



RFP 24MCO621

In response refer to RFP No. 24MCO621 Addendum 1 and Response to Questions May 28, 2024

Ladies/Gentlemen,

There has been a change made to the original specification, please see below:

COPIES AND RECEIPT:

All submissions should [be sent on 3 USB flash drives to the submission location address below.](#) ~~be emailed as 1 file and should be sent to to me at pur103@co.midland.tx.us.~~ **An executed copy of the Proposal Affidavit SIGNED AND NOTARIZED (Page 8) must be included in each submission.** Please note that if no Proposal Affidavit is included, the response will be rejected. Midland County is exempt from all state and federal taxes. Tax-exempt certificates are available upon request. All responses must be submitted electronically in the Excel RFP workbooks by product. Responses not submitted within the RFP workbook by product will not be considered complete. [All responses should be submitted in a sealed envelope, marked on the outside:](#)

24MCO621 EMPLOYEE INSURANCE BENEFITS

Company Name

Responses must be received by **10:00am Local Time on Friday, June 7, 2024.** Late proposals will be rejected and returned without being opened. The clock in the Purchasing Agent's office is the official time piece for this submission.

SUBMISSION LOCATION: All bids which are mailed, shipped, delivered, etc. should be addressed as follows:

Midland County Purchasing Department
Midland County Courthouse
Attention: Kristy Engeldahl, Purchasing Agent
500 N. Loraine Street, Suite 1101
Midland, Texas 79701

This Addendum also includes 31 attachments.

RFP No. 24MCO621 Addendum 1 and Response to Questions

This document contains the following questions submitted by prospective bidders and responses to those questions.

1. We were reviewing your RFP and noted the following statement:

“No assignment by a selected broker of a resultant agreement, or any part thereof, or of funds to be received therefrom, will be recognized by the County unless such assignment has had prior written approval and consent of the County. The County will be contracting for the services of the individuals in the firm making the proposal and the qualifications of those individuals a material inducement for the award of the contract.”

Does this mean Midland County will not accept proposals from a broker for all of the benefit products you are seeking proposals for and are seeking direct proposals from carriers?

Correct. The County is only seeking proposals from carriers. The County currently has a benefits consultant and is not soliciting for that role at this time.

2. There was an EAP questionnaire/grid provided but no information was provided regarding the current EAP plan. Can you provide the number of face-to-face visits that are included on the current plan?

6 visits.

3. Vision – the response grid shows a space for a second vision option but it is not specified what changes they might be looking at. Can you provide the options you would like to see quoted?

The County doesn't have a set vision option they would like to see. We are interested in matching current benefits however, if the responding carrier has an alternative that would be advantageous to the County and its employees, we will evaluate.

4. I did not see the LTD claims experience – can you provide? We are looking for covered employees, paid premium and paid claims preferable broken out by month. Can you also provide a detailed list of any open LTD claims?

Claims experience by year has been attached to the addendum along with the current open claims report.

5. I wanted to reach out to clarify what you're looking for. Is this a process your current benefits advisory is conducting to evaluate the appropriate vendor in each of these areas of your current program, or are you evaluating the brokerage/benefits advisor relationship that will put together your best overall program moving forward?

The County is not looking for a brokerage/benefits advisor and is only seeking responses from carriers at this time.

6. Can you confirm that Midland County Texas utilizes Holmes Murphy as its insurance brokerage?

Confirmed.

7. On page 2, the RFP specifically states that 1 consolidated file must be emailed to pur103@co.midland.tx.us. However, further down on that same page, it says all bids which are mailed, shipped, delivered, etc. should be mailed to the County Courthouse. And then some of the Attachment A – RFPs state to send the proposals on a CD or flash drive. Is it your intent to offer all these as options? Please clarify the proper delivery method?

For submissions of this RFP, please send 3 flash drives to the County with all attachments. Please do not email.

8. Regarding the 1 file submission request, does this mean if we are proposing several (or even all) lines of coverage, we have to include all of these in one attachment to the email? Or are we submitting one proposal document for each, such as one for health plan, one for dental, one for vision, etc? I have no issue with either except I'm a little concerned about size of file limitations if we include them all in one attachment.

If responding to multiple lines of coverage, one proposal document will suffice. However, please complete the appropriate spreadsheets for each line of coverage.

For submissions of this RFP, please send 3 flash drives to the County with all attachments. Please do not email.

