

Ancillary Q&A
RFP #1460 A

1. Is Cameron County quoting basic life and vision?
No, Cameron County is not looking for vendors on this lines of coverage.
2. Are hard copies mandatory, or would electronic copies be permitted due to working remote restrictions?
See web site for amendment 1 which addresses this
3. Are original signatures mandatory at time of bid, or would electronic suffice due to working remote restrictions?
Electronic would suffice
4. Are notarized copies mandatory at time of bid, or could these be provided upon award of bid due to working remote restrictions?
Must be provided prior to placing on agenda for Comm Crt. award consideration
5. What enrollment platform does the County use?
The County does not have an enrollment firm that they use. Mutual of Omaha provides an enrollment solution during open enrollment.
6. The Census for EAP show 1759 employees but the census for ACC, CI, STD, and Vol life only shows 875? Does the ACI and CI census only show participating employees or are there only 875 eligible for these benefits?
The ancillary census is only showing current participation.
7. I just need to know about how many employees the County employs. It used to be around 1500. Is this still the same?
Approx 1,775 employees.
8. How are y'all enrolling? What system?
Mutual of Omaha assist with the enrollment. They partner with Prepare Benefits as the enrollment firm with enrollers during open enrollment and we use electronic enrollment
9. Will it be active (employees must go through system) enrollment or passive (people do not have to go through system)?
We usually have all employees go through the enrollment, but the decision will be taken later this year.
10. A carrier has requested clarification on the Net of Commissions clause on the RFP. Since commissions are built in on Voluntary product, what is expected? Was that "net of commissions" verbiage a Type-O?
The RFP is net of commissions. If your product cannot exclude commissions, please make sure to disclose this on the quote. Also, Cameron County recognize McGriff as the consultant of record.
11. My worksite team would like to know the following with regards to the enrollment:
 - a. Communication firm engaged? **Cameron County uses what the carriers provide on communication pieces. They expect that the ancillary vendor chose in this RFP to provide the communications needed to promote their services and open enrollment. This year may need creative communication resources due to social distancing.**

- b. Participation in enrollment required? **There is no participation requirement. In the past we ask all employees to answer the enrollment. The County usually has 3 to 5 days of enrollment and they visit with the enrollers all the locations.**
 - c. Products hosted on a platform? If so, which one. **Mutual of Omaha partner with Prepare Benefits with enrollers and online enrollment.**
- 12. Please provide inforce (and renewal if delivered) rates for the accident and critical illness product
See page 12 of the RFP for the RFP rates. No renewal rates available.
- 13. Is the critical illness product an attained age rated, or issue age rated?
Attained age (policy anniversary)
- 14. What is the platform being used to enroll the voluntary benefits?
Mutual of Omaha partnered with Prepare Benefits with enrollers and online enrollment.
 - If Mutual of Omaha is replaced, will Prepare Benefits remain as the enrollment entity and online enrollment provider? If so, what platform does Prepare Benefits use? **Not necessary. Cameron County does not have a contract with Prepare Benefits. We are open to a solution that will partner well with your products and Cameron County staff.**
 - Is Prepare Benefits enrolling all products, including core? Or just the worksite products? **Yes to both. We have done both type of enrollments throughout the years.**
 - If all products are involved, are EDI feeds set up with Prepare Benefits, or are they sending the enrollment files to each respective carrier? **EDI fees are not setup but this is something we would like to have moving forward.**
- 15. In referencing page 17, item 10, the RFP asks if the carrier will be able to pay an online enrollment solution for the County for the length of the contract, year round. What is the requested amount? Or, what is the cost to install a new plan and the ongoing feed costs per product line?
Cameron County does not have a dollar amount. As a vendor we expect that you will have a trusted partner that will be able to provide enrollers and online enrollment solution and be responsible to keep accurate data.
 - This dovetails in to the above, but I read this to mean if a new carrier is selected, that carrier will be responsible for providing the enrollment system and enrollers? **Yes, that is correct and that is how Cameron County prefers.**
 - If the case, I understand the RFP indicates all services and rates should be quoted NET of Commissions. If Allstate is providing a system and enrollment services, can commissions be distributed to that said enrollment entity to help cover the cost of the enrollment system and enrollment counselor services? **Cameron County believes that if a product has commissions, then the vendor is passing the cost to their employees. That is why the RFP is net of commission's request. The paying of commissions is between the vendors, but it shouldn't be indicated in the price they quote to Cameron County. If a company wants to pay a commission or fee to another company that is between them. If you can't remove commissions because that is how file with the State is, please disclose this.**
- 16. What will be the enrollment strategy for this upcoming enrollment? Will it be an active decision (accept or waive)? Are enrollment counselors being requested or call center capabilities? I understand the COVID-19 situation may keep this fluid.

