

**BOCC APPROVAL OCTOBER 21, 2021  
BOARD OF BIDS AND CONTRACTS OCTOBER 14, 2021**

**9. EMPLOYEE ANCILLARY BENEFITS - WORKSITE BENEFITS -- HUMAN RESOURCES**

**FUNDING -- HUMAN RESOURCES**

(Request sent to 164 vendors)

RFP #21-0053 Contract

<b>SHORT TERM DISABILITY</b>	<b>American Fidelity Assurance Company</b>	<b>Blue Cross and Blue Shield of Kansas</b>	<b>Standard Insurance Company dba The Standard</b>	<b>Metropolitan Life Insurance Company dba MetLife</b>
<b>Primary Benefits</b>				
All Eligible Employees				
EP (accident illness)	Choice of 7 or 14	1 8	7 7	<b>14 14</b>
Duration (including EP)	Choice of 90, 180, or 365	13 weeks	90 days	<b>13 weeks</b>
Benefit Amount Range	\$500.00 to \$10,000.00 per month not to exceed 60% of salary	60% to a max of \$1,000.00 per week	60% to a max of \$1,000.00 per week	<b>\$50.00 - \$1,000.00 per week, not to exceed 60% of salary</b>
Benefit Amount Increments	\$100.00	-	\$25.00	<b>\$25.00</b>
<b>Additional Provisions</b>				
Disability is Loss of:	Own Occ	Did Not Provide	Own Occ	<b>Own Occ</b>
Pre-Ex (look-back wait)	12 12	12 12	Did Not Provide	<b>12 12</b>
Minimum Participation	20%	Did Not Provide	25%	<b>15%</b>
Guaranteed Issue	Yes	Did Not Provide	Yes	<b>Yes</b>
<b>Volume &amp; Cost per \$10.00 of Weekly Benefit</b>				
STD	7 day EP - 90 day BP	-	-	-
<24	\$1.41	\$0.37	\$0.76	<b>\$0.92</b>
25-29	\$1.41	\$0.37	\$0.76	<b>\$0.92</b>
30-34	\$1.41	\$0.37	\$0.83	<b>\$0.92</b>
35-39	\$1.41	\$0.37	\$0.57	<b>\$0.92</b>
40-44	\$1.41	\$0.37	\$0.45	<b>\$0.92</b>
45-49	\$1.41	\$0.37	\$0.51	<b>\$0.92</b>
50-54	\$1.54	\$0.42	\$0.56	<b>\$1.59</b>
55-59	\$1.54	\$0.49	\$0.75	<b>\$1.59</b>
60-64	\$1.89	\$0.61	\$0.93	<b>\$2.19</b>
65-69	\$1.89	\$0.75	\$0.93	<b>\$2.19</b>
70+	\$1.89	\$1.05	\$0.93	<b>\$2.19</b>

No Bids	AxisPlus Benefits	Charlesworth Consulting, LLC	Delta Dental Plan of Kansas Inc.	EMPAC
	Gallagher Benefits	Hays Companies of Kansas	Hub International Insurance Service	Humana
	Kansas Health Insurance Cooperative	Lockton Companies LLC	MGT of America	New Directions
	Providers Care Network	Speer Financial, Inc.	Sun Life	UMB Bank, N.A.
	VSP Vision Care		WIBA Insurance	

On the recommendation of Joe Thomas, on behalf of the Division of Human Resources, Margaret Flanders moved to **accept the proposal from Metropolitan Life Insurance Company dba MetLife at the rates listed above starting January 1, 2022 for a period of three (3) years ending December 31, 2024 with two (2) one (1) year options to renew.** Randy Bargdill seconded the motion. The motion passed unanimously.

An evaluation committee comprised of Lorien Showalter Arie - Budget; Wendy Hummell - Sheriff's Office; Karen Bailey - County Clerk's Office; Sarah Meek, Connie McAfee, Anna Meyerhoff Cole, and Sheena Schmutz - Division of Human Resources; and Joe Thomas - Purchasing evaluated the proposal responses based on the criteria set forth in the RFP. Based on scoring, MetLife was chosen for award.

Sedgwick County offers ancillary or supplemental insurance benefits to employees who are responsible for the full cost of coverage. Coverage includes short term disability, critical illness, cancer, accident, and hospital indemnity. The current vendor is AFLAC. The committee recommends MetLife.

Notes:  
This is a proposal and not a bid. Proposals are scored based on criteria set forth in our RFP. There are six (6) components to this RFP:

Component	Points
A. Meeting all proposal requirements and instructions	20
B. Network access	20
C. Customer Service and member experience	20
D. Administrative Services (Claims Processing, Reporting, Billing, etc.)	15
E. Experience and Qualifications working with government entities	15
F. Overall cost of solution	10
Total Points	100

### Questions and Answers

Russell Leeds: Can you explain line item two (2) accident/illness and the numbers across there 7/14, 1/8, 7/7, and 14/14?

Becky Atencio: For the elimination period you would have to be disabled for 14 days for either accident or illness. That would pay out on the 15<sup>th</sup> day for both.

Jared Schechter: Does the minimum participation line mean 15% of county employees have to participate?

Becky Atencio: Yes. Typically they don't always hold to that but that is the standard for Met Life that 15% of eligible employees would participate in that. I don't believe they would have an issue with that.

Jared Schechter: If they don't hit 15%, nothing changes?

Becky Atencio: They like to have 15% of the population to participate with that policy, which typically is standard. Typically, we would see 15% or more employees taking the coverage.