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January 6, 2017

ADDENDUM 2
RFP 17MISC5, Dental Insurance Benefits

REVISED DUE DATE: January 17, 2017 at 2:00 P.M.

Please be advised of the following additions, clarifications, corrections, and answers to certain questions raised referencing the original proposal package.

1. This addendum includes the following attachment:
 - a) AON – Addendum No. 2 (including Updated Enrollment & Claims Data and Explanation Sheet files)

Sincerely,

Kim Miskell

Kimberly Miskell
Assistant Purchasing Manager
kimberly.miskell@fcps.org

KM/kl

Attachment: Questions and answers (6 pages)
Updated Enrollment & Claims (2 pages)
Explanation Sheet (1 page)

cc: Penny Opalka, Senior Manager Human Resources, Employee Benefits
Bid File

RFP 17MISC5, Dental Insurance Benefits

1. The Enrollment and Claims Tab has been updated as there was an error found on the original data provided. Please refer to the **updated Enrollment/Claims file** below to replace the original enrollment and claims provided in the RFP.



2. The General Requirements section states the following regarding the letter of transmittal: “The letter of transmittal accompanying the submittal shall be signed by the person or persons required and authorized to legally bind the firm to the submittal and shall specifically state that the firm shall complete all services set forth in the requirements within the proposed time limits to the satisfaction of FCPS. **Any justification or explanatory materials relevant to your submittal and/or requirements shall be set forth in this letter.** The letter shall be concise and need not repeat any of the detailed information set forth in your submittal.”

Is FCPS requesting that any deviations/clarifications be provided as part of the letter of transmittal? If so should they still be provided in a separate section titled “Deviations to Specifications” as outlined in another part of the proposal? Please confirm.

FCPS to respond

3. Because of the size of the document, is it acceptable to provide the provider disruption electronically?

We would prefer that you provide an electronic copy only of the provider disruption (in Excel format) and the GeoAccess Reports.

4. How long has FCPS been with the current dental carrier?

FCPS to respond

5. Are there specific concerns (e.g., Administrative Capabilities, Growth, Network, etc.) with the current dental plan?

FCPS to respond

6. How many USB drives are needed? Does FCPS require 3 USB drives total, or is the requirement 3 USBs for the Technical proposal and 3 USBs for the Financial proposal (a total of 6)?

Please provide three (3) electronic versions on USB Flash drive of each proposal. Your technical proposal should be separate from your financial proposal; therefore, there should be a submission of six (6) USBs (3 for technical and 3 for financial).

7. In addition to a match of the in-force Standard and Buy-up plans, would FCPS be interested in a lower-cost, in-network only supplemental plan for its members?

FCPS to respond

8. Please confirm that FCPS is only interested in an ASO contract, or are you also requesting fully insured rates?

Please provide both a self-insured quote as well as a fully-insured quote.

9. For a recent 12-month time period, what percent of submitted charge dollars came from in-network dentists?

This information is not available.

10. For a recent 12-month time period, and with regard to “in-network” dentists only, what percent of the in-network submitted charges are disallowed (discounted) due to participating dentist fee allowance agreements?

This information will not be provided as it is proprietary.

11. For a recent 12-month time period, and with regard to “out-of-network” dentists only, what percentage of the out-of-network submitted charges were disallowed due to maximum allowable fee allowance?

This information will not be provided as it is proprietary.

12. Are there any dental renewal packages or rate developments available, and if so, can you provide them?

This information is not available at this time.

13. Do those opting out of coverage receive any additional money as an incentive to opt-out (besides the employee’s contribution)?

FCPS to respond

14. Regarding the current Dental Plan, are resin composite fillings covered for posterior teeth?

Posterior Composites are a covered benefit under both the standard and buy-up options. They are covered under Basic Services at 80%.

15. Has FCPS made any changes to the Dental Plan Benefits within the past 3 years? If so, please specify date and type of change.

Other than the addition of the Buy-up option, no other benefit changes have been made.

16. Will we be receiving an RFP?

The RFP has been posted.

17. Due to the size of our Geo Access Reports, can we place them on CD only?

Yes, we would prefer that they are provided electronically only on a USB drive.

18. Can a detailed claim repricing file be released?

This will not be provided.

19. Can total claims utilization be broken out by PPO, Premier, and out of network to better understand claims experience and application of deductible?

STANDARD PLAN	10/1/2014 – 9/30/2015	10/1/2015 – 9/30/2016
Delta Dental PPO	\$1,776,289	\$1,775,223
Delta Dental Premier	\$735,805	\$691,500
Non-Contracted	\$467,396	\$407,899
TOTAL	\$2,979,490	\$2,874,622

BUY UP PLAN	10/1/2014 – 9/30/2015	10/1/2015 – 9/30/2016
Delta Dental PPO	\$577,802	\$688,097
Delta Dental Premier	\$204,470	\$261,519
Non-Contracted	\$156,712	\$155,346
TOTAL	\$938,985	\$1,104,962

Note: does not include ortho paid claims.

20. Can Specialty provider claims utilization be broken out by PPO, Premier, and out of network to better understand claims experience and application of deductible?

This information is not available.

21. Are both active and retiree benefits plan designs on a calendar year basis?

FCPS to respond

22. On the Implementation Performance Guarantee 6 regarding the language highlighted in green, can you clarify if you are referring to the data from carriers that we want to use at open enrollment or during communication with the employees of FCPS?

