



COORDINATING COMMITTEE

PUR-1608  
ADDENDUM NO. 1

REQUEST FOR PROPOSALS  
REGARDING QUALIFICATIONS & EXPERIENCE/  
TECHNICAL PROPOSALS AND PRICE PROPOSALS

EMPLOYEE BENEFIT PROGRAMS CONSULTING SERVICES

DATE: Tuesday, March 21, 2023

PROPOSALS DUE: Wednesday, March 29, 2023  
4:00 P.M.(EDT/EST)

To Proposers:

This Addendum is hereby made a part of the Contract Documents on which all proposals will be based and is issued to correct and clarify the original documents.

Please acknowledge receipt of this Addendum at the appropriate space on the Proposal Form. This Addendum consists of ten (10) pages.

**NOTE: All Proposers must enter the Washington County Administration Complex through either the front door at the 100 West Washington Street entrance or through the rear entrance (w/blue canopy roof) which is handicap accessible and must use the elevator to access the Purchasing Department to submit their proposal and/or to attend the Pre-Proposal Conference. Alternate routes are controlled by a door access system. The general public will be subject to wand search and will be required to remove any unauthorized items from the building prior to entry. Prohibited items include but are not limited to: Weapons of any type; Firearms, ammunition, and explosive devices; Cutting instruments of any type - including knives, scissors, box cutters, work tools, knitting needles, or anything with a cutting edge, etc.; Pepper spray, mace or any other chemical defense sprays; and Illegal substances.**

**ITEM NO. 1:** *Inquiry:* Is your current consultant conducting in person Open Enrollment meetings; if so, how many? If virtual, how many?

*Response:* Part 1 of Item No. 1 herein: No, the Country has not done in person open enrollment meetings in the last 4 to 5 years. In the last couple of years, we have sent emails to let employees know Open Enrollment is open and available. If we would have a medical or prescription vendor change, we would offer in person meetings for employees. In the past we have done 20 in-person Open Enrollment meetings to all eligible employees. Any responding vendor should assume full, annual, open

enrollment support including at least 20 in-person meetings, additional remote webinars, and customized communication materials including open enrollment benefit brochures (provided electronically) including links to open enrollment sites, vendors etc.

Response: Part 2 of Item No. 1 herein: No virtual meetings in the past. Assume moving forward in person meetings would be supplemented by virtual enrollment meetings, as needed.

**ITEM NO. 2:** Inquiry: How much was current consultant compensation in 2022 from both direct fees and commissions paid?

Response: We are not making current compensation available so that all bidders may price their services in the most competitive manner. Multi-year guarantees of fully transparent, all-inclusive fixed fees will be looked upon more favorably.

**ITEM NO. 3:** Inquiry: When is the upcoming procurement schedule of benefit plans?

Response: Medical, Dental, Vision, Prescription Drug and Flex Spending is all due to be bid in late 2024 for an effective date of 07/01/2025. The County follows an “every three years” cycle for Health Insurance bids BUT reserves the right to do so more frequently if required. Stop Loss is bid annually. Life /AD&D and LTD Insurance is bid every four years but, again, Washington County reserves the right to bid more frequently if needed. Consulting fees that include full bid support would be looked upon more favorably.

**ITEM NO. 4:** Inquiry: Can you provide 24 months of claims?

Response: Claim information is currently not available. Your bid should assume all underwriting and actuarial support including full experience reporting, multiple budget projections, rate, and contribution development, IBNR and other underwriting support as necessary.

**ITEM NO. 5:** Inquiry: In the pre-bid meeting, it was mentioned that pre-retirees get the same plan as active members. Please confirm. Is this the same with the agencies? What, if any, options do post-65 retirees have?

Response: Part 1 of Item No. 5 herein: Yes, pre-retirees get the same plan at a different cost.

Response: Part 2 of Item No. 5 herein: Pre-65 agency employees do not have county insurance available to them

Response: Part 3 of Item No. 5 herein: Neither County employees nor agency employees are offered county health benefits once the employee reaches age 65.

**ITEM NO. 6:** Inquiry: Do you offer Medicare Advantage plans to post 65 retirees?

Response: No, we do not offer Medicare Advantage plans to post 65 retirees.

**ITEM NO. 7:** Inquiry: Do you have coverage for any post-65 retirees? If so, do you participate in the CMS Retiree Drug Subsidy or have an established EGWP?

Response: Part 1 of Item No. 7 herein: No, there is no coverage for post-65 retirees.

Response: Part 2 of Item No. 7 herein: N/A

**ITEM NO. 8:** Inquiry: On page 23, question 14, you ask for the firm's computer and technology operations to be described. Can you please explain what you are looking for?

