

ST. LOUIS PUBLIC SCHOOLS (SLPS)
035-1819 Benefits RFP Questions – Amendment #1

General Questions

1. As incumbent are we required to respond to the RFP or is the renewal sufficient? *You must fully respond to the RFP if you want your renewal offer to be considered.*
2. We don't see any questionnaires to complete only the FAQ. Please confirm this is correct. *Please refer to the RFP there are several exhibits which must be completed for each line of coverage you are quoting; any questionnaires are included within each excel file. In addition, there are very specific documents which are spelled out in the body of the RFP which need to be included with your submission.*
3. Who is the USI producer assigned to this account? *Mike Kilker*
4. May we provide Samples and Brochures on USB only as some of these Samples can be numerous pages in print? *Yes, please just ensure you label them clearly and refer to the correct attachment we need to review on the USB if you don't provide printed copies.*
5. May we provide a Part IV. (Tab) to include any additional documents that do not have a place holder on the requested TOC layout? We will have some additional supporting items to include as well as requested items in Att B1 and B2. *Just make sure everything is clearly labeled and all requirements have been met, the order and layout of the presentation can be somewhat flexible as long as all the content is provided and clearly explained in the TOC.*

Medical & Stop Loss:

6. The group is currently Fully Insured, we are missing the following in order to proceed:
 - o Proposed network needed
 - o Proposed TPA*Since the group is currently with UHC, if you are quoting carve out stop loss you can use UHC/UMR for the TPA & Choice Plus for the network. If you are providing a bundled quote please assume your preferred TPA/network in your response. The group is evaluating administrators & networks as part of this RFP, if stop loss is elected you will be given the opportunity to finalize/update your assumptions in disclosure.*
7. Please provide large claim reports for 1/1/16 – 1/1/17, 1/1/17 – 1/1/18 and 1/1/18 – 1/1/19. *Carrier large claim reports only provide medical data, we have included in Amendment 1 documents the carrier medical claims by size of payment reports back to 2015. USI captures data in our warehouse which allows us to combine the medical & Rx data so I've provided the 2018 & 2017 CY large claimant reports in a separate excel file labeled USI Analytics – Combined Medical & Rx large claims. The original claims file provided this same report on a rolling 12 basis.*
8. Please provide monthly Rx claims. *Monthly Rx claims were provided in Attachment J of the RFP, there is a folder labeled "ESI – RX for ASO quotes".*
9. Please confirm that the participating Post 65 Retirees are currently being offered Medicare Advantage Plans. *The Post 65 retirees are offered Medicare plans through the retirement board, these programs managed by another broker along with the Retirement Board and SLPS has nothing to do with the offerings.*
10. Please provide the number and percentage of SLPS employees and retirees that currently complete health assessments. *Please refer to question 11 for information.*

11. Please provide the number and percentage of SLPS employees and retirees that engage in any of the health coaching programs made available to the population by the current carrier.

As of 5/1/2019:

525 or 22% of eligible subs completed health survey

389 or 17% of eligible subs completed 3 Rally Missions or a Coaching Program

For full year 2018:

730 or 31% of eligible subs completed health survey

441 or 19% of eligible subs completed 3 Rally Missions or a Coaching Program

12. The plan documents provided don't seem to have any Rx copays listed. Would you please be able to provide those for me? **See Rx plan design pdf in the Amendment 1 documents.**
13. Can you please post the medical SPD's to review as the summaries do not provide enough detail. **Please see the amendment 1 documents for all 3 medical certificates.**

Added questions from bidders conference:

14. Are there any specific or specialized reporting requirements? **SLPS notes they are requesting standard reporting (monthly premium vs claims, enrollment, and large claims with diagnosis). It would be helpful if there is integrated reporting available with ESI for large claimants but not mandatory**
15. Are the medical and pharmacy accumulators combined? **Yes**
16. How is enrollment processed? **Electronic feed for Actives and Paper for retirees**
17. Any specific challenges for the medical carrier? **No**
18. How likely is SLPS to consider changing from fully insured to self-funded? **All proposals are reviewed for the best fit. SLPS is open to self-funding but will consider current and future impact of funding decision.**
19. Who is current service team on medical? **SLPS is satisfied with the current service level but is not able to release names of service team.**
20. Any programs added in last couple of years that EEs like? **Award winning Wellness Program**
- **Incentives based on the completion of missions**
 - **Biometric screening**
 - **HRA**
 - **Coaching**
 - **Smoking cessation**
 - **Decrease sugar, decrease weight.**

Ancillary:

21. What is the current plan design? Is the current booklet (SPD) available? **The complete SPD is necessary to properly understand the current plan provisions and details including frequencies and limitations. This information was provided in attachment K of the RFP for all lines of coverage.**
22. Is SLPS open to offering a 2-tier dental plan design for 2020 instead of the 3-tier dental plan design currently in place? **They will consider a 2-tier network assuming the pricing and network are comparable to the existing plan.**

23. Are three years of monthly premium, enrolled lives, and paid claims available (by plan)? **Data back to 2016 was provided in Attachment J of the RFP for all lines of coverage.**
24. Are five years of premium, paid claims, average lives, and average volume available by coverage? **CIGNA Life & Disability claims were provided back to 2016 in Attachment J of the RFP, we are attaching historical claims for 2011-2015 with the Amendment 1 documents. These are the only reports available.**
25. Confirm the current basic life rate - \$0.180 or \$0.150? **\$0.18 is confirmed.**
26. Can you confirm that the rate increased from \$0.15 to \$0.18 on 1/18? Both the most recent billing statement and an amendment support a \$0.18 rate, but the rate history worksheet indicates the rate is \$0.15. **The rate increased from \$0.15 to \$0.18 as of 1/1/17 which is correctly reflected on exhibit B-5 for current but was accidentally overlooked on the rate history attachment.**
27. Are Supplemental life rates age-banded or composite rate? **They are composite rates.**
28. Are certificates available? **See attachment K for all plan certificates on life, ADD, and disability.**
29. Regarding the disability, is a report available which illustrates current sick bank balances for the Sick Pay Program? The RFP document titled "SLPS RFP Frequently Asked Questions" indicates that this information was included but I did not see it in the attachments provided. **At this time we have not been able to produce this report. Please proceed with quoting without this information. We apologize for the miscommunication that the information was provided in the original set of data.**