

EMERALD COAST UTILITIES AUTHORITY
BID 2016 07
RFP Employee Benefits and Insurance
March 15, 2016

ADDENDUM NUMBER 3

Prospective Bidders:

This addendum is issued to clarify questions received about this request for proposal for this RFP.

1. Dental: Is the Dental deductible \$50 individual /\$150 family or \$50 individual / \$100 family?

Response: \$50 individual / \$100 family. A corrected benefits summary is attached to this addendum: "UCCI Dental Plan options 2015.pdf." All future respondents may email amy.williamson@ecua.fl.gov for access to this information.

2. Dental: Is the orthodontia coverage for child only or is it family coverage?

Response: Orthodontia coverage is for eligible dependent children.

3. Dental: Are the amounts for preventive services captured in your paid claims exhibit? If not, can we get a separate report showing the amounts paid but not posted to the PYM?

Response: Yes, the amounts for preventative services are captured in the claims data exhibit.

4. Could you provide clarification regarding the following question, "Do you offer online access to the carrier database? If so, describe the features of this access." Is this question in regards to acceptance of electronic eligibility files?

Response: Yes, this question is in regards to acceptance of electronic eligibility files.

5. What is the current enrollment platform for the group? Is it an online process, face to face or group meetings and who conducts it?

Response: Team approach with Providers and ECUA staff conducting group, face-to-face meetings and employees making their elections online via a benefits portal.

6. Does the employee participate in the PERS retirement plan or something similar?

Response: Employees participate in the Florida Retirement System (FRS).

7. Does the group have an EAP today? If so, what are the benefits and rates?

Response: Yes; Information about the EAP is provided as attachment to this addendum: "Unum EAP.pdf." The EAP service is included in the LTD rate. All future respondents may email amy.williamson@ecua.fl.gov for access to this information. We also offer employer-

paid EAP services through Cordova Counseling at a cost of \$0.55 per month, per employee.

8. Life: Please confirm if the Dependent Spouse and Child receive the AD&D benefit on the Voluntary Life?

Response: Dependent life insurance does not include AD&D.

9. Life: Please clarify if any retirees elected spousal life coverage. If so, please provide a census to show who has elected this coverage.

Response: A census showing which retirees elected Retiree Life benefits is attached to this addendum: "ECUA Retiree Life.xlsx." All future respondents may email amy.williamson@ecua.fl.gov for access to this information.

10. Life: Life Premium Waiver Report showing open claims and reserves.

Response: We expect to provide a response in the next addendum to RFP 2016-07.

11. Life: Clarification on Life plan designs: Are there two classes for active employees (Employees earning >\$50K and Employees earnings <\$50K)? Are the benefits for these classes 1x BAE (annual base earnings) to \$200K and Flat \$50K respectively?

Response: Correct.

12. LTD, STD: Can we get a copy of the most recent invoice?

Response: A copy of the most recent invoices are attached to this addendum: "Unum Invoices.pdf." All future respondents may email amy.williamson@ecua.fl.gov for access to this information.

13. Life, STD, LTD: Has Unum released the Renewal for the group yet?

Response: No.

14. Life, LTD, STD: How is the group being billed today? Self-billed, List Bill or other?

Response: Self-bill.

15. Life, LTD, STD: Can we obtain all rates from 2012 to present for all lines?

Response: We expect to provide a response in the next addendum to RFP 2016-07.

16. Life, LTD, STD: If 2016 renewal rates are received during the bid process, can you forward if this becomes available?

Response: Yes.

17. LTD/STD: Can you please confirm that the LTD plan changed with the STD plan on 1/1/15, to a 100% non-contrib plan?

Response: As of 01/01/2015, the LTD buy-up option is no longer offered. The premium for the current LTD plan is paid by ECUA.

18. LTD: Please provide a current LTD booklet.

Response: The current LTD booklet is attached to this addendum: "Unum LTD Plan Eff 01Jan2015.pdf." All future respondents may email amy.williamson@ecua.fl.gov for access to this information.

19. LTD: Closed Claim listing

Response: A LTD Closed Claim listing is attached to this addendum: "ECUA Closed Claims Report_Redacted.pdf." All future respondents may email amy.williamson@ecua.fl.gov for access to this information.

20. LTD: Please provide all plan detail changes. In addition, if there are two current options, we will need a revised census to indicate which employee has elected the options. Also, provide all rates and changes.

Response: As of 01/01/2015, the LTD buy-up option is no longer available and only one VSTD option is available. Rates were provided as an attachment to Addendum Number 1.

21. LTD: Did the group have a LTD benefit change? Does the LTD have a buy-up option? If so, what is the rate?

Response: As of 01/01/2015, the LTD buy-up option is no longer available.

22. LTD: Is this an ERISA plan?

Response: Yes.

23. STD: Please advise if the VSTD plan includes a Pre-X provision. If so, please provide the Pre-X information.

Response: The VSTD plan does not include a pre-existing provision.

24. STD: It appears the VSTD plan had 2 duration options, 11 and 24 weeks. Was this replaced with a single plan to 23 weeks as of 1-1-2015?

Response: Yes.

Regards,

Amy Williamson, CPPB, FCCM
Senior Purchasing Agent