



RFP # 2023-005
REQUEST FOR PROPOSALS FOR
FULLY INSURED MEDICAL PLAN

RFP OPENING DATE: AUGUST 18, 2023
RFP DUE TIME: 3:00 P.M., C.S.T.

REQUEST FOR PROPOSALS

The City of Donna is soliciting sealed Requests for Proposals (RFP); hereinafter referred to as RFP, to be received by the City Secretary located at 307 S. 12th Street, Donna, Texas, 78537. City of Donna normal business days are Monday through Friday between the hours of 800a.m. to 5:00p.m. and shall be closed on recognized holidays.

RFP's will be received until **3:00p.m. Central Time, on Friday, August 18, 2023**, at which time they will be taken to the City Hall Council Chambers, and the names of the firms will be read aloud.

REQUEST FOR PROPOSALS FOR FULLY INSURED MEDICAL PLAN

**RFP # 2023-005
CITY OF DONNA
307 S. 12th Street
Donna, TX 78537**

Specifications can be obtained by downloading them from the City's website, <https://cityofdonna.org/government/request-for-proposals/>. Any and all questions regarding this RFP can be submitted via email to dvasquez@cityofdonna.org.

Schedule of Events	Date / Time
RFP Release	Thursday, August 3, 2023
Public Notice Published in The Monitor	Thursday, August 3, 2023 Thursday, August 10, 2023
Deadline for Questions (via email dvasquez@cityofdonna.org)	Wednesday, August 16, 2023, 3:00p.m.
Pre-Proposal Conference	N/A
Sealed Proposals Due to the City	Friday, August 18, 2023 3:00PM CST @ City Hall
Proposals Opened and Read Aloud	Friday, August 18, 2023 3:00PM CST @ City Hall
Recommendations of Products and Carriers taken to City Council for Final Approval	Tentative Date: August 22, 2023
Announcement of Successful Proposer(s)	Tentative Date: August 23, 2023
Open Enrollment	Tentative Dates: September 6-7, 2023
Effective Date of Products	October 1, 2023

The City of Donna reserves the right to refuse and reject any or all qualifications and to waive any or all formalities or technicalities or to accept the qualification to be the best and most advantageous to the City and hold the qualification for a period of 60 days without taking action. Qualifications submitted past the aforementioned date and time will not be accepted.

RFP's must be submitted in an envelope sealed with tape and prominently marked on the lower right-hand corner of the envelope with corresponding RFP number and title. Please read your requirements thoroughly and be sure that the RFP offered complies with all requirements/specifications noted. Any variation from the solicitation

requirements/specifications must be clearly indicated by letter, on a point by point basis, attached to and made a part of your RFP. If no exceptions are noted, and you are the successful respondent, it will be required that the service(s) be provided as specified.

PURPOSE

1. The purpose of these solicitation documents is to execute a Professional Services Contract for:

FULLY INSURED MEDICAL PLAN, to include prescription coverage and EAP services.

INTENT

2. The services to be provided under this RFP shall be in accordance with and shall meet all specifications and/or requirements as shown in this solicitation for RFP. There is no intention to disqualify any respondent who can meet the requirements.

SUBMITTAL OF RFP

3. RFP'S shall be submitted in sealed envelopes as called referenced on the attached solicitation. Three (3) complete sets of the response, one (1) original marked "**ORIGINAL**," and two (2) copies marked "**COPY**", along with an electronic file attached by USB. RFP'S submitted by facsimile (fax) or electronically shall **NOT** be accepted. Submittal of an RFP in response to this solicitation constitutes an offer by the respondent. Once submitted, RFP's become the property of the City of Donna and as such the City reserves the right to use any ideas contained in any RFP regardless of whether that respondent/firm is selected. Submission of a RFP in response to this solicitation, by any respondent, shall indicate that the respondent(s) has/have accepted the conditions contained in the RFP, unless clearly and specifically noted in the RFP submitted and confirmed in the contract between the City and the successful respondent otherwise. RFPs which do not comply with these requirements may be rejected at the option of the City. RFPs must be filed with the City of Donna before the deadline day and hour. No late RFPs will be accepted. They will be returned to respondent unopened (if properly identified). Failure to meet RFP requirements may be grounds for disqualification.

