



An Equal Opportunity Employer

# Southwest Florida Water Management District

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Executive Director

April 20, 2018

Set 1

TO: All Potential Respondents  
ITN 002-18 Employee Benefits Insurance Plans

FROM: Georgia S. Hudson, Procurement Specialist 2

SUBJECT: Response to Questions

### 1. Please provide LTD rate.

Part IV – Historic Data, Subsection 4.4.4 LTD, of the solicitation document lists the LTD rate as \$0.440 per \$100.

### 2. Please provide VSTD rates.

The VSTD rates are as follows:

Employee Age	Rate Per \$10 of Weekly Benefit	Employee Age	Rate Per \$10 of Weekly Benefit
<25	\$0.60	45 - 49	\$0.49
25 - 29	\$0.64	50 - 54	\$0.59
30 - 34	\$0.58	55 - 59	\$0.80
35 - 39	\$0.48	60 - 64	\$0.98
40 - 44	\$0.49	65+	\$1.06

### 3. Please provide retiree elections.

Refer to Attachment 20 – Employee Group Health Census (Revised 041818), Column A – Employee Type and Column L – Benefit Class for the retiree elections.

### 4. Can the Spouse & Child elections for Supplemental Life be shown on the census? It doesn't define Spouse/Child on census provided – just says Supplemental Dependent Life.

The Dependent Life has 3 options to elect and it is for both the Spouse and Child.

### 5. Can you provide Basic Dependent Life elections and rate? The summary states they have this coverage but not shown on census.

### 6. Can you provide the Rates? What are the Commissions requested? Can you provide Vol Dependent Elections?

**7. Please provide a current census for the following benefits:**

- **Retiree Basic Life**
- **Spouse Supplemental Life**
- **Child Supplemental Life**

**The provided census has information for the Dependent Packages but not for the Supplemental Coverage.**

- 8. Basic Retiree Benefit- which retirees have the coverage and election amounts (\$1,000 increments to \$10,000)?**
- 9. Retiree Basic Life- Need Census with their Volumes (based upon documentation provided, it is not the same amount for all retirees) Census provided does not have the retiree life on it at all.**

The answer to questions 5 through 9 is as follows: Refer to Attachment 20 – Employee Group Health Census (Revised 041818) Column M – Basic Dependent Life is labeled as “Dependent Supplemental Life” in Column M; and the coverage amount is Column N – Benefit and Column P – Benefit Amount. Currently, the District does not have any retirees enrolled on the Life plan but may include in the future.

- 10. How many total benefit eligible employees are there?**
- 11. Please advise how many active employees are benefit eligible for the dental coverage? We know there are 79 Retirees already covered under the dental plan.**
- 12. Please confirm the number of eligible employees/retirees.**

The answer to questions 10 through 12 is as follows: Currently, the District has 538 active benefit-eligible employees and 87 retirees.

**13. Is Southwest FL Water Management District accepting proposals from insurance carriers who are working with a broker/consultant?**

Gehring Group is the District’s current agent of record as awarded by ITN. This ITN is for insurance coverages only with Gehring Group serving as agent of record.

- 14. Please provide Full booklets from Florida Combined Life for Life & Disability products.**
- 15. Please provide a full certificate for Basic Life (active and retiree), Basic AD&D, Supplemental Life, Supplemental AD&D and all Dependent Life and AD&D.**
- 16. Please provide full certificates.**
- 17. Disability: Full certs (only provided a benefit summary).**

The answer to questions 14 through 17 is as follows: Refer to Attachments 27 through 33 and 38 for the Florida Combine Life certificates.

- 18. Please provide 5 years of life experience.**
- 19. Can you please provide STD and Base Life experience?**
- 20. Basic Life- Experience information- Nothing was provided at all- We need Premium, Paid Claims, Waiver of Premium report (past 5 years preferred)**

The answer to questions 18 through 20 is as follows: Refer to new Attachment 23 – Group Life Disability Experience.

