



BOARD OF EDUCATION
OF DISTRICT OF THE CITY OF ST. LOUIS

**RFP TITLE: ENROLLMENT & ELIGIBILITY SERVICE, FSA/SECTION
125 ADMINISTRATION, COBRA ADMINISTRATION**

RFP #: 001-2021

ADDENDUM NO. 2- QUESTIONS AND ANSWERS

1. Question: Section 3.3 of the RFP references a Vendor Questionnaire (excel) however we don't see that excel document or a list of questions.

Answer: PLEASE SEE ADDENDUM 3- ATTACHMENT I: VENDOR RFP QUESTIONNAIRE.

2. Question: Section 3.11 – mentions a Bond, but then states “not applicable” – we do need to know if this applies to this specific RFP.

Answer: A BID BOND IS NOT REQUIRED- NOT APPLICABLE.

3. Question: RFP p4 Section 3.3 references the Vendor Questionnaire. We cannot find this in the RFP documents. Can you please advise where this Questionnaire can be located?

Answer: PLEASE SEE ADDENDUM 3- ATTACHMENT I: VENDOR RFP QUESTIONNAIRE.

4. Question: RFP p5 Section 3.11, the title of this section is Bond (Not Applicable), but then goes into detail about a Bid Bond. Please confirm, is the Bid Bond Applicable to this RFP?

Answer: A BID BOND IS NOT REQUIRED- NOT APPLICABLE.

5. Question: RFP p17 #4 references two open enrollments in October & November stating that the second period is for changes. Can you please provide more detail around purpose on second enrollment period and additionally describe in detail any additional off-cycle enrollments and/or special enrollment periods?

Answer: THERE IS ONE (1) OPEN ENROLLMENT PERIOD THAT LAST 3 WEEKS.

6. Question: RFP p17 #5 states that the selected vendor must produce and distribute personalized enrollment book/worksheets to employees. Can this be done electronically or are paper documents required?

Answer: CURRENTLY ENROLLMENT IS ALL ELECTRONIC, WE WOULD LIKE TO EXPLORE PAPER ENROLLMENT GUIDES IF POSSIBLE.

7. Question: Please advise on how many current SLPS COBRA eligible & current COBRA participants.

Answer: THERE ARE CURRENTLY APPROXIMATELY 350 ELIGIBLE AND APPROXIMATELY 15 CURRENT PARTICIPANTS.

8. Question: Please advise on how many current SLPS employees are enrolled in FSA

Answer: 233 TOTAL: 202 HEALTHCARE; 31 CHILDCARE.

9. Question: Regarding ongoing dependent audits, what is the estimated number of monthly verification events?

Answer: AVERAGE 10 -15 PER MONTH.

10. Question: Are eligibility rules the same for all plans subject to verification?

Answer: YES, WITH THE EXCEPTION OF SPOUSAL SUPPLEMENTAL LIFE INSURANCE.

11. Question: Is there a spousal surcharge that would require attestation?

Answer: NO.

12. Question: Does dependent SSN number collection need to be included?

Answer: YES.

13. Question: Would they like Alight to provide ERISA claims & appeals support?

Answer: N/A.

14. Question: Regarding dependent eligibility, does SLPS want to include a one-time full population audit?

Answer: NO.

15. Question: When was the last time SLPS did a full population dependent audit?

Answer: 2011 WITH ONGOING AUDITS.

16. Question: If SLPS does want a one-time full population audit please answer the questions below:

- a. Number of employees with 1 or more dependent on the medical plan?
- b. Total number of dependents enrolled?
- c. Timeline for when they would want to begin the audit?
- d. Does SLPS want to audit medical only or include dental & vision? If dental & vision included, please share number of employees with dependents enrolled in these plans.

Answer: N/A.

17. Question: RFP p19 shares the number of employees enrolled in medical by election tier. Please share total number of SLPS employees who are benefit eligible.

Answer: 3650.

18. Question: In the scope (starting on page 18) it doesn't mention anything about the medical, dental, vision, etc.. It seems that it is stating the district is looking for the administrator to educate and enroll employees on the core benefits.

Answer: ALL EMPLOYEES ARE ENROLLED IN THE BASE MEDICAL, DENTAL, BASE VISION, STD AND LTD. IF THE EMPLOYEES WANT ANY OF THE BUY UP PLANS, THEY HAVE TO ELECT THEM AS WELL AS OPTING OUT OF MEDICAL.

19. Question: If we can provide everything else at no cost, but we may not be able to provide the cobra admin, can we still submit a proposal?

Answer: YES.

20. Question: Would the district consider our contingent model of offering these services at no charge for access to offer our voluntary benefits to employees (there is no minimum participation).