6	Data Review	FCPS will receive, for review and approval, all data associated with the program setup prior to implementation and mailings.	Mutual agreement between Vendor and FCPS at de-brief meeting to be held during 1st quarter after effective date.
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Review of data to be used at open enrollment and communication with employees. All performance guarantees will be discussed and mutually agreed upon after award of contract.

23. Can FCPS advise the difference between Performance Guarantee 11 and 12 below? Would this mean be Open Enrollment materials vs New Member kits?

11	Member Communications	Communications will be delivered no later than the deadline stipulated in the implementation plan and will accurately reflect FCPS's plan design as approved by FCPS. FCPS requires all member communications be provided in a PDF format as well as hard copy.	Mutual agreement between Vendor and FCPS at de-brief meeting to be held during 1st quarter after effective date.
12	Implementation Kits	Member implementation kits will be accurate and delivered no later than the deadline stipulated in the implementation plan with prior review by FCPS.	Mutual agreement between Vendor and FCPS at de-brief meeting to be held during 1st quarter after effective date.

Yes, open enrollment materials vs. new member kits.

24. How often does FCPS offer an open enrollment?

FCPS to respond

25. Is Cone Beam Imaging a covered procedure? If so what is the coinsurance level and frequency?

No, this is not a covered benefit.

26. We have been asked to match the current plan designs. In order to do so we would need comprehensive plan summaries by procedure code since the SPDs provided have limited information. Please provide the comprehensive plan summaries by procedure code.

The summaries provided should be sufficient to provide your quote.

27. Please provide monthly number of transactions/Explanation of Benefits (EOB) for the "Standard" and "Buy Up" plan experience provided in the RFP.

STANDARD PLAN	10/1/2014 – 9/30/2015	10/1/2015 – 9/30/2016
Delta Dental PPO	34,950	34,300
Delta Dental Premier	13,516	12,748
Non-Contracted	8,732	7,587
TOTAL	57,198	54,635

BUY UP PLAN	10/1/2014 – 9/30/2015	10/1/2015 – 9/30/2016
Delta Dental PPO	7,930	10,069
Delta Dental Premier	3,178	3,862
Non-Contracted	2,186	2,225
TOTAL	13,294	16,156

28. Is the plan funding employer sponsored or 100% voluntary? If Employer sponsored what percentage does the ER contribute to the respective plans?

FCPS to respond

29. What is the current Out-of-Network (OON) percentile used by Delta?

Out of Network providers are reimbursed at Delta Dental's Premier Allowance.

30. Please confirm the Buy Up program was effective 07/01/2014.

Confirmed.

31. Have there been any plan design changes since 10/01/2013? If so, please provide plan change and effective date.

Other than the addition of the Buy-up option, no other benefit changes have been made.

32. The Financial Proposal Questionnaire makes reference to DPPO admin fees and DPPO rates, # 6 and #7. Is the intent of this RFP to be on a self- insured basis or both self-insured and insured? Would FCPS be interested in a fully insured quote for all plans?

Please provide both a self-insured quote as well as a fully-insured quote.

33. Please provide fee and/or rate history since 10/01/2013.

This information will not be provided.

34. On page 23 of the Proposal Package document, it indicates that "PDF files are not acceptable." Does that apply to Exhibits we wish to submit in the electronic version of our response? Please clarify as we would like to be able to provide some exhibits in pdf format.

This only pertains to the questionnaire Excel files. Please do not submit the Technical and Financial Questionnaire Excel files in PDF format, only submit as Excel format. Other files can be submitted in PDF format.

35. Please clarify what is expected for the Implementation Kits noted in the Performance Guarantee grid. May we see a sample of the current kits?

FCPS to respond

36. Please explain the current enrollment process and what is expected of the carrier going forward.

FCPS to respond

37. Please identify the network(s) utilized by Delta for the FCPS plans.

The PPO and Premier networks.

38. Item 22 of the General Terms and Conditions states that FCPS will give us 30 days' written notice before terminating. However, item 44 of the Dental Questionnaire states that FCPS may terminate upon 60 days' written notice. Which of these is the applicable timeframe for providing notice of termination of these self-funded dental services – 30 days or 60 days?

30 days

39. On page 23 of the proposal package, Part D states “PDF files are not acceptable.” Can this statement be clarified? Does this mean no PDF files are to be included on the USB flash drives submitted?

This only pertains to the questionnaire Excel files. Please do not submit the Technical and Financial Questionnaire Excel files in PDF format, only submit as Excel format. Other files can be submitted in PDF format.

40. On page 27 of the proposal package, Part 3 states that hard copy attachments generally will not be accepted. Can this statement be clarified? Does this mean we should not include any attachments (Biographies, Implementation Schedule, Member Satisfaction Surveys, etc.) in our hard copy submissions?

This only pertains to the GeoAccess Reports. Please do not submit hard copies of the GeoAccess reports, electronic copies only. All other attachments as mentioned should be submitted in hard copy and electronic copy.

41. Please provide the Explanation Sheet in the Technical Questionnaire in an unlocked version to allow for thorough responses.

An unlocked worksheet is provided below.



Explanation Sheet -
unprotected.xlsx

42. Questions 70, 71, and 72 of the Banking section in the Technical Questionnaire appear to be asking for financial information. Should this information be provided in the technical proposal? If not, where should we include this information?

Please provide your response in the Technical questionnaire.