

RANCHO SANTIAGO COMMUNITY COLLEGE DISTRICT

Date: 5/26/2020

ADDENDUM NO. 1

FOR:

Request for Proposal (RFP) #1385

Title: Employee Benefits Insurance Consulting Services

The following changes, additions, deletions or corrections shall become a part of the RFP documents for the project named above and all other conditions shall remain the same.

Question 1: Why is the District going out to bid at this time?

Answer 1: We are going out to bid for our health benefits because it has been five years since we last went out to bid and we want to ensure we are still getting a good value for our money.

Question 2: How long has the District been participating in the ASCIP JPA for benefits?

Answer 2: Five years.

Question 3: From the District's perspective, are there any aspects of the ASCIP JPA which can be improved upon?

Answer 3: No.

Question 4: What are the renewal dates for each of the plans? Please list renewal increase percentages for the previous 3 years for each benefit line by plan.

Answer 4: The renewal date for all our plans is January 1.

2020

Anthem PPO – 4.5%

Anthem HMO – 4.5%

Kaiser – 1.29% decrease

Delta Care HMO – 0%

Delta Dental PPO – 0%

VSP – 3.0% decrease

Life Insurance – 0%

2019

Anthem PPO – 4.0%
Anthem HMO – 4.0%
Kaiser – 3.04% decrease
Delta Care HMO – 1.0%
Delta Dental PPO – 0%
VSP – 2.0% decrease
Life Insurance – 0%

2018

Anthem PPO – 1.0%
Anthem HMO – 4.0%
Delta Care HMO – 0%
Delta Dental PPO – 3.0% decrease
VSP – 3.0% decrease
Life Insurance – 0%

Question 5: How does the District handle member issues today? Does ASCIP assist with member advocacy?

Answer 5: Depending on the issue, we may be able to assist with our in-house staff, we may refer the member to one of our contracted health advocacy firms or we may call ASCIP. ASCIP pays the cost of the Alight Advocate services.

Question 6: What is the current annual premium on each benefit line by plan?

Answer 6:

COVERAGE	Annual Premium
Blue Cross PPO	
Employee Only	\$11,625
2-Party	\$24,413
Family	\$34,877
Blue Cross HMO	
Employee Only	\$8,111
2-Party	\$17,018
Family	\$24,317

Kaiser HMO - Active & Retirees Under 65	
Employee Only	\$6,922
2-Party	\$13,844
Family	\$19,590
Retirees Over 65 with Medicare	
Employee Only	\$3,243
2-Party	\$10,165
Family	\$12,323
1 Retiree over 65 and 1 under 65	
2-Party	\$10,392
Family	\$16,395
PPO Dental	
Employee Only	\$792
2-Party	\$1,492
Family	\$2,146
PPO Dental Over Age 65	
Employee Only	\$847
2-Party	\$1,596
Family	\$2,295
DHMO Dental	
Employee Only	\$222
2-Party	\$362
Family	\$533
Vision	
Employee Only	\$131
Employee + 1	\$210
Employee +2	\$341

- Question 7:** What is the District's current contribution strategy?
- Answer 7:** Each bargaining group negotiates a cap for district contributions.
- Question 8:** Does the District currently participate in any wellness programs or initiatives? If so, please describe.
- Answer 8:** No.
- Question 9:** Does the District offer any voluntary benefits? If so, what voluntary benefits are offered, and who are the carriers?
- Answer 9:** Vision – VSP
Voluntary Life Insurance - MetLife
Flexible Spending Accounts – American Fidelity
Hyatt Legal – MetLife
Accident, Cancer, Disability – American Fidelity and AFLAC
Pet Insurance – MetLife
Veterinary Discount Plan – United Pet Care
- Question 10:** How does the District handle enrollment? Online or paper?
- Answer 10:** Online.
- Question 11:** Does the District currently have a benefits web portal or intranet?
- Answer 11:** Yes. <https://rscdd.edu/Departments/Risk-Management/Benefits/Pages/default.aspx>
- Question 12:** Does the District have an established Benefits communication strategy? If so, what does the strategy entail?
- Answer 12:** We utilize our Benefits website above and we also do targeted e-mails to our benefit eligible employees.
- Question 13:** Will the Broker/Consultant be responsible for drafting open enrollment materials and other participant communications? Will the printing and mailing of these materials be required under this contract?
- Answer 13:** No and No.
- Question 14:** How many meetings would the selected Broker/Consultant need to attend during a twelve month period, and are the meetings with staff with the Board, or with employee groups?
- Answer 14:** We anticipate 2-3 meetings a year with our Joint Benefits Committee. This may need to increase if the Broker/Consultant is working on a special project, such as going out to bid for our benefits.
- Question 15:** What are the planned major activities / priorities for the upcoming plan year?

Answer 15: We are on a five-year cycle with ASCIP to provide mobile health screenings to our employees at no cost to the employees. We are tentatively scheduled for January, 2021.

Question 16: Please describe the District's open enrollment process. (Meetings, Health Fairs, etc.) Can you provide a copy of the District's OE benefit guide (if applicable)?

Answer 16: We have meetings at each of our major sites during the first week of open enrollment. All our benefit providers attend. There is also the opportunity to meet 1-on-1 with an American Fidelity representative.

Here is a copy of our Employee Benefits Guide <https://rscdd.edu/Departments/Risk-Management/Documents/Benefits%20Guide%205.16.19.pdf>

Question 17: What are the top 3 Health and Benefit issues facing the District?

Answer 17: We would like to explore the possibility of increasing the maximum benefit for our PPO dental coverage, currently at \$2,000; we would like to explore the possibility of lowering the cost of durable medical equipment on our HMO medical plan, and increase our pharmacy benefits.

Question 18: Has the District determined an estimated budget for annual Consulting services and if so, what is the range for that budget?

Answer 18: No, we have not.

Question 19: Is the District interested in a long-term full-service consulting engagement (3 years) or primarily marketing services for year one.

Answer 19: This RFP is for a one-year term with the possibility of it being extended to three years.

Question 20: Will a change to benefits (e.g., moving away from ASCIP or changes to insurance vendors) require bargaining between RSCCD management and labor? Or is the insurance committee's recommendation sufficient to take to your Board for action?

Answer 20: The Joint Benefits Committee would be able to recommend the change.

Question 21: Does RSCCD's contract with ASCIP contain a preliminary exit-notice requirement? If so, what is that deadline and has that notice been submitted?

Answer 21: Yes, October 1st.

Question 22: How many of the 465 retirees noted in the RFP are age 65+ and on Medicare?

Answer 22: 199 Part A and Part B
129 Part A only
19 No Medicare

Question 23: What is RSCCD's contribution toward retiree <65 premiums?

Answer 23: Same as those negotiated for active employees.

Question 24: What is RSCCD's contribution toward retiree 65+ premiums

Answer 24: Same as those negotiated for active employees.

THIS IS THE END OF ADDENDUM NO. 1

RANCHO SANTIAGO COMMUNITY COLLEGE DISTRICT

Don Maus

**Don Maus
Director, Risk Management**