



**HIGHLANDS COUNTY
BOARD OF COUNTY COMMISSIONERS
(HCBCC)
PURCHASING DIVISION**

DATE: April 26, 2019

BID NO. ITB 19-035 ADDENDUM No. 1

Project: Employee Health

This addendum is being issued to revise the timeline provided, to delete the scoring of the presentations and include ranking the shortlisted firms and to answer the questions received.

1. The timeline has been adjusted

SECTION XII. TENTATIVE SCHEDULE

DATE	TIME	EVENT
April 6, 2019		First Advertisement
April 13, 2019		Second Advertisement
April 17, 2019	5:00 P.M.	Deadline to submit questions (RFP's)
April 26, 2019	5:00 P.M.	Deadline to release responses by County to RFP's
May 7, 2019	3:30 P.M.	Proposal due date
May 30, 2019	9:00 A.M.	Review/Ranking of Proposals by the Evaluation Committee
June 20, 2019	8:30 A.M.	Presentations / Interviews (at the discretion of the Evaluation Committee)
June 27, 2019		Anticipated award date
July 16, 2019		Anticipated contract consideration by the Board, if required

*Dates are subject to changes

2. The scoring for the presentation portion of the evaluation process has been deleted. Following the presentations, the shortlisted firms will be evaluated and individually ranked. The final rank order will be considered by the evaluation committee and a recommended rank order will be voted for approval and recommendation to the Board. Contract will be negotiated with the highest ranked firm. If a reasonable contract cannot be obtained with the highest rank firm the County may discontinue negotiations and move on the next highest ranked firm until a contract can be obtained.

- Attachment A – RFP in Word format
- Attachment B – Dental Claims & Enrollment 10/1/16-3/31/2019
- Attachment C – Dental Provider Utilization Report
- Attachment D – Updated Census (Please request from Gehring Group)
- Attachment E – Dental ASO Agreement
- Attachment F – Vision Disruption Report
- Attachment G – HRA Response Form
- Attachment H – FCL Life Insurance Experience 10/1/18-2/28/19
- Attachment – I – Revised Long-Term Disability Exhibit
- Attachment J – Revised Voluntary Life and AD&D Exhibit
- Attachment K – Life and AD&D Experience 2015-2018
- Attachment L – EAP Usage
- Attachment M – Updated Medical and High Claims 3/1/18–2/28/19

Firms are hereby notified that this addendum shall be made a part of the above-named proposal and contract documents.

This addendum is binding and is to be considered as if contained within the original proposal documents of the RFP. Firms are required to acknowledge receipt of this addendum on their proposal forms.