Answer: QUOTE SHOULD NOT BE CONTINGENT ON THE SALE OF ADDITIONAL PRODUCTS.

21. Question: The title states it is for enrollment & eligibility services, FSA, Section 125, and cobra but then in the rfp it states in some places that it is also for medical, dental, vision, life, prescription drug, and dependent audit services. And that it all will be awarded to one contractor, so is the rfp essentially looking for a new broker/consultant to broker all of these services out? I just want to be clear on what is being requested. We work with about half of the public school districts in Missouri and we are broker/carrier agnostic. We would be able to provide the enrollment platform with eligibility and educational enrollment assistance, FSA/DDC/Section 125, dependent audit services all at no cost to the district. We can also provide the dental, vision, group life, and voluntary benefits. However, we do not offer medical, prescription drug, or cobra directly through our company. Can we still submit a proposal for what we can provide?

Answer: WE ARE NOT LOOKING FOR BROKER SERVICES OR REPLACEMENT INSURANCE COVERAGE.

22. Question: What are the current carrier for Medical/Prescription/Dental/Vision/Supplemental Life/Dependent Life/AD&D as well as FSA and Dependent Care?

Answer: UNITED HEALTHCARE, DELTA DENTAL, VBA, NEW YORK LIFE FOR LIFE AND HEALTHEQUITY FOR COBRA AND FSA.

23. Question: What are the counts for FSA and Dependent care participants?
a. # of Fed EIN's

Answer: SEE QUESTION# 8 ABOVE. THERE IS ONE (1) FEDERAL EIN.

24. Question: Who is incumbent provider? **BENEFIT FOCUS**

- a. What is current pricing? **Answer: N/A.**
- b. Confirm scope is: Annual and ongoing enrollment, Call Center, Cobra, Direct Bill, Dependent Verification, FSA & Dependent Care: **Answer: YES.**
- c. Pay calendars:
- o Do employees choose whether to have deductions spread over all 12 months or over just the school year months (non-12 month:)? **Answer: NO.**
 - o For employees on the non-12 month payroll calendar, are deductions spread evenly across the school year months and not deducted over the summer months? **Answer: YES.**
 - o Any direct billing of benefit premiums needed while employees are on summer break? **Answer: NO.**
 - o Do you see a lot of movement with people changing to different pay calendars? (i.e. changing from 12 to non 12?) **Answer: NO.**
- d. Confirm retiree administration is not in scope? **Answer: CORRECT RETIREES**

ARE NOT PART OF THE SCOPE.

- Looks like there are retirees but they may not be passed to us on the file, assuming because not in scope. If they are in fact in scope, I would have a few more follow up questions.
- e. Go live date and plan year
 - Are we interpreting it correctly that you hold open enrollment in the fall for a plan year effective date on July 1?
 - Any business reason for the long gap between enrollment and effective date of the plan year?
 - Any openness to holding OE closer to July?

Answer:

e. OPEN ENROLLMENT IS IN THE FALL FOR THE NEW PLAN YEAR, WHICH BEGINS, ON JANUARY 1ST. OUR PLANS ARE BASED ON CALENDAR YEAR.

25. Question: **REFERENCE: RFP 3.3 Format of Proposal.**

Answer: Each Proposal must include the information required in Section 5. and the Vendor Questionnaire -PLEASE SEE ADDENDUM NO. 3. Each required response listed in Section 5 shall be included as a required document with Attachment B.

26. Question: To date, have you viewed a demo of any specific product offerings?

Answer: NO.

27. Question: Has your team talked to other vendors?

Answer: N/A.

28. Question: Is there a budget in place?

Answer: N/A.

29. Question: Are there any pain points with your current vendor?

Answer: N/A.

30. Question: Why are you going out to bid?

Answer: IT IS THE DISTRICT'S DISCRETION.

31. Question: Does the WBE or MBE certificate need to be issued by the State of Missouri, or do you accept third-party certification?

Answer: YES, NO THIRD PARTY ACCEPTANCE.

32. Question: What is your current payroll system?

Answer: SAP.

33. Question: Please provide a copy of your current Benefit Guide(s) or SPDs describing the benefits plan offering and eligibility rules.

Answer: THERE IS CURRENTLY NO PAPER GUIDE.

34. Question: Please confirm the carrier eligibility files that should be included as a part of our proposal (total number and list of vendors).

Answer: SEE QUESTION# 22 THERE ARE CURRENTLY 6 FILES.

35. Question: Please confirm if support is requested for the open enrollment occurring in advance of the 7/1/2022 plan year.