9. Can we get clarification on the effective date and extended first year contract? If this proposal is to be effective 01/01/2025 and the contract continues on a calendar year basis thereafter, there effectively is no extension associated with that first year of the contract. Instead, it seems the current vendors that are based on the County's fiscal year of 10/1-9/30 are the ones that are being asked to extend the current year (2024) contract to carry the County from 10/1/24 – 12/31/24. Will you please clarify this request?

The County will be extending current benefits with inforce carriers to 1/1/2025. All benefits submitted in this RFP will need to be with a 1/1/2025 effective date.

10. On page 12, the RFP requests presentation of renewal information to the Judge by May 1 for a 1/1 effective date. While this could be doable for some lines of coverage, generally insurance (especially stop loss) will not firm up rates this far in advance. This would result in submission of unfinalized numbers in May. Can you please confirm or clarify this timeline?

Correct. We understand that the timeline for stand alone stop loss may not have firm and final numbers with the RFP. Please provider preliminary Stop Loss quote with the RFP. Final negotiations will occur when additional data is available.

11. Under Attachment A, tab 1 of the Medical RFP, it shows we are to include "Mature Run Out Fees" in our admin fees. Our administration fees and run-out fees are completely separate as one only applies upon termination. Therefore, including them in our proposal rates doesn't make sense as the County would either pay the run-out fees or the administration fees, not both. Please provide an explanation of what this means.

The County is evaluating all costs for vendors on a multi-year basis. These costs may include run out estimates should the County choose to change carriers at the end of a contract term. While run out fees may not be part of ongoing costs year over year, providing these up front does help creates a clearer picture of long-term strategies.

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12. The main RFP states invoices must be mailed to a Midland PO Box; however, at least one of the Attachment A – RFP questionnaire states the County requires a self-bill process. Please clarify the billing requirements.

Questions concerning billing can be clarified during implementation.

13. The Dental RFP Attachment A states their current plan design is a DHMO and provides a copay for each. Is this accurate? It is my understanding their dental plan is a traditional dental PPO plan. Please clarify or correct.

Midland County currently has a Voluntary PPO plan on a group platform through the Guardian network. Additionally, Aflac has an individual (non-group policy) DHMO option that employees can elect for additional dental coverage.

14. Would you please confirm pharmacy questions are due 5/17. Pharmacy Attachment A has conflicting information noting questions are due 5/15.

ANSWER. All questions were due Friday May 17, 2024 by 5pm CST.

15. Are you open to receiving the invoice through any other methods? Email would be our preferred delivery option.

Questions concerning billing can be clarified during implementation.

16. Is there an opportunity to redline or negotiate under the “Other insurance requirements” section, specifically the additional insured, separate pollution liability policy, and umbrella over auto and WC?

Yes. Please include redlines as part of the RFP response.

17. What is the out-of-network reimbursement for the PPO? For example, 80th, 90th or MAC?

The current plan is a MAC

18. What is the employer contribution for the employee and dependents towards the dental premium?

Employer contribution is \$40.00 for all tiers

19. What is the agent/consultant commission, if applicable?

Standard commissions for all lines.

20. Can we obtain 24 months of dental claims experience?

Data included in the addendum in the ERS reports.

21. Please clarify the submission method. The RFP document states that we are to submit via email. However, the ‘Attachment A FSA Workbook’ indicates the following: *“The following questionnaire must be completed. All responses must be provided on a cd or flash drive.”* Please confirm we can disregard, and should submit all responses via email.

For submission of this RFP, please send 3 flash drives to the County with all attachments. Please do not email.

22. Clarification is needed on the below instructions. We are being asked to complete the 'general information' page which is considered Attachment A. However, Attachment A is the RFP Questionnaire/Pricing Workbooks which do not contain a 'general information section' nor does it have a section for a signature. Please clarify.

General vendor information is attached to the addendum.

23. The RFP states that "Proposers must complete the general information page provided on Page 11 of the RFP. This is Attachment "A" and must be signed by the person duly authorized to bind the proposer and identify the proposed account team." Can you please provide this document?

General vendor information is attached to the addendum.

24. Our standard is to provide 3 references. Please confirm that this will be sufficient.

Confirmed.

25. The group currently has an STD worksite plan through Aflac. Is the group requesting a traditional group STD plan?

The County is looking to provide the best benefit package for attraction and retention of employees. A group STD plan may be quoted, however will remain employee paid.

