

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

8. EMPLOYEE ANCILLARY BENEFITS - WORKSITE BENEFITS -- HUMAN RESOURCES

FUNDING -- HUMAN RESOURCES

(Request sent to 164 vendors)

RFP #21-0053 Contract

CANCER	Aetna Life Insurance Company		American Fidelity Assurance Company	Blue Cross and Blue Shield of Kansas	Metropolitan Life Insurance Company dba MetLife
	Plan 1	Plan 2	Enhanced	Cancer	Cancer
Pre-Existing Condition Limitation	Yes	No Pre-X	No Pre-X	Did Not Provide	3/6
Wellness Benefit Amount	\$75.00	\$60.00	\$60.00	\$50.00	\$50.00
PLAN UNDERWRITING OFFERS					
Benefit Amount		Up to \$15,000.00	Up to \$15,000.00	No Lump Sum	\$15,000.00 or \$30,000.00
Guarantee Issue Amount (Employee)	No Guarantee Issue	\$30,000.00	\$30,000.00	-	\$30,000.00
Guarantee Issue Amount (Spouse)	No Guarantee Issue	50% of Employee Benefit	50% of Employee Benefit	-	50% of Employee Benefit
Guarantee Issue Amount (Children)	No Guarantee Issue	50% of Employee Benefit	50% of Employee Benefit	-	50% of Employee Benefit
PLAN BENEFITS					
Initial Care					
Initial Benefit	\$500.00	\$1,000.00	Additional Benefits per service (i.e Chemo, surgery, etc.)	\$300.00 per day IP and \$100.00 per day OP	100%
Non-Invasive Cancer	\$1,000.00	\$1,000.00		\$300.00 per day IP and \$100.00 per day OP	25%
Skin Cancer	\$100.00	\$100.00		\$300.00 per day IP and \$100.00 per day OP	5%
MONTHLY RATES					
Monthly Age Banded Rates EE Only \$15,000.00					
19-24	\$34.79	\$46.80	-	-	\$4.65
25-29	\$23.52	\$33.53	-	-	\$5.70
30-34	\$40.08	\$56.38	-	-	\$7.05
35-39	3 years	3 years	-	-	\$9.15
40-44	Waived	Waived	-	-	\$12.90
45-49	15%	15%	-	-	\$16.95
50-54	-	-	-	-	\$22.20
55-59	-	-	-	-	\$27.60
60-64	-	-	-	-	\$32.55
65-69	-	-	-	-	\$33.45
70-74	-	-	-	-	\$29.25
75+	-	-	-	-	\$31.95

Monthly Composite Rates					
Employee	-	-	-	\$5.57; \$8.82 over 65	-
Employee + Spouse	-	-	-	\$9.27	-
Employee + Child(ren)	-	-	-	\$8.22	-
Family	-	-	-	\$13.14	-
Individual	-	-	\$16.70	-	-
Single Parent Family	-	-	\$24.80	-	-
Family	-	-	\$32.20	-	-
Rate Guarantee	-	-	Did Not Provide	Did Not Provide	3 years
Participation Requirement	-	-	Did Not Provide	Did Not Provide	5% Minimum Participation Waived if Preferred Enrollment Method
Commission	-	-	Net of Commissions	Net of Commissions	20%
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, Jared Schechter 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 cancer, critical illness, short term disability, 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

Jared Schechter: I have a question on the rates. It doesn't really show what the family rate would be or single parent family. It has all these breakdowns by ages. Does that include the family?

Becky Atencio: It would be age rated for the spouse as well. They would look at which tier they would fall into so it's not the composite rate for the employee or the spouse. I'm just taking a look here at the child coverage. Oh it is 50% of the employee benefits. On this spreadsheet, it's not reflecting a composite for the child. Let me see if we have a different version here that I can work through. I do know that the spouse would be subject to the age rated grid as well.

Diane Thornton: While Becky is looking that information up, we are allowing individual employees who want to continue with AFLAC for any reason to set those policies up on a direct bill so no one is forced to lose the policies they currently have. Is that correct Sheena?

Sheena Schmutz: That is correct.

Diane Thornton: It is also an industry standard to keep worksite benefits with the same carrier in order for streamlining administration and if there is any crossover of the type of claims that are filed, it helps the policy holder as well to have everything with one (1) carrier.

Becky Atencio: That's correct. Typically we would pair all of the worksite together for streamline for claims. The claim examiner can also see if they could possibly have a cancer claim with their hospital indemnity with multiple claim findings and streamline for the billing as well.

Russell Leeds: So on the monthly rates, now I'm confused. One (1) vendor quotes employee, employee spouse, children and Metropolitan Life is quoting by age. So if you are acquiring this coverage for an employee and a spouse, you would have two (2) separate rates that you would add together based on age?

Sheena Schmutz: I believe that is correct, yes.

Russell Leeds: So if they were both in their 50's, it would basically be \$44.40 per month to cover both of them?

Sheena Schmutz: Correct.

Russell Leeds: Did you get your question answered Jared?

Jared Schechter: Yes I did. Thank you.

Russell Leeds: If they have AFLAC currently for this type of coverage, would the rates remain consistent or change?

Sheena Schmutz: I can't speak on behalf of what AFLAC's rates will be in the future but employees will have that opportunity to have a direct payment from their bank account if they choose to keep the AFLAC policy. It will just not be a vendor that we are supporting in the upcoming years.