



COUNTY OF GOOCHLAND

PURCHASING DEPARTMENT

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ADDENDUM TO INVITATION FOR BIDS

IFB NO: **2017-08 FSA, HSA, AND COBRA ADMINISTRATION**
IFB DATE: **December 29, 2016**
ADDENDUM NO: **ONE**
COMMODITY: **Insurance Services/Employee Benefits**

CENSUS INFORMATION INCLUDED AS ATTACHMENT A-1

QUESTIONS AND RESPONSES:

- 1. Question:** Are there any current service concerns with either vendor for the FSA, HSA and COBRA administrators?
Response: No
- 2. Question:** Are you able to provide current administrative fees for the services?
Response: COBRA is currently administered in-house. FSA fees are detailed below (excluding \$400 annual renewal fee) in question 38. Annual HSA admin fee per participant is \$40.
- 3. Question:** How many meetings are held each year: enrollment meetings and Board of Supervisor meetings?
Response: No more than 5 per entity, except for schools which could require up to 8.
- 4. Question:** Please let me know if you can provide a census in Excel that includes date of birth, occupation, gender, salary, home zip codes and enrollment elections.
Response: See ATTACHMENT A-1
- 5. Question:** Is there a centralized payroll system?
Response: Separate by entity.
- 6. Question:** Who is the payroll company?
Response: Done in house by each entity.
- 7. Question:** Do you have an online BenAdmin System to handle enrollments?
Response: No
- 8. Question:** Please provide info on your enrollment/benefits meetings
Response: See response to question #3
- 9. Question:** On page 8 of the subject proposal the deadline for questions is sated as January 6. However, on page 10, paragraph #3 of the instructions section, it states the deadline for questions is January 9th. Can you please confirm which is correct?
Response: January 9, 2017

10. Question: Is Bankers Insurance the broker you are using to assist with this RFP? If so, would you be willing to share your contacts name and information?

Response: David Rowe. However, all questions regarding this solicitation and all proposals shall be in writing and directed to Wanda Tormey, Goochland County Purchasing Department. Communications with County staff or the Consultants may disqualify you from the evaluation process.

11. Question: Under Scope of Services Letter D "Assisting the County with implementation, including attendance at meetings and presentations and open enrollment. My question is, how often (times per year, # of locations) would you require a person on site? Is this Mandatory?

Response: See Response to Question 2. Yes, for open enrollment because of new products.

12. Question: Under Scope of Services Letter Q, we can mask a SS# and use EE numbers that identify participants by means other than SS#. Will this suffice?

Response: Yes, for participants who enroll.

13. Question: Terms and Conditions #12, can you elaborate? Are you referring to changing account representatives/client service team on our side?

Response: Yes

14. Question: The Contract Attached within the RFP, if selected, would we just fill in our information at the bottom of the top page, fill in the date on page 2 and sign the last page and return to you to be executed?

Response: No, the Contract will be revised by the County and sent to the successful Offeror.

Question: Plan Document Assistance needed – What level of assistance will be required in regards to Plan Document preparation?

Response: Successful Offerors responsibility

15. Question: Salary Reduction agreement forms and change forms – Is this applicable to COBRA? What amount of assistance is needed with this requirement?

Response: No, does not apply to COBRA

16. Question: Provide to the Employer a Plan Document which will qualify the Plan, at the time the document is delivered, as a Cafeteria Plan under Internal Revenue Code (“Code”) Section 125 as long as properly administered by the Employer. Provide the Employer an Adoption Agreement for its use in adopting the Plan Document. Provide copies of amendments to the Plan Document needed for continued qualification of the Plan. What level of assistance is expected with the Plan Document? Do you need assistance with updating the current Plan Document?

Response: Vendor is responsible

17. Question: FSA- Is a Debit Card offered for the FSA plan?

Response: A pre-paid debit card.

18. Question: FSA- How long has your current TPA been a vendor for the FSA?

Response: 4 years

19. Question: FSA- Any issues with the current TPA?

Response: No

20. Question: FSA- How many payroll files will be sent each month?

Response: Twice monthly at a maximum for each entity.