**CITY OF DONNA
307 S. 12th Street
Donna, TX 78537**

TIME ALLOWED FOR ACTION TAKEN

4. The City of Donna may hold RFPs 60 days after deadline without taking action. Respondents are required to hold their RFPs firm for same period of time.

RIGHT TO REJECT/AWARD

5. The City of Donna reserves the right to reject any or all RFPs, to waive any or all formalities or technicalities, and to make such awards of contract as may be deemed to be the best and most advantageous to the City of Donna.

ASSIGNMENT

6. Respondents are advised that the City of Donna shall not allow the successful respondent to sell, assign, transfer, or convey any part of any contract resulting from this RFP in whole or in part, to a third party without the written approval of the City of Donna.

AWARD

7. Respondents are advised that the City of Donna is soliciting RFPs and award shall be made to the respondent that in the opinion of the City of Donna is the best qualified.

NUMBER OF CONTRACTS

8. The City reserves the right to award one, more than one, or no contract(s) in response to this RFP.

STATUTORY REQUIREMENTS

9. It shall be the responsibility of the successful respondent to comply with all applicable State & Federal laws, Executive Orders and Municipal Ordinances, and the Rules and Regulations of all authorities having jurisdiction over the work to be performed hereunder and such shall apply to the contract throughout, and that they will be deemed to be included in the contract as though written out in full in the contract documents.

ALTERATIONS/AMENDMENTS TO RFP

10. RFP CANNOT be altered or amended after opening time. Alterations made before opening time must be initialed by respondent guaranteeing authenticity. No RFP may be withdrawn after opening time without acceptable reason in writing and only after approval by the City of Donna.

NO RESPONSE TO RFP

11. If unable to submit a RFP, respondent should return inquiry giving reasons.

LIST OF EXCEPTIONS

12. The respondent shall attach to his/her RFP a list of any exceptions to the specifications/ requirements.

PAYMENT

13. The City of Donna will execute payment by mail in accordance with the State of Texas Pay Law after SERVICES have been completed, introduced to the City, and found to meet City of Donna specifications/requirements. No other method of payment will be considered.

SYNONYM

14. Where in this solicitation package SERVICES is used, its meaning shall refer to the request for FULLY INSURED MEDICAL PLAN as specified.

INTERPRETATIONS

15. Any questions concerning the project and/or specifications/requirements with regards to this solicitation for statement(s) of qualifications shall be directed to the designated individuals as outlined in the RFP. Such interpretations, which may affect the eventual outcome of this request for statements of qualifications, shall be furnished in writing to all prospective Respondents via Addendum. No interpretation shall be considered binding unless provided in writing by the City of Donna in accordance with paragraph entitled "Addenda and Modifications".

JURISDICTION

16. Contract(s) executed as part of this solicitation shall be subject to and governed under the laws of the State of Texas. Any and all obligations and payments are due and performable and payable in Hidalgo County, Texas.

RIGHT TO AUDIT

17. The City of Donna reserves the right to audit the vendor's books and records relating to the performance of this contract. The City of Donna, at its own expense, shall have the right at all reasonable times during normal business hours and upon at least twenty-four (24) hours' advance notice, to audit, to examine, and to make copies of or extracts from the books of account and records maintained by the vendor(s) with respect to the Supply/Service and/or Purchase Contract. If such audit shall disclose overpayment by City to vendor, written notice of such overpayment shall be provided to the vendor and the amount of overpayment shall be promptly reimbursed by vendor to the City. In the event any such overpayment is not paid within ten (10) business days after receipt of such notice, the unpaid amount of such overpayment shall bear interest at the rate of one percent (1%) per month from the date of such notice until paid.

VENUE

18. The parties agree that venue for purposes of any and all lawsuits, cause of action, arbitration, and/or any other dispute(s) shall be in Hidalgo County, Texas.

