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ADDENDUM

Addendum No. 001

Proposal: Group Health & Dental Benefits Provider

Item No: #L-11/26 City File #144/26

Date: November 6, 2026

A. GENERAL

1. This Addendum is issued prior to Proposal closing to provide for certain revisions as noted herein.
2. All such revisions will become part of the Work and the effects shall be included in the Total Bid Price.
3. All Work shall be performed in accordance with the Proposal Documents.
4. Bidders shall acknowledge receipt of this Addendum in the space provided on the Bid Form.
5. The closing date for this Proposal **is still** Monday, November 16, 2026 at 5:00:00 p.m. local Brandon time.

B. CLARIFICATIONS

1. Selection of Voluntary Benefits Enrolment is only available at benefits eligibility date or within 60 days of a Life Event with no medical evidence required. Refer to Specifications Workbook, General Provisions tab for definition of Life Events.

2. Casual, temporary and non-permanent employees are treated the same as permanent employees provided they meet the minimum number of hours and other eligibility requirements.

3. Refer to table below for Travel Claims and Pooled Health Claims history:

Period Covered	Paid Premium	Paid Claims	Incurred Claims	Pooled Claims
September 1, 2022 to August 31, 2023	$377,275.00	$322,634.00	n/a	$4,026.00
September 1, 2023 to August 31, 2024	$413,507.00	$377,772.00	$380,069.00	$5,524.00
September 1, 2024 to August 31, 2025	$503,708.00	$424,450.00	$424,626.00	$10,267.00
September 1, 2025 to June 30, 2026	$459,203.21	$390,604.56	$390,312.00	$3,235.00

4. The current plan does not charge for Virtual Health.

5. The Pooled Health Charge is included in the Extended Health rates and the City will not be disclosing the expense factor.

6. The City confirms 654 employees are participating, based on Renewal data as of June 30, 2026. The historic plan participation is provided below.

	2024				2025				2026			
Product Name	**Sgl**	**Cpl**	**Fam**	**Total**	**Sgl**	**Cpl**	**Fam**	**Total**	**Sgl**	**Cpl**	**Fam**	**Total**
Visioncare	3	6	19	**28**	4	6	18	**28**	2	8	14	**24**
Dental	152	119	237	**508**	188	123	232	**543**	203	131	237	**571**
Ambulance / Hospital (Basic Health)	135	92	196	**423**	171	100	193	**464**	189	109	210	**508**
Travel Health	95	61	117	**273**	122	74	111	**307**	136	86	119	**341**
Extended Health	112	75	142	**329**	142	85	140	**367**	171	96	160	**427**
Eye Exams	102	62	117	**281**	132	69	115	**316**	159	78	135	**372**
Visioncare with Eye Exams	10	12	24	**46**	10	13	24	**47**	12	15	26	**53**

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