

August 1, 2016

**BOARD OF COUNTY COMMISSIONERS
ORANGE COUNTY, FLORIDA**

**RFP #Y16-1099-LC
GROUP VISION PLAN
ADDENDUM NO.1**

This addendum is issued to provide clarifications/response to questions received.

Question: A minimum 3 year rate guarantee is noted. Florida Office of Insurance regulations – Code F.A.C. – Section 690-149.005 prohibits offerings of anything greater than a 2 year rate guarantee. As such, all insurance carriers would be prohibited from offering a rate guarantee for Vision Insurance for the requested three years unless a specific exemption is granted by the Florida Office of Insurance Regulation. Has the County obtained such an exemption or received alternate guidance to avoid violating this regulation? If we offer a two-year rate guarantee in accordance with the regulations, will we be removed from further consideration as indicated in the instructions for the Minimum Requirements?

Answer: The County is well aware of Rule 690-149.005(14) – Reasonableness of Benefits in Relation to Premiums - as it applies to multi-year rate guarantees. The County is also aware of a proposed amendment to this rule that would allow large group insurers, specifically vision and dental insurers, to issue rate guarantees in excess of 24 months. Proposals received where the rate guarantee does not exceed 24 months will not be disqualified or penalized in any way.

Question: Clarify the Geo Access standards you are requesting for response to the RFP for ophthalmologists and optometrists.

Answer: Geo Access may be misleading, we asked for counts of providers by zip code and specifically for the counts of your top providers. See Attachment B, section 4 for the number of in-network providers within the four county areas.

Question: Confirm the insured and funding methods OCBOCC would like to see presented. i.e. Self-Insured and fully insured? 100% Employee paid and/or 100% employer paid and/or contributory.

Answer: The County is seeking a fully insured vision insurance program. This program will be paid 100% by the employee.

Question: Are you able to provide claims experience by service type (counts and dollar amounts) for the last 2 years?

Answer: This information is not available at this time.

Question: Clarify the frame frequency of the current benefit and whether OCBOCC would like to see proposals for both 12 month and 24 month frame frequencies. Vision plan Document – Vision Comparison Chart states quantity limits of 12 months for both exam & materials, whereas the 2016 Vision Benefits document states 12/12/24.

Answer: The current benefit offers Exams and Lenses every 12 months but frames every 24 months. We would like to improve the benefit so that Frames can be replaced every 12 months. However, we will entertain proposals with both 12/12/12 (exams/lenses/frames) and 12/12/24 (exams/lenses/frames).

Question: What is the current EE/ER Contribution? Has this changed in the past 36 months? If so, please provide changes and corresponding dates.

Answer: The current premium (100% employee paid) is unchanged from 2015. In 2014, the premiums were \$2.34 (single); \$4.69 (ee+1); \$6.89 (ee+2 or more) – per pay period (26).

Question: Are retirees covered? If so, please provide a census that includes an active/retiree indicator (we would also need locations for those retirees)

Answer: Yes. The census information provided included this information.

Question: Confirm how many vision plans employees are currently offered, what determines eligibility, how those plans may differ and if contributions differ.

Answer: The County offers one vision plan with three tiers – employee only; employee plus 1 and employee plus 2 or more.

Question: Confirm that the census includes all eligible for the Humana plan, and only those participating in the Humana plan.

Answer: All eligible employees and retirees were provided.

Question: Provide any plan changes and corresponding rate changes in the past 36 months.

Answer: Apart from the premium change in 2015, the frequency of the frame replacement was changed from 12 to 24.

Question: Provide a census with zip codes.

Answer: Already provided.

Question: Are claim counts/EOBs available to correspond to the experience provided?

Answer: No, this information is not available. The claims experience April 2013 – March 2016 and premium paid from 2013 has been provided and is sufficient to determine your proposal premium structure.

Question: Confirm what type of ID cards Humana currently provides to OCBOCC?

Answer: Human provides paper ID cards.

Question: Confirm that the \$5.30/\$10.60/\$15.56 are the current monthly vision rates. Are historic rates available? If so, please provide rates and dates.

Answer: Confirmed. The 2014 rates are provided in previous answer.

Question: Provide an explanation on the lives discrepancy between the census/RFP (5480) and the experience report (6194).

Answer: There are 637 retirees and COBRA participants for which we could not provide a full census. Additionally, the experience report is as of March 2016 whereas the census is as of April 2016.

Question: What channels does OCBOCC typically use to communicate benefits information with employees (email, portal, print, etc.)? Are there any communication or education challenges they would like to address?

Answer: The County offers a robust communication protocol utilizing email – video and news flashes; printed material, web portal (intranet).

Question: Will OCBOCC employees have the opportunity to enroll in these benefits at the same time and on the same platform as Medical? Will this be an online process?

Answer: Yes to both of your questions.

Question: Would OCBOCC be agreeable to MetLife providing ongoing communication to employees experiencing life events (newly hired, newly eligible, retirement, newly married, new parent, etc.)?

Answer: The County currently offers a robust communication for our new employees (newly hired, newly eligible). All pertinent information regarding our vision plan is offered to employees via our intranet and on the County's internet site. The County would work with the awardee on the communication to employees.

Question: Would you like the details surrounding our MBE/WBE diversified program if our vendors are not Orlando specific?

Answer: No.

Question: Is Exhibit A – Leased Employee Affidavit applicable if the managed vision care provider will NOT be subcontracting any services?

Answer: Fill in NA and sign.

Question: Regarding the Minority/Women Owned Business Enterprise requirement, is this a mandatory item or a goal of the County? Is the requested 24% a target or must carriers achieve 24% to get credit towards this item?

Answer: No, It is a goal. The carrier must achieve or met the 24% MWBE goal in order to receive the MWBE utilization points as outlined on page 20 in this RFP.

Question: Please clarify whether the basis for the 24% MWBE utilization goal is based on premiums or expenses.

Answer: The 24% MWBE utilization is based on the total contract fees. Refer to page 14, Letter E of the RFP under number 6 Minority/Women Owned Business Enterprise.

Question: Please advise if OCBCB accepts MWBE certification by the Florida Minority Supplier Development Council.

Answer: No, OCBCB does not accept MWBE certification by the Florida Minority Supplier Development Council.

ACKNOWLEDGEMENT OF ADDENDA

a. The bidder shall acknowledge receipt of this addendum by completing the applicable section in the solicitation or by completion of the acknowledgement information on the addendum. Either form of acknowledgement must be completed and returned not later than the date and time for receipt of the bid.

b. Receipt acknowledged by:

Authorized Signer

Date Signed

Title

Name of Bidder