IF YOU HAVE ANY QUESTIONS ABOUT COMPLIANCE, PLEASE CONSULT YOUR OWN LEGAL COUNSEL. COMPLIANCE IS THE INDIVIDUAL RESPONSIBILITY OF EACH PERSON OR AGENT OF A PERSON WHO IS SUBJECT TO THE FILING REQUIREMENT. AN OFFENSE UNDER CHAPTER 176 IS A CLASS "C" MISDEMEANOR.

CONFLICT OF INTEREST

19. Effective March 1, 2006, Chapter 176 of the Texas Local Government Code (House Bill 914) requires that any vendor or person considering doing business with a local government entity disclose the vendor or person's affiliation or business relationship that might cause a conflict of interest with a local government entity. The Conflict of Interest Questionnaire form is available from the Texas Ethics Commission at www.ethics.state.tx.us. Complete Conflict of Interest Questionnaires may be mailed or delivered by hand to the Risk Manager. If mailing a completed form, please mail to:

Ram De Leon
Risk Manager
City of Donna
307 S. 12th St.
Donna, Texas 78537

Any attempt to intentionally or unintentionally conceal or obfuscate a conflict of interest may automatically result in the disqualification of the vendor's submittal.

CERTIFICATE OF INTERESTED PARTIES (Form 1295)

20. In 2015, The Texas Legislature adopted House Bill 1295, which added section 2252.908 of the Government Code. The law states that a governmental entity or state agency may not enter into certain contracts with a business entity unless the business entity submits a disclose of interested parties to the governmental entity or state agency at the time the business entity submits the signed contract to the governmental entity or state agency. The law applies only to a contact of a governmental entity or state agency (1) requires an action or vote by the governing body of the entity or agency before the contract may be signed or (2) has a value of at least \$1 million. The disclosure requirement applies to a contact entered into on January 1, 2016. For more information go to the Texas Ethics Commission web page at www.ethics.state.tx.us/forms/CIQ.pdf

DISCLOSURE OF LITIGATION

21. Each responder shall include in its submittal a complete disclosure of any civil or criminal litigation or investigation pending which involves the responder or in which the responder has been judged guilty.

EX PARTE COMMUNICATION

22. The successful respondent become the holder of and have access to confidential information in the process of fulfilling its responsibilities in connection with an awarded contract the successful respondent agrees that it shall keep such information confidential and will comply fully with the laws and regulations of the State of Texas, ordinances and regulations of the City, and any applicable federal laws and regulations relating to confidentiality.

INDEMNIFICATION CLAUSE

23. The successful responder shall indemnify, save harmless and exempt the City, its officers, agents, servants, and employees from and against any and all suits, actions, legal proceedings, claims, demands, damages, costs, or fees incident to any work done as a result of this response and arising out of a willful or negligent act or omission of the successful responder, its officers, agents, servants, and employees; provided however, that the successful responder shall not be liable for any suits, actions, legal proceedings, claims, demands, damages, costs, expenses and attorney fees arising out of a willful or negligent act or omission of the City, its officers, agents, servants and employees, or third parties.

LEGAL REQUIREMENTS

24. All parties offering submittals shall comply with federal, state and local laws and mandates relative to the preparation of submittals and the services to be provided and all applicable federal laws and regulations. Specifically the services to be provided are expected to be in compliance with the: American with Disabilities Act (ADA); Age Discrimination in Employment Act (ADEA); Consolidated Omnibus Budget Reconciliation Act (COBRA); Family and Medical Leave Act (FMLA); Health Portability and Accountability Act of 1996 (HIPPA) and all applicable federal and state requirements, including without limitation, ERISA, the Internal Revenue Code and its Act of 1994 (USERRA), insurance laws and regulations, and state anti- discrimination requirements. All submittals will be presumed to be in compliance with all applicable laws.

SUBMITTAL CONTENTS

25. The contents of the response submittal by the successful firm and this RFP will become part of any contract award. The successful firm shall be expected to sign a contract with the City. The response and this RFP shall be incorporated by reference into the contract as though fully set forth therein.

