

**SUPPLEMENTAL INFORMATION
ADDENDUM NO. 1**

PROJECT: RFP – 17-015
Agent of Record - Employee Benefits

CONTACT: Fiona Charleton, Purchasing Agent
912-754-2159 fcharleton@effinghamcounty.org

DATE ISSUED: June 5, 2017

RFP No. 17-015 dated May, 2017 is hereby amended as noted herein : BIDDER TO ACKNOWLEDGE RECEIPT OF ADDENDUM BY SIGNING ON THE SIGNATURE LINE BELOW AND INCLUDING A COPY WITH SUBMITTED BID. FAILURE TO DO SO MAY, AT THE OWNER'S DISCRETION, SUBJECT THE BIDDER TO DISQUALIFICATION

- 1) QUESTION: Who is your current policy with?
ANSWER: Blue Cross Blue Shield of Georgia.
- 2) QUESTION: Are you fully insured?
ANSWER: Yes. But, the County is also interested in self-insured.
- 3) QUESTION: Who is the County's current broker
ANSWER: Capstone Benefits out of Statesboro, GA.
- 4) QUESTION: What is the admin. system currently being used?
ANSWER: Capstone Employee Navigator system which does not tie into the County's payroll system. The County is interested in a system that will cross over into the payroll system which is ADG.
- 5) QUESTION: Please specify exactly what benefits the County is looking for.
ANSWER: Please see paragraph 6.2.3 *Experience, Qualifications and Personnel* on page 17 of the RFP which states : "Proposer must be the sole representative agency to provide all the following cafeteria options: Major medical, prescription drug, dental, vision, STD/LTD, Group/Term/Whole Life Insurances, AD&D, Flex Spending, and supplemental insurance".
- 6) QUESTION: Who is the carrier for the County's short term disability?
ANSWER: Greater Georgia Life – a subsidiary of BCBS.
- 7) QUESTION: Who is the carrier for supplemental benefits?
ANSWER: UNUM.

- 8) **QUESTION:** Please provide a benefits summary to include how many employees are currently enrolled in each.

ANSWER:

Coverage	Number Enrolled
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AFLAC

Group Hospital	18
Intensive Care	40
Accident	100
Cancer	117
Hospital	65
Life	5
Specified Event	15

Wage Works (AFLAC)

Flexible Spending	182
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Guardian

Universal Life	10
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Mass Mutual

Whole Life	55
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Unum

Group Critical	61
Group Accident	107
Group Hospital	68

Whole Life	9
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Term Life	93
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Greater Georgia Life

All employees covered with \$50k, spouse-\$25k, children-10k, paid for by County

All full time employees covered by Short Term and Long Term Disability, paid by County

Basic EE Life	345
Basic Dependent Life	259
Optional EE Life	149
Optional Dependent Life	143
Long Term Disability	345
Short Term Disability	345

Blue Cross/Blue Shield

Medical - Open Access-POS	324
Dental - Complete	299
Vision - Blue View	273

- 9) QUESTION: What is the renewal date for the current policies?
ANSWER: January 1, 2018.
- 10) QUESTION: Does Capstone’s system have direct feed to the carriers?
ANSWER: Yes.
- 11) QUESTION: Does the County have a wellness program?
ANSWER: The County is currently trying to develop a wellness program which is being worked on with the help of the hospital. The MOU has not been finalized at this time. As part of our contract with BCBS, they gave the County a \$15,000 bonus to use towards a wellness program. ACCG are also giving a grant towards a wellness program.
- 12) QUESTION: Does the County offer, or are they planning to offer incentives (financial or otherwise) to employees who participate in the wellness program?
ANSWER: The County has just started working with the hospital on the wellness program, but would consider an incentive program.
- 13) QUESTION: Who does the Affordable Care Act reporting?
ANSWER: Capstone. The selected Agent of Record will complete Affordable Care Act reporting on behalf of the County.
- 14) QUESTION: How many copies of the proposal are required?
ANSWER: Please see paragraph 6.2 *Proposal Format and Content* on page 15 of the RFP which states: “Submit 6 bound copies”.
- 15) QUESTION: When does the County expect to have a selection made?
ANSWER: Two to three weeks after the bid closing date. Once a selection has been made by the selection committee, the proposal has to be taken before the Board of Commissioners for their approval.
- 16) QUESTION: The RFP states that this will be a fee only proposal with no commissions in any of the products?
ANSWER: This is a fee only proposal – no commissions are to be charged by the agent of record chosen.
- 17) QUESTION: Does the County want the fee to include the new system? Does Capstone pay for the current enrollment system or does the County pay for it?
ANSWER: Yes. The current enrollment system is Capstone’s and is proprietary to them. The system is paid for by Capstone out of the fee paid by the County.
- 18) QUESTION: What does the County expect the fee to include?
ANSWER: In addition to Section 5.2, Item 11 of the RFP which states : “Assisting in the design of employee benefits communications and participating in Benefit Fairs and annual enrollment process” the County also expects the Agent of Record to provide employee benefits brochures, covering all insurance and showing how to use the associated websites, personal leave, FMLA, and retirement info.