Response: We want to ensure that the firm we select has the software we will need to assemble the reports from our benefit carriers. IE Benchmarking Data – Analysis of Data. If we need documents for open enrollment (Flip Book) the vendor, we choose could help with this type of assistance. If we need help with Open Enrollment handouts, the vendor would be able to create documents based on information we provide them and work with us through the entire process. We also want confirmation of your process and procedures data security and HIPAA compliance.

**ITEM NO. 9:** Inquiry: What communications materials does your current consultant produce on your behalf?

Response: Open Enrollment brochures provided in a Flip Book format.

**ITEM NO. 10:** Inquiry: Do you have any wellness programs/initiatives in place today?

Response: Washington County does have an Employee Investment Program – Max of \$120 reimbursement per year. However, there is no formal Wellness Program in place today but as noted below, is a key priority for the County moving forward. If bidding Wellness support and consulting, please include such support in your pricing.

**ITEM NO. 11:** Inquiry: What are the priorities for your human resources department in 2023?

Response: Establish a wellness program. Start employee communications – Monthly Newsletter or email to provide information.

**ITEM NO. 12:** Inquiry: Can you share who the attendees were for the pre-bid conference, both in person and by phone?

Response: Please see Attachment A to this Addendum.

**ITEM NO. 13:** Inquiry: How many paychecks per year, 24 or 26?

Response: Paychecks per year is 26.

**ITEM NO. 14:** Inquiry: Please confirm that the medical, dental and vision are all self-insured.

(NOTE: The wording of all "Inquiries" submitted are displayed exactly as received.)

Response: Medical/Rx and Dental – Self Insured / Vision – Fully Insured.

**ITEM NO. 15:** Inquiry: Is the short-term disability self-insured or insured?

Response: Self-Administered in house.

**ITEM NO. 16:** Inquiry: Concerning Agency employees, please confirm what agencies participate in the benefit plans and which of the full-time benefits each agency offers.

Response: Part 1 of Item No. 16 herein: Housing Authority of Washington County, Soil Conservation District, Commission on Aging, CASA (Citizens Assisting and Sheltering the Abused), Museum of Fine Arts, Washington County Library, Commission on Aging.

Response: Part 2 of Item No. 16 herein: All of the above agencies provide Medical/Rx, Dental, Vision, Employee Life/AD&D insurance, Basic Spouse (\$2,000) Dependent Life (\$1,000). Premium Equivalent rates are the same, but contributions vary by agency.

**ITEM NO. 17:** Inquiry: Please confirm that pre-65 retirees receive the same medical, dental and vision benefits as full time employees.

Response: Yes, at a different contribution schedule.

**ITEM NO. 18:** Inquiry: Are employee contributions based on a percentage of the full rate? If so, what are the percentages? If not, what is the basis of the contributions?

Response: Employee contributions are annually developed for all health coverages as a percentage of the budgeted premium equivalent. The County defines annually the targeted County/Employee/Retiree funding desired, and contributions are developed based on that premise.

**ITEM NO. 19:** Inquiry: When were the last RFPs done for all of your benefits?

Response: Bids for all health, Life/AD&D and Disability coverages were issued in late 2021 for an effective date 07/01/2022.

**ITEM NO. 20:** Inquiry: Is Washington County happy with all of the current vendors?

Response: Yes, Washington County is satisfied with the level of service provided by all current vendors.

**ITEM NO. 21:** Inquiry: Are any plan or vendor changes anticipated for July 1, 2023?

Response: Stop Loss is pending the bid results, no other changes.

**ITEM NO. 22:** Inquiry: Are your plans benchmarked annually? Who do you normally benchmark against?

*(NOTE: The wording of all "Inquiries" submitted are displayed exactly as received.)*

Response: Part 1 of Item No. 22 herein: Yes, the plans are benchmarked.

Response: Part 2 of Item No. 22 herein: Other similar public sector organizations.

**ITEM NO. 23:** Inquiry: Can you provide any demographic information?

Response: Demographic information is not currently available.

**ITEM NO. 24:** Inquiry: Can you provide enrollment for each of the medical, dental and vision plans?

Response: Medical/Rx 852, Dental, 852, and Vision 821.

**ITEM NO. 25:** Inquiry: Can you provide the most recent medical and pharmacy utilization report, including large claim information?

Response: That information is not currently available.

**ITEM NO. 26:** Inquiry: Are there any services you are not receiving today that you want to add?

Response: No, as noted above, the County has been slow to adopt a wellness program. While this is not an additional service under our current arrangement it will be a focus for fiscal 2024.

**ITEM NO. 27:** Inquiry: Are there any problems with large claims or particular diseases or illnesses?

Response: That information is not currently available.

**ITEM NO. 28:** Inquiry: What is motivating this RFP for Health and Benefits services including purpose and goal?

Response: County procurement policies requires us to bid on a regular basis. County policies require us to be transparent and open to work with other vendors through the bidding process in order to be the best stewards of County citizens' tax dollars.

