



ADDENDUM #1
Questions & Answers

1) QUESTION:

Do you have a budget reference for this fee?

ANSWER:

No

2) QUESTION:

Do you want to be by the hours with a minimum of hours a week?

ANSWER:

Flat rate billed monthly for the services requested in the Scope of Services.

3) QUESTION:

As a consultant I will not be the agent, in the event that I become the agent, the commission the carrier pays will be for the agent or for the city?

ANSWER:

The RFP is for an Agent of Record/Broker. The City requests transparency of all commissions and fees.

4) QUESTION:

Can you please provide the current compensation arrangement?

ANSWER:

The current arrangement with EBD has been in place for many years and does not include everything that is asked for in the Scope of Services in the RFP which makes it irrelevant to this solicitation.

5) QUESTION:

Who is the current broker?

ANSWER:

Employee Benefits Design

6) QUESTION:

Can we obtain a copy of contract?

ANSWER:

The City does not have a current contract.

7) QUESTION:

Would you consider an extension?

ANSWER:

No

8) QUESTION:

Please provide the name(s) of the carriers of the City's dental and vision programs.

ANSWER:

The City does not have a network associated with this plan, services can be rendered from any licensed dentist or optometrist and claims are paid in accordance with usual and customary rates.

9) QUESTION:

Are the current dental and vision plans fully insured or self-insured?

ANSWER:

Self-insured

10) QUESTION:

Which firm currently performs the City's "full bi-annual GASB 75 evaluation and reporting" (as outlined in the 3) Scope of Services – K)?

- a. What is the annual cost for the reporting year and the off year?
- b. Who pays this fee? The City or the current Broker?

ANSWER:

Aquarius Capital

- a. Reporting year \$5,000 and off year \$1,500
- b. Currently, the City obtains quotes and the fee is paid by the City and is not part of the Broker Agreement.

11) QUESTION:

Please provide a copy of the current broker agreement.

ANSWER:

We do not have a current agreement.

12) QUESTION:

Please provide a copy of the City's current employee benefits handbook.

ANSWER:

We do not have an Employee Benefits Handbook. Attached are the Schedule of Benefits for both Base and Premium Plan. **(ADDENDUM #2)**

13) QUESTION:

Please provide the annual premium, current broker commission rates/PEPM and annual broker compensation for each of the following lines of coverage: Stop Loss, TPA (Medical), PBM/RX, Dental, Vision

ANSWER:

See attached Schedule A to Administrative Services Agreement (ASA). **(ADDENDUM #3)** Section 2 and Section 3A Fees remain the same in the current year for Broker and TPA Compensation. Current fees are as follows in addition to the below table: CIGNA Network (rented) \$17.50 PEPM, Teladoc \$1.50 PEPM, Surgery Plus \$3.25 PEPM, and EAP \$3.30 PEPM.

Coverage	Broker Commission Rate/PEPM	Annual Premium/Fees	Annual Broker Compensation
Stop Loss	\$12 Single and \$25 Family PEPM	EST \$360,204 (FY 20-21)	EST \$32,150 (FY 20-21)
TPA (Medical)	TPA Admin Fee \$34.97 PEPM	EST \$66,406 (FY 20-21)	
PBM/RX	See Article 14 of ASA		
Dental	TPA Admin Fee \$3.17 PEPM	EST \$6,485 (FY 20-21)	
Vision	TPA Admin Fee \$1.16 PEPM	EST \$2,352 (FY 20-21)	

14) QUESTION:

How long has the current consultant provided services to the City?

ANSWER:

Since 1992

15) QUESTION:

What is the current consulting/broker fee and or commission?

ANSWER:

\$12 per month Single and \$25 per month Family

16) QUESTION:

Is the City's dental and vision plans self-funded? If so, who processes the claims? Is there a network the City uses for the dental plan?

ANSWER:

Self-funded, Anchor Benefit Consulting processing the claims, no network

17) QUESTION:

Do you receive claim and utilization report for dental and vision? If yes, please provide most recent reports.

ANSWER:

No

18) QUESTION:

Is there a wellness program integrated with the health plans?

ANSWER:

No

19) QUESTION:

Is there a group Medicare plan offered to the retirees?

ANSWER:

The Insurance Committee approved to sponsor a Medicare Supplemental plan with United American on 9/22/21

20) QUESTION:

Is the City using an online enrollment system for employees to enroll in their benefits? If so, is this provided to the City by your current broker? What is the cost?

ANSWER:

No

21) QUESTION:

Is the ACA annual reporting completed and reported manually or via a reporting system? Please provide details and cost.

ANSWER:

City staff prepares and uploads the report, the current broker does not provide this service

22) QUESTION:

Who completes the City's reporting and filing of your health care plan to the State?

ANSWER:

The City obtains quotes and has used Wakely Consulting Group for the past few years.

ACKNOWLEDGEMENT

It is the vendor's responsibility to ensure their receipt of all addenda, and to clearly acknowledge all addenda within their initial bid or proposal response in the space provided on the Submittal Checklist included in the original solicitation document. Failure to do so may subject the bidder to disqualification.