Capstone does other reporting for the County which is charged above their fee.

Vendor to list all services included in their fee.

Vendor to list any additional fees for reporting or “other” which they charge above their proposed fee.

19) QUESTION: Does the County require sample Broker/Agent of Record letters?

ANSWER: Yes.

20) QUESTION: Dental and vision – currently shows 10% commission. Is this to be stripped out?

ANSWER: Yes.

21) QUESTION: Please explain transition.

ANSWER: The new agent will work with Capstone. For example, in 2015 the AOR got bids for the County. When Capstone took over they used those bids. Capstone is our current agent through Dec 31st, 2017 – they are also required to do the County’s ACA reporting for 2017. The County would like to see a new AOR working hand in hand with the current AOR until the handover date of Jan 1, 2018. AOR selected will start working on the County’s behalf as soon as possible, but no fee will be charged until start date of Jan 1, 2018. County will give AOR access to any information needed to commence work.

22) QUESTION: Why is the county seeking a new agent of record

ANSWER: The County did not change brokers because of dissatisfaction. The Board of Commissioners required an Agent of Record RFP to be put out this year. The County had used the same agent for over 20+ years. The Board understood that staff regularly reviewed the insurance, but were unaware that an Agent of Record RFP was not being issued regularly.

23) QUESTION: Clarification – is the County part of the ACCG pool?

ANSWER: Yes.

24) QUESTION: Clarification on what the County is interested in per Section 6.2.4 of the RFP

ANSWER: Currently the County has two separate systems which do not talk to one another – the payroll system through ADG and the Employee Navigator for the employee benefits which entails entering employee information twice. The County would like a system which would work together so the employee information would only need to be entered once. With regard the Employee Navigator system, the County would like the employee to be able to see their contribution and the BOC contribution. Would like for the employee to be able to make changes.

25) QUESTION: Is agent expected to help with open enrollment?

ANSWER: Yes. There are mandatory meetings for all staff to go through any changes. The County and agent conduct open enrollment together. In 2016, there were 3 county employees from the HR Dept. and at least 2 employees from agent of record firm.

26) QUESTION: Please outline the services that the County expects the agent to include in their fee.

ANSWER: see question 18.

27) QUESTION: Whole life and Worksite coverages typically include commission. Please advise.

ANSWER: Wherever applicable, fee is net of commission, but if commission rides the County can grandfather it in. At this time we are paying commission on Dental insurance, vision insurance, Long Term Disability, Short Term Disability, Basic Life and Optional Life insurance, Unum products for Accident, Illness, Hospital to our current Agent of Record. In addition, we are paying commission to our previous Agent of Record for individual policies our employees elected during his tenure. These policies include Mass Mutual Whole Life policies, AFLAC products such as Cancer, Illness, Specified Event, Hospital, Life, Guardian Term Life policies, Unum Term Life policies. It is our intent to pay 0% commission on any product(s) we choose. If commissions are required on products, the agent of record is to provide the county with all the documentation that shows where commission is legally required.

28) QUESTION: When does the County fiscal year start?

ANSWER: July 1st, annually.

29) QUESTION: Who is the County's FSA administrator?

ANSWER: Wageworks. The County does not offer dependent care, only medical reimbursement. The County does not provide coverage for retiree's.

30) QUESTION: Capstone system is proprietary. Changes to another broker will require initiation of another system?

ANSWER: Employee Navigator will not transfer between brokers. County could continue to use Employee Navigator if it was reloaded.

31) QUESTION: Who can communicate with providers?

ANSWER: Within the parameters of Georgia state and federal law, designated County staff can have direct communications with any insurance providers and will be provided with any documents requested within 30 calendar days of request. Communication, requests for information and/or documents does not have to go through broker/agent of record.

32) QUESTION: Can you disclose what the current fee is that is in place and the amount of commission paid to the current broker?

ANSWER: The commission paid to the current broker is 10% on Dental, Vision, Base and Optional Life insurance, Short Term Disability, Long Term Disability and Unum products covering Illness, Accident, Hospital.

We will not disclose the fee paid to the broker.

33) QUESTION: What is the commission percentage on the LTD and STD policies?

ANSWER: 10%

34) **QUESTION:** Does your Employee Navigator system also have the time off/vacation tracker component?

ANSWER: It has the capability, but the County did not purchase it.

35) **QUESTION:** Assuming that BCBS manages your COBRA for the medical, dental and vision, do they also send out the first initial COBRA notification letter at the time someone enrolls? This is usually requires an extra fee and is not part of their standard COBRA process.

ANSWER: Yes.

36) **QUESTION:** Does Wageworks handle the COBRA process for any unused FSA accounts?

