



STATE OF TENNESSEE
DEPARTMENT OF FINANCE & ADMINISTRATION, BENEFITS ADMINISTRATION

**REQUEST FOR PROPOSALS #31786-00178
AMENDMENT #TWO
FOR VOLUNTARY, FULLY INSURED DENTAL
PREFERRED PROVIDER ORGANIZATION
INSURANCE PROGRAM**

DATE: December 2, 2024

RFP #31786-00178 IS AMENDED AS FOLLOWS:

1. This RFP Schedule of Events updates and confirms scheduled RFP dates. Any event, time, or date containing revised or new text is highlighted.

EVENT	TIME (central time zone)	DATE
1. RFP Issued		September 23, 2024
2. Disability Accommodation Request Deadline	2:00 p.m.	September 27, 2024
3. Pre-response Conference	1:00 p.m.	October 2, 2024
4. Notice of Intent to Respond Deadline	2:00 p.m.	October 3, 2024
5. Written "Questions & Comments" Deadline *NOTE: Submit written questions and comments on Appendix 7.11 the written questions and comments template.	2:00 p.m.	October 17, 2024
6. State Response to Written "Questions & Comments"		November 5, 2024
7. Written "Questions & Comments" Deadline ROUND 2 *NOTE: Respondents may submit no more than five (5) questions to the State in the 2nd round of Written Questions and Comments.		November 14, 2024
8. State Response to Written "Questions & Comments" Round 2		December 3, 2024
9. Response Deadline	2:00 p.m.	December 12, 2024
10. State Completion of Technical Response Evaluations		January 22, 2025
11. State Opening & Scoring of Cost Proposals	2:00 p.m.	January 23, 2025
12. Negotiations	4:30 p.m.	January 30-February 3, 2025

13. State Notice of Intent to Award Released <u>and</u> RFP Files Opened for Public Inspection	2:00 p.m.	February 27, 2025
14. End of Protest Period		March 6, 2025
15. State sends contract to Contractor for signature		March 7, 2025
16. Contractor Signature Deadline	2:00 p.m.	March 14, 2025

2. State responses to questions and comments in the table below amend and clarify this RFP.

Any restatement of RFP text in the Question/Comment column shall NOT be construed as a change in the actual wording of the RFP document.

RFP SECTION		QUESTION / COMMENT	STATE RESPONSE
	1.	The footnote in the benefit summary indicates that services received from Delta Dental Premier or Non-Participating providers are paid based on the Delta Dental PPO fee schedule. Can you confirm that the Delta Premier/ 2nd tier and Non-Participating provider tier are both paid using the Delta PPO fee schedule?	The footnote in the Benefit Summary on page 15 of RFP 31786-00178 Appendix 7.1 states, "When you receive services from a Delta Dental Premier or non-participating Dentist, the percentages in those columns indicate the portion of Delta Dental's PPO Dentist Schedule that will be paid for those services. This amount may be less than what the dentist charges or Delta Dental approves. You are responsible for that difference." The State cannot confirm that the Delta Premier/2 nd tier and Non-Participating provider tier are both paid using the Delta PPO fee schedule, as the agreements between Delta Dental and its contracted providers are not shared with the State.
A.6	2.	[REDACTED]. [REDACTED] operates in the United States via a U.S. Branch with a port of entry through [REDACTED]. As a U.S. Branch, we are not required to file audited financial statements with [REDACTED] Department of Insurance and Financial Services. We would be able to provide audited financial statements for [REDACTED] of Canada, which are prepared under IFRS Accounting Standards and in local currency CAD dollars. IFRS is comparable to the	The State agrees. See amendment item #3.

RFP SECTION	QUESTION / COMMENT	STATE RESPONSE
	<p>GAAP standards. These financials include Sun Life Assurance Company of Canada's U.S. Branch operations, along with its operations outside of the U.S. We do file quarterly and annual unaudited financials with [REDACTED] for the U.S. Branch that are prepared in accordance NAIC (statutory) accounting principles.</p> <p>Would it be acceptable to provide the audited financials for [REDACTED] Assurance Company of Canada, because the bidding entity U.S. Branch of Sun Life Assurance Company of Canada does not prepare audited financials? Additionally, we can provide a best estimate to convert our audited Canadian dollar IFRS based P&L and Balance Sheet to a proforma (unaudited) US dollar IFRS based P&L and Balance Sheet.</p>	

3. **Delete RFP Sections A.6 in its entirety and insert the following in its place (any sentence or paragraph containing revised or new text is highlighted). Renumber any subsequent sections as necessary.**

	<p>A.6. Provide the Respondent's most recent independent audited financial statements. Said independent audited financial statements must:</p> <ol style="list-style-type: none"> 1) reflect an audit period for a fiscal year ended within the last 36 months; 2) be prepared with all monetary amounts detailed in United States currency or the Canadian dollar; 3) be prepared under United States Generally Accepted Accounting Principles (US GAAP) or International Financial Reporting Standards (IFRS); 4) include the auditor's opinion letter; financial statements; and the notes to the financial statements; and 5) be deemed, in the sole discretion of the State to reflect sufficient financial stability to undertake the subject contract with the State if awarded pursuant to this RFP. <p>NOTES:</p> <ul style="list-style-type: none"> • Reviewed or Compiled Financial Statements will not be deemed responsive to this requirement and will not be accepted. • All persons, agencies, firms, or other entities that provide opinions regarding the Respondent's financial status must be properly licensed to render such opinions. The State may require the Respondent to submit proof that the person or entity who renders an opinion regarding the Respondent's financial status is licensed, including the license number and state in which the person or entity is licensed. 	
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4. **Delete RFP #31786-00178, Release #2 in its entirety, and replace with RFP #31786-00178, Release #3.** Revisions of the original RFP document are emphasized within the new release. **Any sentence or paragraph containing revised or new text is highlighted.**
5. **RFP Amendment Effective Date.** The revisions set forth herein shall be effective upon release. All other terms and conditions of this RFP not expressly amended herein shall remain in full force and effect.