



**February 11, 2026  
Addendum #1  
FOR IMMEDIATE ATTENTION**

**ADDENDUM NO. 1 TO ALL OFFERORS:**

Reference – Request for Proposal:

RFP #006-0-2026/SB

Group Basic Life, Accidental Death & Dismemberment  
and Group Short-Term Disability Plans

For Delivery To:

Newport News Public Schools

Proposals Due:

**February 25, 2026 at 2:00 PM EST**

**The above is hereby changed to read:**

1. **Proposal Due Date Extended: Reference Page 1:** Closing Date. The Proposal Due Date is hereby changed from Friday, February 20, 2026 at 2:00 PM EST to **“Wednesday, February 25, 2026 at 2:00 PM EST.”**
2. **Responses to Pre-Proposal Questions:**
  - a. Please provide renewal rates. **Current renewal with The Standard is in effect through 7/31/2027. Please see attached.**
  - b. Are the retiree basic life classes open or closed? **Closed, however anyone actively working that is grandfathered into city retirement plan is eligible for this coverage as an active employee and upon retirement**
  - c. Based on the certificates we received it appears that as of April 2024, both benefit maxes were changed to be 140K. Was this change retro to the policy effective date or as of April 2024? **Change was effective August 1, 2023.**
  - d. Please provide 3 years of experience that includes premium, volume, paid claims, and lives. Please provide experience separated by active/retirees. **Please use the filter in attachment M, claims experience 2023-2025. Claims prior to this time frame were with Metlife, who were unable to provide us with this documentation for the RFP. There are no claims showing for the term life for retirees. Retirees are not eligible for disability.**
  - e. Please provide a Waiver of Premium listing by coverage for the pending, approved, open and closed claims that includes the date of disability, approval date, closed date, face amounts, and reserve amounts. **Please see attached, claims run report under code TPD2.**
  - f. What is the end age for the active Waiver of Premium policy? **Insurance will be continued without payment of premiums while you are Totally Disabled if:**
    1. You become Totally Disabled while insured under the Group Policy and under age 60;
    2. You complete your Waiting Period; and
    3. You give us satisfactory Proof Of Loss.

We may have you examined at our expense at reasonable intervals. Any such examination will be conducted by specialists of our choice.

- g. The individuals that should be covered under Amendment 1 of the 2026 revised letter all indicate a benefit level of \$10,000, however these same individuals listed in the census provided have a benefit of \$5,000. Which is correct? The benefit level was updated to \$10,000. This also applies to the individuals on the census, this was missed in updating documents for the RFP. **Benefit level of \$10,000**
- h. Are active employees subject to an age reduction? **Page 9, NNPS Life Certificate active class: Your insurance will not be reduced because of your age unless your insurance is subject to termination under the Waiver of Premium provision.**
- i. Please send a recent invoice with up-to-date enrollment, volumes, and premium for all life lines.
- j. STD:

Please provide the Standard certificates. While we understand we are to mirror the MetLife certificates they are needed for experience rating. Please use this link to access the certificates:

<https://usii.sharefile.com/d-sc8167f30151e45c39382657cd52ba7da>

Please confirm we are not to quote LTD. **That is correct.**

Please provide 3 years of STD experience including paid premium and average lives per period, and paid claims by period. The claim list provided is not usable for STD experience rating. **Please see attached.**

Please provide a copy of a recent STD invoice.

Please confirm the census files reflect the certain employees who receive the coverage. If not, please indicate who should receive the coverage. **Census reflects those who receive the coverage.**

Please indicate which tier each employee falls into on the STD plan. **Please provide additional context around this question, so that we can accurately respond.**

Is the STD plan self-insured or fully insured. **Fully insured for all members.**

- k. Please provide **December 2025 Invoice**. **This has been requested and will be sent once received.**
  - a. Lives, Volume, Premium and Rate
  - b. For each line of coverage to be quoted
- l. Please provide **Monthly** data **since The Standard effective date of 08/01/2023**
  - a. Lives, Volume, Premium and Rate
  - b. For each line of coverage to be quoted Requested **Please use this link:** <https://usii.sharefile.com/d-s8b8580d9aefb4d059673a7341ae62e7f>
- m. RFP page 148 says The Schools would like to see proposals of basic life insurance for both Active and Retirees in the amount of \$140,000 and \$150,000. Does this requested **change impact the existing Retirees**, who may have \$10,000 in coverage currently? **No, the existing retirees who have \$10,000 will not be impacted.**
- n. Clarification – RFP page 1 says, “NNPS has determined that the **current STD certificate is not accurate**” and “mirror the Prudential certificate”
  - a. Assume Typo? Meant to say MetLife? **Correct**
  - b. Typically, the contract language will apply in the event of any discrepancy, so