26. Can you please provide 5 years of LTD premium and claims? Detailed Open and Closed Disability Claim List (Date of Disability, Gender, Date of Birth, Gross Monthly Benefit, Total Amount Paid by Claimant, Disabled Life Reserve, Closed Date)

Claims experience is attached to addendum as well as the current open claims report.

27. Does the group participate in a Public Employee Retirement System? If so, do they also participate in SSDI?

Yes, the County participates in TCDRS and also pays social security and Medicare.

28. Can you please add employee ID and date of hire to the census tabs? The "Employer Paid Benefits" tab shows 566 employees enrolled in LTD. The "Employee information" tab shows 732 employees. However, there is no unique ID, so I can't tell who is enrolled in LTD on the "Employee information" tab and there is no DOB, Gender, Pay rate, and Zip Code on the "Employer Paid Benefits" tab.

Use the "Employer Paid Benefits Tab" for quoting LTD. The EE information includes employees that work for Adult Probation and other state agencies. They are full time employees but they do not participate in all of the County benefits. The County LTD has a 6 month waiting period, so employees who have been hired in the last 6 months will not show on the LTD coverage.

29. What are the County's Life & Accident Enrollment Conditions? (1:1, virtual etc.)?

Currently all enrollments are done in person by paper application and processed by HR on their admin portals. All vendors need to have the ability to work with a Benefit Administrator moving forward as they will be implementing one for 2025.

30. What is the County's current Life & Accident Enrollment Platform?

Enrollment is currently done on paper.

31. Any Paint points with your current Life & Accident carrier?

The County is required to bid benefits based on Texas procurement guidelines. However, the County is seeking to create the most advantageous benefits package for attraction and retention of employees.

32. Will Life & Accident enrollment be aligned with core enrollment?

Yes.

33. Are you looking for a single carrier for all requested products?

No.

34. Please clarify the Avant 2% Override (who is Avant)?

Avant is a wholly owned subsidiary of Holmes Murphy, our benefits consultant.

35. Will multiple responders be accepted from the same carrier?

Yes.

36. To confirm, the initial contract term will be 10/1/24-12/31/25? (From the note that the County will be moving to a 1/1 renewal as of 1/1/25)

The County will be moving to a 1/1/2025 effective date. Current coverage will be extended to 1/1.

37. Is there any broker commission % to be included within the vision rates?

Yes. Quote standard commissions.

38. How will adds/terms/changes be communicated to vision vendor

- a. HRIS file feed or manually to vendor portal?
- b. If HRIS, which system/TPA?

The County Treasurer's office is the payroll administrator. The County uses New World ERP to process.

39. Do any County job roles include a requirement for wearing safety eyewear? If so, does County have any benefits for employees that may require safety eyewear as a part of their job duties

The County does not have any specified benefits for employees who may use safety eyewear.

40. Besides looking for better rates, has the County experienced any issues with customer service, network, or other day-to-day concerns?

The County is required to bid benefits based on Texas procurement guidelines. However, the County is seeking to create the most advantageous benefits package for attraction and retention of employees.

41. Please provide one complete census that includes all eligible active employees and all eligible retirees with genders, dates of birth, dates of hire, zip codes, job titles, annual salaries, class (active full time or retiree), and elections. We are unable to link the censuses with elections to the Employee Information census tab because there are not unique identifiers within each census. The Employee Paid and Employer Paid tabs only list departments, so we cannot determine who is covered for Vision or LTD currently. Elections need to be linked to individual demographic info in order to provide a quote.

Updated census data has been provided with the addendum.

42. Please provide an updated census for all active full time employees with specific job titles. The current census includes divisions only.

Updated census data has been provided with the addendum.

43. There are 732 employees listed on the Employee Information tab, with 694 Full Time, 37 Part Time and 1 unlisted Employee. Please confirm who is eligible for Life/Disability/Accident/CI/HI/Vision.?

Use the "Employer Paid Benefits Tab" for quoting. The EE information includes employees that work for Adult Probation and other state agencies. They are full time employees but they do not participate in all of the County benefits.

44. If part time employees are eligible, what is the minimum number of hours/week for eligibility?

Part time employees are not eligible for health benefits. However, regular part time employees (not temporary) are covered under the retirement plan and employee assistance. There is no minimum hours/week.