Name of Firm/Carrier: _____

Date: _____

Question		Answer
1	ALL	Does Highlands County have access to the State of Florida's healthcare plan contracts? No, Highlands County Board of County Commissioners sponsors their own employee benefits program. Eligible employees have access to the BOCC plan offerings.
2	ALL	When is the County's Open enrollment? Will the County provide an electronic open enrollment and ongoing file for new hires, terminations and changes? If so, will the County conform to the vendor file specs? The BOCC's open enrollment meetings are tentatively scheduled for 8/14/19-8/28/19.
3	ALL	Can you send us the RFP in Word format please? Yes, please see Attachment A - 19-035 - RFP - Health Insurance and Employee Benefits.
4	ALL	Can you confirm that Highlands County has over 1,000 benefit eligible employees? It's approximately 950
5	ALL	Is a 5 year rate guarantee required for all requested lines? No. Please provide your proposed rate guarantee.
6	ALL	The RFP requests references and lists. Is the request for 3 total references, or for 3 current client references plus 3 former client references? The Proposers need to provide a total of 3 references from similar size governmental agencies that the proposer has worked with in the last 5 years.
7	ALL	Will the County accept excel documents in the electronic submission? Yes, Excel documents can be included in the electronic submittal on thumb drives or disc.
8	ALL	Would it be acceptable to submit the requested GEO Access and provider disruption reports electronically? Yes, it is preferred that provider disruption reports and GEO Access reports be provided in Excel.
9	ALL	In what section would you like us to include the Geo Access and Disruption reports, and do they count for the page count? Is it possible to submit these electronically only, so as to lessen the page count? It is preferred that these reports be submitted electronically in Excel. You can include in Part C and title "Medical, Dental or Vision Disruption Report). Yes, flyers and attachments would be exempt from page limit but may not be used in scoring.
10	ALL	<ul style="list-style-type: none"> Forms Part B Section III are asked to be included in Tab B #6 Description of Services, AND Tab B #7. Is this correct? Page 15, Letter I: Exceptions/items not identified in Scope of Work – in what section would you like us to include this, and does it count for the page count? Page 8, Letter H: Deviations from Specifications – in what section would you like us to include this, and does it count for the page count? The forms located in Section III page 40-60 should be completed and include pricing where applicable then placed in Tab B. Page 15 Item "I" can be placed in Tab A it will not count toward page count. Page 8, Item H Deviations should be placed in Tab A and will not count toward the page count.
