

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

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

FUNDING -- HUMAN RESOURCES

(Request sent to 164 vendors)

RFP #21-0053 Contract

CRITICAL ILLNESS	Aetna Life Insurance Company	American Fidelity Assurance Company	Metropolitan Life Insurance Company dba MetLife	Securian Life Insurance Company dba Securian Financial	Standard Insurance Company dba The Standard	United HeathCare Insurance Company dba United HealthCare
Pre-Existing Condition Limitation	No Pre-X	12/12	3/6 Does not apply to Heart Attack, Severe Burn or Stroke	No Pre-X	No Pre-X	No Pre-X
Wellness Benefit Amount	\$50.00 per calendar year	\$50.00 per calendar year	\$50.00 per calendar year	\$50.00 per calendar year	\$50.00 per calendar year	\$50.00 per calendar year
PLAN UNDERWRITING OFFERS						
Benefit Amount	\$10,000.00 or \$20,000.00	up to \$30,000.00	\$15,000.00 or \$30,000.00	\$5,000.00 increments from \$10,000.00 to \$30,000.00	\$10,000.00 increments from \$10,000.00 to \$30,000.00	\$10,000.00 increments from \$10,000.00 to \$30,000.00
Guarantee Issue Amount (Employee)	\$30,000.00	\$30,000.00	\$30,000.00	\$30,000.00	\$30,000.00	\$30,000.00
Guarantee Issue Amount (Spouse)	50% of Employee Benefit	50% of Employee Benefit	50% of Employee Benefit	100% of Employee Benefit	50% of Employee Benefit	50% of Employee Benefit
Guarantee Issue Amount (Children)	50% of Employee Benefit	25% of Employee Benefit	50% of Employee Benefit	100% of Employee Benefit	50% of Employee Benefit	50% of Employee Benefit
PLAN BENEFITS	Initial Benefit	Initial Benefit	Initial Benefit	Initial Benefit	Initial Benefit	Initial Benefit
Heart Attack	100%	100%	100%	100%	100%	100%
Sudden Cardiac Arrest	100%	Not Covered	100%	100%	100%	100%
Stroke	100%	100%	100%	100%	100%	100%
Major Organ Failure	100%	100%	100%	100%	100%	100%
End Stage Renal (Kidney) Failure	100%	100%	100%	100%	100%	100%
Coronary bypass surgery	30%	25%	50%	25%	25%	25%
Benign Brain Tumor	100%	Not Covered	100%	100%	100%	100%
Invasive Cancer	100%	Not Covered	100%	100%	100%	100%
Non-Invasive Cancer	30%	Not Covered	25%	25%	25%	25%
Skin Cancer	\$1,000.00	Not Covered	5%	\$500.00	25%	25%
CHILDHOOD DISEASE CATEGORY						
Cerebral Palsy	100%	Not Covered	100%	25%	100%	25%
Cleft Lip or Cleft Palate	100%	Not Covered	100%	25%	100%	25%
Cystic Fibrosis	100%	Not Covered	100%	25%	100%	25%
Diabetes (Type 1)	100%	Not Covered	100%	100%	Not Covered	Not Covered
Down Syndrome	100%	Not Covered	100%	Not Covered	100%	25%
Sickle Cell Anemia	100%	Not Covered	100%	25%	Not Covered	Not Covered
Spina Bifida	100%	Not Covered	100%	25%	100%	25%
FUNCTIONAL LOSS CATEGORY						
Coma	100%	Not Covered	100%	100%	100%	100%
Loss of: Ability to speak, hearing, sight	100%	Not Covered	100%	100%	100%	100%
Paralysis of 2 or more limbs	100%	100%	100%	100%	100%	100%
INFECTIOUS DISEASE CATEGORY						
Bacterial Cerebrospinal Meningitis	25%	Not Covered	25%	25%	Not Covered	Not Covered
Coronavirus	100%	Not Covered	Not Covered	10%	Not Covered	Not Covered
Diphtheria	25%	Not Covered	25%	Not Covered	Not Covered	Not Covered
Encephalitis	25%	Not Covered	25%	Not Covered	Not Covered	Not Covered
Legionnaire's Disease	25%	Not Covered	25%	Not Covered	Not Covered	Not Covered
Malaria	25%	Not Covered	25%	Not Covered	Not Covered	Not Covered
Necrotizing Fasciitis	25%	Not Covered	25%	25%	Not Covered	Not Covered
Osteomyelitis	25%	Not Covered	25%	25%	Not Covered	Not Covered
Rabies	25%	Not Covered	25%	25%	Not Covered	Not Covered
Tetanus	25%	Not Covered	25%	Not Covered	Not Covered	Not Covered
Tuberculosis	25%	Not Covered	25%	Not Covered	Not Covered	Not Covered