- i. Has The Standard been paying claims based on The Standard STD certificate (which was not provided in the RFP)? **Yes, they have been paying on their own certificate. The current certificates can be reviewed here: <https://usii.sharefile.com/d-s1a412e7a741a4073a9fd087b0076dd97>**
  - ii. **Are the claims provided representative of the plan provisions in MetLife cert?**
  - iii. There are two MetLife STD policies, Exempt and Non-Exempt, do Exempt employees pay the same rate as Non-Exempt employees? **These are employer paid lines**
- o. MetLife STD policies (Attachment F and G) indicate that the STD weekly benefit is based on the employees accumulated sick leave. Can you **add accumulated sick leave to the STD census files? This has been requested and may take up to a week to be processed and sent to you.**
- p. Claim Experience for Policy 771398 listing is thru 07/31/2025, please request updated claim list as of **12/31/2025 please see link: <https://usii.sharefile.com/d-s8b8580d9aefb4d059673a7341ae62e7f>**
- q. Cost Exhibit (2025 Renewal Summary) references Policy 771399. Please provide **Claim Experience for Policy 771399 please see link <https://usii.sharefile.com/d-s8b8580d9aefb4d059673a7341ae62e7f>**
- r. Cost Exhibit references STD - Plan C, what is “Plan C” refer to?
- s. Cost Exhibit references LTD
  - a. Are we quoting this LTD plan? **No, this class is closed. Hybrid employees were included in the experience provided by The Standard and they should not have been.**
  - b. Class 1 & Class 2, how can we identify LTD classes on census files? **N/A**
  - c. Appears we need the Date the employee participated in VRS to determine whether EE has less than 12 months of *continuous* participation in VRS **N/A**
  - d. Can you explain the Disability Census descriptions and how they tie to the Disability Plans? For example, can we match “Attachment H, LTD Cert” to “Attachment J, Hybrid Census”? **Yes**
- t. Life Census Clarifications: Please confirm the current censuses’ show 786 Actives and 874 retirees. **confirmed**
- u. Disability Underwriting: Please provide sick leave on the census. **This has been requested and provided.**
- v. The RFP states that the current STD plan documents are incorrect and so a prior carrier policy was provided from Prudential. However, the certificates provided are from MetLife. Please confirm that the plan documents for MetLife are the STD plan the district wants to quote. **Correct, that was a typing error. My apologies.**
- w. Please confirm whether the group participates in Social Security and if so, if any occupations are exempt. **Yes, NNPS participates in social security:**
- x. Please provide for LTD and STD premiums by month back to 1/1/2021. **Please disregard LTD, it is a closed class and not being quoted under this RFP.**
- y. Please provide rate history back to 1/1/21. **Please see attached.**

- z. Proposals: The RFP on page 9 states that "All offerors must submit proposed costs by fully completing Attachment H – Cost Exhibit." However, we did not receive the Attachment H – Cost Exhibit document with the provided materials. Could you provide this document? **The attachment names were shifted and were missed updating on page 9. Attachment N is the cost exhibit. Attachment H is the plan design and EOC for LTD.**
- aa. Life Underwriting: Upon reviewing the census data in comparison to the RFP, it appears that there may be missing information regarding Active NNERF Basic Life/AD&D coverage. The RFP indicates there are 483 active employees, whereas the census currently reflects data for 179 employees. **NNPS will confirm and issue the response in Addendum #2.**
- bb. Disability Underwriting: Would you like us to quote long-term disability insurance coverage? If so, please provide rates and census data. **No, this is a closed class. Please do not quote.**



Thank you for choosing Standard Insurance Company (The Standard) as your employee benefits partner since July 1, 2019. We appreciate your business and the chance to renew our commitment. We strive to provide Newport News Public Schools and your employees outstanding value, expertise and personal service.

As always our goal is to help you take care of your business and your employees. Our team remains committed to helping you achieve strategic goals for your benefits program, streamline administration and increase employee satisfaction. In short—better results with less noise. Thank you again for your continued business.

## Our Approach to Renewals - Continued Partnership

The renewal rates for your Disability insurance will be effective July 1, 2025

In designing fair renewal pricing, we review three components of rating:

1. **The Calculated Rate (also called the Manual Rate):** We use your current census file demographics, plan design, industry and location to determine a rate for your coverage based on The Standard's book of business of other similar customers. We do this for groups of all sizes.
2. **The Experience Rate:** In addition, we use your past claims history to help us determine your renewal rates. Especially for large employers, past claims experience can be a fair and useful predictor of future liability.
3. **The Blended Rate:** If applicable, we use a formula to determine how credible your Experience Rate is in predicting your future claims and blend it with your Calculated Rate. This produces a Blended Rate that we use to determine your final pricing.

