



DEPARTMENT OF FINANCE
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PURCHASING DIRECTOR

Questions and Answers
RFP#18-1698-6CHS
Third Party Administrator for Voluntary Benefits
June 22, 2018

Q1. Whether companies from Outside USA can apply for this? (i.e. from India or Canada)

A1. All offers submitted will be considered.

Q2. Whether we need to come over there for meetings?

A2. If requested by the County. It will be necessary to be able to attend meetings when requested.

Q3. Can we perform the tasks (related to RFP) outside USA? (i.e. from India or Canada)

A3. Offerors would have to provide detailed information on how they would meet the Scope of Services of the proposal.

Q4. Can we submit the proposals via email?

A4. No. Proposals must be submitted in accordance with the requirement outlined on the Cover Page of the RFP.

Q5. Is there any particular benefit from the list that was requested that is the most important need/most requested by employees?

A5. The County expects to receive information on all plans that meet the requirements of the Scope of Services.

Q6. In order to get the most competitive rates, we request a census (DOB, Date of Hire, Gender)?

The Successful Offeror will be an independent third party administrator or broker with the capability to market any and all products that are considered best in market. Successful Offeror will work with County of Henrico Human Resources to assess needs and select voluntary offerings to facilitate carrier comparison and provide rate details.

Q7. III. SCOPE OF SERVICES .13:

13. Offeror's system(s) shall interface with the Oracle Advanced Benefits System (Oracle E-Business Suite Release 12.1.3). Explain how your experience with Oracle will enhance your ability to manage this successfully.

Does Oracle Advanced Benefits System (Oracle E-Business Suite) provide the list of **“preferred voluntary benefits insurance carriers or vendors”** for the services you outlined in section:

2. Provide and/or make available a selection of highly desirable Voluntary Benefits including, but not limited to the following:
 - i. *Medical and Dependent Care Flexible Benefits Program*
 - ii. *Long Term Care*
 - iii. *Cancer*

- iv. *Accident*
- v. *ID Theft*
- vi. *Critical Illness*
- vii. *Legal Assistance*
- viii. *Other Ancillary Employee Paid Insurances and Programs*

The reason for the question is regarding the interface with Oracle’s Advanced Benefits System. With any big advanced benefits systems, most systems have a “preferred list of vendors/insurance carriers” that they (Oracle Benefits System) prefer to integrate with or have already had integration/interface with. Has this question been asked or has Oracle released this information directly to County of Henrico?

A7. The County of Henrico is not aware of any preferred vendor list within Oracle Advanced Benefits. Oracle does have a partners program with third party vendors as a marketing tool that should not impact integration in accordance to this RFP.

Q8. With all offerings will you require a rate sheet?

A8. Successful Offeror will work with County of Henrico Human Resources to assess needs and select voluntary offerings to facilitate carrier comparison and provide rate details.

Q9. One page 2, section I, “The third party administrator services will also be provided to the Henrico County Economic Development Authority (EDA) which has fewer than 10 employees.” Does this entity operate in the same payroll and Oracle HRMS system?

A9. Henrico County Economic Development Authority employees are not paid through Oracle HRMS system. Arrangements for premiums will be discussed during implementation with the Successful Offeror.

Q10. How many employees are participating in the current voluntary benefits program?

A10. See Background Section F.

Q11. Can the County provide annual premiums for each line of coverage?

A11. No. As outlined in the Introduction, the County of Henrico is seeking either a third party administrator or broker to plan, design and negotiate the best coverage and cost for voluntary benefit programs.

Q12. How are voluntary benefits communicated to employees? Home mailings, electronic messaging, on site group or individual meetings enrollment meetings, etc.?

A12. Voluntary benefits will be communicated to employees by method chosen by the Plan to include any combination of home mailings, electronic messaging, onsite group or individual meetings.

Q13. What percentage of the employee population has access to a computer at work?

A13. This data is not tracked and cannot be provided.

Q14. Will the County accept electronic benefit communication materials from vendors and distribute them to eligible employees via work email on a periodic, weekly basis prior to and during open enrollment, and monthly, quarterly and/or semiannually basis thereafter?