RIGHT OF RETENTION

26. The City of Donna reserves the right to retain all responses submitted and to use any ideas in a submittal regardless of whether that submittal is selected. Submission of a response indicates acceptance by the firm of the conditions contained in this RFP, unless clearly and specifically noted in the response and confirmed in the contract between the City of Donna and the firm selected. Under no circumstances shall a responder whose submittal has not been accepted be entitled to any claims for compensation. The City reserves the right to hold an RFP for 90 days without taking action.

ADDENDA AND MODIFICATIONS

27. Any changes, additions, or clarifications to the RFP are made by amendments (addenda). Any respondent in doubt as to the true meaning of any part of the RFP or other documents may request an interpretation from the Purchasing Division. At the request of the respondent, or in the event the Purchasing Division deems the

interpretation to be substantive, the interpretation will be made by written addendum. Said Addenda shall be mailed, e-mailed, hand delivered and/or faxed, to all prospective respondents. All Addenda issued in respect to this RFP shall be considered official changes to the original documents. Verbal statements in response to inquiries and/or requests for explanations shall not be authoritative or binding. It shall be the respondent's responsibility to ensure that they have received all Addenda in respect to this project. Furthermore, respondents are advised that they must recognize, comply with, and attach a signed copy of each Addendum which shall be made part of their RFP Submittal. Respondent(s) signature on Addenda shall be interpreted as the respondent's "recognition and compliance to" official changes as outlined by the City of Donna and as such are made part of the original solicitation documents. Failure of any respondent to receive any such addendum or interpretation shall not relieve such respondent from its terms and requirements. The City may issue a written addendum no later than five calendar days prior to the date bids must be received. Addendums are available online at www.cityofDonna.com.

RFP PREPARATION COSTS

28. The City of Donna shall not be held liable for any costs incurred by any respondent for work performed in the preparation of and production of an RFP or for any work performed prior to execution of contract.

EQUAL EMPLOYMENT OPPORTUNITY

29. Respondent agrees that they will not discriminate in hiring, promotion, treatment, or other terms and conditions of employment based on race, sex, national origin, age, disability, or in any way violate Title VII of 1964 Civil Rights Act and amendments, except as permitted by said laws.

AUTHORIZATION TO BIND RESPONDENT TO RFP

30. RFPs MUST give full firm name and address of respondent, and be manually signed. Failure to do so will disqualify your RFP. Person signing bid must show title or AUTHORITY TO BIND HIS/HER FIRM IN A CONTRACT. Firm name and authorized signature must appear on each page that calls for this information. The legal status of the Respondent whether corporation, partnership, or individual, shall also be stated in the RFP. A corporation shall execute the RFP by its duly authorized officers in accordance with its corporate by-laws and shall also list the state in which it is incorporated. A partnership Respondent shall give full names and addresses of all partners. All partners shall execute the RFP. Partnership and Individual Respondent shall state in the proposal the names and addresses of all persons with a vested interest therein. The place of residence of each Respondent, or the office address in the case of a firm or company, with county and state and telephone number, shall be given after the signature.

Confidential Information Respondents are advised that all confidential records must be submitted in a separate sealed envelope and marked accordingly.

SECTION II. RFP REQUIREMENTS

INTRODUCTION:

The City of Donna's Department of Finance is responsible for the administration of the City's benefits and insurance, including medical, dental, vision, life, accidental death, short term disability, etc. It is the goal of the City to provide competitive and affordable (according to market standards) benefit plans which are accessible to all eligible employees.

CLARIFICATION AND INTERPRETATION OF RFP:

The words "must" or "will" or "shall" in this RFP indicate mandatory requirements. Taking exception to any mandatory requirement will be grounds for rejection of the proposal. The City desires to avoid any misunderstanding where it is assumed that a feature is included in the proposal and turns out to be an optional, extra cost feature. As such, any question answered with an indication of compliance will be considered included at no additional cost. Any service that is referred to in the body of this response (does not pertain to attachments and brochures) will be considered included in the basic offer. If you have any questions or require additional information regarding this RFP, please contact David Vasquez, Director of Finance, via email at dvasquez@cityofDonna.com. **Deadline to submit questions for clarifications shall be no later than August 16, 2023, at 3:00 p.m.**

PURPOSE:

The purpose of this RFP is to provide minimum requirements, solicit proposals and gain adequate information from which the City may evaluate the Proposer's products and services as they compare to other providers and as they pertain to the needs of the City's organization as defined in this document.

