

**Additional QUESTION AND ANSWER REGARDING
REQUEST FOR PROPOSALS (RFP) NO. 24-0014
EMPLOYEE GROUP INSURANCE COVERAGE**

1.	<p>1. There is a STD plan design document included, but I can't tell if this is employer paid or voluntary and what the corresponding elimination periods are for the different classes.</p> <ul style="list-style-type: none"> ○ There are no elections on the census if this is a voluntary plan. If this is Voluntary, could those be added? ○ We also did not receive any in-force std rates. Do you know the in-force STD rates?
	<p>Currently Memphis Shelby County Airport Authority does not offer a short term disability (STD) benefit to our employees. We are asking for each of the vendors to include both a voluntary and employer paid options for the 2025 plan year. The options below indicate the 2 different waiting periods in order to determine which is the best moving forward. Please provide options which best mirrors the STD proposed plan. If the vendor would like to recommend a preferred STD option, MSCAA would be open to review. Thank you</p>

Please review on our website or click link below.

[Employee Group Insurance](#)

Questions are listed as submitted; company names are withheld.