

COUNTY OF MONTGOMERY

PURCHASING DEPARTMENT
755 ROANOKE STREET, Suite 2C
CHRISTIANSBURG, VA 24073-3179
PHONE (540) 382-5784 | FAX: (540) 382-5783
Jeff Groseclose CPPB, VCA, VCO, Procurement Manager

REQUEST FOR PROPOSAL, RFP # 23-01 issued May 13, 2022 ADDENDUM NUMBER 1

DATE: May 27, 2022
TITLE: Third Party Broker for Employee Voluntary Benefits

Amendments:

1. A census report is hereby incorporated in to the RFP as Attachment A to this addendum that will include the items below. This census will be provided by email to potential offerors who request it.
 - Job Class Code Description
 - Location Code Description
 - Full-time / Part-time
 - Age
 - Hire Date
 - EEO Gender Code
 - Current Hourly Rate
 - Current Annual Salary
2. Full-Time Employees Benefit Rate Sheet is hereby incorporated in to this RFP as Attachment B to this Addendum. Attachment B will be provided by email to potential offerors who request it.
3. No further questions will be accepted after the issuance of this addendum.

Clarification:

1. **Question:** Does this RFP for Voluntary Benefits include school employees?

Montgomery County Response: No. Montgomery County Public Schools is not included in this RFP.

2. **Question:** Is there a de-identified census to share? We would like to see salary, occupation, date of hire, date of birth, and gender if possible.

Montgomery County Response: The County currently has 512 employees that are eligible for benefits. The County will provide the census referenced in Amendment 1 above by email to potential offerors who request it.

3. **Question:** What Ben Admin system is in force today?

Montgomery County Response: Our current contractor, Mark III Brokerage, Inc., handles all enrollment and billing audits.

4. **Question:** Does Montgomery County have a specific company in mind for delivery of materials/marketing/communication to employees about the voluntary benefits.

Montgomery County Response: Since COVID we have been providing materials electronically and for dissemination on the intranet, but we still request printed materials/booklets for those who would like them. Printing & providing said materials will be the responsibility of the broker/vendor that is awarded this contract. Additionally, open enrollment used to be held physically onsite, but we have worked with our current contractor, Mark III Brokerage, Inc., for their enrollment team to offer virtual/Zoom/telephone individual enrollment meetings. Our employees like this much better due to the convenience and getting an electronic summary of their elections for confirmation.

5. **Question:** Knowing HRA/HSA was requested, I was hoping to get more details of what is in force today so I can taper the Hospital plan to fill any gaps if unable to provide HRA/HSA

Montgomery County Response: HRA and HSA plans are an expectation our employees have come to value greatly and are an expectation of this RFP.

6. **Question:** Voluntary Short Term Disability was requested for different levels of employees – “short term disability product for VRS Plan 1 & Plan 2 eligible employees”. Can the census also list who would get Plan 1 and Plan 2? I am looking for a more specific plan design for the Short Term Disability, such as 7/7/3 months or 0/14/6 months, etc. There are many variations and we want to ensure we are supplying exactly what you need.

Montgomery County Response: The County currently has 230 VRS Hybrid Plan member employees and 305 VRS Plan 1 and Plan 2 member employees. The County does not currently have short term disability for Plan 1 and Plan 2 VRS members so there is nothing to compare. The hybrid short term disability is very different and could be used to match a quote.

7. **Question:** Can you provide census data including DOB, Male/Female, zip code and salary? This is required to get the most competitive quotes.

Montgomery County Response: See response to clarification question number 2 above.

8. **Question:** When do you anticipate a decision on your RFP?

Montgomery County Response: Our goal is to award prior to July 1, 2022, but this is subject to change.

9. **Question:** Would you consider a change in plan effective date in order to provide enough time for account setup?

Montgomery County Response: No.

10. **Question:** When do you anticipate open enrollment taking place?

Montgomery County Response: July 25 through August 5th. Open enrollment has to take place then to accommodate for auditing and input into payroll.

11. **Question:** Are there any pain points that you would like to have rectified such as billing, administrative, or carrier issues?

Montgomery County Response: No.

12. **Question:** Is this out to bid due to the current contract being up for renewal?

Montgomery County Response: Yes, our current term contract expires 9/30/2022

13. Question: When do you anticipate the answers to the questions will be posted?

Montgomery County Response: All questions are being answered to the best of our knowledge at the time of this addendum.

14. Question: What is your total number of eligible employees?

Montgomery County Response: See response to clarification question number 2 above.

15. Question: Will the County make an employer contribution to the HSA?

Montgomery County Response: Yes, this amount depends upon the level of coverage. Please see attached rate sheet in Attachment B of this Addendum.

16. Question: What is your current HRA set up? (i.e. employer pays first, employee pays first, etc.)

Montgomery County Response: This is all employer funded money that is given at the beginning of each plan year.

17. Question: How many participants does your FSA, HRA, and HSA currently have?

Montgomery County Response: HSA 45 Employees, FSA 101, HRA 407

18. Question: Who are your current Ben Admin and Payroll Vendor(s), if any?

Montgomery County Response: We currently use Mark III Brokerage, Inc. for all optional benefits and Anthem (self-insured plan) for medical. Payroll is performed in-house.

19. Question: Will you provide the following?

- a. Current Rates
- b. Census with the following: DOB, Gender, Zip, Elections (**Vision**), Salary

Montgomery County Response: See response to clarification question number 2 above.

20. Question: Can and will Montgomery County share the number of employees (Full, Part-time and Retirees). Also, will Montgomery County share the demographics/Census file of all employees?

Montgomery County Response: See response to clarification question number 2 above.

21. Question: Does Montgomery County currently offer benefits and deductions through their own technology platform, or is this a needed service to be provided?