BACKGROUND INFORMATION:

The City is organized into thirty-two (32) departments and provides a full range of municipal services to its citizens including fire and police protection, animal control and municipal court facilities, water and sanitary sewer utilities, solid waste collection services (near future), the construction of streets, drainage and other infrastructure, recreation activities, swimming pools and athletic fields, public library and other facilities used for various cultural and civil activities.

Currently there are approximately 151 Full-Time Employees who qualify for the City's fully insured plan. The Benefit Insurance Plan Year coincides with the City's fiscal year of October 1 – September 30.

REQUEST FOR PROPOSALS:

The required contents and limitations for the preparation of the RFP are described in this section. Failure to provide the requested information or adhere to any of The CITY limitations will result in disqualification of the submitted RFP. Three (3) complete sets of the response, one (1) original marked "**ORIGINAL**," and two (2) copies marked "**COPY**", along with an electronic file attached by USB shall be submitted to the address on the cover letter.

CONTENTS: The required contents for the RFP are presented below in the order they should be incorporated into the submitted document.

FIRM QUALIFICATIONS, PERSONNEL AND STAFFING: This section outlines specific instructions for proposal submissions. **Proposers not adhering to these instructions shall be disqualified without further consideration.**

At the public opening, there will be no disclosure of contents to competing firms, and all proposals will be kept confidential during the negotiation process. Except for trade secrets and confidential information which the firm

identifies as proprietary, all proposals will be open for public inspection after the contract award. All proposals become the property of the City of Donna.

The City of Donna requires comprehensive responses to every section within this RFP. Conciseness and clarity of content are emphasized and encouraged. Vague and general proposals will be considered non-responsive and will result in disqualifications. To facilitate the review of the responses, Firms shall follow the described proposal format. The intent of the proposal format requirements is to expedite review and evaluation. It is not the intent to constrain Vendors with regard to content, but to assure that the specific requirements set forth in this RFP are addressed in a uniform manner amenable to review and evaluation. Failure to arrange the proposal as requested may result in the disqualification of the proposal.

Proposals shall have 1" margins and be single-sided, single spaced, using Times New Roman 12 point font. It is requested that proposals be limited to no more than 50 pages, excluding resumes and any sample documents. All pages of the proposals must be numbered and the proposal must contain an organized, paginated table of contents corresponding to the sections and pages of the proposal.

SECTION III. CURRENT AND REQUESTED COVERAGES

The purpose of this RFP is to provide minimum requirements, solicit proposals and gain adequate information from which the City may evaluate the Proposer's products and services as they compare to other providers and as they pertain to the needs of the City's organization as defined in this document.

Current Coverages:

Blue Cross Blue Shield has provided fully insured medical coverage since October 1, 2021. The City has it EAP Services through Deer Oaks at no additional cost. Prior to October 1, 2021, the City was insured with UnitedHealthcare.

Currently, the City offers the employees one medical plan. Please see attachments for complete plan information and design.

The City's monthly contribution schedule includes the following. We anticipate the contributions will be similar for 2023-2024.

- Employee Only - \$579.06
- Employee & Child(ren) - \$698.57
- Employee & Spouse - \$540.72
- Employee & Family - \$739.82

The current Employee's semi-monthly contribution schedule is as follows:

- Employee Only - \$0.00
- Employee & Child(ren) - \$150.81
- Employee & Spouse - \$304.52
- Employee & Family - \$459.83

Full-time employees are eligible for medical benefits on the first date of employment following a 60-day waiting period.

