

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

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

FUNDING -- HUMAN RESOURCES

(Request sent to 164 vendors)

RFP #21-0053 Contract

ACCIDENT	Aetna Life Insurance Company		American Fidelity Assurance Company		Metropolitan Life Insurance Company dba MetLife	
	Plan 2	Plan 3	Enhanced	Enhanced Plus	Low Plan	High Plan
24 Hour Coverage (Yes or No)	Yes	Yes	Yes	Yes	Yes	Yes
Guarantee Issue	Yes	Yes	Yes	Yes	Yes	Yes
Health Screening Benefit	\$75.00	\$75.00	\$75.00	\$75.00	\$0.00	\$0.00
PLAN BENEFITS						
Initial Care						
Accidental Death						
Employee	\$50,000.00	\$100,000.00	\$30,000.00	\$60,000.00	\$25,000.00	\$50,000.00
Spouse	\$50,000.00	\$10,000.00	\$30,000.00	\$60,000.00	\$12,500.00	\$25,000.00
Children	\$25,000.00	\$50,000.00	\$15,000.00	\$30,000.00	\$5,000.00	\$10,000.00
Accidental Death, Common Carrier						
Employee	\$150,000.00	\$200,000.00	\$100,000.00	\$200,000.00	\$75,000.00	\$150,000.00
Spouse	\$150,000.00	\$200,000.00	\$100,000.00	\$200,000.00	\$37,500.00	\$75,000.00
Children	\$50,000.00	\$100,000.00	\$50,000.00	\$100,000.00	\$15,000.00	\$30,000.00
Paralysis						
Paraplegia	\$6,250.00	\$10,000.00	\$5,000.00	\$5,000.00	\$10,000.00	\$20,000.00
Quadriplegia	\$12,500.00	\$20,000.00	\$10,000.00	\$10,000.00	\$20,000.00	\$40,000.00
Air Ambulance	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,000.00	\$1,250.00
Ground Ambulance	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$400.00
Hospital Admission	\$1,000.00	\$1,500.00	\$1,000.00	\$1,500.00	\$1,000.00	\$1,500.00
Hospital Confinement	\$250.00	\$300.00	\$200.00	\$300.00	\$200.00	\$300.00
Hospital ICU Admission	\$2,000.00	\$3,000.00	\$1,000.00	\$1,500.00	\$1,000.00	\$1,500.00
Hospital ICU Confinement	\$400.00	\$600.00	\$600.00	\$900.00	\$400.00	\$600.00
Knee Cartilage - Torn	Surgical Repair - \$750.00	Surgical Repair - \$1,000.00	Surgical Repair - \$500.00	Surgical Repair - \$500.00	Surgical Repair - \$500.00	Surgical Repair - \$750.00
MONTHLY RATES						
Employee Only	\$11.14	\$16.87	\$26.10	\$33.40	\$9.65	\$13.94
Employee & Spouse	\$20.20	\$30.31	\$34.90	\$41.90	\$19.05	\$27.42
Employee & Child(ren)	\$21.36	\$33.04	\$41.00	\$51.30	\$23.00	\$32.96
Family	\$30.29	\$46.15	\$49.80	\$59.90	\$27.11	\$38.89

ACCIDENT	Securian Life Insurance Company dba Securian Financial		Standard Insurance Company dba The Standard	United HealthCare Insurance Company dba United HealthCare		
	Low Plan	High Plan	Enhanced	Option A	Option B	Option C
24 Hour Coverage (Yes or No)	Yes	Yes	Yes	Yes	Yes	Yes
Guarantee Issue	Yes	Yes	Yes	Yes	Yes	Yes
Health Screening Benefit	Included in premium reduction	Included in premium reduction	\$0.00	\$0.00	\$0.00	\$0.00
PLAN BENEFITS						
Initial Care						
Accidental Death						
Employee	\$20,000.00	\$40,000.00	\$50,000.00	\$20,000.00	\$30,000.00	\$50,000.00
Spouse	\$20,000.00	\$40,000.00	\$25,000.00	\$20,000.00	\$30,000.00	\$50,000.00
Children	\$10,000.00	\$20,000.00	\$12,500.00	\$10,000.00	\$15,000.00	\$25,000.00
Accidental Death, Common Carrier						
Employee	\$60,000.00	\$120,000.00	\$50,000.00	\$80,000.00	\$120,000.00	\$200,000.00
Spouse	\$60,000.00	\$120,000.00	\$25,000.00	\$80,000.00	\$120,000.00	\$200,000.00
Children	\$30,000.00	\$60,000.00	\$12,500.00	\$40,000.00	\$60,000.00	\$100,000.00
Paralysis						
Paraplegia	\$3,750.00	\$6,250.00	30% of Accidental Death	\$5,000.00	\$7,500.00	\$10,000.00
Quadriplegia	\$7,500.00	\$12,500.00	50% of Accidental Death	\$10,000.00	\$15,000.00	\$20,000.00
Air Ambulance	\$800.00	\$1,500.00	\$800.00	\$1,200.00	\$1,800.00	\$2,400.00
Ground Ambulance	\$120.00	\$200.00	\$300.00	\$200.00	\$300.00	\$400.00
Hospital Admission	\$500.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,200.00	\$1,500.00
Hospital Confinement	\$150.00	\$200.00	\$200.00	\$175.00	\$250.00	\$325.00
Hospital ICU Admission	\$750.00	\$2,000.00	\$750.00	\$2,000.00	\$2,400.00	\$3,000.00
Hospital ICU Confinement	\$300.00	\$400.00	\$200.00	\$500.00	\$750.00	\$1,000.00
Knee Cartilage - Torn	Surgical Repair - Up to \$375.00	Surgical Repair - Up to \$625.00	Surgical Repair - Up to \$750.00	Surgical Repair - \$400.00	Surgical Repair - \$600.00	Surgical Repair - \$800.00
MONTHLY RATES						
Employee Only	\$4.55	\$6.72	\$6.95	\$3.31	\$4.68	\$6.50
Employee & Spouse	\$7.93	\$11.31	\$10.79	\$5.28	\$7.47	\$10.37
Employee & Child(ren)	\$9.43	\$14.26	\$13.30	\$7.14	\$10.12	\$14.00
Family	\$13.67	Yes	\$20.74	\$10.84	\$15.37	\$21.21

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, Randy Bargdill 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.** Russell Leeds 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 accident, critical illness, cancer, short term disability, 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