21. **Can you provide an editable version of the following documents so that information can be typed in? Printing them to PDF was unsuccessful due to security settings of document.**
  - a. **Cover Page**
  - b. **Identity Theft Services Response Form**
  - c. **Legal Service Plan Response Form**
22. **Underwriting would like the Invitation to Negotiate in a Word document (or the password for the pdf file).**
23. **Is it possible to have the Invitation to Negotiate document available in Word?**
24. **Please provide an unsecured version of the “Invitation to Negotiate”, preferably in Word format. In its current form we are unable to edit the document and thus cannot fill in the Cover Letter or Benefit Comparisons.**
25. **Please provide Exhibits I-XVIII in Word or Excel for completion.**

The answer to questions 21 through 25 is as follows: The District has provided a PDF fillable form of the Cover Sheet and a Microsoft Word document containing the Response Forms, Exhibits I through XVIII, for your convenience of completing the forms. These documents may be downloaded from the District’s website at: [www.watermatters.org/procurement](http://www.watermatters.org/procurement) and at [www.demandstar.com](http://www.demandstar.com). The Invitation to Negotiate document will not be provided in a Word file in its entirety. An unsecure version or the password to the PDF file version will not be provided.

26. **Please forward me the following information: Job titles.**
27. **Need to know who is in which class for Dental.**
28. **The census does not include the employees’ occupations/job titles. We will need these in order to quote disability insurance.**
29. **Basic Retiree Benefit- which retirees have the coverage and election amounts (\$1,000 increments to \$10,000)?**
30. **Basic Retiree Benefit- Can you provide a census which includes Occupations?**
31. **Life, LTD and STD – Updated census needed with occupations listed.**
32. **Please provide occupations, STD elections and LTD class designations on the census.**
33. **Updated census that includes occupations and class designations (2 classes).**

The answer to questions 26 through 33 is as follows: Refer to Attachment 20 - Employee Group Health Census (Revised 04/18/18).

34. **Please forward me the following information: A full dental certificate with procedures and frequencies.**

Refer to Attachment 24 – Aetna 2018 Dental PPO Plan COC.

35. **Please forward me the following information: In order to provide a disruption report, we will need the provider report in Excel.**

36. **Dental - According to the rfp, we need to complete the disruption however it is currently in PDF and we are unable to export it into excel. Can you get the disruption exported into an excel format so that we are able to complete it?**
37. **Please provide the dental and medical disruption files in Excel format.**
38. **Attachment 3 – Medical Provider for Disruption Report: Please provide the attachment in excel or an unlocked version of the PDF attachment as we are unable to use the document in its current format.**
39. **Attachment 6 – Dental Provider for Disruption Report: Please provide the attachment in excel or an unlocked version of the PDF attachment as we are unable to use the document in its current format.**
40. **Can you please provide attachment 3 & 6 in excel format?**
41. **Please provide an Excel version of the Dental Disruption (Dental Provider Report) file.**
42. **Can we get an updated census with occupations? Additionally, they say they have like 13 unpaid board members. Please confirm they are not eligible for all coverages.**

The answer to questions 35 through 42 is as follows: Refer to Attachment 3 – Medical Providers for Disruption Report (Revised 04/18/18) and Attachment 6 – Dental Providers for Disruption Report (Revised 04/18/18), which both documents are provided in Microsoft Excel™. The Board Members are a Governing Board (appointed by the Governor) and are unpaid. They are not benefit eligible.

43. **Confirmation of Effective date- The "Invitation to Bid" indicates 1-1-2019 for effective date P.C. set up with 7-1-2018.**

The effective for this ITN is 1/1/2019, the District's plan year. Final documents and contracts are due 6/28/2018 in preparation for system set up and open enrollment meetings.

44. **LTD: Detailed LTD claims listing is required (Open and Closed claims). For the Open Claims, Need the report with DOB, Gender, Date of Disability Gross and Net benefits, and current carrier reserves.**

Refer to Attachment 34 – FCL – LTD Claims Status.

45. **Confirmation of Participation in: FL Retirement System (FRS) AND Social Security, or FRS only.**

Participation is FRS and Social Security.