11	ALL	<p>Response Format:</p> <ul style="list-style-type: none"> Does the 75 page limit include all lines of business combined or each line of business separately being proposed in our RFP response? On page 16 of 71 it mentions in Section C.1 Electronic Copies: a. No macros, audio-start media allowed. We are required to use security encryption for our electronic copies. Will this be okay? On page 16 of 71 it mentions in Section C.1 Electronic Copies: c. it states the electronic copy includes only one (1) file of the entire submittal. Does this mean one combined PDF file? On page 16 of 71 it mentions pages must be single sided print. Does this apply to supporting attachments, such as, AM Best Report, GeoAccess Report, etc..? 75 page limit is for all lines of business. Any information beyond this amount can be placed in Tab C. Page 16 Electronic copies -We are interested in a PDF electronic copy of the information you are providing that we can maintain with our records. Page 16 Electronic copies- Yes one PDF Page 16 - Single sided helps for the evaluators review but the supporting documents can be double sided.
12	ALL	Section VI. Proposal Submittal Form: On page 21 of 71 it says (seal) next to the signature. Is this a corporate seal? Yes, if applicable.
13	ALL	SECTION IV. ADDITIONAL TERMS AND CONDITIONS FOR RFP 19-035: In D. Joint Proposals section it states only a single contract with one Proposer will be acceptable. Will you accept proposal from carriers who are not quoting ALL requested products? Yes.
14	ALL	How many open enrollment meetings are there? What are the locations of the open enrollment meetings? Open enrollment is tentatively scheduled for 8/14/19-8/28/19. The meeting dates have not been identified as of yet. There will be multiple meetings in different locations within Highlands County.
15	ALL	How much does Highlands County contribute for the medical, vision and dental? Appears they contribute on all lines, just not sure if it's 100% and didn't see it within the RFP. Please advise. Highlands County contributes a flat \$625.00 per month for Medical regardless of plan elected, a flat \$14.49 per month for Dental regardless of plan elected, and \$0.00 for Vision.
16	ALL	For this RFP, should I quote UHC ASO or UMR? We typically lead with UMR but I wanted to verify. Either product or both products can be proposed.
17	ALL	For the M/WBE preference, is there a percentage and/or participation goal? Will the County accept an M/WBE good faith effort? Highlands County does not have a stated percentage goal. The policy states that "Women/Minority Owned Enterprises (W/MBE) shall have maximum feasible opportunity to participate in the procurement." Extra points in scoring have been allotted for W/MBE companies that have a certification from Florida Supplier Minority Council, Women Business Enterprise National Council, The State of Florida Office of Supplier Diversity, Florida Department of Transportation, U.S. Small Business Administration or Federal Aviation Authority. Without certification from one of these agencies, no points will be awarded in scoring the responses to this solicitation.
18	ALL	Will the County accept the initial proposal with the required page limit of 75 pages - singled sided? Will attachments/exhibits/flyers etc. be exempt from the 75 page limit? Yes, flyers or attachments would be exempt from page limit but may not be used in scoring.
19	ALL	Why is the group out to bid again? Is there a pricing target we need to achieve? The County intends to provide competitive benefits for their employees and are exploring market options to facilitate this intention.
20	ALL	Please provide the current performance guarantees in place. Performance guarantees are not currently in place.

