



**February 17, 2026
Addendum #2
FOR IMMEDIATE ATTENTION**

ADDENDUM NO. 2 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 27, 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 February 25, 2026 at 2:00 PM EST to **“February 27, 2026 at 2:00 PM EST.”**

2. Responses to Pre-Proposal Questions:

a. 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. Please clarify. **NNPS is currently reviewing the census data in comparison to the RFP requirements for the discrepancy between the 483 active employees referenced in the RFP and the 179 employees reflected in the census file for Active NNERF Basic Life/AD&D coverage. Currently, we do not have a confirmed response, but we are working internally to validate the data.**

b. Please confirm the current STD rate for this plan.

	8/1/2023 to 10/31/2024	
Earned Premium	264,642	
Constant Premium	264,642	Earned Premium using current rate level for all past years
Incurred Claims	235,985	
Loss Ratio	89.2%	(Incurred Claims / Earned Premium)
Constant Loss Ratio	89.2%	(Incurred Claims / Constant Premium)
Inforce Rate	8.950	
Experience Rate	13.360	
Calc Rate	19.030	
Credibility	100%	
Blended Rate	13.360	

Blended = ExpRate * Credibility + CalcRate * (1-Credibility)

All other provisions of the RFP shall remain unchanged.

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

Name of Firm

Signature/Title

Date