Answer: OE OCCURS IN THE FALL. FULL SUPPORT WILL BE NEEDED AS OF THE GO LIVE DATE.

36. Question: Is SLPS open to best practice recommendations for the payroll deduction file (e.g., the benefits administration system becomes the system of record for carrier, coverage tier information and deduction data is provided to support payroll processes).

Answer: WE ARE OPEN TO RECOMMENDATIONS.

37. Question: The RFP states "The company must, in advance of the selection date, have the manpower and equipment necessary to render the program fully operational on January 1, 2020." Please provide a revised date as this date is in the past.

Answer: DATE CORRECTION: JANUARY 1, 2022.

38. October/November but the plan year begin date is described at 7/1. Please confirm accuracy of current enrollment timing (or for example does this represent FSA enrollment opportunity only?).

Answer: PLAN YEAR IS JANUARY 1 – DECEMBER 31.

39. Question: What are you currently paying for benefits administration services?

Answer: N/A.

40. Question: What is your projected award date?

Answer: JANUARY 2022.

41. Question: How are call center services handled today? Are you using a third party? Please detail your expectations for this service.

Answer: PROVIDED BY ENROLLMENT SERVICE VENDOR.

42. Question: How is ACA administration handled today? Are you open to seeing proposals for this service?

Answer: NOT PART OF THIS CONTRACT.

43. Question: Due to COVID-19, would SLPS be open to waiving the notarization requirement? Similarly, are electronic signatures acceptable, or are we required to sign documents with original wet signatures?

Answer: NO, DISTRICT WILL NOT ACCEPT ELETRONIC SIGNATURES, YES.

44. Question: Would SLPS be open to electronic submission via email instead of mailed hard copies? If hard copies will still be required, would you consider extending the due date by an extra week?

Answer: NO, CURRENTLY THE DISTRICT IS UNABLE TO ACCEPT ELECTRONIC PROPOSALS.

45. Question: Please verify the following population figures:

- a. Total active employees:
- b. Benefits Eligible Employees:
- c. Employees tracked for the determination of ACA eligibility:
- d. COBRA Participants:

Answer:

a. 4211.

b. 3560.

c. N/A.

d. N15.

46. Question: For the purposes of ACA reporting, how many FEINs to you report under?

Answer: N/A.

47. Question: Are there any call stats you can share? For example:

a. Total Calls:

b. AE Calls:

c. Common Call Dispositions: Answer:

Answer:

a. **147.**

b. **AUGUST 2021 INFORMATION LISTED ABOVE.**

c. **VARIOUS.**

48. Question: What types of information is included in the Benefits Manual?

Answer: N/A.

49. Question: Do you have other programs you are providing reimbursement for (such as fitness / gym, adoption, tuition, etc.) manually through payroll? If so, are you open to proposals to help you automate and streamline? If applicable, what are the current average monthly counts by plan?

Answer: N/A.

50. Question: Health Savings Account (HSA):

a. Who is the current vendor?

b. What is the total number of HSA investment accounts?

c. What is the average HSA balance?

d. Number of accounts?

Answer: N/A.

51. Question: Flexible Spending Account (FSA):

a. Please list all different plan types available.

b. Who is the current vendor?

c. How many accounts are there by plan type?

Answer: HEALTHCARE AND CHILDCARE. HEALTHEQUITY.

52. Questions: Could you please provide us with the below information in order to respond more aptly to the RFP and to build an effective project plan and implementation timeline.

- a. Number of FSA accounts
- b. Number of COBRA participants
- c. Number of newly eligible COBRA members on a monthly basis
- d. Number of new hires on a monthly basis
- e. Number of calls on a monthly basis
- f. Number of calls during OE
- g. Average call duration
- h. Member population (Active/Retirees)
- i. Number of new dependents on a monthly basis
- j. Number of new dependents during OE
- k. Please confirm if the bond in section 3.11 is applicable
- l. Please confirm if St. Louis Public Schools will accept bids from mixed shore servicing (Client facing team – USA, Service delivery team – India)

Answer:

- a. **233.**
- b. **EST 15.**
- c. **15-20.**
- d. **18.**
- e. **AUGUST 2021 ; 147.**
- f. **OCT/NOV 2020; APPRX 850.**
- g. **NA.**
- h. **3560 ACTIVES /0 RETIREES.**
- i. **UNKNOWN.**
- j. **APPRX 30.**
- k. **NO.**
- l. **NO.**

53. Question: In the RFP instructions that were provided, there is mention of a template to use for questions and/or pricing that will be submitted. I did not see a template included, can you confirm if there is a specific format or template needed and if not, that we can use one of our own.

Answer: PLEASE SEE ATTACHMENT B (COST/PRICING).