

Amy Williamson

From: Anna Barbee [anna@cisco.com]
Sent: Tuesday, June 14, 2011 9:28 AM
Cc: Todd Torgersen
Subject: 2011 ECUA RFP Addendum #4

Please see responses below to questions recently submitted. Please note questions are presented exactly as received.

1. Why is this case out to market?

The Emerald Coast Utilities Authority periodically requests bids for all of the benefits to ensure they are providing their employees the best available benefit package at the most competitive rates. The ECUA seeks bids for their benefits as needed but typically not more than every three (3) years.

1. Why don't all the retirees listed on the census participate in the basic life plan? Is the retiree plan contrib?

Participation for retirees on the basic life plan is voluntary. Upon retirement, retirees who choose to continue the basic life coverage pick up 100% of the life premium for the basic \$10,000 life benefit or reduced benefit depending on age. Voluntary life is not continued through the ECUA, but coverage is portable.

2. Can you confirm on the dental if waiting periods apply and can you confirm if they have a rollover benefit or not.

The ECUA dental plans do not have waiting periods for Types I, II, III or IV. Their benefits do not presently include a rollover feature. However, the high option plan does include the Preventive Incentive feature which does not count any Type I services against the annual maximum.

3. On dental does the current carrier require pre-authorization of large claims?

No, there are no prior authorizations required, either based on cost threshold or diagnosis threshold.

4. Please confirm on the dental that dependent coverage includes both child and spouse.

The dependent rates listed on the rate pages do include child and spouse.

Low Plan:	Single rate:	\$23.00	Family Rate (includes spouse & children):	\$62.54
High Plan:	Single rate:	\$26.50	Family Rate (includes spouse & children):	\$72.04

Anna B. Causey

Vice President

2704 North 12th Avenue

Pensacola, FL 32503

850-433-9996 x110

850-432-5726 (fax)



HIPAA DISCLAIMER: The information in this e-mail may be privileged and/or confidential. It is intended only for use of the individual or entity named above. If you are not the intended recipient, or the agency or employee responsible to deliver it to the intended recipient, you are

hereby notified that any use, dissemination, distribution or copying of this communication is prohibited. If you have received this e-mail in error, please notify me immediately.