Coverages and Services Requested:

Medical

- **The City is interested in maintaining a similar plan design or better. Any deviations shall be clearly identified in the proposal. Submitted proposals will assume the current benefit level and options with a lower copay and deductible as follows:**
 - Current: \$2,000 In Ded/\$4,000 Out Ded; \$6,000 In OOP; \$0 Tele Health Copay, \$30 OV/\$60SP/\$75 UC/\$500 ER Copay; RX: Generic \$0/\$10, Preferred Brand Name \$45/\$90, Non-Preferred Brand Name \$150/\$175
 - Alternate Option 1: \$1,000 In Ded/\$2,000 Out Ded; \$3,000 In OOP; \$0 Tele Health Copay; \$15 OV/\$30 SP/\$37 UC/\$250 ER Copay RX: Generic \$0/\$10, Preferred Brand Name \$20/\$35, Non-Preferred Brand Name \$50/\$75
 - Alternate Option 2: \$1,000 In Ded/\$2,000 Out Ded; \$5,000 In OOP; \$0 Tele Health Copay; \$20 OV/\$40 SP/\$75 UC/\$250 ER Copay RX: Generic \$0/\$10, Preferred Brand Name \$40/\$70, Non-Preferred Brand Name \$100/\$150
 - Alternate Option 3: \$1,500 In Ded/\$3,000 Out Ded; \$5,000 In OOP; \$0 Tele Health Copay; \$20 OV/\$40 SP/\$75 UC/\$500 ER Copay RX: Generic \$0/\$10, Preferred Brand Name \$40/\$70, Non-Preferred Brand Name \$100/\$150
 - Alternate Options 4: \$2,000 In Ded/\$4,000 Out Ded; \$6,000 In OOP; \$0 Tele Health Copay, \$25 OV/\$50SP/\$75 UC/\$500 ER Copay; RX: Generic \$0/\$10, Preferred Brand Name \$45/\$90, Non-Preferred Brand Name \$150/\$175
- **At minimum, please provide at least one (1) PPO network option to include the current benefit plan design and the alternate options. Each as standalone plans. Then the current plan as a base and the alternate option 1 as a buy-up.**
 - The City is not interested in HMO or EPO plan options.
- Please provide a detailed pharmacy disruption report to show any exclusions or tier level disruption for the current Pharmacy Drug List found in attachments.
- Please provide a detailed network report for Starr, Hidalgo, Cameron, Zapata, Jim Hogg, Brooks and Webb County.
- Please include a GEO access report for two (2) providers in ten (10) miles for PCP, specialist, outpatient imaging, OBGYN and Hospitals for current census.

Prescription Coverage

- **The City is interested in maintaining a similar plan design or better. Any deviations shall be clearly identified in the proposal. Submitted proposals will assume the current benefit level and options with a lower copay as stated above for current and alternate options.**

EAP Plan

- **The City is interested in maintaining a similar plan design or better. Any deviations shall be clearly identified in the proposal.**

SECTION IV. EVALUATION PROCESS AND PROPOSAL FORMAT

1. **FIRM AND RFP EVALUATION:** All proposals will be screened by the Administration and the current Agent of Record. Evaluation ratings will be on a 100-point system and those proposers selected for a short list may be invited to attend an interview, at the proposer's own expense. Any invitation for an oral presentation will be solely for the purpose of clarifying proposals received from each qualifying proposer and will not represent any decision on the part of the evaluation committee as to the selection of a successful proposer.

Qualifications will be evaluated using the following criteria:

1. ***Qualifications and Experience – (20 Points)***
Firm and personnel qualifications, experiences, financial rating, and reputation
 2. ***Scope of Work – (30 Points)***
Ability to meet RFP requirements, customer requirements, customer service, reporting capability, employee/consumer tools, claims process and administration.
 3. ***Rates, Fees, and Expenses – (10 Points)***
 4. ***Cost – (15 Points)***
 5. ***Responses to Proposal Questions and Request – (25 Points)***
2. **Best and Final Offer (BAFO)**
The City reserves the right to return to the Proposer(s) remaining in the competitive range to request a BAFO proposal based on one or more components of the initial proposal.

Although discussions and BAFOs may take place, Proposers are encouraged to provide their best offer/proposal initially and not anticipate discussions to make their best offer/proposal.

