

Pre-Bid Questions

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1. In the background section the RFP indicates that FCPS offers fully insured health and welfare benefit programs; however, the scope of work is requiring underwriting and financial analysis. Are there any benefits that are provided on a self-funded basis? If so, which benefits?

FCPS has Life insurance plans that are fully insured. The medical and dental plans are self-insured plans. The medical stop loss is Individual Deductible per covered unit \$525,000 /RX is excluded.

2. How long has the consulting services been in place with the incumbent consultant?

August 2011

3. Can you share a list of vendor procurements expected in the next three years?

- Medical
- Dental
- Stop Loss
- Life
- Supplemental Life
- Disability

4. Can you provide a 3-year consulting fee history?

No, it has varied based on projects.

5. How many FCPS employees are assigned to the administration of the FCPS employee health and welfare benefits?

Seven (7) employees in the benefits area support the FCPS administration functions with various benefit related tasks. Three (3) mainly handle the Medical/Dental benefit issues and daily transactions.

6. Are there FCPS employee(s) assigned to assisting employees with resolution of vendor issues?

Yes, our benefit team assist employees with questions and assist them with resolution of vendor issues.

7. Under submission requirements (d) & (e), it asks for customer service capabilities. Are these directed to customer service provided to the FCPS benefit staff or in general to FCPS employees?

Customer Service support to the FCPS Benefit Team. We do not expect you to provide customer service support to our FCPS general population of employees.

8. Are you able to provide additional detail on the nature and frequency of the employee education and employee liaison services noted in paragraphs L and M of the Scope of Services? For example, can you provide a rough estimate of the number of employee interactions the consultant might need to have, on a weekly or monthly basis, in fulfilling the requirement to “Act as a liaison between FCPS, its individual employees and the insurance providers in resolving problems with an emphasis on seeking long-term solutions?” Are you able to describe in more detail the kinds of individual employee issues the consultant would need address?

Under L: Present information for Open Enrollment events, in-service training opportunities, educational trainings, wellness events or some other similar type program. FCPS has very active wellness events that we

invite vendors to attend and participate on occasion. You may be asked to participate or provide education on new products, several times per year possibly.

Under M. We look for long-term solutions between our vendors and FCPS and not quick fixes. We hope to build a long lasting relationship with the consultant we select. If there is a situation, in which we need to have you act a liaison between the insurance provider and FCPS, we would like this to be kept in mind as resolve issues together. There may be a time you may have to act as a liaison between an individual employee and a vendor to resolve a situation but this is probably a rare occurrence.

9. What is your current annual budget for employee benefits communications?

We do not have a set budget necessarily as we send out all our communications through our employee portal electronically. Our materials are created in-house.

10. Can we have access to samples of the current employee communications, including open enrollment materials—other than what’s posted on your public website?

FCPS communicates about wellness events and other benefit related items through electronic FCPS communications. It would be difficult to provide you everything we have communicated to our employees as it is a continuous stream.

A few Items we communicate are:

Open Enrollment (can provide copies of brochures)  
Wellness Wagons (visits to schools during the year)  
Flu Shots  
Walking Challenges  
Fitness Classes  
Seminars/Webinars  
Healthy Cooking Classes

11. Does the County currently conduct employee surveys or focus groups to obtain employee input and opinions on benefits-related issues? If yes, can we see the results of the most recent survey?

We do obtain feedback from employees on events that are held and UHC has conducted surveys. I do not have specific results that I can share.

12. Does the County hold benefits open enrollment meetings for employees each annual enrollment? If so, where and how many? Would you want a consultant’s assistance to conduct meetings or would you conduct them on your own?

FCPS conducts two Open enrollment events each year that are informal. We invite a few of our vendors to setup up and be available to answer questions. We do not do a formal meeting. You may be requested to have a representative available if we feel it is appropriate but probably not for this event.

13. Does the County communicate with employees via social media? If so, on what social media platforms and how often? What kinds of messages/information are posted on social media?

Social media is used to communicate to employees through Twitter, Facebook for Wellness events. We may plan to use more social media in the future. Employees seem to like it.

14. Does the County have a social media policy for communications with employees?

There are policies regarding computer website usage. However, I do not believe there is a specific policy related to social media.

15. Does the County have an intranet site where employees have access to detailed benefits and personal information? Can we access this to see site content (not personal information)?

Everything regarding benefits is on the FCPS benefits website and is accessible by all employees and dependents. A new benefit website is in process that will allow employees and dependents to find information easier. This will be revealed in the next month or so.

16. What is the primary (most effective) means for communicating with County employees?

We use email, and postings and sites.