45. The Employer Paid Benefits tab lists only 566 as covered for LTD. Please explain why all 694 full time employees are not included as covered on this tab?

Use the "Employer Paid Benefits Tab" for quoting. The EE information includes employees that work for Adult Probation and other state agencies. They are full time employees but they do not participate in all of the County benefits.

46. Are retirees included on the 732 life census?

Yes.

47. Are the earnings provided in the census annual salaries?

Yes with the exception of salaried employees who may show on a per pay period basis

48. Multiple full time employees have low earnings listed (<\$2,000). Please explain? We will need annualized salaries in order to rate.

Those employees are listed on a salary basis. The amounts that pull from payroll are the per pay period amount. We have included those individuals on another attached spreadsheet and annualized their pay. Note: Some of the state paid employees are able to choose between County benefits or the state's. Some of them are only covered by retirement (CSCD). We have included notes that should help answer questions on why an employee is or is not on the benefits census.

49. Please provide an updated LTD cert if available.

Most recent 5 years of LTD experience with paid premium, incurred claims, and number of enrollees in month to month format.

Most recent 5 years of LTD experience with paid premium, incurred claims, and number of enrollees in month to month format.

Open and Closed LTD claim list, including open claim reserve amounts along with the run date on the reserves

LTD rate history for experience period provided.

Additional LTD data as available has been include with the ERS reporting on the addendum as well as additional claims and current open claims reporting.

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50. Does the county participate in a state retirement plan?

Yes.

51. Does the county contribute to Social Security?

Yes.

52. Please explain the retirement eligibility for vision coverage.

The County bills the retiree the total cost for vision.

53. What is a "Qualified Retiree"?

Anyone who retires under the requirements of TCDRS is considered a qualified retiree. They must have and keep their benefits at the time of retirement to be eligible. The TCDRS requirements are 60 years old and 8 years of service, 20 years of service at any age, or when the sum of age and years of service equal 75.

54. Do retirees need to be covered for vision immediately prior to retirement in order to be eligible for retiree vision coverage?

Yes.

55. Does the county require the vision carrier to provide direct billing services to retirees?

No.

56. Please confirm the county currently offers only individual life coverage as individual policies and not group coverage.

Confirmed. Currently all individual policies.

57. If group coverage is offered currently, please provide the current group certificate, rates, individual election amounts and experience.

No group coverage at this time.

58. Please provide a recent vision invoice.

The addendum has included additional information as requested.

59. What commissions are requested for vision?

Standard.

60. Does the provided experience include both the active and retiree experience?

Confirmed.

61. Is the group open to a group VSTD plan/policy rather than a worksite offering?

The County is seeking to create the most advantageous benefits package for attraction and retention of employees.

62. Are elected officials included in the provided census?

Yes.

63. Are elected officials offered Life, Disability, Accident, CI, HI and Vision coverage?

Yes.

64. Are these employees actively working at least 30 hours per week?

No.

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65. Will electronic signatures via a platform such as DocuSign be acceptable, as opposed to a wet signature? Please advise.

DocuSign will be accepted.

66. Our firm is submitting a proposal response for vision benefits. Based on the instructions, we understand that Attachment "A" must be signed by the person duly authorized to bind the proposer and identify the proposed account team. However, within the Attachment "A" file applicable to vision ("Vision Vendor Response Spreadsheet"), a signature line and/or tab does not exist. Please advise how to best proceed, or if a signature is no longer required for Attachment "A".

Electronic signatures with the RFP attachments will be accepted.

For submission of this RFP, please send 3 flash drives to the County with all attachments.

67. There is a statement that all respondents must complete the "General Vendor Information Spreadsheet". However, we do not see a "General Vendor Information Spreadsheet" on the County's website. Are you able to provide a copy of this required document? Or, is this document no longer applicable? Please advise.

General vendor information spreadsheet is included with the addendum.

68. We understand that references are required. How many active references should be included in our response? It also appears as though a reference request is made within the "General Vendor Information Spreadsheet", but we do not have access to this response document at this time. Please let us know your preference as to how many active references to include in our response.

General vendor information spreadsheet is included with the addendum.

69. Within the "Provider Geo Access" tab, there are certain rows that are highlighted, with what looks like a placeholder for zip code requests. What zip code(s) would the County like to review results for in rows 24, 25, 37, and 38? Please advise.

79701 through 79708 and 79710 through 79712.

