



DEPARTMENT OF
BUDGET & MANAGEMENT

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**Amendment #6 to
Requests for Proposals (RFP)
Group Term Life and Personal Accident and Dismemberment (PA&D) Insurance
Project No. F10B8200006
January 11, 2008**

Ladies and Gentlemen:

This Amendment is being issued to amend and clarify certain information contained in the above named RFP and is being issued only to the Offerors who submitted proposals and remain reasonably susceptible of being selected for award. All information contained herein is binding on Offerors who respond to this RFP. Specific parts of the RFP have been amended. The following revisions/deletions/additions are listed below; new language has been double underlined and marked in bold (ex. **new language**) and language deleted has been marked with a strikeout (ex. ~~language deleted~~).

It is important to note this amendment is issued concurrently with the State's request for a Best and Final Offer (BAFO). Please acknowledge receipt by e-mail and include the pricing impact, if any, of this amendment in your BAFO response.

1. Revise Section 3.1.4 (Description of Current Plans - Eligibility) on page 12, as follows:

3.1.4 The State's eligibility criteria as provided in this RFP shall be used to make all enrollment and makes all eligibility decisions – excluding medical underwriting decisions – with regard to participation in the Group Term Life and PA&D Insurance plans. The State uses the provisions of COMAR 17.04.13.03A, as supplemented by the provisions of this RFP, to determine eligibility for the Group Term Life and PA&D plans. In addition, duplicate coverage in these benefits plans is prohibited as follows:

(a) When both husband and wife are State employees, they may not cover themselves and their spouses at the same time. One employee may cover both spouses (as member and dependent spouse) or each employee may cover him/herself as a member. Dependent children of these employees may be enrolled under either parent's coverage, but not both.

(b) Dependent children of employees who are also employees are not eligible to be enrolled as dependents under their parent's coverage if they have enrolled as individual members

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The State generally handles all enrollment functions and will provide enrollment information to the Contractor(s). The State determines and approves any mid-year election or coverage changes. In the event that an employee fails to have sufficient funds in a bi-weekly or monthly paycheck to fund the deduction for insurance coverage (i.e. a No Pay situation), the State will provide a grace period to the employee to transmit the required premium. Such premiums will be forwarded to the Contractor(s). (See Section 3.4). The Contractor must accept these determinations by the State and provide insurance coverage accordingly. **However, the State does not review enrollment information to locate prohibited duplicate coverage for State employees who are married to each other and such reviews remain the responsibility of the Contractor.**

Date Issued: **January 11, 2008**

By: <signed>
Andrea R. Lockett
Procurement Officer