46. **What percentage (%) of pharmacy rebates does BCBS currently pass through?**
47. **Is the District currently receiving rebates and, if so, what are they (\$ or %)?**

The answer to questions 46 through and 47 is that BCBS currently withholds twenty percent (20%) of all Rx rebates.

48. **Does BCBS include any Rx rebate guarantees currently?**

There is no Rx rebate guarantee.

- 49. Can you confirm what services are provided in the BCBS ASO fee? Does fee include: Broker commissions? If so, what amount? Disease management? Nurse line? Pregnancy support?**
- 50. Current admin rates (and current admin commission).**
- 51. What is the current medical admin fee(s)?**

The answer to questions 49 through 51 is as follows: The ASO fee is \$63.50 per employee per month (PEPM). This includes the \$1.50 PEPM commission. The medical plans include Blueprint for Health which includes Personal Case Management Program as well as pregnancy support and 24-hour nurse line.

- 52. Would you consider an RFP for hearing benefits only?**

Currently, the District is not considering an RFP for hearing benefits only.

- 53. We need a copy of the full dental booklet with procedures and frequencies.**
- 54. Is a copy of the complete Dental Certificate of Coverage Available?**

The answer to questions 53 through 54 is as follows: Refer to Attachment 26 – Aetna 2018 Dental Certificate of Coverage (COC).

- 55. We received monthly dental claims/premium and lives thru December 2017. Can we obtain that data thru March 2018?**

The dental plan is fully-insured, and the reports are on an incurred basis. Refer to Attachment 5 Dental Claims Experience (Revised 04/18/18) for the most recent report with incurred claims through January 2018, paid through February 2018.

- 56. Life, LTD and STD – Please provide the actual policies, not just the benefit highlights.**

Refer to Attachments 27 through 29 for Certificate of Coverage for the disability plans.

- 57. Please provide large claims reporting for the period of 2/1/2017 through 1/1/2018.**
- 58. Need the Large claim report matching the date the claims experience provides with detailed info.**

The answer to questions 57 through 58 is as follows: Refer to Attachment 25 – Florida Blue – High Cost Claims report for the Plan Year 2017.

- 59. Please provide the current ASO agreement.**

Refer to Attachment No. 37 – Administrative Services Agreement

- 60. Please confirm if the current pharmacy benefits include step-therapy.**

Yes, the current pharmacy benefits include step therapy.

**61. What specific wellness plans or initiatives are currently in place?**

The District has a robust wellness program, Your Health Matters, which utilizes BetterYou Strides provided through Café Well with Florida Blue as well as other incentive programs administered in house. Employees can earn points through the program for different wellness initiatives such as completing health assessments and biometric screenings, meeting different targets, being tobacco free, attending education sessions, being active, completing preventive exams and much more. Employees earn 100 points each for completing their health assessment and biometric screening, which equates to \$50 towards their HAS or FSA. The other activities mentioned above equate to points as well and employees can earn a maximum of 600 points, equating to \$150. The funds are prorated for what is earned with the screening and assessment as the gatekeeper to earn any funds.

**62. What is the current ISL level?**

The current ISL is \$175,000.

**63. Disability: The renewal, if available.**

**64. Is the dental renewal available?**

The answer to questions 63 through 64 is as follows: No, all renewals are required to be provided as part of this ITN.

**65. Dental: Are implants covered? If so, is the device (crown) covered only or is the surgical component of the procedure covered as well?**

Implants and Crowns are covered as Major / Type C Expenses.

**66. Exhibit XIX Questionnaire Response Form – please clarify question 13, which reads “Please confirm you can waive the requirement for a binder check at time of application submission”.**

Some carriers require that the first (1<sup>st</sup>) invoiced payment be paid at the time of the application submission. The District is asking if the requirement for a binder check at time of application submission can be waived.

**67. Exhibit XIX Questionnaire Response Form – The first few sections found on pages 1 through 3 don’t specify which product the questions are directed to. Should we only be responding with medical responses or should we be responding for all products?**

The General Information, Enrollment, Reference and Renewal pertain to all products.