In this package you'll see demographics tables, experience tables, and experience evaluations, where applicable, and a rating action for each of the products reviewed. Please see the renewal summary for complete list of renewal rates.

Please consider this renewal package the next step in our ongoing conversation about how we can best meet your needs. We may be able to work together to help you get more value out of your benefits program or reduce overall costs. We'd be happy to re-evaluate your plan design and benefits usage and discuss your options.



### Thank You and Next Steps

We appreciate the opportunity to continue our partnership with Newport News Public Schools. A summary of our 2025 Renewal Offer is in the chart below. Thank you for allowing The Standard the opportunity to support your insurance needs.

Products & Services *	Through 6/30/2025	Effective 7/1/2025
<b>Basic Life</b>	\$1.65 Per \$1,000	\$1.65 Per \$1,000
<b>Travel Assistance for Basic Life</b>	<i>Included in rates for Basic Life</i>	<i>Included in rates for Basic Life</i>
<b>Basic AD&amp;D</b>	\$0.01 Per \$1,000	\$0.01 Per \$1,000
<b>Short Term Disability - Plan C</b>	\$8.95 Per Member	\$9.50 Per Member
<b>Long Term Disability</b>		
Class 1	0.230 % Insured Earnings**	0.260 % Insured Earnings**
Class 2	0.500 % Insured Earnings**	0.565 % Insured Earnings**
<b>Employee Assistance Program</b>	Included in Rates for LTD	Included in Rates for LTD
<b>Short Term Disability (771399)</b>	Included in the Hybrid LTD	Included in the Hybrid LTD
<b>Health Advocate Select</b>	Included in <i>Hybrid Plan Rates</i>	Included in <i>Hybrid Plan Rates</i>

Rates will be guaranteed for 2 year until July 1, 2027.

\* The rates above are shown monthly

\*\* Rate includes STD ATP fee and LTD Rate. Monthly premium payments will be split by 19% to STD ATP then the balance applied to LTD.

You can count on us to help you retain and attract employees by providing the benefits and services they value – now and for years to come. We're always available to address any questions you have about this renewal or for any service needs. Please reach out to the Washington DC group office at (410) 571-1000 and we'll be happy to help.



## Appendix

# Claim Experience Report Key

<b>Item</b>	<b>Explanation</b>
<b>Claim Number</b>	System-assigned number
<b>Claimant Name</b>	Last Name of claimant. If Dependent Life claims, last name of covered member.
<b>Gender</b>	M = Male, F = Female
<b>Coverage</b>	SD = State Mandated Disability LTD = Long Term Disability STD = Short Term Disability TERM = Life Insurance TPD2 = Life Waiver of Premium DEP = Dependent Life
<b>Product</b>	AD&D = Accidental Death and Dismemberment BA/AA = Basic / Additional Accidental Death & Dismemberment BL / AL = Basic / Additional Life ASL = Additional Spouse Dependent Life DL = Dependent Life L1 = Employer Reasonable Accommodation L2 = Employer (Non P.O.) Reasonable Accommodation L4 = Employer Rehab Benefit L5 = Vendor Rehab Benefits - Training & Ed L6 = Vendor Expense Benefit L7 = Member Rehab Benefits - Training & Ed L8 = Member Expense Benefit ML = Member Assisted Living Benefit - ALB OP = Optional LTD PB = Pension Contribution Benefit RT = Special Retirement Benefit - Extended LTD SB / SO = Survivor Benefit – Basic / Optional LT = Long Term Disability ST = Short Term Disability XCL / XSL / XDL = Child / Spouse / Spouse and Child Dependents Life
<b>Birth Date</b>	The month and year in which the claimant was born.
<b>Incurred Date</b>	The month and year in which death or disability occurred.
<b>Approved Date</b>	The month and year the claim was approved by Standard.
<b>Term Date</b>	The month and year the claim was closed.
<b>Pending</b>	Claim is pending.
<b>Benefit</b>	Shown only for STD and LTD – The benefit prior to any reduction for income from other sources (i.e., the gross benefit).
<b>Paid This Period</b>	The amount paid during the time period covered by the claims run. Negative amounts reflect adjustment and/or overpayment recoveries
<b>Paid This Claim</b>	The total amount paid since the incurred date of the claim.
<b>Reserve End of Period</b>	This is the reserve held by Standard at the end of the time period covered by the claims run (set aside to pay future liabilities).
<b>Reserve Beginning of Period</b>	This is the reserve held by Standard at the beginning of the time period covered by the claims run (set aside to pay future liabilities).



