



ADDENDUM #1, April 21, 2006
RFP # 06-088
Health Benefit Program for County Employees

This addendum is being issued to make the following (attached) changes, corrections, clarifications and additions to the above identified solicitation. The information in this addendum modifies and changes the identified solicitation and takes precedence over the original documents. Respondents shall acknowledge receipt of this addendum by completing the Acknowledgement of Addenda” in Section 4 of the RFP. Failure to acknowledge this addendum may preclude consideration of the proposal for award.

This addendum, the RFP and all attachments are available by visiting our website at http://www.lakegovernment.com/departments/procurement_services/bid_details.aspx?bid_number=06-088.

1. **Clarification:** Lake County intends to award medical coverage for its covered members to a single entity and not split the risk. As stated in the RFP, the County is exploring both a duplication (as similar as possible) of its current arrangement as well as other arrangements and funding options.
2. **Clarification:** This RFP is for medical only. Dental and Vision are not included within this RFP. Dental and Vision are covered within RFP 06-093 and may be obtained by visiting our website at http://www.lakegovernment.com/departments/procurement_services/bid_details.aspx?bid_number=06-093 **Vendors interested in providing medical, dental and vision are required to respond to both RFP’s.** Any discounts or other consideration offered by the vendor for providing all of the services (medical, dental and vision) on a unified basis may be listed as an “Alternate Offer to be Considered.”. Such “Alternate Offers” should be noted in both responses.
3. **Clarification:** Would the County consider a different plan for their Retirees than their active employees?

Per the Florida Statute, Retirees must be offered the same plan as the active employees. However, an additional plan may be offered as an “Alternate Offer to be Considered.” Therefore, proposers wishing to offer a Medicare Supplement-type program should do so as an option with their group proposal. The County will not entertain stand-alone proposals for Medicare coverages at this time.

4. **Change:** Section 2.13.2

From: One (1) original and ten (10) complete paper copies of the vendor’s full response must be provided along with a CD containing the completed questionnaire in Excel format that has read/write capabilities.

To: One (1) original and ten (10) complete paper copies of the vendor’s full response must be provided along with **two (2) CD’s** containing the completed questionnaire in Excel format that has read/write capabilities.

Health Benefit Program for County Employees

5. **Add:** Provide a copy of the contract for the mental health and substance abuse.

A copy of the contract for the mental health and substance abuse agreement (including EAP) with Unipsych Benefits of Florida, Inc. is attached as "Attachment B. 23."

6. **Clarification:** What is the Employer contribution for medical?

For Fiscal Year 2005/2006 it is estimated that Lake County BCC contributed, on average, \$708.00 (per employee, per month) towards the employee Health Benefit Program (medical only). This would include dependent care coverage, if applicable.

7. **Clarification:** Can you provide five (5) years of carrier history for medical?

A three (3) year sampling of claims history was provided in Attachment B17, 18 and 19 of the RFP. However, included with this addendum are three (3) years of claims history via lag reports from October 2003 through January 2006.

8. **Add:** Can you add the plan selections (EPO or PPO) to the census and provide the census in an excel format.

Yes, a copy of the revised census in an Excel format is attached as "Attachment B 24, Revised Census."

9. **Clarification:** How many years has the County been under the current arrangement?

The County has been under the current arrangement with EMI/WEB-TPA for at least five (5) years and self-funded for at least eight (8) years, with an independent TPA, direct network/hospital contracts, a PBM, separate stoploss and carved-out Mental Health Substance Abuse EAP services.

While the TPA has changed (now WebTPA due to its acquisition of EMI), EMI was selected via an emergency competitive RFP process after the prior TPA became insolvent.

10. **Clarification:** Does the census represent all employees, including those who waived coverage?

No, there is a very small number of employees who waived the coverage, approximately fifteen (15).

11. **Clarification:** For self-funded proposals from administrators who also function as carriers, proposers may offer a stoploss quote from a carrier other than one owned by the proposing entity. However, to assist in our analysis, such proposers must also provide a stoploss quotation from their own stoploss entity. Quotes from other entities should be provided by duplicating the stoploss section of the proposal response.

Health Benefit Program for County Employees

12. **Clarification:** Would the County consider a health carrier who is in negotiations with Leesburg Memorial with the understanding that the carrier would not be chosen unless a contractual agreement could be reached with Leesburg Memorial prior to the County's effective date?

No, in order to consider a carrier, they would need to already have LRMC.

13. **Clarification:** Can you provide information on any large ongoing claims in excess of \$15,000?

Refer to: Attachment to Addendum - High claimant by dollar limit.

14. **Clarification:** Can you provide two (2) years of claims vs premium history and two years of enrollment history, by month, by coverage type, to coincide with the submitted experience.

Since the County is self-funded, premium history does not apply. Actuarial Reports to the State of Florida for the past three (3) years have been added as additional information, as well as enrollment history going back to April 2002.

All noted attachments are available from our website at

http://www.lakegovernment.com/departments/procurement_services/bid_details.aspx?bid_number=06-088

This addendum was prepared by,
Susan Dugan, CPPB
Procurement Services