

ADDENDUM NO. 1

2022 – Health Insurance RFP Questions:

1. You will need four copies, and the original in a sealed envelope, is this correct?

Yes, that is correct. One (1) signed original and four (4) additional copies, unless submitted electronically through the Central Bidding website www.centralbidding.com.

2. Is there currently any wellness programs or initiatives in place?

Yes, we have a health program in place. It is offered through Humana, our insurance carrier, and is called Go365. We also do an annual Employee Health Fair in October. And we have a reimbursement program for employees who utilize a fitness facility 8 times in a month.

3. Can you outline the insurance products currently offered and the current carriers?

We have health, dental, and vision insurance through Humana, and life insurance and LTD through The Standard. We offer Critical Illness, Cancer, and Universal Life through Transamerica. We offer Accident and STD through Trustmark.

4. Is the medical plan fully insured or partially self-funded? Fully insured

5. How many medical plans are offered to employees? We currently have only Humana, but two options

6. How much does the City contribute to the employee and dependent medical premium?

The Request for Proposals does not include a request for policy quotes. The City is seeking to identify a broker based on experience and knowledge. Therefore, the information requested for the purpose of obtaining policy quotes is not pertinent at this time.

7. Total number of plan participants currently enrolled in offered plans? 140

8. Are retirees covered? Retirees up to age 65 can elect City insurance, age 65+ are offered Benistar/United America. We pay 75% of retiree premium

9. What other employer paid benefits are offered by the city? \$50K Life Insurance and LTD

10. Does the City offer voluntary benefits? If so, what products are offered?

Yes, STD, Accident, Universal Life, Cancer, Critical Illness. Also dental and vision.

11. Do employees enroll in benefits through a Benefit Admin system? If not, what is the process for enrollment? Yes, Employee Navigator

12. Will the questions submitted through the Written Inquiries portion of this RFP process be shared with all participants or only those individuals posing the questions? All answers will be posted on the website

13. What is City of Covington's current medical benefits funding structure?

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14. Is there any reason the City of Covington would not consider self-funding, and if so what are they? [The Request for Proposals does not include a request for policy quotes. The City is seeking to identify a broker based on experience and knowledge. Therefore, the information requested for the purpose of obtaining policy quotes is not pertinent at this time.](#)

15. When was the last self-funded feasibility analysis performed and what was that determination? Would a copy of the presentation be available to review?

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16. Does the City of Covington have an electronic Benefits Administration system? If so, what is that name, does it tie into payroll, and is eligibility and enrollment data electronically shared with the carriers? What is your current satisfaction level with this system?

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17. Please provide a copy of the most recent employee Annual Enrollment Packets describing benefits and payroll deductions.

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18. Does the City of Covington offer any other employee communication outside of the Annual Enrollment Packet? If so, please supply copies of the additional communications.

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19. When was the last compliance audit conducted, and will you share the results of that audit? [The Request for Proposals does not include a request for policy quotes. The City is seeking to identify a broker based on experience and knowledge. Therefore, the information requested for the purpose of obtaining policy quotes is not pertinent at this time.](#)

20. Does COC have a Learning Module for certifications and mandatory training? If so, what is the name of that system? [We utilize products offered by LMA, LA Board of Ethics, and LWCC for online trainings.](#)

21. Regarding wellness, do you utilize a carrier based tool or an outside vendor? Do you have any interest in growing your wellness initiatives? If so, what are your goals.

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22. When was the last time your employee handbook was reviewed and updated?

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23. Please provide your last two years of carrier renewal packages including comprehensive claims reports. For example but not limited to just these reports: (Premium vs. Claims, Pharmacy- Top 10 Medications, Provider Usage for inpatient and outpatient, and de-identified High Claimants information)

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