



January 14, 2019

Questions Received and Responses

Contract No. DTCC18008-CWFLEXBENE

- 1. Please provide current census as well as any other information applicable to Group Life Insurance?**

The following information will be provided by DTCC drop box by 4:30 p.m., Tuesday, February 15, 2019.

- a. Census data (excel format) –**The name and ID have been removed due to confidentiality.
- b. Experience data (excel format)**
- c. Rate history (excel format)**
- d. Dental, Life, and Vision plan summary information – (PDF format)**

No additional information will be provided.

- 2. Can you please include the class/amounts next to each employee on the census so the carriers know the current amounts in place?**

See question 1.

- 3. Does Deltech pay for the base benefit of \$10,000 only?**

If the question is, "Do all employees have a life insurance base benefit of \$10,000?" the answer is, "No." However, DTCC provides \$125 per month to offset the cost of DTCC's selected flexible benefits offerings (i.e. vision, dental and life).

- 4. While I was looking at the proposal, under the 'General Provisions' section, item 29 on page 24, it says that the proposals can not include commissions or brokerage. As we are an independent insurance agency, we rely on such income for our business. If there is no way for my agency to receive compensation, I would be unable to shop around with different carriers and negotiate the best deal for DTCC, and hence be unable to provide a response to the proposal. Please advise.**

Delaware Tech does not pay any commission or fees to a broker.

5. **How do we obtain a copy of the census, preferably in excel format?**
See question 1.
6. **Is the information on pricing for your current plans(s) available?**
See question 1.
7. **Does your current provider use a benefits administrative system?**
Yes. DTCC employees currently perform data entry, make changes and terminates employees' coverage through the provider's on-line system.
8. **Does your current provider have an EAP program?**
Yes. Our Employee Assistance Program (EAP) is currently managed through the State of Delaware.
9. **Can we receive complete summaries of benefits for each plan?**
See question 1.
10. **Who are the current carriers?**
MetLife is currently the dental and life carrier; Vision Benefits of America is currently our vision carrier.
11. **Do the current carriers host employee educational seminars to educate employees about their benefits outside of open enrollment?**
No. However, they would if we requested it.
12. **Need updated census data in excel to include m/f status, date of birth, earnings, family status, wife/p/ch/family, zip code.**
See question 1.
13. **Please provide the following information: Current census (in Excel Format if possible); Current Benefit Plans/Outlines; Current Benefit Rates; Current list Bill Invoice if available; Renewal Packet including Renewal Plans and Renewal Rates; Utilization and Claims Report (3 years); Carrier History for the last five years; how many employees are actually eligible verses actually enrolled. Requesting a letter of authorization allowing them to request information directly from our current/past carriers (5 years), form attached.**
See question 1.

- 14. Requesting census data; DOB, gender, salary, elections/tiers – for life, dental and vision; life class, zip codes, contribution level for each line, current carrier and carrier History; rates, current and renewal history, contracts/certificates – need to know in force plan design; experience claims vs premium for 2-3 years. Waiver claim information-approved waivers & pending, if possible.**
See question 1.
- 15. Please send additional data pertaining to the RFP, census data, experience data, and current coverage information.**
See question 1.
- 16. With the questions due today at 3 p.m., is there any chance there will be an extension on the questions due date?**
No
- 17. Will the time line be changed as we will be under the wire?**
No.
- 18. Per page 5, Item B, please provide the following information as soon as possible: All census data in Excel format, including occupation, annual salary, demographics, and current enrollment (including plan and tier); Current coverage information for Life/AD&D, Dental and Vision, including: Full SPD's/Certificates - Copies of carrier invoices - Current Rates - Contracts if available -Current and prior renewals for Life/AD&D, Dental and Vision - 3-5 years of claims data for Life/AD&D, Dental and Vision, including: Claims Report showing monthly paid claims, paid premiums, and the number of insured lives - Open Wavier Listing - Rate history - Please note any plan design changes during the review period (3-5 years) - The amount DTCC contributes to the premiums for Life/AD&D, Dental and Vision - Per page 14, Item E: What technology platform are you currently using? Is this provided by your current vendor(s) or do you purchase it separately? Is this platform one you wish to continue using? - How do you currently handle Open Enrollments (online, meetings, combination of both)? (page 33 Group Reopening and Page 14 Criteria and Scoring E # 3) - If you would like us to provide proposals from your current carriers (Metropolitan Life and Vision Benefits of America per page 33 under Objectives), please provide a Broker of Authorization letter for each.**
See question 1.

19. Please provide current rates for group life and AD & D Insurance. Please clarify how group life and AD & D is funded. Is it paid for by the employee or the employer?

Life Insurance is 14 cents per \$1,000 and AD&D is 2 cents per \$1,000. DTCC provides \$125 per month to offset the cost of DTCC's selected flexible benefits offerings (i.e. vision, dental and life).

20. Our Marketing Dept. discovered a portion of the RFP bid expresses inaccurate 'reimbursement' information on OON schedule. Seems the RFP indicates that 'Polycarb Lenses' & 'Scratch "Coat"' is reimbursed on an OON basis. This would be misleading. Polycarb Lenses ('dependents under 19') are 'Pd-in-Full' INN and a 1 Yr. Scratch Protection Warranty is 'Pd-in-Full' INN. There is no specific reimbursement for these items OON.

You are correct. There is an error in the RFP. Polycarbonate lenses (for dependents under 19) and one year scratch protection warranty are paid in full in network providers. There is no specific reimbursement for these items for out of network providers.

21. According to the RFP written questions are due today. As I am reviewing the case I see that we have not received the following information. Without this information we are unable to determine accurate questions for the company. Please obtain this information ASAP so we may submit any other questions by the due date today. 1) Census 2) Plan Certificates which includes plan procedures and frequencies (In force Carrier?) 3) Premium/Claims/Lives 4) Rate History 5) Experience 6) Commission 7) U&C 8) Employer.

See question 1.