Question		Answer
21	ALL	What is the medical condition of the lasered individual? This information is not able to be provided in order to protect the member's identity.
22	ALL	Can you please provide a revised census with home zip codes, employee status if cobra/retirees on plan, medical election (single/family), gender, & DOB? Yes, please see Attachment D.
23	Medical	Please confirm if the medical and Rx repricing is only being requested if and when we are selected as a finalist. This is correct.
24	Medical	What type of medical management programs apply to the current pharmacy benefit (i.e. step-therapy)? Plan 05360 - please see pages 113-127 of Attachment 1A of the RFP Plan 03564 - please see pages 113-126 of Attachment 1C of the RFP Plan 05771 - the pharmacy management programs mirror the other 2 plans.
25	Medical	Please provide a full RX data file that includes the following data fields: <ul style="list-style-type: none"> • Claim Information by Drug dispensed for a 12 month period • Date of Service/Fill Date • National Drug Code (NDC) = 11 digit number • NABP (Pharmacy) Number • Quantity Dispensed • Days Supply • Metric Quantity • Retail/Mail Indicator • Brand/Generic Indicator This information was requested but is not available at this time. We are uncertain if it will become available in time for the RFP due date.
26	Medical	Please provide the current RX rebate percentage and minimum guarantees This can be found in Attachment 3 - ASO Medical & Dental Services, Page 14 of 47. There are no minimum guarantees in place.
27	Medical	Please provide a copy of the Administrative Services Agreement as references in Exhibit B. Please see Attachment 3 - ASO Medical and Dental Services.
28	Medical	Please provide the ASO renewal. Please provide any amendments to the ASO agreement since 2015. The Medical ASO Renewal as of 10/1/2019 is \$64.77. Please see Attachment 3 of the RFP for the Medical ASO Agreement. The Dental ASO Agreement is attached in Attachment E of this Addendum.
29	Medical	Can you please confirm that if a carrier responds to the ASO portion of this RFP that is it not a requirement for that carrier to also submit proposals for the reinsurance/stop loss and PBM/Rx? Confirmed.
30	Medical	Is the ASO fee included in the funding rates? Yes, the ASO fee is included in the funding rates for medical and dental.
31	Medical	Please provide the Stop Loss renewal. The Stop Loss renewal is not available.
32	Vision	Please advise who the carrier was for vision prior to 2017? Length of time with prior carrier? The vision carrier has been Davis Vision for 5+ years.
33	Vision	Please confirm that MBE/WBE and/or local preferences is only preferred for this bid, not required. Should it be required, what is the required participation percentage? If participation is required, Per Section V, the MBE/WBE Certificate must be held by the proposer. Please confirm that the successful bidder must be a registered MBE/WBE vendor Section V outlines the proposal format but does not explicitly list where bidders are to include Section IV: Proposer Questionnaire. Please provide in what tab of the submission bidders are to include the questionnaire Please confirm that the requested \$100,000 medical fund request is for Medical proposers only Please confirm that all bidders, for all lines of coverage (Including Vision), are required to provide performance guarantees and that those guarantees must include a network discount guarantee Please confirm if "technology fund" is required for Vision vendor, and if so, how much is required/requested? Please confirm if File Transfer Fund applies to the Vision vendor, and if so, please specific amount requesting. Terms and Conditions request that we respond in writing to all complaint and appeals be processed through the purchasing division and are to be corrected in writing within 5 business days with written responses required (pg 15) – Is this a requirement? MBE and WBE firms have a preference and will receive up to 5 more points in the first evaluation scoring. A MBE/WBE firm is not required. Section V- Proposers Questionnaire can be placed in Tab B after the forms. All proposers will be evaluated on the information provided and performance guarantee. Terms and conditions regarding the sponce to complaints is a requirement unless you stipulate a request for exception to this this policy and provide reason why.
34	Vision	Would it be possible to get the following items? Section III: Exhibit VI – Vision Insurance Response Form – Word, Section IV – Proposer Questionnaire – Word, Vision - Top Provider Report (Disruption) – Excel Please see Attachment A - 19-035 - RFP - Health Insurance and Employee Benefits and Attachment F - Vision Disruption Report.
35	Vision	The questionnaire states: Please provide a vision disruption report for the attached provider list. – We did not receive a vision provider list. Will this be provided? Please see Attachment F - Vision Disruption Report.
36	Vision	The RFP is requesting a vision disruption report . I see the attachment with the dental provider disruption report but I do not see one for vision. Please advise. Please see Attachment F - Vision Disruption Report.
37	Vision	The broker RFP is requesting a vision disruption however I don't see that a vision provider report was in the original submission. Can you request? Please see Attachment F - Vision Disruption Report.