70. We received multiple census and I am unable to combine them and match up information for each employee. Some of the census don't have Dates of birth, Genders, Job Titles, Salaries and Home Zips. Would you be able to send a new census with all the employees with their dates of birth, genders, home zips, job titles and salaries? Along with the elections for each coverage? I noticed there seems to be more than one dental plan however I am unable to determine who has which coverage or plan.

Updated census data has been provided with the addendum.

71. Dental: Disruption data did not include street addresses inclusive of suite numbers. Can this field be added to the disruption data?

Full disruption data is included with the addendum. Please ensure that the dental disruption data is included on the spreadsheet response.

72. Were there any changes to benefits in the last 3 years?

The PBM was changed 10/1/22. There was a small increase in employee premiums.

73. Dental: Please advise if the current PPO plan covers the following services. These items are either silent or deviate between the Attachment B and A. Please specify what coinsurance the following procedures are covered:

- a. Sealants – **Not Covered**
- b. Implants – **Major Service (50%)**
- c. Endodontics – **Basic Service (80%)**
- d. Non-surgical periodontics (such as scaling & root planing) – **Basic Service (80%)**
- e. Simple Extractions – **Basic Service (80%)**
- f. Surgical Extractions- **Basic Service (80%)**
- g. Other oral surgery procedures – **Basic Service (80%)**
- h. General anesthesia – **Basic Service (80%) for surgical procedures**

74. Please confirm if adults and children are covered under ortho for the PPO plan and for children what the dependent age limit is.

Both adults and children are covered for Orthodontia. There is no age limit.

75. Please confirm if posterior composite fillings are covered or if they are alternate treated to amalgam fillings.

The plan will consider benefits based on the maximum eligible charge for the amalgam filling, the covered person will be responsible for the remaining charges.

76. Please confirm existing calendar year maximum is 2000 and if this was increase over the past 3 years.

Current annual maximum is 3000. This was effective in 2022. Annual max was previously 2000.

77. On the census, some fields are abbreviated to single letter options. Please provide a key for what these letters mean:

- a. Plan – A or B = A: 1 dependent, B: 2 or more dependents

Plan A is two or less covered individuals, Plan B is more than two covered individuals. So an employee with one dependent is Plan A, and an employee with two or more dependents would be Plan B.

- b. Status: A, R or C = Active, Retiree or COBRA

Status A=Active employee, R=Retiree, C=Cobra

- c. COBDE: N, P, S or Y

N = No, Y = Yes, P= Primary and S=Secondary.

78. Census does not show enrollee birthdays. Please advise if this field can be added.

dates of birth have been provided.

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79. Medical: The following additional underwriting information is requested:
- a. 24 mo. claims report
 - b. 24 mo. high cost claimant report over \$50K
 - c. Current billing statement
 - d. Stop Loss Declaration Page
 - e. PBM Contract
 - f. Administrative Contract (ASA)

Additional data as requested and available are included within the addendum. No other information will be provided at this time.

80. Please confirm there are no consultant fees or broker commissions that need to be included in the quote.

Benefits should be quoted with standard commissions.

81. Regards to the clinic that is available to the employees and dependents managed by Premise Health, are claims submitted to an in-network provider? If no, does the county full fund the cost of the clinic?

Yes. The County coverage the full cost of the clinic. Claims are not integrated.

82. Regards to the current wellness program offered through the Texas Association of Counties that the county pays for. What specific programs are being purchased by the county?

The current programs are all included in incumbent benefit offerings. The County will evaluate and create wellness offerings in the upcoming plan year based on the results of this RFP and vendors selected.

83. 695 employees listed on EE information tab as Full Time, however, only 567 employees listed on Employer paid Benefits tab for LTD coverage. Please confirm.

Use the "Employer Paid Benefits Tab" for quoting. The EE information includes employees that work for Adult Probation and other state agencies. They are full time employees but they do not participate in all of the County benefits.

84. LTD Census Clarification: 13 employees making less than \$22k annually listed as full time, 6 of which are listed as District Attorney and District Court officials, whereas their counterparts with the same job descriptions are averaging \$90k annually. Please confirm.

Updated census data has been provided with the addendum.

85. LTD Census Clarification: 7 full time employees missing job descriptions.

Updated census data has been provided with the addendum.

