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**Q & A #5 to
Request for Proposals (RFP)
Group Term Life and Personal Accident and
Dismemberment (PA&D) Insurance
PROJECT NO. F10B8200006**

November 20, 2007

Ladies and Gentlemen:

The numerical sequencing begins at question # 163; questions up to #162 were answered in Q&A #4. The following questions, for the above referenced RFP, were received by e-mail and are answered and posted for all Offerors:

163. Question: If I compare the AD benefits being requested in the RFP versus a marketing brochure which was found online, it appears that there is a discrepancy in the benefits being requested. In addition to the dismemberment benefit, the AD marketing brochure contains the following riders attached to the AD plan:

- Exposure and disappearance
- Waiver of premium
- Education
- Day care
- Seatbelt
- Common disaster
- Emergency evacuation
- Repatriation of remains

Can you please clarify what the AD plan should look like?

Answer: The plan should mirror the summary plan description provided in response to Question 16. See Q&A #1, Attachment 7.

164. Question: The question had been asked previously, #'s 33, 65, 154, and 155, but the answer provided was sort of vague and additional information is needed in order to properly account for the informational/open enrollment fairs that need to be serviced by the carrier. The answer to this question has an affect on both the financials as well as the technical aspect of pulling this function off properly. Who is performing this function today? Does each carrier send their own "enrollers"? Is there anyone using a service to provide for this function and if so who is that service?

~Effective Resource Management~

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Answer: Typically, Contractors providing benefits in the State benefits program use MBE subcontractors to staff the open enrollment fairs. In most cases, the prime contractor (i.e. its employees or members of its account service team) attends the larger open enrollment fairs in Baltimore, Annapolis and at the University of Maryland. When you say “using a service”, you can subcontract to anyone you wish to perform this function, including MBEs. If you elect to subcontract, keep in mind the RFP, Sections 1.27 (Offeror Responsibilities), 4.4.3.6 (Subcontractors) and Attachment A, Section 25 (Subcontracting; Assignment). Please note that the open enrollment fairs are marketing and information opportunities; enrollment does not actually occur at these fairs. A specific number of open enrollment fairs has not yet been established for the five plan years covered by the Contract to be awarded.

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By: Andrea Lockett
<signed>
Procurement Officer