17. How many the County employees have access to the internet at work? At home?

All employees do have access to a computer as they can access a computer in the media center at a school or at the front office.

18. Do you use e-mail to connect with County employees? Text messaging?

All employees have an FCPS email address. We do not use text messaging all venues but in some areas yes. For some programs, employees can sign up to obtain a text message.

19. Who produces the County' Summary Plan Descriptions for its plans? Are SPDs part of what the County would expect its consultant to deliver?

The SPD's are produced by the individual vendors at this time. The consultant may be requested to review the SPD;s from time to time for accuracy.

20. Does the County provide its employees with personalized total compensation statements? Personalized employee benefit statements?

No we do not.

21. Who are the primary spokespersons for the County when it comes to benefits issues?

Penny Opalka as the Senior Benefits Manager

22. Does the County have a "brand" for its employee benefits communications? If not, is the County interested in creating a brand as part of this proposal?

FCPS does not have a "brand" for employee benefits communications. Branding FCPS benefits is definitely something we would like to do in the future but is not a pressing issue for us at this time as we have a lot on our plate for the upcoming year.

23. Who would the consultant work with on communications strategy and deliverables?

- Penny Opalka – Senior Benefits Manager
- HR Team
- FCPS – Insurance Council

24. We are assuming you have some (or all!) unionized staff. Can we get a list of the unions, their affiliations, and the number of folks in each union? Also, I checked your website but didn't see any bargaining agreements. If you do have unionized staff, can we get access to those CBA's?

Most of our staff are unionized staff. I don't believe that the breakdown of how many unionized staff in each group is relevant to this process. As all members are covered under the same plans. The different affiliations are as follows:

FASSE –Frederick Association of Schools Support Employees  
FCTA - Frederick County Teachers Association  
FCASA – Frederick County Administrative and Supervisory Association

Link to the agreements is below:

<http://www.fcps.org/staff/negotiated-agreements-and-pay-scales>

25. Do retirees contribute to their benefits?

Yes, they do. Rates are on the benefit website under retiree information.

26. How many <65 retirees are there? 405

27. How many >65 retirees are there? 1584

28. Does your current consultant offer collective bargaining support (again, assuming at least part of your staff is unionized!)?

Only through the insurance council meetings so not really.

29. Has your current consultant estimated your Cadillac tax liability?

Yes, they have in the past. Not of recent.

30. Has the district always been fully insured?

I don't know when they switched to fully insured but they have been for many years.

31. Have high deductible health plans been introduced to the district's employees? If so, at what level is the district seeding the HSA accounts?

No high deductible plans have been considered and HSA Accounts are not offered. School district plans are very rich plans and typically HD plans are not successful in this type of setting.

32. Will the scope of services also include dental, vision, short/long term disability, life insurance and other.

Yes, as stated above.

33. Bids must be prepared on the proposal forms provided.

Is this in reference to Attachment A and the cost proposal? Can the questions/form be transferred into our format, i.e., dropped into a presentation? Or do we need to respond on the specific forms provided?

Attachment A and the cost proposal must be prepared on the forms provided in the bid solicitation. The Technical proposal does not; however, it must be submitted in the same format as listed in the bid document. The electronic copy of the technical proposal shall be submitted in word or excel format.

34. Outline a wellness plan for FCPS employees, designed to promote health awareness. Explain your organizations philosophy on how wellness should be handled. Can you confirm that it would be appropriate to describe our capabilities and philosophy in developing a wellness plan in lieu of outlining a wellness plan?

Yes, you can describe your capabilities and philosophy. We wish to know what impact you may be able to provide to our current population or programs.

35. Provide background, industry affiliations and credentials of key management. What is meant by key management, i.e., day-to-day contacts or higher-level company management?

FCPS wants to know who will be responsible on the account and working with us both on day-to-day as well as who the key players are when working on the projects assigned.

36. Would Frederick County be willing to share any basic pharmacy utilization data (general pricing and contains NO PHI)?

Unfortunately we cannot as it is confidential with CVS and we will be able to once we select the consultant.

37. Can you share an overview of your benefits and/or employee handbook so we can get a sense of the plans you offer today.

Our FCPS Benefit Guide book is on the website, as well as the FCPS Negotiated Agreements.

Attached is a copy of the Benefit Packet.

All other SPD's are on our website.

<http://www.fcps.org/staff/benefits-links-and-forms1>

38. Can you provide a call-in number for the pre-bid meeting?

Dial-in #: (240) 236-6172  
Conference ID #: 9065784

39. Who is currently providing the services outlined within this RFP for FCPS?

AON Hewitt

40. How long has the incumbent been providing these services for FCPS?

See response to question #2

41. Is FCPS procuring these services because of any shortfalls in the existing relationship or simply as part of a predetermined procurement schedule?