**68. Can you provide a full Rx claim data file containing the below data fields. Also, can you provide the average employees that the claim file represents?**

**Claim file data elements:**

- Claim Information by Drug dispensed for a 12 month period
- Date of Service

- **National Drug Code (NDC) = 11 digit number**
- **NABP (Pharmacy) Number**
- **Quantity Dispensed**
- **Days' Supply**
- **Retail/Mail Indicator**
- **Brand/Generic Indicator**
- **Current Tier Indicator**
- **Formulary Status Indicator (Preferred/Non-Preferred)**

This report is not available at this time.

- 69. Please confirm you want the DPPO Low Option plan to: (1) limit Routine Cleanings/Periodontal Maintenance to Combined 2 Per Year and (2) cover Amalgam Fillings only, Composite fillings are not covered.**

Currently, the one DPPO plan covers 2 cleanings per year and amalgam fillings. The District desires to include composite fillings for this plan and add a second plan option to include additional cleanings as well as composite fillings.

- 70. Should retirees be included in this quote? Or will they be part of the Medicare RFP that will follow? If they should be included in this quote, do they receive the same plan as the actives? Does a Medicare product need to be quoted?**

Currently, the District does not have any retirees enrolled on the Life plan but may include in the future. A Medicare product quote is not needed at this time. The District may solicit for Medicare Advantage later this year.

- 71. Is there currently a DHMO dental offering?**

No.

- 72. How long has The District had Aetna as their dental carrier?**

The Aetna plan has been in place at the District since 1/1/2015.

- 73. Please confirm that the group is requesting group supplemental products (accident, hospital indemnity, critical illness with cancer and short-term disability). Is the group interested in individually owned voluntary products as well?**

Yes, the District is requesting group supplemental products.

- 74. Please describe the current method used for open enrollment.**

The District is expecting to have an active enrollment next year. It is electronic after the meetings for employees, spouses and retirees.

**75. Will the selected vendor be allowed to conduct group meetings and meet with each employee face-to-face?**

As noted in section 3.1.2.21, the District will have mandatory open enrollment meetings, however employees are not required to meet with representatives.

**76. Please describe any need for employee self-enrollment.**

**77. What HR/payroll system is currently being used?**

The answer to questions 76 through 77 is as follows: Ultipro is the HR/payroll system, which enrollment will be conducted through.

**78. Please describe any need for call center enrollment.**

Not anticipated

**79. What enrollment technology platform is used? Please describe how that vendor/administrator would work with us to enroll and administer our products most efficiently?**

A file from UltiPro will need to be exported, which the District could create. If available, the District would prefer a direct connection where the information is automatically sent to the vendor from the system.

**80. Please provide more details regarding the compensation/commission requirement. Is the \$135,000 inclusive of all carriers or per carrier?**

The \$135,000 commission cap is inclusive of all carriers.

**81. What services are included in admin fee?**

Florida Blue administers all claims pertaining to Medical and Prescription. The medical plans include Your Health Matters, which utilizes BetterYou Strides provided through Café Well with Florida Blue. In addition, pregnancy support and 24-hour nurse line.

**82. What are current performance guarantees?**

Currently, there are no performance guarantees in plan.

**83. Current Stop Loss commissions.**

Stop Loss commissions are currently zero percent (0%).

**84. Aggregate deductible factors by plan.**

The Aggregate deduction is \$1,000,000 for all plans.



**85. Aggregate & Stop Loss Premium rates.**

The Aggregate premium is \$5.35 PEPM and the Stop Loss Single rate is \$54.59 and Family rate is \$135.04.

**86. Can we get a current bill with the disability and life coverages? From what I can see, there is nothing with current premium on any line of coverage so I cannot validate the numbers against the census.**

The District is self-billed for disability and life coverages. They do not send the District a bill. The District completes a spreadsheet based on the payroll deductions each month. Please refer to Attachment 36 – Florida Combined Life Invoice 2018-03 billing from April 2018 for reference.

**87. They provided benefit summaries. Can we get full policies?**

Please review the additional attachments for certificates and policies.