- A14. The County will develop the communication plan during implementation with the Successful Offeror.
- Q15. Is there a consultant assisting the County with the evaluation of the proposals? If yes, what is the name of the consultant?**
- A15. As stated in the Background, the County of Henrico is not working with a consultant for this RFP.
- Q16. How is the consultant compensated? A fee paid by the County, or is there an expectation the consultant would be paid commissions by the voluntary benefit carriers?**
- A16. As stated in the Background, the County of Henrico is not working with a consultant for this RFP.
- Q17. If commissions are to be paid by carriers, what is the expected percentage payment amount to consultant, taking into consideration the FSA administration and enrollment company would require commission revenue for successful implementation, enrollment and ongoing service?**
- A17. As stated in the Background, the County of Henrico is not working with a consultant for this RFP.
- Q18. How many worksites does the County have?**
- A18. The County of Henrico and Henrico Public Schools have multiple sites and satellite offices throughout the county. An exact count cannot be provided.
- a. Can you provide us with an estimated number of employees at each of the geographic worksite locations?**
There are many employees at the various sites within Henrico County. An estimate cannot be provided per location.
- b. Will employees at these sites be permitted to attend group and/or individual meetings?**
If requested, employees at various sites will be permitted to attend group and/or individual meetings.
- c. Will there be rooms available to conduct these meetings?**
Meeting organizers will be responsible for reserving and providing adequate meeting space.
- d. Will there be opportunity to return to these worksites to meet individuals that requested additional information, and/or desired to enroll during their lunch or break time, especially the individuals that may not have access to computers/internet?**
If requested, employees at various sites will be permitted to attend group and/or individual meetings throughout the plan year.
- Q19. Will vendor representatives be able to attend benefit fairs or be on site during open enrollment to conduct group program education meetings? What time of year/dates are benefit fairs held?**
- A19. In accordance to the Scope of Services Section 5, the Successful Offeror will be expected to attend open enrollment meetings.

- Q20. Are any of the voluntary benefits offered on a pretax basis or add it as a new benefit?**
 a. If yes, please identify the products name.
 b. Is there a request to continue offering benefits on a pretax basis?
- A20. See Background Section F.
- Q21. Will the County accept meaningful professional service SWAM contract participation? Should there be two proposals with relatively equal technical scoring and price, would the County view the one with meaningful professional services SWAM participation more favorably?**
- A21. Nothing within the RFP is intended to exclude any responsible firm. All responsible firms are encouraged to submit proposals and will be reviewed and scored as outlined in the RFP.
- Q22. Shall we submit the SWAM certificate with the proposal?**
- A22. Please follow instructions provided in Section VII. Proposal Submission Requirements.
- Q23. Will the County accept and consider a group certificate plan that offers guarantee issue (no health questions) on simplified underwriting, and opportunity for most competitive group rates as long as it offers an individual portability option, for separation of service or retirement with no change in price or benefits?**
- A23. The County will consider all plans as offered in response to this RFP.
- Q24. Shall we expect to communicate and work with Navia Benefit Solutions?**
- A24. The Successful Offeror will be expected to communicate and work with Navia Benefit Solutions for data transfer if FSA is elected by the Plan.
- Q25. Can you confirm that the existing STD and LTD are provided by MetLife and The Standard and the County is not looking for replacements?**
- A25. The County is not seeking to replace the current MetLife or The Standard programs with this RFP.
- Q26. Will the County consider engaging a consulting firm that will help assess the County's goals and employee needs prior to procuring service providers or products?**
- A26. The Successful Offeror will be an independent third party administrator or broker with the capability to market any and all products that are considered best in market. Successful Offeror will work with County of Henrico Human Resources to assess needs and select voluntary offerings to facilitate carrier comparison and provide rate details.
- Q27. Typically how many open enrollment meetings do you hold and at how many locations?**
- A27. Typically 4 at two different locations.

Q28. With this proposal response, do you expect proposals to deliver specific voluntary products and pricing for the coverages outlined in Section III.A.2 or are you looking for a partner who will assist Henrico conduct a future RFP for the voluntary products?

A28. The Successful Offeror will be an independent third party administrator or broker with the capability to market any and all products that are considered best in market. Successful Offeror will work with County of Henrico Human Resources to assess needs and select voluntary offerings to facilitate carrier comparison and provide rate details.

Q29. When do you expect the initial enrollment to take place? Fall 2018? Fall 2019? Other time period?

A29. The Successful Offeror should expect to complete initial enrollment during the Fall 2018 Open Enrollment period.

Q30. Do you want the Offeror to market FSA services with a future voluntary RFP or do expect Offerors to bring an FSA solution as a component of this RFP?

A30. The Successful Offeror will be an independent third party administrator or broker with the capability to market any and all products that are considered best in market. Successful Offeror will work with County of Henrico Human Resources to assess needs and select voluntary offerings to facilitate carrier comparison and provide rate details.

Q31. Section II.D. of the Background section implies that this RFP is requesting voluntary product detail and pricing? Is this correct?

A31. The Successful Offeror will be an independent third party administrator or broker with the capability to market any and all products that are considered best in market. Successful Offeror will work with County of Henrico Human Resources to assess needs and select voluntary offerings to facilitate carrier comparison and provide rate details.

Q32. In Section III.A.5, please clarify the last sentence. "All future enrollment will be as allowed by product (i.e., Evergreen voluntary benefits)."

A32. Evergreen program enrollment will be allowed at any time during the year. All other benefits will allow enrollment at Open Enrollment only.

Q33. Due to the fact that this RFP removed the new hire language from Section III.A.8, is the intent to only offer voluntary benefits at annual open enrollment to all eligible employees?

A33. The Successful Offeror will offer voluntary benefits at open enrollment to all eligible employees for initial enrollment. Individual or group meetings after initial enrollment may be requested by employees.

Q34. Would you consider a stand-alone FSA proposal?

A34. No. The County is seeking a provider of a variety of voluntary benefits and would not consider a stand-alone FSA proposal.