**ITEM NO. 29:** Inquiry: Are there specific targets your organization needs to meet for its benefits programs? e.g., cost savings, enrollment in certain programs, absence management/employee productivity measures?

Response: Every budget cycle will present different fiscal challenges. We are looking for a consultant who will provide innovative and progressive methods to better manage health care expenses while maintaining benefits that help us attract and retain employees.

**ITEM NO. 30:** Inquiry: On a scale of 1 to 10 (ten being highest), how well do you think employees understand your benefits/total rewards programs?

Response: 8

*(NOTE: The wording of all "Inquiries" submitted are displayed exactly as received.)*

**ITEM NO. 31:** *Inquiry:* What do you not have today that would be valued?

*Response:* As noted earlier, communication and enrollment enhancements as well as wellness. Please note that our employee population's access to online resource varies so communications must be available in multiple forms (paper, online etc.)

**ITEM NO. 32:** *Inquiry:* In what areas do you feel the benefits programs have been most successful?

*Response:* Washington County has historically provided very competitive benefits at reasonable cost which has enabled us to attract and retain employees.

**ITEM NO. 33:** *Inquiry:* In what areas do you wish to see improvement?

*Response:* Please see Item No. 31 of this Addendum. In addition, as noted prior, we want to revisit the open enrollment process. Wellness activities.

**ITEM NO. 34:** *Inquiry:* What do you see as the greatest challenge(s) to meeting the goals of the benefits/total rewards programs?

*Response:* Escalating healthcare costs driven by an aging population; Specialty Rx spend. A diverse population requiring different levels of communication (access to computers). A small HR department.

**ITEM NO. 35:** *Inquiry:* How are your benefits administered today?

*Response:* Open Enrollment, electronic. All other times, paper through Benefits Coordinator.

**ITEM NO. 36:** *Inquiry:* Have you surveyed employees to find out what programs they value most? If so, can you share the most recent survey results?

*Response:* Part 1 of Item No. 36 herein: No, employees have not been surveyed.

*Response:* Part 2 of Item No. 36 herein: N/A. Please, if applicable, provide your survey capabilities.

**ITEM NO. 37:** *Inquiry:* What should a consultant understand about your organization before offering recommendations on benefits or total rewards?

*Response:* Different groups in County workforce, those that are computer skilled / those that are not. Very Political atmosphere. Employees are very resistant to change. The mindset is we work for the County so our benefits should be inexpensive and very good.

**ITEM NO. 38:** *Inquiry:* Does your organization currently use a data warehouse tool to integrate medical, pharmacy and other data?

*Response:* We are currently transitioning to a new data analytics tool through our current consultant.

**ITEM NO. 39:** *Inquiry:* How is healthcare benefit information currently communicated to employees?

*Response:* Healthcare benefit information is communicated through Power DMS / information on County website / weekly emails.

**ITEM NO. 40:** *Inquiry:* Do you produce (print, mail, etc.) communications inhouse or outsource to a third party?

*Response:* The information is produced In house.

**ITEM NO. 41:** *Inquiry:* What level of open enrollment support do you currently have in place? How would you like to expand this support?

*Response:* Please see Item No. 1 of this Addendum.

**ITEM NO. 42:** *Inquiry:* Have significant design changes been implemented in the past 2-3 years? If so, what were they?

*Response:* No, there has not been significant design changes in the past 2-3 years.

**ITEM NO. 43:** *Inquiry:* Do you currently have wellness initiatives and if so, what are they?

*Response:* Please see Item No. 10 of this Addendum.

**ITEM NO. 44:** *Inquiry:* Are there point solutions in place today that you want replicated with other vendors?

*Response:* Question is too vague, N/A.

**ITEM NO. 45:** *Inquiry:* What services are you currently receiving from your current consultant?

*Response:* Please refer to the original bid specifications for the services the County desires from a Benefits consultant.

**ITEM NO. 46:** *Inquiry:* Are you asking for any additional services that you are not currently receiving?

*Response:* Please refer to the original bid specifications for the services the County desires from a Benefits consultant.

**ITEM NO. 47:** *Inquiry:* If so, please indicate which services would be considered new or additional

*Response:* Please refer to the original bid specifications for the services the County desires from a Benefits consultant.

*(NOTE: The wording of all "Inquiries" submitted are displayed exactly as received.)*

**ITEM NO. 48:** *Inquiry:* What fee is your current consultant charging through fee or commissions?

*Response:* Please see Item No. 2 of this Addendum.

**ITEM NO. 49:** *Inquiry:* What are the top 3 pressing concerns your organization is currently facing and would like to solve now?

*Response:* As stated earlier, the overarching goal of the County's benefits program is providing an employee benefits package that is both competitive and cost effective. Adding wellness and enhancing communication tools are also of importance.