86. Complete census should include Job Descriptions, Gender, DOB, DOH, Work Zip code, Annual Salary. There are currently no cross identifying factors on the census to reference the Employee info with the Employer paid Benefit employees. Are you able to provide a census with cross identifying factors?

Updated census data has been provided with the addendum.

87. Per the call on Tuesday, Shawn outlined you have sent all experience that you have on the LTD. However, over the last 5 years of LTD were there any plan design changes over the experience period, as well as rate changes?

Additional LTD data has been provided with the addendum.

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88. Our best practice for executing our proposal documents is via electronic signatures, which are legally binding in the United States. Will you accept an electronic signature from the appropriate executive at our company in lieu of a manual signature?

Electronic signatures will be accepted.

89. Will you accept the Affidavit form without a notary during the pre-sale phase? If we are awarded the business, we will provide the original notarized signature, if requested.?

Confirmed.

90. Will you accept a docusigned initial?

Confirmed.

91. Please include an updated census with the following data points:

- a. Job Titles **Updated census data has been provided with the addendum.**
- b. Supp Life/ADD Volumes **Updated census data has been provided with the**

addendum.

92. Please confirm if there have been any open enrollments, plan changes, and/or amendments in the prior 5 years.

The PBM was changed 10/1/22. There was a small increase in employee premiums.

93. Please confirm the rate history of the past 5 years.

The PBM was changed 10/1/22. There was a small increase in employee premiums.

94. Please provide the County's most recent invoice for Life, Disability, & Supplemental Health plans.

Addendum has included additional information as requested.

95. Can we receive an individual claims listing for the Supplemental Life?

The County is not aware of any supplemental life claims at this time.

96. What is your current session model for the EAP?

6 visits.

97. I was unable to locate the following information, which will be required to properly evaluate this RFP:

- a. Large Claims – 10/2021 – 9/2022
- b. Aggregate Claims – 10/2021 – 9/2022

Addendum has included additional information as requested.

98. Signed Certification Statement from the firm's principal expressing interest in the project and certifying that sufficient resources of personnel, equipment, and time are available and committed to this project. Is there a Certification form or document that the County can provide?

Not at this time.

99. Is there any integration expected with the wellness program currently in place?

No.

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100. Is there any integration expected with the Premise Health clinic offered by the county?

No.

101. Regarding 24MCO621 EMPLOYEE INSURANCE BENEFITS_1_ document, page 11, we don't have the document named General Vendor Information Spreadsheet. Can they send that?

General vendor information spreadsheet is included within the addendum.

102. Regarding FSA Attachment A questionnaire, need to know if a CD or Flash Drive is required?

For submissions of this RFP, please send 3 flash drives to the County with all attachments. Please do not email.

103. How many Accident plans are currently offered for Midland County? Worksite Attachment D3 gives several different options with 4 different sets of rates within it. It doesn't appear that we have all the booklets for each option? The RFP document Attachment A is only looking for one set of rates for the Accident plan.?

Is it ok to streamline this offering to a dual option? Low and High plan options for the employees to pick from for both themselves as well as their dependents?

Yes, respondents are fine to streamline to a dual option.

104. On Worksite Attachment C with employee deductions....it does not indicate which Aflac benefits the employee has. Meaning the deduction shown does not say if it is reflective of Accident, Critical Illness, Hospital Indemnity or Short Term Disability? It only says Aflac.?

***Attachment with deductions provided**

105. In addition, on Worksite Attachment C are the employee deductions monthly deductions? If not, what is the payroll frequency?

Monthly Deductions.

106. Is it ok to show the Critical Illness plan with Cancer? Or would you like to see it quoted with Cancer and a second option without Cancer?

The County is seeking to create the most advantageous benefits package for attraction and retention of employees. Should respondents have a benefit offering for Critical Illness and Cancer that may be of benefit, we will evaluate those recommendations.

107. May we receive the Spec and agg. reports for 10/2021 – 9/2022?

Addendum has included additional information as requested.

108. Breakdown of current admin rates and Rx rebates?

Included with the addendum.

Current admin rates are included on ASA Amendment #1 included with the addendum attachments.

109. Confirm that Midland County is/or isn't retaining all Rx Rebates. Are we able to see current rebate actual or estimates for the current year?

County is currently getting Rx Rebates. Rebates have been included with the addendum.

110. Are you renewing the dialysis carve out and organ transplant policies for next year?

If the renewal is favorable the County would consider renewing this policy.