The City reserves the right to bundle coverage's and/or services with the same company, or choose a different company for each service requested. Each coverage/service must stand alone and cannot be contingent on securing other lines of coverage. Proposals contingent on securing multiple lines of coverage may result in a disqualification. If there is a financial advantage to choosing more than one coverage/service with Proposer's firm, proposal should clearly outline these advantages but the original price needs to include an unbundled price.

SECTION V. GENERAL TERMS AND CONDITIONS

1. All companies submitting proposals must be licensed by the State of Texas and have a demonstrated level of good performance with public entities, including municipalities and be permitted to contract with the State and any of its subdivisions.
2. The City reserves the right to retain its current Agent of Record, Yvonne M. Ortegon of Ortegon Insurance Agency, for all insurance benefit products. **Therefore, this RFP is for the purpose of consideration of products and carriers only. Any other responses will be disqualified.**
3. The company must be recommended in the latest edition of A. M. Best's Insurance Reports with a general policyholder's rating of "B+" or better with no contingency rating.
4. The company will conduct one initial enrollment and an annual enrollment, thereafter, depending on renewal status. Open enrollment is tentatively planned for the second week of September 2023.
5. The enrollment process will include, but is not limited to, scheduling enrollment appointments by department, completing enrollment applications, mailing, ID card, and insurance certificate booklets directly to insured employees mailing address, and providing employee summary reports for payroll deductions.
6. The successful company will provide brochures, certificate of insurance booklets, and insurance ID cards at the company's expense.
7. The City is requesting commissions to be included and disclosed.
8. All companies submitting proposals should have no other commission fees or other reimbursements arrangements paid to any individual or organization(s) aside from the current Agent of Record. If the company must include additional commissions or other reimbursement arrangements, they must be disclosed in the proposal as to who is paid and how much. Include commission formula, percentage and/or annual commission. The City reserves the right to reject these proposals.

SECTION VI. QUESTIONAIRES

1. What is your company's most current "A. M. Best's policyholder Rating"?
2. Do you have a toll free telephone number for handling inquiries from staff and employees? If so, is there an additional charge?
3. Does your company have a web-based portal that employees can access for basic policy and service issues and to request ID cards?
4. What are your participation requirements?
5. Please attach description of Plan being proposed that includes the following for each fully insured medical benefit plan (and any other alternate proposals available):
 - a. Schedule of Rates
 - b. Monthly, Annual Premium
 - c. Complete Description of Benefit
 - d. Complete Description of All Limitations & Exclusions
 - e. Specimen Policy
6. Describe special features of your program(s) and plan(s).
7. Do you include wellness?
8. Do you include an EAP at no additional cost to the employer?
9. Who will process the claims and where are your claims paying service located?
10. Does your proposal include timely claim payment guarantees?
If so, please list guaranteed period:
11. If your proposal does not provide a timely guarantee, please list your average claim payment time.
12. Describe your procedures for handling appeals of denied or disputed claims?
13. Does your plan coordinate benefit? Please elaborate.
14. Will your company provide a service representative for the group? What services are included?
15. If your contract is terminated at the end of the contract year, how long will you continue to pay claims incurred prior to the termination date?
16. For what period are the proposed rates guaranteed?

ATTACHMENTS:

- **Medical Plan Design and Rates**
 - 10/01/2020 – 09/30/2021
 - Employee Only: \$458.86
 - Employee + Spouse: \$1,067.91
 - Employee + Children: \$760.47
 - Employee + Family: \$1,378.52
 - 10/01/2021 – 09/30/2022 – 22.4% Rate Increase
 - Employee Only: \$561.86
 - Employee + Spouse: \$1,122.06
 - Employee + Children: \$975.20
 - Employee + Family: \$1,622.40
 - 10/01/2022 – 09/30/2023 - \$3.17% Rate Increase
 - Employee Only: \$579.06
 - Employee + Spouse: \$1,149.76
 - Employee + Children: \$1,000.16
 - Employee + Family: \$1,659.48
- **Medical Census and Eligible Employees**