

City of Beaufort
RFP 2020 – 111 Benefits Brokerage Services
Questions and Answers Submitted by March 4, 2020
Questions & Answers posted by March 9, 2020.

1. **Question:** Who is the current medical coverage carrier?
Answer: Blue Cross & Blue Shield
2. **Question:** When is the renewal period?
Answer: It begins July 1. The fiscal year is July 1 – June 30.
3. **Question:** This RFP is to select a broker to represent you in the market?
Answer: Yes
4. **Question:** What are the requirements of the proposals?
Answer: The requirement details are stated in the RFP document on the public site. www.cityofbeaufort.org, Finance Department, Procurement, Current Bid Opportunities.
5. **Question:** How many retirees are on the plan.
Answer: There are 6 retirees currently on the plan.
6. **Question:** When was the last time this was solicited for bid?
Answer: Five years ago, 2015.
7. **Question:** Is the City fully insured with Blue Cross & Blue Shield?
Answer: Yes
8. **Question:** Who is the current broker?
Answer: Plan Benefit Services, Inc.
9. **Question:** Does the City offer additional coverage for example, cancer?
Answer: Yes, through Colonial Life and Mutual of Omaha.
10. **Question:** How many current employees? How many participate?
11. **Answer:** 180 total employees, 170 participate.
12. **Question:** Does Fire Dept. participate? How many employees?
Answer: Yes, there are approximately 60 Fire Dept. employees that participate.
13. **Question:** Can you clarify “lowest responsible Bidder” as stated in the RFP?
Answer: The lowest responsible bidder is determined by the evaluation committee according to the Award Criteria stated on page 12 of the RFP.

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13. Question: Would you be able to provide more information on current enrollment in the various benefits programs available to your employees? The total premium is a necessary component of providing an accurate cost proposal for services.

Medical – Monthly premium

Medical - Employees covered

Dental – Monthly premium

Vision – Monthly premium

Life – Monthly premium

Disability – Monthly premium

Supplemental – Carrier(s)

Supplemental – Products available

Supplemental – Monthly premium for each product currently made available

The most recent month of premium will suffice for the purposes of our cost proposal.

Answer: See Below: Exhibit A

14. Question: Do you currently utilize a benefit administration enrollment system? If so, please provide.

Answer: At This time, we do not, but we would like to.

15. Question: What payroll software do you currently utilize?

Answer: Tyler MUNIS

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Exhibit: A

BCBS of SC

<u>HDHP Standard Plan:</u>	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Employee Only	\$91.00	\$344.00	\$435.00
Employee + One	\$235.89	\$670.83	\$907.00
Family	\$287.00	\$968.62	\$1255.62

Preferred Blue Enhanced Plan

Employee Only	\$101.90	\$374.74	\$476.64
Employee + One	\$265.19	\$731.84	\$997.03
Family	\$352.36	\$1029.30	\$1381.66

Employees Covered: 131

Delta Dental

Employee Only	\$16.54	\$30.88	\$47.42
Family	\$60.84	\$55.43	\$116.27

Employees Covered: 148

Physicians Eyecare Plan

Employee Only	\$8.30		
Employee + One	\$15.80		
Family	\$23.20		

Employees Covered: 123

Tele-health Medicine (The Health Plan)

Employee pays \$1.80 regardless of coverage level

Employer pays \$7.20 regardless of coverage level

Employees Covered: 121

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Employer Paid Benefits – Mutual Of Omaha

Basic Life & ADD - \$15,000 Coverage - \$3.00 per employee

Employees Covered: 168

Long Term Disability – 90-day waiting period (62.5% of monthly gross salary not to exceed \$8,000)

Employees Covered: 168

Voluntary/Supplemental – Employee paid

Life Insurance – **Mutual of Omaha (Optional) Employees Covered: 118**

Increments of \$10,000 varies by age and amount (Employee, Spouse)

Child - \$15,000 coverage - \$.98 for all covered **Dependent Children Covered: 100**

Colonial Life Products (Premium varies)

Group Accident, Cancer, Critical Care, Gun Shot Wound, Whole Life (Employee & Spouse)

134 Active policies across the board with the plans with average of 20 employees participating

The Health Plan

Flexible and Dependent Care Spending Accounts

HSA Bank (Independent of other plans administered)

Health Spending Account