There has not been a strategy discussed just yet. We are open to different solutions available due to social distancing.

17. Are we required to complete and include Form 1295 in our RFP proposal submission or only if we are awarded the contract? **(Prior to Contract award) - After firm has been selected via agenda subject to Contract approval by Comm Crt.**
 - a. Completed Forms (Attachments A, B, C, D, E, F, G, H and I)
 - i. Attachments C & D – attachment name appears on the page before and not the actual attachment. **C and D appearing on previous page was a line drift during web posting. We do need all attachment pages returned.**
18. Please provide clarification on the Cost RFP Proposal (1 page max) per page 15 of the RFP. We plan to quote all four (4) plans requested in the RFP. Do all rates for these four (4) plans need to be provided on one page only or can we provide one rate page per product? **One rate page per product**
19. Are the page maximums for each required content section on page 15 front side only or is front and back of the same page counted as a page?

Front

20. Due to the current pandemic situation and in our efforts to promote social distancing, our preference is to submit an electronic proposal at this time. We will be happy to provide original, hard copy binders for Cameron County to have on file when the current situation improves. Is this approach acceptable to Cameron County?

Please review County Purchasing web site Bids / RFP's - ADDM # 1 in addm column

Link:

<https://www.cameroncounty.us/purchasing-bids-rfpq-addms-tabs/>

21. Due to the current pandemic situation and critical business leaders working in remote locations, our intent is to utilize an electronic signature with approval from an Officer who has the authority to bind our offer. We will be happy to provide original, hard copy signatures for Cameron County to have on file when we are awarded the business. Is this approach acceptable to Cameron County?

YES

22. When was your last Open Enrollment in which late entrants were allowed without evidence of insurability? What amounts per employee and per spouse were allowed at that time?
No late entrants has been admitted. We had true open enrollment opportunities and that was available last open enrollment.
23. Please provide a copy of the most current bill.
Available through request
24. Why are you currently out to bid?
Looking for the ancillary vendor elected to keep accurate eligibility, provide enrollment solution during open enrollment and year round for new hires, day to day customer service and competitive rates.
25. Please provide the monthly voluntary life experience for employee and dependents including premium, paid claims, any rate changes, lives, and individual claims listing back to inception of 10/1/2016.

Claims provided is the only file available from Mutual of Omaha.

26. Please confirm if there were any rate changes in the Voluntary STD experience.

No rate increase.

27. Is the award of this RFP dependent upon having an online enrollment platform? No it is not dependent on having online enrollment platform. We want to know if the proposer has an online enrollment platform that the County can use during the contract period.

28. Is the scope of work described on page 3 the same as the executive summary on page 15? We think so but want to confirm

YES

29. Where would you like us to place the deviations? Standardly we have a separate sheet for those but happy to accommodate any preference you have.

SEPARATE SHEET

30. For the affidavit that must be signed and notarized, can we provide this if we are chosen as a finalist? Right now we have no one in our home office in Lake Forest, IL due to Covid-19 that can provide this

PRIOR TO PLACING ON AGENDA FOR AWARD – WE SHOULD RECEIVE THIS (COMPLETED).

31. Attachment H – states that by “By law this questionnaire must be filed with the records administrator (County Clerk’s Office) of the local government.” How do we file this?

THIS IS ONLY REQUIRED IF YOU HAVE REASON TO FILE

NOT REQUIED TO FILE IF IT DOES NOT PERTAIN.