

MEMORANDUM

To: All Interested Vendors

From: Edward Woda
Procurement Manager

Date: September 29, 2021

Subject: Addendum No. 1
RFP 21-017- Employee Benefit Programs Consultant
Summary of Pre-Proposal Meeting
Questions and Answers Submitted in Writing
Modifications
Attachments

Part I. Summary of Pre-Bid Meeting

On Friday, September 24, 2021 at 9:00 AM the Columbus Metropolitan Library (“CML”) conducted a pre-proposal meeting for the RFP for Employee Benefit Programs Consultant. The pre-proposal meeting was held electronically through a Microsoft Teams meeting, which attendees were provided in advance of the meeting. CML sent the following representatives:

Randi Quinn, Director, Human Resources
Stewart Smith, Director, Finance
Magaly Vazquez, Payroll and Benefits Manager
Theresa Kauffman-Bidwell, IT Procurement Administrator
Edward Woda, Procurement Manager

The following companies sent representatives:

AJG
Hylant
McGohan Braebender
Mercer
Willis Towers Watson

Mr. Woda welcomed all participants to the meeting and reviewed the solicitation documentation. At the conclusion of the documentation review, company representatives were provided the opportunity to ask questions on the solicitation and selection procedures.

Part II. Questions and Answers Submitted in Writing

Q1: Could you tell us *how* you're currently compensating the incumbent (Fee? Commission? Combination?) and the amount?

A1: Our current arrangement is a fixed annual fee for all services provided. The services provided by the Contractor align with our request for proposal. Our annual fee is approximately \$100,000. A few agreements have an embedded commission component. Currently embedded on Stop Loss and voluntary benefits. CML is always made aware of these arrangements.

In Modification No.1, CML is modifying Appendix A- Price Proposal Form. We will continue to keep the fixed price format for all of the consultation services as well as a disclosure of all fees and commissions that exceed the regular fees.

All proposers shall submit Appendix A- Price Proposal Form- Revision 1.

Q2: You ask for HR/Benefit policies to be reviewed – how does that happen now and is there an extra cost for that?

A2: It is our expectation that the cost for this effort will be subsumed in your overall cost for your services. We also expect that the broker will need to become familiar with CML policies to understand how CML operates as these may impact benefit plan designs. Occasionally the broker may be asked to review a proposed policy and provide feedback.

Q3: What benchmarking are you utilizing now for your benefits and how are you putting that into practice when designing your benefits?

A3: Current benefits broker provides benchmark key data such as benefits premium, PTO accrual rates, spousal surcharges, HSA contributions and any other that might impact any benefits offered to employees. Data informs decisions to ensure alignment with similar employers within Ohio.

Q4: What benchmarking do you review in regards to your stop loss coverage? One vendor book of business, multiple books of business or an independent third-party book of business?

A4: It is a combination of multiple books of business and independent 3rd party. Current broker compares coverage within the consortium that they belong to.

Q5: What lines of coverage do you consider 'voluntary benefits?' How is the value of those products communicated to employees?

A5: Voluntary benefits include short term disability, voluntary employee, spouse and child life, long term care, long term disability and Life & ADD. Those are communicated to staff on various open enrollment communications through emails and CML's intranet.

Q6: Reporting is important to CML – describe the depth of reports (claims, financials, gaps-in-care, etc) that you would like to see and the cadence with which you'd like to see them? Monthly, Quarterly, Semi-Annually, Annually?

A6: Monthly experience reports, annual projections with the financial performance of our self-insurance fund comparing budget vs actual analysis

Q7: How are you monitoring vendor performance currently? Our current benefits broker helps us monitor the performance of various vendors to help us meet various milestones and due dates.

A7: We currently hold bi-weekly touch bases with our major vendors such as UHC, our medical provider, ADP – payroll and HRIS as well with our current benefits broker.

Q8: You ask for 'actuarial services,' in addition to IBNR reports – what other actuarial services do you require?

A8: The actuarial services are embedded within the annual rate projection, periodic modeling, and the monthly experience reports we currently receive.

Q9: What kind of compliance reviews happen now and how often?

A9: Annual compliance review that includes Required Notices provided to employees as well as frequent reminders of compliance deadlines such as PCORI, 1095s, Medicare Part D, etc.

Q10: Describe your open enrollment process now – Online? Paper enrollment? How do you communicate across different locations as well as employee generations and demographics?

A10: Currently Open enrollment is online through ADP, our payroll and HRIS provider. Communications are via email and through virtual and in-person meetings, when possible.

Q11: Willing to share your medical plan SBC's or plan designs?

A11: Yes- 2021 SBCs can be found in attachment 1 to this Addendum.

Q12: Can you provide a breakdown of enrollment in each your PPO and HSA medical plans?

A12: Please see the table below.

Plan	3-tier	Enrollment
PPO	EE	153
	EE+1	45
	Family	43
HSA	EE	79
	EE+1	30
	Family	44
Total		394

Q13: Do you have any claims data to share? Specifically high cost claimants from the last 12-24 months?