PROGRESSIVE DISEASE CATEGORY						
ALS	25%	Not Covered	100%	100%	Not Covered	100%
Alzheimer's Disease	25%	Not Covered	100%	100%	Not Covered	100%
Multiple Sclerosis	25%	Not Covered	100%	100%	Not Covered	100%
Muscular Dystrophy	25%	Not Covered	100%	25%	100%	25%
Parkinson's Disease (Advanced)	25%	Not Covered	100%	100%	Not Covered	100%
Systemic Lupus Erythematosus (SLE)	25%	Not Covered	100%	25%	Not Covered	Not Covered
SEVERE BURN CATEGORY						
Severe Burn	100%	Not Covered	100%	Not Covered	Not Covered	Not Covered
ADDITIONAL POLICY FEATURES						
	Additional Conditions Covered (Huntington's, PVS, TIA, Infectious Disease etc.)	Tiered rates for EE Tobacco, Non-Tobacco, Separate Rates for Spouse Tobacco, Non-Tobacco	-	Additional Conditions Covered (Poliomyelitis, Addison's Disease)	21 Covered Child Critical Illness Tiered rates for EE Tobacco, Non-Tobacco, Separate Rates for Spouse Tobacco, Non-Tobacco	-
MONTHLY RATES	\$10,000.00 Benefit Amount (EE Coverage Tier)	\$10,000.00 Benefit Amount (EE Coverage Tier)	\$10,000.00 Benefit Amount (EE Coverage Tier)	\$10,000.00 Benefit Amount (EE Coverage Tier)	\$10,000.00 Benefit Amount (EE Coverage Tier)	\$10,000.00 Benefit Amount (EE Coverage Tier)
Rates - Issue Age	Attained Age	Attained Age	Issue Age ONLY	Attained Age	Attained Age	Attained Age
NON-SMOKER MONTHLY RATES						
19-24	\$1.96	\$3.98	\$5.00	\$1.25	\$2.30	\$1.30
25-29	\$2.53	\$3.98	\$6.30	\$1.25	\$2.30	\$1.80
30-34	\$3.57	\$6.26	\$8.10	\$1.60	\$3.60	\$2.30
35-39	\$5.05	\$6.26	\$10.70	\$2.30	\$3.60	\$3.10
40-44	\$7.47	\$11.38	\$15.60	\$3.30	\$7.40	\$4.50
45-49	\$10.22	\$11.38	\$21.00	\$4.73	\$7.40	\$6.80
50-54	\$15.04	\$18.74	\$27.80	\$6.94	\$14.60	\$9.10
55-59	\$21.49	\$18.74	\$35.20	\$9.45	\$14.60	\$10.19
60-64	\$31.71	\$30.66	\$43.00	\$13.37	\$26.20	\$17.30
65-69	\$43.98	\$30.66	\$46.50	\$18.75	\$26.20	\$23.70
70-74	\$63.69	\$30.66	\$46.50	\$31.19	\$46.10	\$35.40
75+	\$63.69	\$30.66	\$46.50	\$31.19	\$46.10	\$46.40
SMOKER MONTHLY RATES						
19-24	\$2.12	\$6.30	\$5.00	\$1.25	\$2.60	\$1.40
25-29	\$2.87	\$6.30	\$6.30	\$1.25	\$2.60	\$2.00
30-34	\$4.36	\$9.90	\$8.10	\$1.60	\$4.50	\$2.60
35-39	\$6.72	\$9.90	\$10.70	\$2.30	\$4.50	\$3.80
40-44	\$11.00	\$17.98	\$15.60	\$3.30	\$11.30	\$6.20
45-49	\$16.51	\$17.98	\$21.00	\$4.73	\$11.30	\$10.70
50-54	\$26.11	\$29.66	\$27.80	\$6.94	\$27.80	\$15.40
55-59	\$39.75	\$29.66	\$35.20	\$9.45	\$27.80	\$21.20
60-64	\$61.48	\$48.58	\$43.00	\$13.37	\$57.10	\$32.80
65-69	\$88.79	\$48.58	\$46.50	\$18.75	\$57.10	\$47.30
70-74	\$122.66	\$48.58	\$46.50	\$31.19	\$101.00	\$70.50
75+	\$122.66	\$48.58	\$46.50	\$31.19	\$101.00	\$70.50
Rate Guarantee	3 years	1 year	3 years	1 year	3 years	3years
Participation Requirement	Participation Requirement Waived	Did Not Provide	5% Minimum Participation Waived if Preferred Enrollment Method	Did Not Provide	10 lives	Waived
Commission	15%	Net of Commissions	20%	15%	Net of Commissions	Net of Commissions

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.** Margaret Flanders 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 critical illness, short term disability, 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

Jared Schechter: My only question is at the very top where it talks about pre-existing condition, does that mean if a boy has had a heart attack or stroke before they are not covered by this? What does that mean? The others say no pre-existing.

Becky Atencio: With that 3/6 that would be effective 1/1. They would look back three (3) months prior to that effective date to see if you had been treated or diagnosed with any of the critical illness issues and then after six (6) months after being on the plan then that would be qualified. This does not apply if they did have a heart attack. So if they did have a heart attack in January, they would be covered for that, as well as severe burns or stroke. Any of the other conditions would have that 3/6 pre-existing apply.