

# SEDGWICK COUNTY, KANSAS DIVISION OF FINANCE Purchasing Department

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### ADDENDUM 2 RFP #21-0053 EMPLOYEE ANCILLARY BENEFITS – WORKSITE BENEFITS

August 10, 2021

The following is to ensure that proposers have complete information prior to submitting a proposal response. Here are clarifications regarding our request.

Questions and/or statements of clarification are in **bold** font, and answers to specific questions are *italicized*.

1. Our workforce, including those who assemble binders, have not yet transitioned back into the office full time. We would prefer to provide only an electronic version of our response by the due date. Please confirm that this is acceptable in fulfilling the submission requirements of the RFP?

Answer: The county requires a hard copy and one electronic file for responses to this RFP.

#### 2. Please confirm electronic signature is acceptable for this RFP.

Answer: The county requires a hard copy and one electronic file for responses to this RFP.

3. Please advise when the census will be provided?

Answer: Included with Addendum.

4. Please provide current rates.

Answer: Included in Addendum 1, RFP #21-0053 Employee Ancillary Benefits - Worksite Benefits.

5. Please confirm you will give additional time for questions after the addendum with census is released.

Answer: No additional time for questions.

6. What type of enrollment platform is currently being utilized? Please provide the name of the specific platform vendor(s) and how long you have been using this vendor to facilitate annual open enrollment as well as life event changes.

Answer: Internal Self Service Employee System built and links to SAP payroll software.

7. If we cannot respond to the disability portion of the RFP request will our response still be considered for the remaining Accident, Critical Illness and Hospital Indemnity coverages?

Answer: All proposals will be considered and evaluated on the same criteria.

8. ACH draft billing – is this request for the carrier to set up individual ACHs to collect premium for these products with each employee? Is Sedgwick unwilling to deduct premiums from employee paychecks and remit to carrier via a monthly invoice?

Answer: The county wants to understand if this is an option. Currently they are premiums are payroll deducted.

9. What is the minimum number of hours per week an employee needs to work in order to be eligible for coverage? We see it mentioned that eligible employees must work 80% of the full work schedule. Is a full work schedule considered 40 hours (so the minimum needed to be eligible would be 32 hrs./week)? Are part-time employees eligible?

Answer: The minimum hours are 32. Part-time employees are not eligible.

10. Are you looking for us to match the current in-force plans as closely as possible, or would you like more modernized plan designs?

Answer: The county will take under consideration any benefits enhancements in the evaluation process.

11. On the provided Addendum 1 Agreement with Aflac, page 138 shows two sets of rates for the Accident plan (Base Plan One and Base Plan Three). What is the difference in the plan design between these two plans? It appears only one plan design is provided in this document.

Answer: There is only one plan, Base Plan Three.

12. Some of the listed Aflac Hospital Indemnity benefits appear not to be HSA compatible. Can you please confirm you would like to receive a Hospital Indemnity quote that is HSA compatible?

Answer: Yes, this should be HSA Compatible.

13. Will the supplemental health plans be self-administered/self-billed by the employer, or will the insurance carrier be responsible for maintaining individual employee records and generating monthly invoices?

Answer: As it currently is processed an invoice will be generated monthly. Please describe alternative options if available options.

## 14. Is there a TPA for this group?

Answer: No TPA currently for Worksite Benefits.

15. Is there any producer/broker working with Sedgwick County? If so, is there a specific commission that needs to be paid to them?

Answer: IMA is the County's Benefits Consultant. Standard commission should be included.

#### 16. Should Accident coverage be quoted as off-the-job coverage or 24-hour coverage?

Answer: 24-hour coverage.

17. What is the name of your current payroll system? SAP, version 6.0?

Answer: Version 6.06.

18. Is current benefit administration system in which employees make benefit elections in, a component of the county's payroll / HCM system? If not, can you explain what it is?

Answer: Internal enrollment system that links to payroll software.

19. What limitations does the current benefit admin system have as it relates to worksite plans?

Answer: Internal Enrollment System.

a. Able to handle issue age rates on Critical Illness or is attained age required? What are they today? Preference between either?

Answer: N/A.

b. Able to have inclusion of underwriting / evidence of insurability questions for the employee to answer within the enrollment process (actively at work, health conditions, etc.)?

Answer: N/A.

c. Able to "stack" or combine certs with additional coverage elections YTY (Perm Life)?

Answer: No.

d. Able to generate enrollment reports that include worksite product fields (Date of Enrollment, EE question responses, coverage changes, etc.)?

Answer: Enrollment reports.

# 20. Does the county offer a Qualified High Deductible Health Insurance Plan?

Answer: Yes.

### 21. Does the county offer a Health Savings Account?

Answer: Yes.

22. Will enrollment for 1-1-22 effective benefits be an active enrollment? Meaning would it be expected that 90% of employees would return either an election or a declination/waiver of enrollment?

Answer: TBD based on results of RFP(s).

#### 23. Can you provide a Summary of benefits for all Aflac products as well as pricing?

Answer: Included in Addendum 1, RFP #21-0053 Employee Ancillary Benefits - Worksite Benefits.

# 24. Vol Life/STD Question #17.4 - Please provide more detailed specifics as to the information requested. Is there specific reporting the county is requesting?

Answer: Will you as the vendor reconcile on a monthly basis, the enrollment with the amount billed? Will the county have to reconcile their own invoices?

#### 25. Please provide experience for all worksite products.

Answer: No experience will be provided.

#### 26. Please provide historical plan change.

Answer: No recent plan changes.

#### 27. Please provide rate history for all worksite products.

Answer: No recent plan changes.

Submittals are due **NO LATER THAN 1:45 pm, CDT, Tuesday, August 24, 2021**. Late proposals will not be accepted and will not be considered for award recommendation.

# PLEASE ACKNOWLEDGE RECEIPT OF THIS ADDENDUM ON THE PROPOSAL RESPONSE PAGE.

Joseph Thomas

Joseph Thomas, CPSM, C.P.M. Purchasing Director