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111. Does the broker want to see a 14 month contract to bring them from a 10/1 to 1/1 - that would be a policy from 10/1/24-12/31/25?

No. Current benefits will be extended to 1/1/2025. All quotes should be for a 1/1/2025 effective date.

112. We will need aggregate and large claim reports from 10/1/21-9/30/22 to firm.

Addendum has included additional information as requested.

113. We will need full TPA disclosure reporting to firm: pend, denied, pre-certification, case management reports, etc.

Addendum has included additional information as requested.

114. We will need reporting through 6/30/24 to firm if we are looking at a 10/1/24 effective date or through 8/31/24 if we are looking at a 1/1/25 effective date.

The County will be extending current benefits to 1/1/2025. Any benefits quoted within the scope of this RFP will be effective 1/1/2025. Firm and final rates will be negotiated during Best and Final when additional claims data is available.

115. Dental – Attachment A – 2024 Midland County Dental RFP – Tab Questionnaire, Question #10: Confirm that you agree to the terms and conditions on the City's BAA included in the exhibits. Delta Dental Question: The BAA was not included in the exhibits. Could you please confirm if it will be provided at this stage?

The BAA will be provided as finalists are selected.

116. 24MCO621 Employee Insurance Benefits Documents – Required Proposal Section. C. General Information: Proposers must complete the general information page provided. This is Attachment “A” and must be signed by the person duly authorized to bind the proposer and identify the proposed account team. Delta Dental Question: The General Information page was not provided. Could you confirm if this is the Certification Statement that we received?

General vendor information spreadsheet has been included with the addendum.

117. 24MCO621 Employee Insurance Benefits Documents. Delta Dental Question: Refers to a “General Information Page” and the “General Vendor Information Spreadsheet.” Are these the same? Will the referenced documents be provided for completion?

General vendor information spreadsheet is included within the addendum.

118. Does the County intend to keep the Medical Tourism benefit and is it integrated with the major medical deductibles and accumulators or does it sit outside the plan from that standpoint? If it is included, can you provide any data points as to the number of services and dollar spend for the last 12 months or for the last plan year?

Information on the current program is included in the addendum. No additional data on spend is available.

119. If possible, please provide the ERS style report back to 1/1/22. That reporting format provides the best detailed claims info on medical and dental. Also, no dental claims at all provided back to 1/1/22 so need that even if not in ERS report format.

Addendum has included additional information as requested.

120. The County states a desire to move to a 1/1/xx renewal date. Is the intent to START the contract effective 1/1/25 w the new carrier elected OR start 10/1/24 and then the first renewal is 1/1/25 OR maybe 1/1/26? The RFP implies that the current vendors will be “extended” to 1/1 but we need to confirm this not only for ASO pricing but for ISL as well.

The County will be extending current benefits to 1/1/2025. Any benefits quoted within the scope of this RFP will be effective 1/1/2025.

121. Do medical benefits accumulate on a calendar year basis or contract year?

Calendar year.

122. Is the County requesting an Aggregate Stop Loss proposal as well as ISL?

Yes.

123. Is there any potential interest in a “large network” self-funded HMO option – even as a potential long term alternative as another option for the County?

The County is seeking to create the most advantageous benefits package for attraction and retention of employees and will consider alternative networks within the RFP evaluation.

124. The RFP states that the current plan is grandfathered there is reference inside the RFP that the winning vendor will not administer a grandfathered plan – but on the bid call there was reference that Midland County may decide to remain grandfathered. Can you confirm what the intent is for the new carrier?

If a new carrier is selected during this RFP, the County will no longer remain grandfathered.

125. We’d like a running-12 large claims report for the period 4/1/23 to 3/31/24.

Addendum has included additional information as requested.

126. Is there a current wellness fund in place today? If not, what level of wellness fund is being requested?

There is no fund currently in place. The County would like options to create a robust offering of services to members and would like an appropriately sized wellness allowance to add programing, create marketing, provide educations sessions and purchase promotional materials.

127. An “onsite” wellness resource is requested. Is that intended to be a true full-time representative or can it be a designated resource that partners with the County and visits in person periodically?

This can be a designated resource that does not need to be full time on staff.

128. Please provide the current SPD for medical and dental?

ANSWER. The current SPD is provided in the original RFP documents listed as Medical - Attachment E - 2022 Medical and Dental Plan Document. This is the most recent SPD the County currently has they have just included amendments in addition to the SPD for any changes.