**88. The STD eligibility is defined as “Regular Board Authorized Employees.” Who are these employees in relation to the group as a whole? If it is not the entire population, I will need a better way to identify them so I can establish the participation on the STD plan. The census is only showing 46 employees so if it’s the whole group participation is going to be very poor.**

The eligibility is for all the positions authorized to be filled by employees. The sick leave and vacation leave is generous allowing people who have some tenure to bank enough to cover STD. For the STD participation, the internal written policy requires that all leave is exhausted before STD can kick in. Most of the people enrolled are new hires who have not earned enough to cover the time frame.

**89. I didn’t see the Optional Employee and Spouse Life Step Rates in the submission. Can you provide? Additionally, they’re showing a 0.50/\$1000 rate on the Optional Employee AD&D. This is quite high. Can you confirm?**

Refer to Attachment 35 – FCL – Rates for the Life rates.

**90. The Basic Life eligibility includes a retiree class. The only retirees on the census have medical/dental elections. Nothing for life. Is this a closed class? If not, can they provide a census with the retirees that should be included?**

Currently, the District does not have any retirees enrolled on the Life plan but is planning to include in the future.

**91. Please provide the following rates:**

- Employee Supplemental Life
- Spouse Supplemental Life
- Child Supplemental Life

**“Invitation to Negotiate” includes a composite rate per \$10,000 however does not indicate which coverage that is for. If available, please provide full age-banded rate tables.**

The current voluntary employee life coverage is in \$10,000 increments.

- 92. Please clarify, is Employee Supplemental AD&D elected at the same volume as the Employee Supplemental Life or can it be elected independently? If the volume can differ from the Supplemental Life election then please provide a census that includes the AD&D election.**

Employees can elect AD&D coverage levels different than Life coverage levels.

- 93. Please clarify, the provided Voluntary Life and AD&D Benefit Summary does not include Dependent AD&D, however the benefit comparison on page 26 of the Invitation to Negotiate has a rate for “Family AD&D”. Please provide a certificate or benefit summary for this coverage.**

Refer to Attachment 32 FCL – Vol ADD COC – Class 1.

- 94. Does the group prepare W-2s for claimants, or does the group require the carrier to do so?**

The carrier currently provides W-2s for claimants.

- 95. Are the employee’s premium contributions paid with pre or post tax dollars? If paid with pretax dollars, does the group require that the carrier pay the FICA match or does Group intend to pay the FICA match?**

The LTD is 100% employer paid and STD is pre-tax. The carrier provides the W-2s and the District pays the employer taxes (no FICA matching).

- 96. Does the group have telephonic claims service on the STD currently?**

No, the claim process for STD is paper.

- 97. Please provide a LTD open and closed claims listing that includes DOB, Date of Loss, Gender, Total Paid, Gross Monthly Benefit, Net Monthly Benefit and offsets.**

Refer to Attachment 34 – FCL - LTD Claims Status for the LTD claims status report.

- 98. On the LTD experience exhibit the premium from year 2 to year 1 increases from \$93,788 to \$142,195 but the rate appears to have decreased from .455 to .44. Please explain the jump in premium? Is the current rate of .44% accurate? Please clarify.**

The District changed to FCL on 1/1/2016 from Mutual of Omaha. With is change in carrier, the rate changed from \$0.455 to \$0.44. Yes, the current rate of \$0.44 is accurate. The District is self-billed for disability.

**99. Please clarify what information is to be included in the compensation section. We're advised to see Part III, however, there's not a compensation section.**

Reference to subsection 1.7.6 Compensation is not applicable for this Invitation to Negotiate solicitation; therefore, reference to it has been deleted; acknowledged via Addendum No. 1 issued on April 18, 2018 and available for download on the District's website at: [www.watermatters.org/procurement](http://www.watermatters.org/procurement) and at [www.demandstar.com](http://www.demandstar.com).

**100. The RFP states that we need to provide our response in Arial 12 font however we are unable to alter samples and certain reports. Please confirm this is acceptable.**

As stated in Section 1.7, Response Format, Text will be single-space using 12-point Arial font. Samples and reports are acceptable in fonts other than Arial 12-point font but must be legible.