A13: Currently there are 14 large claimants (over \$50K threshold).

Q14: What is your stop loss ISL and composite PEPM rate?

A14: ISL Deductible of \$125K @\$89.54 single rate and \$5.00 composite rate.

Q15: Do you know your PEPY costs? Overall? Medical? Medical & RX? Medical/Rx costs for the current plan period?

A15: As of July 2021, our PEPM costs year to date are \$1,039.53.

Q16: You list out timeframes for expectations when it comes to marketing each line of coverage – when do you expect to market each line again, or when was the last time you did?

A16: Voluntary benefits are scheduled to be renewed for Jan 2022. Dental is scheduled to be renewed for Jan 2024. Vision rates is scheduled to be renewed in 2025. EAP is currently an evergreen agreement and may be marketed at any time. Medical/Rx was marketed last in May 2017. Medical/Rx is marketed as needed. We rely on the benefits broker to provide feedback on the appropriate timeline to market certain benefits.

Q17: You are currently recruiting for 120 open positions – how are you utilizing your benefits to help facilitate filling those positions?

A17: Educating our candidates and applicants about the robust benefits package we offer is a part of our recruiting efforts.

- Q18: Can you talk about how DE&I plays a role in designing your employee benefits program?
A18: It is becoming increasingly important. The equity and inclusion components are a big factor – we want to ensure that we have benefits that meet the unique needs of our employees and their families.
- Q19: Can you please clarify your RFP submission requirements? Specifically do you prefer electronic submission? Hard copy? Or both?
A19: All proposals should be submitted electronically to procurement@columbuslibrary.org on or before the due date. Paper copies are not required.
- Q20: Who is the staff that will make up the committee to score/review RFP's?
A20: The evaluation committee will be comprised of CML staff from Human Resources and Finance.
- Q21: Can you explain the cost scoring component of the process?
A21: Firms will be awarded a percentage of the maximum allowable points (200 points) based upon the lowest price offered. The lowest price firm based upon Part I of Appendix A- Price Proposal Form- Revision 1, will receive the maximum allowable points and all firms will be awarded a relative percentage. Please review Pages 19-20 for additional information.
- Q22: Will final scores be released publicly or available upon request?
A22: All of our proposal evaluation is subject to public records laws of the State of Ohio and are subject to inspection upon request.
- Q23: What population health management programs do you currently have?
A23: We currently offer EAP services, UHC Real Appeal and Living with Diabetes, Headspace and Care.com
- Q24: Do you currently have any point solutions such as diabetes management, tobacco cessation, stress reduction or weight management programs in place today?
A24: See question 23.
- Q25: Do you have a wellness committee or wellness newsletter that is published on a frequent basis?
A25: Yes, we have a wellness committee that is led by our Employee Engagement Manager and comprised of members of our workforce. They meet monthly and focus on employee campaigns, wellness events and communication, and associated tools and resources.

Part III. Modifications

Modification No. 1- Appendix A- Price Proposal Form- Revision1

Part IV. Attachments

Attachment No. 1- SBC Information

PROPOSERS ARE REQUIRED TO ACKNOWLEDGE THE RECEIPT OF THIS MEMORANDUM (ADDENDUM NO. 1) ON THE ACKNOWLEDGEMENT OF ADDENDA FORM IN THE RFP DOCUMENTS

Modification No. 1

21-017 - Appendix A – Price Proposal Form- Revision 1

Part I. Employee Benefit Programs Consultant

Year	Annual Amount
Year 1	\$ _____
Year 2	\$ _____
Year 3	\$ _____
Total	\$ _____

Part II. Broker Commission Rates

Benefit Offering	Commission Percentage
Health - PPO	%
Health - HDHP/HSA	%
Stop Loss	%
Dental	%
Vision	%
Basic Life AD&D	%
Long Term Disability	%
Short Term Disability	%
Child Life	%
Spouse Life	%
FSA Health Care & Dependent Care	%
Employee Assistance Program – EAP	%
Voluntary Employee Life	%
Long Term Care	%

Submitted by:

Contractor Name

Date

Submitted by

Signature

Title

Notes:

- A. The Contractor shall complete the Price Proposal form in its entirety.
- B. All fees due to the Contractor shall be all inclusive and shall include but shall not be limited to, labor, materials, Social Security, Medicare, statutory payroll taxes, subscriptions, software licenses, insurance, vehicles, travel time, general and administrative expenses, and Contractor profit.
- C. All prices shall remain fixed and are not subject to any modifications or cost living adjustments.
- D. Contractor shall outline any additional fees and services not included in the fixed fee proposed. The Contractor shall also disclose broker commissions on applicable benefits offerings (such as stop loss) as appropriate.
- E. The Contractor shall invoice CML on a monthly or quarterly basis.
- F. The Columbus Metropolitan Library is a tax-exempt entity.

Attachment 1

Part III- Question #11