129. Dental commissions say “standard” but on an ASO Dental bid there really is not a standard amount. Usually its net but we suggest you define a dollar amount on a PEPM basis for dental commissions.

Please use 15% commission if there is no standard rate

130. Please confirm the Dental OON R&C reimbursement percentage?

The dental plan is a MAC plan

131. As mentioned in above, we are missing dental claims and need those back to 1/1/22, preferably in the ERS reporting format.

Addendum has included additional information as requested.

132. Our best practice for executing proposal documents is using an electronic signature of an authorized signer. Are you willing to waive the ink signature and notary requirement for the proposal forms have them inked/notarized upon award?

Confirmed.

133. Total number of qualifying events in a 12 month period? Is the answer 144, based on the estimated 12 qualifying events/month provided?

Correct.

134. Total number of newly hired employees in a 12 month period?

197 – approx.. a 20% turnover

135. Are there any concerns about the current COBRA administrator?

The County is required to bid benefits based on Texas procurement guidelines. However, the County is seeking to create the most advantageous benefits package for attraction and retention of employees.

136. Are there any concerns about the current FSA administrator?

The County is required to bid benefits based on Texas procurement guidelines. However, the County is seeking to create the most advantageous benefits package for attraction and retention of employees.

137. Does the County have file feeds currently set up for FSA and COBRA? If yes, who are the file feeds set up with?

No.

138. After initial review of the contract provided, there is a request for unlimited liability. Would Midland County consider using the quoting Vendor's contract?

Include redlines or vendor specs with the RFP response for review.

Insurance requirements are:

-General Liability (including completed operations) with a \$1,000,000 per occurrence limit and \$2,000,000 general aggregate. Coverage should also apply within the general liability or by separate pollution liability policy for the liability arising out of the use of herbicides or other chemicals.

-Commercial Automobile Liability with a limit of no less than \$1,000,000. The coverage will also extend liability to hired and non-owned autos.

-Workers' Compensation with limit of \$1,000,000 for Employers Liability.

-We also require a minimum umbrella (or follow form excess policy covering over general liability, auto liability and workers compensation) of no less than \$2,000,000.

Midland County will require the selected Vendor to name Midland County as an additional for both the general liability and auto liability. A waiver of subrogation in favor of the County is required for the workers compensation. If the additional insured status or waiver of subrogation is not blanket, please send a copy of the actual endorsements prior to commencement of any working.

139. If not, in the absence of having our partnership agreement in place at this time, if they are OMNIA or Sourcewell members would they consider going that route?

Vendors will be chosen based on the results to the RFP platform.

140. Does the group utilize any ben admin / HRIS systems or payroll / enrollment platforms? If so, which one(s)?

New World ERP processes payroll. There is no current ben admin solution.

141. How has Midland County's FSA and COBRA Administration been going?

The County is required to bid benefits based on Texas procurement guidelines. However, the County is seeking to create the most advantageous benefits package for attraction and retention of employees.

142. Are there any areas Midland County is looking to solve for with a new vendor?

The County is seeking to provide its employees with a compelling benefits package to attract and retain employees.

143. Is it required to quote both COBRA Administration on a Per enrolled basis and Per Event basis?

The County will look at both methods to determine best cost advantage.

If so, please confirm the following:

a. Average number of new hires per month

14

b. Average number of Qualifying Events per month

20% turnover

144. ERISA Status: Is the group ERISA or Non-ERISA?

Non ERISA

145. EAP: Can you provide current plan design/coverage/ Service Model details?

Attached current EAP benefits handout for all benefits at a glance.

146. Vision Funding: Looks like Fully Insured rates, would the County accept self-funded options?

The county would currently like to see fully insured vision rates but an additional quote of self-funded can also be submitted.

147. What is the current visit model? (example: 3 visits, 5 visits, 8 visits, etc.)?

6 visits.

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148. How many onsite CISD response hours are included in the current contract? How many hours were used each of the last 3 years??

6 training hours. Is us unknown how many hours have been utilized.

149. How many onsite health/benefits/open enrollment fairs per year is the EAP provider expected to attend? How many hours is each fair?

1 per year is requested for a full day (8 hours). The County is open to varied arrangements that best serves the client and employees.

150. Is a commission to Holmes Murphy expected to be included for the EAP portion? If so, what is the commission amount?

Standard commissions.