



## Anderson County Government

### Ancillary Request for Proposal Questions and Answers - AMENDMENT

1. Does the County utilize online enrollment platform? If so, which platform is utilized? **The County does not utilize an online enrollment platform at this time. During open enrollment, the County works with the current carrier and their enrollment team, who provides their own enrollment system.**
2. Would you like us to include an EAP program? If so, how many annual face to face visits per employee? **Yes, with online professional/personal training and 3 face to face visits per employee.**
3. Are there additional value add services inforce or services you would like us to include with our offering? Will Prep? ID Theft? Secure Travel? **Feel free to include any additional value add services that you think would be beneficial for the County to review.**
4. Health FSA/Dependent Care FSA/HRA - how many participants do they have in each type of account at present time?
  - Health FSA – 74
  - Dependent Care – 0
  - Retiree HRA – 1
5. Is Anderson County Government is currently using a Ben Admin system? **The County does not utilize an online enrollment platform at this time.**
6. Are the voluntary products individual or group products? **All voluntary products are group with the exception of the Cancer product, which is an individual product.**
7. Pg. 10, Item 1.11: Does this condition apply to bidders on this RFP? **No**
8. On page 9, just prior to Section 1, it states: *Bid documents must be completed in ink or typed, signed in ink, and free from alterations, erasures or mark-throughs.* **Can you please clarify if the Non-Collusion Affidavit's notarization is required to be a physical seal or if electronic Remote Online Notarization is allowed? Electronic Remote Online Notarization is allowed.**
9. Will the County consider an extension on the due date? **No, not at this time.**





10. **Critical Illness** – Benefit Summary says Cancer is included however it's not included in the certificate and I don't think it's included in the rates, either. There's not even a definition for Cancer in the cert. How do you want this presented? **The Cancer benefit is separate from the Critical Illness benefit. This is currently setup as an individual product with USABLE (not a group product), which is why a certificate is not available. Attached you will find more information about the Cancer plan that is currently offered, along with the current rates.**
11. Can you confirm who your 3rd party enrollment platform is? **The County does not utilize an online enrollment platform at this time. During open enrollment, the County works with the current carrier and their enrollment team, who provides their own enrollment system.**
12. Will you be product hosting solely on the above named platform, or will this platform be integrating with the vendor's enrollment system? **The County does not utilize an online enrollment platform at this time. During open enrollment, the County works with the current carrier and their enrollment team, who provides their own enrollment system.**
13. Is the sample contract required to be signed? **No**
14. If we are unable to provide quotes on each line requested, are you still interested in seeing the other lines we can offer? **Yes, please provide quotes for the lines of coverage that you are able to offer.**
15. Add you open to the vendor adding additional services and value adds to the proposal that we deem could be valuable for Anderson County for review? **Feel free to include any additional value add services that you think would be beneficial for the County to review.**
16. We did not see any form to notate any legal or corporate deviations to terms and conditions/contracts/requirements...etc. How would you like us to notate deviations we may have? **This information may be provided in a separate document created by the vendor.**





17. We were unsure what the hospital benefits below equated to in dollars as it only shows units and we did not see any additional details in the USAble benefit summary for this product. Can you confirm what this equates to in \$\$ amounts?

Benefits	Number of Units		
	Basic	Select	Ultra
Module 1 – Hospital Care	2 Units	3 Units	3 Units
Module 2 – Surgical	0 Units	1 Units	2 Units
Module 3 – Treatment	0 Units	0 Units	1 Units
Module 4 – Wellness	2 Units	3 Units	4 Units

Please refer to the Hospital Confinement Certificate for more details about this product (beginning on page 31).

18. Can we get clarification on the Voluntary Benefits commissions (ACC/CI/HI). I believe it's heaped but need the actual commission level. Heaped commissions are current. Here is the current commission structure for those products:

- ECR Accident - 30% year 1, 7% years 2+
- ECR Critical Care - 40% year 1, 8% years 2+
- ECR Hospital - 30% year 1, 8% years 2+
- Cancer Care - 18% year 1, 7% years 2-5, 5% years 6+

19. Can you verify if everyone in the Class 2 is considered the "Elected Commissioners" or just the people with the actual titles that say "Commissioner?" Class 2 is any elected official, which would be commissioners or those in other elected positions.

20. There are 2 retirees that seem to have a \$50k Life benefit, do they need to be quoted in a retiree class? There aren't any certs for them. We apologize for the confusion. These 2 members do NOT have a \$50,000 Life benefit. This was listed on the census in error.

21. Our associates are working remotely and following social distancing as directed by the CDC. At this time we are providing an electronic signature. We are happy to provide a wet signature / notary, if required, at a later date. Please indicate if this will cause us to be disqualified. No, this will not cause the vendor from being disqualified.





22. Do you currently use a benefits administration platform for your enrollment? If so, can the name of the vendor be released? **The County does not utilize an online enrollment platform at this time.**
23. Please confirm STD coverage is 24 hour. **Confirmed.**
24. The STD core and buy up have different waiting period before being eligible for coverage. The core plan waiting period is 180 days and the buy up is only 30 days of active work. Please clarify the intent of this and how it would be administered. **This is correct. Members are eligible for the buy-up STD plan 30 days after full time employment, but are not eligible for the core STD plan (which is 100% employer paid) until 180 days after full time employment.**
25. The STD Buy up elections appear to be elected in \$5 increments instead of \$10, as outlined by the certificate. Please clarify. **This was an error when the STD plan was setup originally with the current carrier. The buy-up plan should also be in \$10 increments (not \$5 increments), however, the carrier chose to honor this since it was not discovered until later. This is why the elections don't match the wording in the current certificate.**
26. Please confirm whether the group participates in Social Security. **Confirmed.**
27. Please confirm whether the STD core premium contributions are paid with pre or post tax dollars. **The core plan is 100% employer paid, therefore there are no employee contributions. The buy-up plan is 100% employee paid, and deductions are taken post-tax.**
28. Please confirm whether the group prepares W-2s for STD claimants, or if the group requires the carrier to do so. **The current carrier prepares and files W-2 forms for both STD and LTD.**
29. Please confirm whether the group currently has telephonic claims service on the STD. **Not at this time. Claims can be submitted online through the carrier's website, or a paper claim form can also be submitted.**
30. Does the STD experience include Buy Up premiums and claims? If not, please provide. Based on premium & volume it appears to be Core only. **The STD experience file (PDF) is for the core plan only. Unfortunately, the current carrier will not issue any further experience reports based on the client's size. The claims utilization report (Excel) includes both the core and buy-up STD plan experience, along with the other lines of coverage that are offered through the current carrier.**





31. Has the STD Core rate been \$.34 since 7/1/19? If not, please provide the rate history.  
Yes, this rate has been in place since 7/1/19.
  
32. Is the STD Buy Up Rate/Premium based on the Buy Up volume only? Or, is the Core volume included when calculating the Buy Up premium for the employee? The employee's premium for the STD buy-up plan is based on the buy-up volume only. The volume for the core plan is not included in this calculation.
  
33. Please verify the STD Core/Buy Up combined maximum. It appears the combined maximum is \$1,000 however there are two employees on the census over this amount (\$1,067.76 & \$1,186.40). The \$1,000 maximums are separate for each plan. The core plan has a maximum of 60% to \$1,000, while the buy-up plan has a maximum of 25% to \$1,000. It's more likely to have an employee who hits the maximum of 85% (60% + 25%) rather than \$2,000 (\$1,000 + \$1,000).