FCPS has decided to request an RFP so that we have control of the contract arrangement.

42. Is the current scope of services the same as those being requested under this RFP? If not, please indicate the primary differences.

Yes, they are essentially the same.

43. Please provide an estimate of the number of hours and the amount paid for all of these services outlined within the RFP in the most recent complete fiscal year?

Projects vary from year to year based on need. Dollars allocated for projects range from \$75,000 -100,000.

44. Is FCPS willing to partner with a consulting firm receiving revenue through other avenues i.e. commissions, overrides, etc.? Or, is the expectation that the preferred business partner is a fee for service consultant without any potential conflicts of interest?

Commissions are not paid for any services. We only accept a fee for service.

45. Similarly, is FCPS receptive to partnering with an organization which also markets products that could potentially be considered for one or more of the benefit offerings FCPS puts forth?

Possibly, we would consider depending on the products.

46. Does FCPS currently work with a data warehousing and analytic vendor? If so, can you please share who that vendor is? If not, is the FCPS looking for a consulting partner who can also provide data warehousing and analytics to identify effective plan management opportunities and propose strategic solutions?

No we do not currently work with a data warehousing and analytic vendor. Yes, it is possible we may be interested in working with a data warehousing and analytics vendor.

47. Describe how data will be provided to the consulting partner (i.e. medical/pharmacy vendors, TPA, data warehouse, etc.)?

You will receive claims data from the medical/pharmacy vendors.

48. Please provide the plan's procurement schedule over the past three years as well as details on any anticipated procurements for the life of the contract being procured.

The contract for this RFP has been renewed several times and was one in which we piggybacked another jurisdiction's contract. We have chosen to complete our own at this time. The contract was originally written in August 2011.

49. Is the expectation that the consultant simply advise staff during those procurement exercises or does the consultant produce and facilitate those RFPs from beginning to end?

The RFPs are produced in conjunction with the FCPS purchasing department. The consultant is expected to facilitate the process from beginning to end.

50. The RFP States: Provide an overview of customer services features (i.e., benefit portals, web sites, etc.) your organization provides/has available. If electronic features are at an additional cost, detail charge. List the names of your electronic customer services staff or the name of the firm contracted to provide this service and location of these services. *"Please describe the services you are currently receiving with respect to the request. Who is providing these services?"*

FCPS currently uses their own website for their benefit information and PeopleSoft for online enrollments for new hires and open enrollment.

51. The RFP States: Assist in the design, production and distribution of benefit information including but not limited to enrollment materials. *"Are you expecting that the consultant will design, produce, and distribute benefit information or does FCPS only need review and general consultation with respect to materials. Does your current consultant design, produce and distribute benefit information and materials or does another firm provide this work?"*

FCPS will distribute all benefit materials. We would look to the consultant for review and general consultation of materials. Our FCPS internal design team will produce the products for us.

52. Please describe FCPS' current wellness plan and philosophy.

The basis of the FCPS wellness plan and philosophy is built on meeting the FCPS aspirational goal #5 below.

**Aspirational Goal 5: FCPS will promote a culture fostering wellness and civility for students and staff.**

Priority 9: FCPS will promote and maintain a safe and respectful environment.

Priority 10: FCPS will foster personal well-being and health among students and staff through increased awareness and engagement on these topics.

53. Please describe the deliverables expected during the quarterly analysis of plan design and utilization. Please provide samples of past reports associated with quarterly analysis. If no sample reports are available, please describe the level of detail required in the plan design and utilization reports.

Not available. Consultant has provided reports for annual meetings. We will share these with the final selected consultant but not before as they are confidential. This can be discussed in detail with the selected consultant but it would be no more than what you would normally expect to assist in rate setting, plan utilization and utilization trends. FCPS would want to see plan trends or up and coming ideas that are being considered by other organizations for plan designs as well.

54. Some of the services outlined in the scope are more consistent with a self-funded plan. Is FCPS open to exploring the possibility of moving to a self-funded arrangement in the future?

To clarify, our medical and dental plans are self-funded. The life insurance is fully insured.

55. What are the top three goals or priorities with respect this procurement and its impact on the benefit plan?

To find a consultant that will provide responsiveness, timely deliverables, and reporting accurate utilization data/trends. Specifically, looking for a good vendor relationship for the long term.

56. Is the incumbent receiving any payments for services through commission dollars?

No commissions are paid on FCPS products.