## Appendix

# Experience Evaluation Key

---

<b>Incurred Experience Exhibit</b>	Illustration of premium and claims by time period incurred (accrual basis). Reserves and paid claims for each claim are included in the time period which includes the date of disability.
<b>Cash Flow Experience Exhibit</b>	Illustration of premium and claims by time period of claims paid during a specific period without reference to incurred date. Reserves are calculated by subtracting the reserves at the beginning of the analysis period from the reserves at the end of the analysis period.
<b>Loss Ratio</b>	Incurred Claims divided by adjusted earned premium.
<b>Earned and Adjusted Premium</b>	Earned Premium is premium credited for a specified period of time. It does not include overpayments or adjustments from other periods. For experience rating, all earned premiums are adjusted to the current rate or calculated rate, resulting in adjusted earned premium.
<b>Total Incurred Claims</b>	Incurred claims may include: <ul style="list-style-type: none"><li>• Paid claims</li><li>• Active reserves or change in reported reserves</li><li>• Incurred but not reported (IBNR) reserves.</li><li>• Pending claim reserves</li><li>• FICA payments</li><li>• Conversion Charges</li></ul>
<b>Retention</b>	Retention includes expenses associated with the plan. These may include: <ul style="list-style-type: none"><li>• Acquisition charges</li><li>• General expense charges</li><li>• Claims administration expenses</li><li>• Premium taxes</li><li>• Commissions</li></ul>
<b>Calculated Rate</b>	Calculated rate, otherwise known as manual rate, is the rate calculated from the use of census data and employer characteristics, including age, gender, plan design, industry, occupation, and benefits. Rates are calculated from actuarial tables, and are based on large blocks of business.
<b>Experience Rate</b>	This is the rate that would have covered claims and plan retention during the time period reviewed. If experience is less than 100% credible, the experience rate is blended with the calculated rate by weighted formula, resulting in the blended rate.
<b>Life Years &amp; Credibility</b>	A life year is defined as one member insured for one year. For example, 1,000 employees insured for 2 years would equal 2,000 life years.
<b>Investment Credit</b>	When evaluating long term disability on an incurred basis, we reduce the experience rate by an investment credit for rating purposes, to reflect investment earnings on reserves. This relates to non-refunding groups only.

MetLife Life insurance rates effective 8/1/2021-07/31/2022

We have set the following rates for the coming year:

Coverage	Current Rate	Renewal Rate	Change in Rate (+/- %)
<b>Basic Life</b>			
All Active Full	\$0.180	\$0.180	0.00%
Retiree - Basic	\$2.500	\$2.500	0.00%
<b>Personal AD&amp;D</b>			
All Active Full	\$0.010	\$0.010	0.00%

MetLife STD rates effective 08/01/2021-07/31/2023

Coverage	Current Rate/Fee	Renewal Rate/Fee	Change in Rate/Fee (+/- %)
<b>STD - Exempt</b>			
10 Mon	\$5.183	\$5.183	0.00%
11 Mon	\$5.776	\$5.776	0.00%
12 Mon	\$6.350	\$6.350	0.00%
<b>STD Non-Exempt</b>			
10 Mon Non-Ex -	\$3.411	\$3.411	0.00%
11 Mon Non-Ex -	\$3.882	\$3.882	0.00%
12 Mon Non-Ex -	\$4.232	\$4.232	0.00%

**STD rates are guaranteed through 7/31/23.**

Rates effective 7/1/2024-06/30/2025

Products & Services *	Through 6/30/2025	Effective 7/1/2025
Basic Life	\$1.65 Per \$1,000	\$1.65 Per \$1,000
Travel Assistance for Basic Life	<i>Included in rates for Basic Life</i>	<i>Included in rates for Basic Life</i>
Basic AD&D	\$0.01 Per \$1,000	\$0.01 Per \$1,000
Short Term Disability - Plan C	\$8.95 Per Member	\$9.50 Per Member
Long Term Disability		
Class 1	0.230 % Insured Earnings**	0.260 % Insured Earnings**
Class 2	0.500 % Insured Earnings**	0.565 % Insured Earnings**
Employee Assistance Program	Included in Rates for LTD	Included in Rates for LTD
Short Term Disability (771399)	Included in the Hybrid LTD	Included in the Hybrid LTD
Health Advocate Select	Included in <i>Hybrid Plan Rates</i>	Included in <i>Hybrid Plan Rates</i>

Rates will be guaranteed for 2 year until July 1, 2027.

End of Addendum #1

All other provisions of the RFP shall remain unchanged.

Sincerely,

Shannon Bailey, VCCO, VCO  
 Director of Procurement  
 shannon.bailey1@nn.k12.va.us  
 757-591-4560 x10752

Name of Firm

\_\_\_\_\_  
 Signature/Title

\_\_\_\_\_  
 Date