Question		Answer
38	Vision Is a disruption report needed for the Vision Proposal? If so can we please provide the claim file Please confirm if the Vision plan is 100% Voluntary and or if there are any County contributions provided to the employees?	Yes, a disruption report is required for the Vision Proposal. Please see Attachment F - Vision Disruption Report. Yes, Vision is 100% Voluntary. The County does not contribute to this plan.
39	Dental What is the rate history back to 10/2016?	The rate was \$4.27 PEPM from 2016 - 2017, the rate was \$4.57 PEPM from 2017 - 2018, and the rate is currently \$4.57 PEPM.
40	Dental Please advise who the carrier was for dental prior to 2017? Length of time with prior carrier?	The dental carrier from 2012 - 2015 was Florida Combined Life. The dental carrier from 2015 - current is Guardian.
41	Dental Can we get Dental Experience from 9/2018 thru current?	Yes, Please see Attachment B - Dental Claims and Enrollment.
42	Dental Attachment #3 only contained the Medical ASO agreement. Please provide the Dental ASO agreement.	Please see Attachment E - Dental ASO Agreement.
43	Dental Please provide a Dental member count report to include a count of subscriber and all dependent members (each spouse and each child covered) by month for the past 12 months.	Please see Attachment B - Dental Claims and Enrollment.
44	Dental Can you please verify that the \$1.00 for commissions is already built into the client's current Admin Fee of \$4.57?	Yes, the \$1.00 for commissions is already built into the clients current Admin Fee of \$4.57.
45	Dental Dental ASO fee is \$4.57. Does this fee include the \$1.00 PEPM Agent Commission?	Yes, the \$1.00 for commissions is already built into the clients current Admin Fee of \$4.57.
46	Dental Have there been any additional attachments or addenda released? If so, can you provide them via email or instructions on how to obtain them for our RFP response?	No. This Addendum is available on the County's web site at www.hbcc.org under Purchasing Division and by opening the "current solicitations" in the top left corner of the Purchasing landing page. Or you can register for free on VendorRegistry.com and download the solicitation. Then you should automatically be noticed when an Addendum is issued.
47	Dental May we only submit the applicable pieces that pertain to dental coverage?	Yes, if that is your company's focused area.
48	Dental Dental claim experience (attachment 8) included data thru August 2018. Can we get the same report parameters to include data thru March 2019 or the latest available? Please provide an electronic (Excel) Dental PPO claim file for the past 12 months to include date of service, procedure code, provider information, provider location, network status (in vs out), submitted charge and allowed charge.	Yes, Please see Attachment B - Dental Claims and Enrollment and Attachment C - Dental Utilization.
49	Dental We received dental experience thru 8/2018. Can we get experience from 9/2018 thru current?	Yes, Please see Attachment B - Dental Claims and Enrollment.
50	Dental Please provide dental claims broken out by plan. Please provide updated dental claims. (currently only provided through August.)	Please see Attachment B - Dental Claims and Enrollment.
51	COBRA/HRA Can you also confirm for P&A this RFP is for COBRA and HRA? Per the census it looks like they also have an FSA. Is this not included in the RFP?	The BOCC is soliciting proposals for COBRA, HRA and FSA administration. Currently, there isn't an HRA in place; however if a HDHP is implemented, an HRA administrator will be needed.
52	FSA/HRA Will the County supply the vendor with a payroll file of actual FSA payroll deductions and HRA contributions? If so, will the County confirm to the vendor file specs? How are claims funded? What is the frequency of funding? Will the vendor have ACH access to a County bank account for claims? If not, will prefunding be provided?	Yes, the BOCC will supply the vendor with a payroll file of FSA payroll deductions. Currently, there is not an HRA in place but the BOCC is soliciting HRA administration proposals in the event a HDHP is implemented. We can not confirm the file specs at this time. Claims are funded by payroll deductions. We are unsure of the frequency of funding. If ACH access is not provided, the BOCC would prefund.
53	HRA How many current HRA participants? Can you disclose the current HRA vendor? Can you disclose the current Per Participant Per Month HRA administrative fee? Does this fee include the debit card or is that an additional fee?	Currently, there isn't an HRA in place; however if a HDHP is implemented, an HRA administrator will be needed.
54	HRA On page 4 of 71 it mentions HRA as one of the following lines of coverage that the County seeks. However, in Section III – Response Forms page 40 of 71 there isn't an HRA Response Form to be completed. Is this correct?	Please see the attached response form labeled Attachment G.
55	HRA Is there an enrollment count and Plan Summary for the Health Reimbursement Account Plan? Is this request for proposal inclusive of Retiree Premium Billing administration? Does Highlands County have access to the State of Florida's healthcare plan contracts?	Currently, there isn't an HRA in place; however if a HDHP is implemented, an HRA administrator will be needed. Yes. Highlands County Retirees may have access to the State of Florida Health Insurance under specific requirements.
56	HRA How do the HRAs work with the medical plans? What is the contribution plan per? How many current participants have the HRA? Who administers the HRA and why are you going to market? What is the current cost of the HRA per participant per month?	Currently, there isn't an HRA in place; however if a HDHP is implemented, an HRA administrator will be needed.

