




**RFP-17-21
ADDENDUM 1
INSURANCE BROKER SERVICES**

DATE: June 22, 2017

FROM: Jennifer Nellis, Purchasing Agent 

PROPOSALS DUE: THURSDAY, JULY 13, 2017, BY TIME 1:00 P.M. OUR CLOCK

The following information is provided to all prospective offerors and is hereby made a part of the above-referenced proposal documents. **Proposers must acknowledge this Addendum 1 with their submittal.** This addendum is a total of four (4) page(s).

CLARIFICATION, ADDITIONAL INFORMATION, CHANGES:

- 1. Could you please tell me how many employees are currently participating in your health plan?**

Answer: 195

- 2. Please help us ensure that we understand the page limitations for our proposal. Is the limit 60 pieces of paper that could be printed on both sides and result in 120 pages of printed text; or 60 pages of printed text that if printed on both sides would result in 30 pieces of paper.**

Answer: 60 pieces of paper is intended to be a guideline.

- 3. Please help us understand the funding, premium level and commissions of each program and when each benefit line was last marketed as well as when marketing is required or anticipated:**

Benefit	Current Commissions based on a % of premium or the annual dollar amount of commissions paid last year	Length of Relationship with the Current Vendor	Date Last Marketed	Date of Next Anticipated Marketing
Medical	2%	16 yrs +	10/16	10/17
Dental	5%	16 yrs +	10/16	10/17
Vision	10%	16 yrs +	10/16	10/17
FSA / HSA	-	~5 yrs	10/16	10/17
COBRA Administration	-	Internal staff	10/16	10/17
Life / AD&D	15%	~1 + yr	10/16	10/17
Long Term Disability	15%	~1 + yr	10/16	10/17
Wellness	-	Internal staff	10/16	10/17
Voluntary Policies	Accident – 5% starting year 2 Critical illness – 8% starting year 2	varies	10/16	10/17
Insurance Broker	0%	16 yrs		
Other, please specify	-			

- 4. When the City of Wheat Ridge discusses a plan document, are you referring to a document that is similar to the 2017 Employee Benefits Guide found at www.ci.wheatridge.co.us . If so, would we be updating this document or creating a new document from scratch?**

Answer: No, we are referring to the legal requirement for a written description of plan terms and coverages.

- 5. To the extent that these are available, please provide sample literature and summary sheets typically used at open enrollment, or briefly describe these (i.e., plan comparison chart, rate sheets, etc.).**

Answer: The employee benefits guide is what is used at open enrollment plus fliers provided by each vendor. This document is available on the City website.

- 6. Please the typical number of days (count only one day when several meetings are in one day) in which enrollment meetings are held?**

Answer: Currently once during open enrollment. Anticipating up to 3 for the fall of 2017.

- 7. Please indicate the typical number of meetings (days) that the City typically meets with your Broker each year?**

Answer: Less than 5.

- 8. Do you also hold a wellness fair? When and what is typical content, if applicable?**

Answer: Held on Halloween each year. Typical content is representation from each vendor and biometric screenings.

- 9. Please list/detail the enrollment services currently used and those desired, if different.**

Answer: ADG open enrollment module.

- 10. Please indicate the number of enrolled members in each category? Please provide enrollment by Medical Plan, Family Tier for active employees, Retirees under age 65, and retirees eligible for Medicare enrolled in each medical plan option.**

Answer: Kaiser DHMO: 85 participants – 29 (Employee (E) only: 28 E+1: 28 Family)

Kaiser HDHP: 110 participants – 57 (Employee (E) only: 19 E+1: 34 Family)

COBRA: 4 participants – all Employee only (2 DHMO and 2 HDHP)

- 11. Are retirees offered enrollment in the same plans as active employees? If different, please specify.**

Answer: No, unless qualified under COBRA.

12. Do retirees pay the same rates as active employees or a different amount for coverage? Please specify.

Answer: Yes, if under COBRA

13. As a government entity, the City of Wheat Ridge is exempt for ERISA and is not required to file 5500's. Is this a service you still desire?

Answer: The City is currently exempt. Please delete this requirement.

14. Please define or list the on-line services that are currently available to the City of Wheat Ridge from your current broker?

Answer: Webinars, training summits.

15. Please list any additional on-line services that are of interest to the City of Wheat Ridge.

Answer: Same.

16. Do you operate any medical plans that are grandfathered with respect to ACA?

Answer: No

17. How are required plan notices communicated to your employees?

Answer: Open Enrollment, email and intranet

18. Are any of the following currently included in your programs?

a) Disease Management: YES

b) Telemedicine: NO

c) Exclusive Specialty Pharmacy: NO

d) Tiered, narrow, or exclusive provider network: YES

e) On or Near Site, zero-dollar co-pay, Primary Care Clinic: NO

19. We understand that this RFP has been issued because you are at the end of your agreement with the incumbent. Please list or identify any additional or enhanced levels of services that you are seeking at this time.

Answer: Nothing specific, however staff may be interested in learning about ways to improve the efficiency of open enrollment transmissions to the vendors.

20. What are the three top things that employees value most about your benefit programs?

Answer: Unknown without survey

21. What are the top three concerns, if any, that are expressed by employees regarding their medical program offering?

Answer: Unknown

22. What are the major challenges, or concerns, that the City of Wheat Ridge faces or anticipates over the next three years related to your health and benefit programs?

Answer: Cost, deductibles.

TERM REVISION:

Term is for one year and will renew automatically in years to follows unless written notice of termination is provided by either party to the other no less than 120 days before the end of such Agreement year. In the event of termination, the awarded vendor will participate in the successful transition of services to a subsequent provider.

ADDED DELIVERABLE:

The City may require the awarded insurance broker to provide an annual summary of commissions earned, shown as a percent and also in dollars for each benefit category.

Visit the City website for bid documents, addendum, project updates at www.ci.wheatridge.co.us

POINT OF CONTACT: Jennifer Nellis, Purchasing Agent, jnellis@ci.wheatridge.co.us or fax 303-234-5924 or phone 303-235-2811. Do not contact the user department or evaluation committee.