



## Questions and Answers

Topic: RFP # OCOT/MS/2013-01 Insurance & Group Benefits  
Program Provider for the College Members

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QUESTIONS	ANSWERS
<p><b>a. <i>The question relates to section 7.4</i></b> <b><u>Financial Proposal:</u></b></p> <p>What are the key issues that need to be illustrated in this section?</p> <p>a. Is it sufficient to provide a list of major product offerings (auto, home etc) along with the range of limits and deductibles plus approximate savings through the group program?</p> <p>b. If there are no costs, fees or rebates associated with the program are there some other items that need to be covered off here?</p>	<p>a. Yes.</p> <p>b. All financial aspects of the proposal should be identified. If there are operational activities to be performed by either party, those related costs should be clearly identified and modeled.</p>
<p><b>c. <i>The question relates to section</i></b> <b><u>RFP Page 16 – General Consideration:</u></b> <b><u>Cancellation Provision :</u></b></p> <p>Does this question refer to cancellation of the program itself, or individual policies?</p>	<p>This refers to the cancellation of policies.</p>
<p><b>d. <i>The question relates to section</i></b> <b><u>RFP Page 16 – Coverage Specifications Premium</u></b> <b><u>and Exposure Histories:</u></b></p> <p>Can you kindly detail what specific information you are looking for here?</p>	<p>Coverage summary of a given policy outlining standard inclusions, extensions and optional coverage.</p>



<p><i>e. The question relates to section RFP Page 16 – Technology and Service Standards: Reporting Capabilities:</i>          Can you elaborate on what we need to detail here?</p>	<p>Where available, the College will look to understand the vendor’s operational performance history and expectations (service standards) and technological platform availability to reach out to policy holders via modern online systems.</p>
<p><i>f. Will long and short-term disability benefits be provided?</i></p>	<p>The College is interested in providing the membership base with a range of insurance products/services.</p>
<p><i>g. Among the membership, how many members will have single coverage? Family coverage?</i></p>	<p>Not available.</p>
<p><i>h. How many members are employed by a single employer with 50 or more employees?</i></p>	<p>Not available.</p>
<p><i>i. Does Ontario College of Trades intend to collect the monthly premiums, or would it be preferable to have a third party collect the premium from each individual?</i></p>	<p>The College would like to fully separate itself from any operational and administrative activity associated to the related insurance policies.</p>
<p><i>j. Do all members reside in Ontario?</i></p>	<p>No. Although members of the College maintain their trade qualification(s) in Ontario, not all are residents or actively working in Ontario.</p>
<p><i>k. Confirm, if possible, how many members are already provided group health, dental, and life benefits.</i></p>	<p>Not available.</p>
<p><i>l. Have any surveys been done to confirm interest by members? If so, how many members expressed interest?</i></p>	<p>Not at this point.</p>
<p><b><u>Underwriting</u></b></p>	



<p><i>m.</i> Can we get a membership listing (sex, age, single/family status, address (even just region), trade that they work in)? This will help in developing underwriting/rates.</p>	<p>Additional member data will be provided once a preferred vendor has been identified. For the purpose of a response to this RFP, the College is open to evaluating underwriting/rates that could be expected under given assumptions.</p>
<p><i>n.</i> Is The Ontario College of Trades willing to elect an Executive Contact to act as the Central body and contracting agency on behalf of the entire population? Central authority would be required to make broad decisions.</p>	<p>The College will consider all options presented.</p>