Question		Answer
57	HRA	Are there any requirements for eligibility in the HRA? Is there a debit card associated with the HRA? Is there a debit card associated with the FSA? Currently, there isn't an HRA in place; however if a HDHP is implemented, the BOCC may elect to offer an HRA. All employees who potentially would elect to enroll in the HDHP would be eligible to participate in the HRA. Yes, there would be a debit card associated with the HRA account. Yes, there is a debit card associated with the current FSA account.
58	HRA	Is there an enrollment count and Plan Summary for the HRA Plan? Currently, there isn't an HRA in place; however if a HDHP is implemented, an HRA administrator will be needed.
59	FSA	Does the County desire or expect onsite FSA enrollment meetings? If yes, approximately how many and how many locations? How many current FSA participants? Can you disclose the current Per Participant Per Month FSA administrative fee? Does this fee include the debit card or is that an additional fee? Can you disclose the current FSA vendor? Employees would be permitted to enroll online through BenTek. Gehring Group can support the onsite enrollment meetings if necessary. Currently, there are 171 enrolled with Medical FSA accounts and the BOCC currently does not offer dependent care FSA accounts. You may include dependent care FSA account administration in your proposal. The current monthly per participant fee is \$4.00. This is inclusive of the debit card fee. The current FSA vendor is TASC.
60	FSA	Is dependent care FSA available? I only saw health care FSA on the census. If so, how many participants? Who is the current administrator and what is the cost per account? Currently, dependent care FSA accounts are not offered. You may include dependent care account administration in your proposal for consideration.
61	HSA	Do the County currently offer HSA administration? If so, who is the current HSA vendor? If currently offering HSA administration, can you disclose the Per Participant Per Month HSA administrative fee? If currently offered, how many HSA participants? Currently, there isn't an HRA or HSA in place; however if a HDHP is implemented, an HRA administrator will be needed.
62	HSA	Is there any future plans to offer HSA accounts? The BOCC is open to this possibility.
63	HSA	Does the County also seek an HSA cost proposal? Not at this time.
64	Retiree Billing Admin	Is this request for proposal inclusive of Retiree Premium Billing administration? Currently, the BOCC self-administers retiree billing. This was not included in the RFP.
65	Retiree Billing Admin	In addition to just cobra are they also looking for retiree billing? Currently, the BOCC self-administers retiree billing. This was not included in the RFP.
66	COBRA	I appreciate the invitation to submit a proposal but we are not an "authorized insurance carrier", instead we are a third-party administrator. I suspect that would immediately disqualify us. If this changes, please let me know. As an administrator, you may submit a proposal.
67	COBRA	Can you disclose the current fees for COBRA? Can you disclose the current COBRA vendor? How does the County pay for COBRA currently, Per Notice basis or Per Insured Employee Per Month basis? For COBRA, what is the County's COBRA activity - approximately how many terms per year? How many new hires? How many current COBRA members? Is the COBRA administrator expected to pay carriers directly? Or can COBRA premiums be remitted to the County on a monthly basis? The COBRA vendor is TASC. There are currently two employees who elected COBRA.
68	Technology	Could you please inform what technology platform they currently use and will they be using same platform moving forward? Currently, the BOCC utilizes the BenTek system. This will be in place for the 2019-2020 plan year.
69	Technology	They have requested technology funds. Could you please advise what that looks like? Pcpm? % of premium? Is your client currently experiencing service or network issues or issues that we should be aware of when providing our solutions? Technology funds are usually proposed in a flat dollar amount.
70	Life	Of the 887 active employees, 42 have no salary information listed. Can this data be included on the census Life Claims Exhibit: Can we have a report that shows the number of lives, paid claims, paid premium by month from 1/1/2016 to present? The current report only shows 10/1/2018 to 12/1/2018 Why is the Basic Life & Voluntary Life out to bid when it is currently under rate guarantee? Yes, please see Attachment D - Census. The County intends to provide competitive benefits for their employees and are exploring market options to facilitate this intention.
71	Life	Please request an updated experience report from Minnesota Life (prior carrier). We have it through 4/1/18 and we only have 4 months of our own experience to quote from; in order to provide the best quote we'd like to run a full incurral of 3-5 years of experience. Please see Attachment K - Life and AD&D Experience 2015-2018.
72	Life	I see that the current Life rate is guaranteed through 10/1/20. Can you provide some direction, here? Does the group wish to see Life proposals for the same 10/1/19 effective date as the other lines? Yes, the BOCC is requesting Life proposals for an effective date of 10/1/2019.
73	Life	Does the group participate in PERS? The BOCC participates in the FL Retirement System.
74	Life	1.Census with occupations. 2.Confirm net of commissions. 3.The only Life experience provided was for 3 months. We need experience for 3-5 years for the basic and vol life if possible. Please see Attachment D - Census for occupations. Please include 10% commission in your life and disability proposals. Please see attachment K for additional Life and Voluntary Life claim experience.