Montgomery County Response: Our current vendor, Mark III Benefits Brokerage, Inc. uses their own software platform for open enrollment and sends us a datafile for us to import into our financial/payroll software (Tyler Technologies – Munis).

22. Question: Will Montgomery County share a comprehensive list of current products offered along with employee participation percentages?

Montgomery County Response: If awarded, yes.

23. Question: What are the specific employer groups considered county of Montgomery – offices, boards, agencies etc.?

Montgomery County Response: Montgomery County encompasses the following departments and affiliate agencies: County Administration, County Attorney’s Office, Economic Development, Emergency medical Services, Finance, General Services, Human Resources, Human Services, Information Technology, Office of Management and Budget, Parks and Recreation, Planning & GIS, Public Information, Registrar’s Office/Department of Elections, Montgomery-Floyd Regional Library System, New River Valley Emergency Communications Regional Authority (“911”), Montgomery County Public Service Authority, Montgomery County Department of Social Services, Greater Montgomery Department of Tourism, Montgomery County Sheriff’s Office, Commonwealth Attorney’s Office, Clerk of Circuit Court Office, Commissioner of Revenue Office, County Treasurer’s Office. The County’s Board of Supervisors (governing Board) also participates.

24. Question: Are the enrollment meetings exclusive to voluntary benefits? What are the frequency of voluntary benefits enrollment meetings?

Montgomery County Response: Open enrollment for our plan year from October 1 to September 30 takes place every year the last week of July and first week of August which includes optional benefits and medical insurance. Our current vendor provides recorded videos of training on the plans available that are disseminated to employees and then they do one-on-one enrollment sessions with enrollment team members.

25. Question: Is the HRA a Health Retirement Account, or is it a Health Reimbursement Account?

Montgomery County Response: Health Reimbursement Account.

26. Question: Often, FSA, Dependent Care, HRA and HSA are managed by the health insurance broker/consultant. Will we have opportunity to work with and coordinate with them on these programs?

Montgomery County Response: This RFP seeks a benefits plan provider that serves as the broker/consultant. These services should be provided as part of any offer made to Montgomery County as a turn-key proposition.

27. Question: Is the hospital income plan a specific product, or should it read hospital indemnity?

Montgomery County Response: It is both a hospital income and a hospital indemnity plan.

28. Question: Can you share who the basic life insurance carrier is and what the benefit amount is?

Montgomery County Response: Montgomery County provides life insurance for employees equal to 2x annual salary rounded to the nearest \$1,000. Plan providers are asked to provide for other optional life insurance that is separate from the County’s. The plan should also be ‘guaranteed issue’ for employees annually, as the purpose of employer plans is often to provide life insurance where the employee may not qualify for other market plans.

29. Question: Does the medical plan cover any vision expenses? Are there any vision riders under the health plan?

Montgomery County Response: Yes, Blue view vision which only covers a “regular eye exam” and a discount on glasses or contacts.

30. Question: Reference RFP Section III A) Does the plan document exist today, and can it be modified versus creating a new one?

Montgomery County Response: Our current carrier creates and prints these each year, to include information about the County’s 3 (three) medical insurance options provided by Anthem (Keycare 200, Keycare 1000 and QHD Plan) and provides this information electronically as well as printed copies.

31. Question: Reference RFP Section III B) Do these forms currently exist and available for modification including an employee handbook, and or an enrollment guide?

Montgomery County Response: Our current carrier creates and prints these each year, to include information about the County's 3 (three) medical insurance options provided by Anthem (Keycare 200, Keycare 1000 and QHD Plan) and provides this information electronically as well as printed copies.

32. Question: Reference RFP Section III C) Are virtual or online meetings and trainings permitted?

Montgomery County Response: See response to clarification question number 4 above.

33. Question: Reference RFP Section III D) These activities would be performed by the carriers typically, please confirm.

Montgomery County Response: This RFP seeks a benefits plan provider that serves as the broker/consultant. These services should be provided as part of any offer made to Montgomery County.

34. Question: Reference RFP Section III E # 2) What role would you presume the broker would play in the event of an IRS audit?

Montgomery County Response: Montgomery County is fulfilling its fiduciary responsibilities to seek the best products and pricing available through the RFP process. The products and services provided are those of the broker/vendor, not Montgomery County, and as such, any audit of these optional products is the responsibility of the broker/vendor(s).

35. Question: Reference RFP Section III E #3) Contribution processing and disbursement would be performed by the carrier typically, please confirm.

Montgomery County Response: This RFP seeks a benefits plan provider that serves as the broker/consultant. These services should be provided as part of any offer made to Montgomery County as a turn-key proposition.

36. Question: Reference RFP Section III E #4) What communications are distributed today for participants and non-participants?

Montgomery County Response: Electronic access to plan booklets (hosted on the County's Employee Intranet site) as well as printed booklets. Additionally, broker/vendor prepares and delivers training (via video, virtual conferences/webinars) and sign-up.

37. Question: Reference RFP Section IV B #4) Without additional information like a census file, current products, pricing, and carriers it would be difficult to provide recommended vendors and sample contracts. Will this additional information be provided?

Montgomery County Response: See response to clarification question number 2 above for census information. Full-Time Employee Rate Sheet referenced in Amendment 2 above (Attachment B to this Addendum) will be sent to potential offerors who request it.

ACKNOWLEDGE RECEIPT OF ADDENDUM # 1:

COMPANY/FIRM NAME AND ADDRESS:

_____ Zip Code _____

SUBMITTED BY:

NAME: _____
(print)
SIGNATURE: _____
TITLE: _____
DATE: _____

Toll Free Number: () _____ Telephone Number: () _____ Fax Number: () _____

Email: _____