- 21. Question:** FSA -What are the current payroll cycles, i.e. monthly, semi-monthly, bi-weekly or weekly?
Response: Semi monthly for all but schools which is once a month.
- 22. Question:** FSA- When will Open Enrollment be held? How many locations and how many meetings will be held? Will meetings be mandatory for the employees to attend? Will onsite representation be required of the selected TPA for multiple days?
Response: Open enrollment in March and April but no later than May. See response to #3.
- 23. Question:** FSA- Will enrollment files be received from the enrollment vendor directly?
Response: Yes, each entity. No enrollment platform.
- 24. Question:** FSA- Will education materials be mailed to the employee home address or handed out at enrollment meetings? Will custom printed materials be needed?
Response: Material will be handed out with open enrollment communications. Custom material not required but preferred.
- 25. Question:** FSA- Are there additional mailings required during the plan year?
Response: Participants should receive at least 2 (semi-annual) paper or electronic mailings.
- 26. Question:** FSA- Is a custom branded debit card requested? (Fee for custom branding is \$10,000 in additional fees to the client).
Response: No, County branding not required.
- 27. Question:** FSA- Do you expect attendance at Benefit Fairs? If so, how many days annually?
Response: Only during open enrollment. See Response #3
- 28. Question:** What are the current fees paid for COBRA administration?
Response: No current service provider
- 29. Question:** COBRA- Who retains the 2% Administration Fee?
Response: No fees, in house administration
- 30. Question:** Number of carriers per benefit:
- | | | |
|---------------------------------|--------------|--|
| a. Medical _____ Anthem_____ | Self-Insured | We are self-funded through TLC |
| b. Dental _____ Delta_____ | Self-Insured | _____ Yes <input checked="" type="checkbox"/> No |
| c. Vision _____Anthem_____ | Self-Insured | _____ Yes <input checked="" type="checkbox"/> No |
| d. Flex _____ Chard-Snyder_____ | | |
- 31. Question:** COBRA- How many locations will report terminations?
Response: All entities
- 32. Question:** Why is the County out to bid for FSA, HSA and COBRA Administration at this time?
Response: Term contracts are expiring.
- 33. Question:** P7, #2, F. Please clarify what you mean by “specialists.”
Response: Specialist is referring to any other person assigned to the work.
- 34. Question:** P7, Proposal Format and Content – The note about the number of pages and front and back being acceptable is not clear. Please clarify if each side of a page counts towards the 30 maximum count.
Response: front and back (15 paper pages) = 30 pages

35. Question: Can you disclose the current fees for COBRA?

Response: All administration is done in house, no fees.

36. Question: Can you disclose the current Per Participant Per Month administrative fee for the FSA?

Response: \$3.95 per participant per month. \$.50 per participant per month 2.5 month grace period fee.

37. Question: Is the debit card included in the administrative fee or is there an additional cost?

Response: Included

38. Question: Who pays the monthly administrative fee for the FSA? The County or the participating employees?

Response: Broker of record is currently paying the monthly admin fee.

39. Question: Can you confirm the delivery address for UPS delivery? UPS cannot deliver to a P.O. Box.

Response: **Please note delivery statement and address on page 1 of the RFP :** 1800 Sandy Hook Road, Suite 352, Goochland, VA 23063.

40. Question: Does the 30 page limit include the required forms (W-9, Attachment A - Certificate of no Collusion, Attachment B - Contractor Certification Relating to Background Checks)?

Response: Yes, we feel the 30 page limit allows for all information.

41. Question: Under which tab should we included the required forms?

Response: Usually we like to see those in the front but there is no set requirement.

42. Question: Tab 9 Other Information - Does the 30 page limit include additional attachments we would like to include, such as sample reports, sample communication materials etc?

Response: Yes, we feel that the 30 page limit allows for this.

RESPONSE MUST ACKNOWLEDGE RECEIPT OF THIS ADDENDUM ON BID FORM

All other terms and conditions remain the same.

Wanda Tormey, Purchasing Director

01/09/2017