Question		Answer	
75	Life	Can you please confirm how many benefit eligible employees there are for the Basic Life/AD&D benefit? It appears there are 915 employees with coverage listed but another set of retirees and other employees with no benefit amounts listed on the census.	There are approximately 950 benefit eligible employees. Currently, certain agencies do not offer life insurance through the BOCC plan. Please assume in your proposal that all those listed on the census as being eligible for Life insurance coverage.
76	Life	1. Additional experience data from prior carrier for at least 36 months 2. RFP shows Employee voluntary AD&D rate but Voluntary Life cert does not indicate any voluntary AD&D coverage; which one is correct? If the RFP is correct, does the voluntary AD&D extend to dependents as well or just employees? 3. Waiver of premium report with face amounts, disabled dates, and approval dates	Please see Attachment K for additional Life and Voluntary Life claim experience. Yes, the current Life insurance includes AD&D at a rate of \$.03/\$1,000 for the Employee/Spouse/Child(ren) A waiver of premium report is unavailable at this time.
77	Life	It appears based on what was presented to the market that the group does have Waiver of Premium for retirees. The 2018 sold proposal also showed WOP not included for retirees. Can you please confirm that the group would like the following, WOP not included for retirees.	This confirms that Waiver of Premium does not apply to Retirees.
78	Life	It appears that your plan has been in-force with Florida Combined Life since 10/1/18 and is in rate guarantee through 10/1/20. What is the reason for this marketing? Are there issues with the current carrier? •We require occupations on municipalities in order to properly analyze the demographics of the group. The Division column on the census does not provide enough detail to properly determine each occupation. Please provide a census that includes specific job titles. •There are 42 active employees listed on the census with \$0 listed as the salary. Please provide the salaries for these individuals. •There are also 42 active employees and 53 retirees listed on the census that do not have a Basic Life volume listed. The active employees were outside of the waiting period but we cannot determine if they are part-time. Are these active and retired individuals eligible for Life/AD&D and disability coverage? •The life experience provided is limited and does not appear to align with the census totals, based on the Lives Count tab. Please provide the most recent 5 years of experience for all Life/AD&D coverage, including monthly premium, lives and a detailed claim listing with all active premium waivers. Please include run-out experience for any prior carrier coverage. •Please provide the most recent invoice for Life/AD&D to validate current lives, volume and premium.	The County intends to provide competitive benefits for their employees and are exploring market options to facilitate this intention. Please see Attachment D - Census. Information for the 42 employees is unavailable. Please assume to that all employees/retirees listed on the census are eligible for coverage. See Attachment K for additional Life claim experience.
79	Disability	Does the County offer LTD and STD today? o Please provide current certificates. o Are current commissions 10%? o Census: § Add a LTD and STD plan indicator to the census. If LTD is core buy up, we will need to know who is in the core and who is in the buy up. § Salaries for 42 active employees on the census are \$0. We will need these salaries added. o Current rates? o Request experience: § STD: 3-5 years of monthly paid claims, premium, and lives. § LTD: · 3-5 years of monthly premium and lives · 3-5 years of claim dollars tied back to the date of disability – by month or by year of disability · Closed claim list with the date of disability and the total amount paid · Open claim list with gender, date of birth, date of disability, net monthly benefit, total amount paid to date, current reserve, social security and/or PERS status, gross monthly benefit, expected claim termination date, and ICD9 code. § Rate change history. § Plan change history. o Request a current bill. o Are renewal rates available?	No, the BOCC does not currently offer short or long term disability coverage except on a worksite basis. Regarding the census, please see Attachment D - Census.
80	Disability	o Does the county participate in a Public Entity Retirement System? o Salaries for 42 active employees on the census are \$0. We will need these salaries added. o Page 56 of the RFP identifies the LTD plan. The rate section of this page shows a core rate box and a buy up rate box, but there is only one plan design and the top of the page clearly indicates "Voluntary Long-Term Disability." Are they looking for core buy up or just a voluntary LTD quote?	The BOCC participates in the FL Retirement System. Salaries for the 42 employees is not available. Regarding the census, please see Attachment D - Census. Page 56 of the RFP identifies the suggested LTD plan. The BOCC is requesting a single voluntary LTD plan option.
81	Disability	Disability The RFP requests voluntary STD and voluntary LTD quotes but there were no booklets, census elections or experience provided. Please confirm that these are new lines of coverage? If not, please provide a census with elections, booklets and the most recent 5 years of experience for LTD, including paid claims on an incurred basis and a detailed claim listing with individual claimant reserves, as well as the most recent 3 years of paid claims and premium for STD. Please include run-out experience for any prior carrier coverage.	Yes, these are new lines of coverage.

