, or both?

Response:
Based on the CSU Benefits Guide:

- CSU faculty and staff **do not contribute to Social Security**.
- CSU faculty and staff **do contribute to Medicare**.
- Participation in a state retirement system may affect future Social Security benefits.

Additionally:

- All CSU faculty and staff are required to participate in an Ohio State Retirement program.
- Available retirement plan options include:
  - **OPERS (Ohio Public Employees Retirement System)** for staff
  - **STRS (State Teachers Retirement System of Ohio)** for faculty
  - **ARP (Alternative Retirement Plan)** for eligible faculty and staff
- Employee and employer contributions are mandatory.
- Contribution amounts are determined by Ohio state legislation.

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3. Reason for Marketing the Program

Question: Is there any additional context on why the group is marketing?

Response:

CSU is evaluating opportunities to consolidate benefit offerings where appropriate. The University is also interested in enhancing its benefits portfolio, including the addition of:

- Worksite Products
- A new Voluntary Short-Term Disability (STD) offering

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4. Renewal with Securian/Minnesota Life

Question: Is CSU expected to receive a renewal increase from Securian/Minnesota Life in 2027?

Response:
The current Securian contract rates are guaranteed through **December 31, 2029**.

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5. IAS Percentage

Question: Should IAS percentages be included in our quote?

Response:
No. IAS is **not involved** in this bid.

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6. Recent Securian/Minnesota Life Bill

Question: Can you provide a recent Securian/Minnesota Life bill?

Response:
This information was added to the Sharefile.

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7. Voluntary Life Rate and Plan History

Question: Please provide rate and plan change history for Voluntary Life and Life coverage.

Response:
Securian rates have remained unchanged since **January 1, 2020**.

The Securian plan design has not changed, except for the Classes. As noted, some of the existing Classes, no longer have individuals enrolled in them.

8. Open Enrollment

Question: Is an open enrollment being requested?

Response:
Yes

9. Open or Special Enrollments

Question: Have there been any open or special enrollments during, or immediately prior to, the experience period?

Response:
Not that we are aware of.

10. Last Open Enrollment

Question: When was the last true open enrollment?

Response:
We have no record of when this took place. Please assume CSU would like a true open enrollment.

11. Implementation Credit

Question: Is an implementation credit being requested? If so, please confirm the amount.

Response:
Please refer to the RFP instructions and requests. CSU would like an implementation credit, and we will leave the amount to the carrier discretion.

12. FICA Match for Voluntary STD

Question: Is a FICA match being requested for Voluntary STD?

Response:

Yes.

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13. Plan Changes

Question: Have there been any Life or LTD plan changes during the experience period provided?

Response:
No on the Life insurance.

On the LTD CSU removed the Class 1 benefit, please see the certificate for documentation.

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14. Supplemental AD&D

Question: Please confirm that Supplemental AD&D coverage is not currently in force.

Response:
Correct

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15. Rate History

Question: Please provide rate history for all lines of coverage being requested.

Response:
The Life insurance rates have remained the same for many years. See question 7.

The LTD rates were reduced from $0.207 to $0.166 as of 1/1/26.

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16. Most Recent Bills/Invoices

Question: Please provide the most recent bill/invoice for all products.

Response:
This information was added to the Sharefile.

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17. Voluntary STD Eligibility - Census

Question: Please confirm that the 270 employees identified as "Not Eligible" should be excluded from Voluntary STD eligibility.

Response:
Correct

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18. Class 5 Employees

Question: Please confirm that there are no employees currently on the census classified as Class 5.

Response:
Correct

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19. IUC Involvement

Question: Please clarify item 8 on page 7 of the RFP. Is this RFP being issued under the IUC purchasing group?

Response:
No, the IUC purchasing group is not a part of this RFP. The option under item 8, page 7 relates to an option to have your response shared with the IUC.

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20. Electronic Signatures

Question: Please confirm whether electronic signatures are acceptable for the signature documents required as part of the RFP.

Response:
Yes.

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21. Attachment G Submittal
Question: On the Required Submittals and Signature Page, Attachment G is listed as a required submittal. However, Attachment G appears to contain only the evaluation criteria for proposers. Please clarify if there is any information being requested regarding Attachment G specifically.

Response:

Attachment G outlines the Selection Criteria, which will be used internally as part of the evaluation process. Attachment G does is not required from the bidder.

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22. Worksite Questions

Question: The RFP states ACC, CI and HI is FTB (First Time Buyer), but included on census is elections for ACC. Can you confirm if ACC is FTB? If not, can we get all of the inforce data on ACC – certs, rates, invoices?

Response:

Per the RFP instructions the current Individual Accident and Individual disability plans are transitioning to self-bill. We included the information on the census, to show the current interest in those programs. The new offerings will included Vol. STD and Worksite Products – ACC, CI and HI. Therefore, there are no certificates to share.