SUBJECT: Additional Information/Clarifications to Specifications

Question 1) Waiting period for new hires

Answer 1) Benefits are effective the first of the month following 90 days of employment.

Question 2) Hours of eligibility to be eligible

Answer 2) No specific number of hours.

Question 3) Probationary period

Answer 3) 6 months up to 1 year for some groups.

Question 4) Employer contribution

Answer 4) For most groups the employer contribution is approximately 93% for full-time employees working 30 or more hours a week. Part-time employees working 20-29 hours a week receive a pro-rated contribution. See RFP contribution formula.

Question 5) Dental plan design

Answer 5) Comprehensive plan (nonscheduled). Class 1 100%, Class3 90%/80% (PPO/Premier Dentist), Class 3 50%. Annual maximum $1,750, Deductible $25/$75, Orthodontia Adult/Child $1,500 Lifetime maximum per person.

Question 6) Section 1A – Introduction: Please clarify if you are requesting stop loss quotes at this time. If so, please provide details regarding requested contract terms and the specific and aggregate deductible levels. Is there a stop loss rate form you would like completed?

Answer 6) We will market stop loss coverage at a later date.

Question 7) Section 1B – Period of Performance: Please clarify if the contract award is for a five year term with the potential to extend for two additional one year periods (totaling seven years) or, since you are asking for three years on the Bid forms, is the contract for three years with the potential to extend for two additional one year periods (totaling five years)?

Answer 7) The contract will be for five (5) years with the option to add two additional one-year periods.

Question 8) Insurer/Vendor Services Claims Adjudication: The RFP states that the vendor is to certify eligibility and interface with Clark County’s payroll system. Can you please clarify if you are asking the carrier to certify eligibility for employees using data in your payroll system or if the carrier is to accept the eligibility that is provided on the electronic file from the County? What payroll system is utilized?

Answer 8) The carrier is to accept the eligibility provided on the electronic file. We use Oracle’s payroll system.
Question 9) Insurer/Vendor Services Installation Services: Please confirm if the current plans are ERISA plans.

   Answer 9) The current plans are not ERISA plans.

Question 10) We would like more detailed pharmacy claim data in order to put forth our most aggressive pharmacy proposal and respond accordingly to the RX Questionnaire. Is this information available? If available, we would like claim level detail to include drug name, NDC, days supply, pharmacy name, NABP, mail, retail and or retail 90 designation. Any cost or paid claim data would be helpful, too.

   Answer 10) Selected finalist may be asked to provide detailed claims and network disruption analysis. The County will provide any necessary claims data to finalists once identified.

Question 11) Bid Form #5 includes EAP. Are you requesting an EAP quote? If so, please provide details regarding the model and visit limits.

   Answer 11) We are not requesting EAP quotes at this time.