ANSWER: Yes

37) **QUESTION:** Can you disclose what was spent in 2016 on reporting with your current advisor?

ANSWER: Zero.

38) **QUESTION:** Section 4.5 of the RFP, **TERMINATION OF CONTRACT** states: “*Effingham County shall have the right to terminate any contract to be made hereunder for its convenience by giving the Proposer written notice seven (7) days in advance of its election to do so and by specifying the effective date of such termination*” Can the 7 day notice be negotiated?

ANSWER: The Termination of Contract is amended to read “notice of thirty (30) days in advance of its election to do so and by specifying the effective date of such termination”.

39) **QUESTION:** Section 6.2.5 for the RFP, **Stability** states: “*To include the Firm’s history, growth, resources, litigation history, financial information and other evidence of stability. This shall include:*

- *Firm’s history and growth*
- *Financial Information*
- *Litigation History*
- *Overall resources of the Firm”*

Please clarify what is required regarding the ‘*Financial Information*’ bullet.

ANSWER: Items identified above are required to include Financial Statements.

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AGENT OF RECORD – EMPLOYEE BENEFITS

BID SHEET (Two Year Option)

RFQ 17-015

Bidder will complete the Work in accordance with the Contract Documents for the following price:

Flat Fee (COMPLETE) – Year One – attach complete listing of all services that are included in this fee.	\$
Discount offered – Year One of two years	\$
Flat Fee (COMPLETE) – Year Two - attach complete listing of all services that are included in this fee.	\$
Discount offered – Year Two of two years	\$

ANCILLIARIES AND COMMISSION:

By signing this bid sheet, bidder confirms they will not charge for ancillaries and will not charge commission (unless approved by County) to any potential vendor(s) or to the Effingham County Board of Commissioners during the term of a contract resulting from this RFP.

BIDDING AGENCY: _____

BID IN EFFECT (DAYS): _____ days DISCOUNTS/TERMS: _____

ADDRESS: _____

CITY/STATE/ZIP: _____

CONTACT NAME: _____

PHONE NUMBER: _____ FAX: _____

EMAIL: _____

DATE

SIGNATURE/TITLE

AGENT OF RECORD – EMPLOYEE BENEFITS

BID SHEET (Three Year Option)

RFQ 17-015

Bidder will complete the Work in accordance with the Contract Documents for the following price:

Flat Fee (COMPLETE) – Year One – attach complete listing of all services that are included in this fee.	\$
Discount offered – Year One of three years	\$
Flat Fee (COMPLETE) – Year Two - attach complete listing of all services that are included in this fee.	\$
Discount offered – Year Two of three years	\$
Flat Fee (COMPLETE) – Year Three - attach complete listing of all services that are included in this fee.	\$
Discount offered – Year Three of three years	\$

ANCILLIARIES AND COMMISSION:

By signing this bid sheet, bidder confirms they will not charge for ancillaries and will not charge commission (unless approved by County) to any potential vendor(s) or to the Effingham County Board of Commissioners during the term of a contract resulting from this RFP.

BIDDING AGENCY: _____

BID IN EFFECT (DAYS): _____ days DISCOUNTS/TERMS: _____

ADDRESS: _____

CITY/STATE/ZIP: _____

CONTACT NAME: _____

PHONE NUMBER: _____ FAX: _____

EMAIL: _____

DATE

SIGNATURE/TITLE

Addendum No.1
RFP 17-015 - Agent of Record - Employee Benefits

All other terms and conditions in RFP 17-015 remain unchanged.

Effingham County reserves the right to reject any and all proposals, to waive any technicalities or irregularities and to award the offer based upon the most responsive, responsible submission.

Please sign receipt of this Addendum No. 1 below:

END OF ADDENDUM NO. 1

PRE-BID SITE VISIT AND MEETING SIGN IN SHEET

PROJECT : RFP No. 17-015 – Agent of Record – Employee Benefits

MEETING DATE : Monday May 22, 2017 10.00am

Name – PLEASE PRINT	Arrival Time	Company – Name and Address	Phone	Email – PLEASE PRINT
Tess Allen		Effingham County Board of Commissioners, 601 N Laurel Street, Springfield, GA 31329	912-754-2111	tallen@effinghamcounty.org
Joanna Floyd-Wright		Effingham County Board of Commissioners, 601 N Laurel Street, Springfield, GA 31329	912-754-8011	JFloyd-Wright@effinghamcounty.org
Vicki Dunn		Effingham County Board of Commissioners, 601 N Laurel Street, Springfield, GA 31329	912-754-2104	VDunn@effinghamcounty.org
Fiona Charleton		Effingham County Board of Commissioners, 601 N Laurel Street, Springfield, GA 31329	912-754-2159	fcharleton@effinghamcounty.org
John Leggett	9:50	MSI BENEFITS GROUP 245 TOWNPARK DR. STE 100 KENNESAW GA 30144	770-425-1231	jleggett@msibg.com

