

DELAWARE RIVER JOINT TOLL BRIDGE COMMISSION  
110 WOOD AND GROVE STREETS  
MORRISVILLE, PA 19067

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REQUEST FOR PROPOSALS  
PENNSYLVANIA/NEW JERSEY -BASED EMPLOYEE BENEFITS  
INSURANCE BROKER / RISK MANAGEMENT  
PROFESSIONAL SERVICES – POST 65

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ADDENDUM No. 1

This Addendum No. 1 addresses inquiries associated with this Request for Proposal (RFP) regarding Employee Benefits Insurance Broker /Risk Management Professional Services – Post 65.

Below are the various inquiries received by the Delaware River Joint Toll Bridge Commission (the “Commission”) followed by the responses:

1. Please confirm the scope covers Active employees and Post-65 retirees as listed below:
  - a. Active employees: Dental, vision, life/LTD
  - b. Eligible Post 65 retirees and dependents: Supplemental health and prescription.

**Response:** Yes, the benefit allocation across Active and Post 65 retirees is correctly stated.

2. Please provide plan design(s) and insurance company for the following plans, and any related eligibility rules if different classes of employees have different benefits:
  - a) Dental insurance
  - b) Vision insurance
  - c) Life Insurance
  - d) LTD Insurance
  - e) STD insurance or salary continuation plan (to determine impact to LTD plan)
  - f) Supplemental health and prescription plan(s) for Post 65 retirees.

**Response:** The Commission will analyze responses to the questions currently posed in this RFP to determine which respondents will be permitted to analyze more detailed information about the Commission’s insurance plans, and related information. This may warrant that individualized information gathering conference calls and/or meetings to be scheduled with qualified respondents.

3. Are any of the insurance programs that are part of this RFP self-insured?

**Response:** The medical insurance portion of this program in the RFP is self-insured, the other components are fully insured.

4. The RFP mentions approximately 350 Full time employees. Is that also the number of active employees eligible for Benefits, if no, how many employees are eligible (perhaps Part Time employees)?

**Response:** The 350 Active employees does not include their eligible dependents. Part time employees are not eligible for medical benefits.

5. What is the number of medical and prescription drug eligible Post-65 retirees and dependents? How many are enrolled?

**Response:** The number of enrolled Post 65 retirees and dependents is 141.

6. What is the current method of communicating changes to participants under any of the plans in this RFP, especially the Post-65 medical and prescription plan?

**Response:** The current method of communicating changes with participants covered under any of the plans in this RFP is facilitated via postal mail with the assistance and cooperation of the Broker of Record and the HR department.

7. Is selected broker expected to develop communication materials or host/coordinate open enrollment meetings for any of the plans in the RFP?

**Response:** The selected broker along with the HR department is expected to develop communication materials and/or host/coordinate open enrollment meetings for the plans in this RFP as needed.

8. Is FMLA and Leave Administration part of any services provided by your life/LTD insurer or vendor?

**Response:** Yes, the FMLA and Leave Administration portion is serviced by our life/LTD insurer.

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ADDENDUM No. 1

This **ADDENDUM No. 1** responds to inquiries made in connection with the above referenced Request for Proposal, and, is hereby made a part of the Request for Proposals. This Addendum is to be signed by the Respondent and this Page 3 is to be attached to the Respondent's proposal submission.

This Addendum is hereby acknowledged, accepted and understood to be a part of this Request for Proposal for "PENNSYLVANIA/NEW JERSEY-BASED EMPLOYEE BENEFITS INSURANCE BROKER/PROFESSIONAL SERVICES – POST 65".

SIGNED: \_\_\_\_\_  
CONSULTANT/RESPONDENT

DATE: \_\_\_\_\_