**ITEM NO. 50:** *Inquiry:* Can you please confirm when your current medical and pharmacy contracts end?

*Response:* The current contract expires 06/30/2025.

**ITEM NO. 51:** *Inquiry:* What are your current Human Capital Management (HCM) systems?

- a. Human Resources
- b. Benefits Administration
- c. Payroll

*Response:* Oracle for all 3.

**ITEM NO. 52:** *Inquiry:* Does the current consultant provide any services included in their consulting fees that are not disclosed in the scope, such as employee call center services, health advocacy, data analytics (separate system that collects data from all carriers to provide customized clinical reporting, gaps, and trend analysis, etc.)

*Response:* No.

**ITEM NO. 53:** *Inquiry:* What type of benefits communication services are provided to employees currently?

*Response:* Power DMS / phone calls and emails to the Benefits Coordinator.

**ITEM NO. 54:** *Inquiry:* What type of support is expected for open enrollment and when does Washington County Government routinely hold Open Enrollment each year?

*Response:* Part 1 of Item No. 54 herein: Please see Item No. 1 of this Addendum.

*Response:* Part 2 of Item No. 54 herein: April or May of each year and is open for 2 weeks.

**ITEM NO. 55:** *Inquiry:* Please describe your use of the following:

- a. In-person enrollment assistance
- b. Call Center support
- c. Online self-service enrollment

*(NOTE: The wording of all "Inquiries" submitted are displayed exactly as received.)*



d. Routine Benefits communications, outside of Open Enrollment

Response: Part a. of Item No. 55 herein: They can call, and we answer questions. They can walk into HR to ask questions.

Response: Part b. of Item No. 55 herein: None.

Response: Part c. of Item No. 55 herein: Open Enrollment only

Response: Part d. of Item No. 55 herein: As employees reach out to Benefits Coordinator. We would like to start monthly emails to all employees, but we currently do not do this now.

**ITEM NO. 56:** Inquiry: How does Washington County Government enroll or update benefits for (Please note which benefits are enrolled online and which require paper enrollment or EOI forms.)

- a. Annual Enrollment
- b. New Hire Enrollment
- c. Life Event Processing
- d. Routine participant service (claims assistance, beneficiary updates, etc.)

Response: Part a. of Item No. 56 herein: Employee enrolls online and then we enroll each person individually on each benefit sight. We only need to go to the benefit sight if the employee is making changes from the previous year.

Response: Part b. of Item No. 56 herein: Paper form from new employee – online enrollment for each individual benefit vendor – health, vision, dental, prescription.

Response: Part c. of Item No. 56 herein: Paper form from new employee – online enrollment for each individual benefit vendor – health, vision, dental, prescription.

Response: Part d. of Item No. 56 herein: Employee completes paper form and submits to HR for beneficiary updates. For claims assistance they usually call or email the benefits coordinator to get help

**ITEM NO. 57:** Inquiry: What is the anticipated timeframe for conducting the various request for proposals noted in the Scope of Services item “g” (Prepare request for proposal specifications, evaluate proposals’ technical and cost responses...)? Is it possible to share in which contract year each request for proposal will be completed?

Response: Part 1 of Item No. 57 herein: It is the expectation of the County that each bidder will provide your timeline recommendation for annual service milestones AND bid issuance when needed.

Response: Part 2 of Item No. 57 herein: Please See Item No. 3 of this Addendum for proposed bid cycle but note that the County reserves the right to change (increase OR decrease) frequency.

**ITEM NO. 58:** *Inquiry:* Is it possible to specify which of the County's benefit programs are self-insured versus fully insured?

*Response:* Medical/Rx and Dental are self-insured. Vision is fully insured.

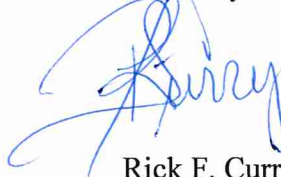
**ITEM NO. 59:** *Inquiry:* In addition to what is stated in the RFP, can you share any additional detail on what the County anticipates will be its most significant benefits challenges over the next three to five years?

*Response:* Please see Item No. 34 of this Addendum.

**ITEM NO. 60:** *Inquiry:* Is it possible to obtain a list of firms who have demonstrated an interest in responding to this RFP, either through participation in the March 6<sup>th</sup> Pre-Proposal Conference or other correspondence with the County?

*Response:* Please see Attachment A of this Addendum.

Authority of:



Rick F. Curry, CPPO  
Director of Purchasing

## Pre-Proposal Conference / Teleconference

## PUR-1608 Employee Benefit Programs Consulting Services

Representative's Name/E-mail (please print)	Company / County Dept.	Address City, State, Zip	Phone / Fax
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**Pre-Proposal Conference / Teleconference**

**PUR-1608 Employee Benefit Programs Consulting Services**

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