Question		Answer	
82	AD&D	The RFP requests supplemental AD&D but the supplemental booklet does not include this coverage. Is this a new line of coverage?	No, this is not a new line of coverage. Please see Attachment 12 - Basic Life Summary & Certificate Class 2. Class 2 (Employees) have Accidental Death and Dismemberment, but Class 1 (Retirees) does not.
83	Disability	EE paid STD is requested in RFP. No current carrier plan information is provided. a. Is there current coverage?- If yes, we need plan information, current elections, claims experience if more than 100 enrolled b. If not in force- Is there a formal or informal Salary Continuance plan or Sick leave plan in place (What are the Parameters) EE paid LTD is requested in RFP. No current carrier plan information is provided Is there current coverage?- If yes, we need plan information, current elections, and experience if over 200 enrolled If not in force- Is there a formal or informal Salary Continuance plan or Sick leave plan in place (What are the Parameters) The Census does not include occupation titles. Can this data be included on the census report	Currently the BOCC does not offer short or long-term disability coverage. This would be a new offering. Please see updated Census in Attachment D.
84	Disability	Please provide full occupations on the census. Please provide salaries for the 42 active employees missing that information on the census. Please indicate if there is a specified buy up monthly maximum benefit requested on the LTD buy up. The requested STD benefit duration does not dovetail with the LTD elimination period. Is the intent that employees be able to move from STD to LTD where possible? If so, should the STD benefit duration be 24 weeks? Please confirm whether the group participates in Social Security. Please confirm what (if any) state retirement plan the group participates in, and which classes participate.	Please see Attachment D - Census.
85	Disability	Will the Voluntary STD and LTD be new/virgin coverage for the BOCC? I don't see any attachments relevant to those lines of coverage and want to make sure I'm not missing anything.	Yes, these are new product offerings.
86	EAP	Why is the County out to bid? Is the County satisfied with the current program and utilization? Have there been any service issues? Can you share EAP utilization reports? Can you please send me a de-identified employee census (just headcount and zip codes are necessary)? Will the County and the Gehring Group accept generic EAP proposals from vendors? The RFP seems to be very heavily focused on other lines, and due to current volume and prior commitments, our team is unable to complete RFPs for groups smaller than 1,000 employees. However we are interested in submitting a proposal and pricing for consideration.	The County intends to provide competitive benefits for their employees and are exploring market options to facilitate this intention. We are not aware of any service issues. REQUESTED Please see Attachment D - Census. If you do not intend to send a proposal, please provide a decline to quote letter. Yes, the BOCC will accept generic proposals; however please include response forms, completed exhibits and questions. Confirm that you meet the requirements of the BOCC.
87	EAP	It looks like we (the EAP) are not able to reply/submit for this directly? It appears we would need to go through Florida Blue, correct? Are we able to apply directly? Also, New Directions Behavioral Health is able to manage EAP and MBH. Can you assist with us applying directly if we are able? Thanks for your help!	Your proposal should be sent directly to the Purchasing Division of the BOCC. In terms of going through FL Blue; that is to be worked out between FL Blue and New Directions.
88	EAP	1. How many total employees will be covered by the EAP? 2. How many hours of the following services are included within the current EAP contract per year? • Onsite training/orientation/educational seminars • Onsite health fair/event participation • Onsite critical incident response • Webinar training 3. How many total hours of the following services were utilized in each of the last two (2) years? • Onsite training/orientation/educational seminars • Onsite health fair/event participation • Onsite critical incident response • Webinar training 4. Please provide copies of 2017 and 2018 EAP utilization reports. If reports are not available, please provide the following for each of the last 2 years: • Number of employees on which the report is based • Total number of clinical cases • Total number of work-life cases • Total number of clinical sessions 5. Please provide insight into the condition of the workforce. Are there specific issues facing your workforce (i.e. stress, morale, etc.) and HR? Have there been any major events in the last year (i.e. reductions in force, critical incidents, etc.)?	Approximately 900 employees will be covered by the EAP. Please see Attachment L - EAP Usage. CIRs and training hours are pooled: 7 hours. Health fairs are also supposed to come from that (4 hours = 1 hour of the pooled hours). Additional information is not available at this time.
89	EAP	6. Is your EAP Helpline currently answered by customer service representatives or by clinical personnel? 7. What will be required of the clients we list as references? Will you conduct a telephone interview, require a written reference response, etc.? 8. Who is your health plan provider and is the plan self-funded? 9. On a scale of 1-5 with 5 being the highest, how would you rate your current EAP vendor? 10. SECTION IV: PROPOSER QUESTIONNAIRE – there is no specific section for EAP listed here. If we are only bidding EAP, should we answer the questions in the general area that are applicable only to EAP? 11. Does the County want the EAP to provide DOT Substance Abuse Professional Services? If yes, please answer the following: a. Should these be included in the PEPM or offered as a fee for service? b. If they are included in the PEPM, how many sessions per year are requested?	Please see Attachment L - EAP Usage. Additional information is not available at this time.