Subject: Request for Proposal (RFP) for Employee Benefits, RFP 2020-004, Scheduled to Open: March 31, 2020; Date of Issue: February 5, 2020

From: Adam Velez
Director, Contracting and Procurement

Date: March 18, 2020

This notice shall serve as Addendum No. V - To the above referenced Request for Proposal

Question 1: Are you able to obtain a copy of the dental and vision certificates of coverage?


Question 2: Are you able to obtain 3 years of dental and vision rate history?


Question 3: How are single source generics handled within the current program? Do single-source generics fall within generic or brand name benefit tiers?

Response: Yes, generic tier.

Question 4: Is Stop Loss a part of this proposal? If stop loss is part of this RFP, please provide a copy of your stop loss policy including you Current ISL and ASL levels and contract terms and your attachment points for current year.

Response: Please refer to documents titled, “Aetna Stop Loss policy” and “2020 SOLD Aetna Stop Loss Renewal”, posted as a separate attachment.
Question 5: What was the average network discount percentage and in network utilization percentage for the past 12 & 24 months?

Response: Please refer to document titled, “Aetna Key Statistics for 2018 and 2019”, posted as a separate attachment. The average 2018 and 2019 network discounts range over 60%.

Question 6: Is it possible to obtain current and renewal rates for vision and dental?


Question 7: Is it possible to obtain the past two years of vision experience?

Response: MetLife policy is to provide vision experience only for groups that have 1,000 covered employees. The Center does not meet this criteria. Vision experience will not be released by MetLife.

Question 8: Please provide the following reports for the most recent 12 months of the plan
   - Consultative Analytic Impact Report
   - Aetna Utilization Report


Question 9: Please confirm the valuation date for the provided paid claims information on the LTD. Does it line up to the 2/1/2020 individual claims listing?

Response: Confirmed. Also, please refer to the document titled, “UNUM LTD Open Claims Detail Report”, posted as a separate attachment. The LTD open claims listing includes all open LTD claims with UNUM.

Question 10: Please provide the current basic life and personal AD&D rate.


Question 11: Can you provide current and renewal rate for all ancillary lines?

Response: Please refer to responses to questions no. 2 and 10.

Question 12: Can you provide the following: certificates for dental, Renewal rates for dental, Rate history for dental, vision experience (only if above 500 lives enrolled).

Response: Please refer to the response to question no. 16 on Addendum IV. Rates will not be provided. Vision experience will not be provided per MetLife policy.
Question 13: According to your census, 153 employees are enrolled in Critical Illness. 61 of those employees have either $10,000 or $20,000 of coverage. 92 show an election, but have $0 in Critical Illness coverage; are those 92 enrolled in Critical Illness? If so, at what coverage amounts?


Question 14: Please provide current Critical Illness rates.

Response: Refer to the response to question 10.

Question 15: Rates in the benefit guide are reflected per pay period. Are full monthly Dental rates available for each plan option?

Response: Refer to the response to question 2.

Question 16: Rates in the benefit guide are reflected per pay period. Are full monthly Vision rates available?

Response: Refer to the response to question 2.

Question 17: Please provide the current rates for Basic Life and AD&D.

Response: Refer to the response to question 10.

Question 18: 28 employees are listed as having no LTD or STD coverage. 3 have waived coverage, all others are stated as simply “no coverage.” Are these employees ineligible? If so, why?

Response: As of the date the census was generated, these employees’ Hire Date or Re-Hire Date reflected they were not yet eligible for coverage due to the waiting period.

Question 19: Please provide all LTD and STD rates.

Response: Please refer to the response to question 10.

Question 20: Please provide the current LTD rates and the LTD rate history for the last 5 years.

Response: Please refer to response to question no. 10. Prior to 2020, the LTD rate had not changed during the previous 4 years.

Question 21: Please provide the current STD rates and the STD rate history for the last 5 years.

Response: Please refer to response to question 10. The last change to the STD rate occurred effective January 1, 2016, when the base / buy STD rates changed from $.16 / $.43 to $.192 / $.516.

Question 22: Please provide a copy of your current bill or in force rates for Life and Disability.

Response: Please refer to the response to question 10.
Question 23: Please provide a detailed closed claims listing, and total paid claims on both open and closed claims.


Question 24: Please provide the ER paid rates for LTD and STD. It looks like the STD is a core/buyup plan; however, the only rate provided is for the buy-up plan.

Response: Please refer to the response to question 10.

Question 25: In addition, can we get a Rate History for LTD and STD?

Response: Please refer to the response to question 10.

Question 26: What is your Case Management reach/engagement rate?

Response: This information will not be provided (Aetna proprietary)

Question 27: Please provide engagement statistics by modality (i.e. telephonically, digitally, in person).

Response: This information will not be provided (Aetna proprietary)

Question 28: What is the prevalence rate by disease state?

Response: This information will not be provided (Aetna proprietary)

Question 29: What percent of members with a chronic illness are identified as high risk, moderate risk and low risk? Of those, what percent are engaged by modality?

Response: This information will not be provided (Aetna proprietary)

Question 30: How many individuals are engaged telephonically, digitally and in person?

Response: This information will not be provided (Aetna proprietary)

Question 31: Please provide prior and current rates for the 2 DPPO plans and the DHMO plan.

Response: Please refer to the response to question 2.

Question 32: Please Provide prior and current monthly rates.

Response: Please refer to the response to question.

Question 33: Are you able to share the current fees for FSA, HSA, and COBRA administration?
Response: Please refer to the documents titled, “2020 – SOLD Proficient COBRA Proposal,” and “2020 – SOLD Proficient Sec 125 Renewal”, posted as separate attachments. The Center does not offer an HSA.

Question 34: Please provide in force LTD rates

Response: Please refer to response to question 10.

All other RFP conditions remain unchanged.
RFP documents may be downloaded from http://www.chcsbc.org/contracting-opportunities/