City of Rockwall

Employee Benefit Plans RFP

Vendor Questions and Answers

As of 6-10-2016

1. What is the employer contribution for employees and dependents?

Standard Plan – City Pays Monthly

Employee Only $684.98

Emp & Spouse $1,141.94

Emp & Children $1,028.54

Emp & Family $1,598.58

Premium Plan – City Pays Monthly

Employee Only $705.61

Emp & Spouse $1,160.39

Emp & Children $1,007.86

Emp & Family $1,518.18

Standard Plan – Employee Pays Monthly

Employee Only $51.00

Emp & Spouse $272.00

Emp & Children $190.00

Emp & Family $407.00

Premium Plan – Employee Pays Monthly

Employee Only $126.00

Emp & Spouse $431.00

Emp & Children $323.00

Emp & Family $748.00

1. Are there any Cobra members currently on the coverage? If so, provide census information.

Yes. We have requested this information from the carrier. We will provide once received

1. Copy of Contract/SPD (each line of coverage)

SPDs for each line of coverage were already included with this RFP. It is titled City of Rockwall PHIA Plan Doc Restated.

1. Current and Renewal Rates

Current Fees were provided. We have not received the renewal.

1. Can you tell me what the extension/due date for this RFP will be?

The extension will be until Friday, June 24th at 2pm. RFP has been updated with this information.

1. There are two RFPs with very different information. One lists Dental as Self-funded and the other as Fully Insured and one is asking for Voluntary LTD and Voluntary STD and the other does not. Can you please verify what you are requesting for quotes?

We are requesting quotes for both self-insured and fully insured medical, medical stop loss insurance, prescription drug service, self-funded dental, vision plan and COBRA.

1. We’ll also need clarification on the census. What columns represent Dental and Vision Enrollment? Can I assume the DE, DS, DC, etc. is Dental and the same for Vision VE, VS, etc.?

Yes, that is correct.

1. If we are quoting VLTD and VSTD, are these new benefits for the group? If not, do you have current participation? We will need job titles for the VLTD and VSTD, can you provide an updated census with job titles?

We are not requested VTLD and VSTD at this time.

1. Who are the current carriers?

GPA is the current carrier.

1. Can you send me the Dental and Vision Booklets or Summaries?

SPDs for each line of coverage were already included with this RFP. It is titled City of Rockwall PHIA Plan Doc Restated.

1. Is Dental Voluntary, Employer Paid or Contributory? If contributory, how much is the group contributing?

Contributory

Vision -City Pays Monthly

Employe Only $6.58

Emp & Spouse $13.15

Emp & Children $14.38

Emp & Family $20.97

Dental – City Pays Monthly

Employee Only $30.15

Emp & Spouse $60.31

Emp & Children $66.71

Emp & Family $96.86

Vision – Employee Pays Monthly

Employe Only $4.50

Emp & Spouse $9.00

Emp & Children $10.00

Emp & Family $14.50

Dental Employee Pays Monthly

Employee Only $17.00

Emp & Spouse $34.00

Emp & Children $37.00

Emp & Family $54.00

1. If the DE, DS, etc. is dental enrollment tiers, I am showing 201 enrolled in Dental, therefore, we will need experience.

Experience for dental was included with initial RFP release. Under the claims there are sections for Medical, RX, Dental and Vision.

1. If the VE, VS, etc. is dental enrollment tiers, I am showing 224 enrolled in Vision, therefore, we will need experience.

Experience for vision was included with initial RFP release. Under the claims there are sections for Medical, RX, Dental and Vision

1. I did not see a request for disruption report. Can you confirm if a disruption report will be requested?

No not at this time on dental.

1. Are there certain plan designs that you’d like to see quoted?

Please quote as close to current plan designs as possible.

1. We noticed a COBRA questionnaire in the RFP documents, would the City of Rockwall like COBRA quote as well?

Yes.

1. Does the group have any interest in an HSA?

Not at this time.

1. Per page 8 of the RFP document under ‘Specific Requirements’, 8.0, the City requires the vendor to attend monthly updates and quarterly review meetings at the City’s desired location in Rockwall, TX.  If vendor if unable to agree to this requirement, is the vendor still able to bid?

No. The City would like for the vendor to be able to meet this requirement.

1. The ‘Notice to Bidders’ also states that “Vendors requesting the proposal documents should call Lea Ann Ewing at the City of Rockwall at (972)771-7700 or by email: lewing@ rockwall.com.  Is there a proposal document outside of what was already provided online at <http://www.rockwall.com/finance.asp> ?

No.

1. 23. It looks like current dental plan is self-funded. However, we do not quote self-funded plans for groups with less than 300 enrollees. Will the city consider a fully-insured plan? If so, please ask the broker to provide the following additional information:

- Full dental booklets (it looks like this group has more than one dental plan).

SPD included with initial release. The City currently only has one dental plan.

- Updated census with dental enrollment by plan and tier (with zips).

Currently only one plan – enrollment is broken out by tier on the census.

1. As for vision, we need current rates and a summary

Summary is included. Vision is self-funded.

22. What is the fee for vision and dental services?

There is a fee for both Vision and Dental:

·         Vision - $1.00

·         Dental - $2.50