

**ADDENDUM NO. 1**

**OHIO TURNPIKE COMMISSION**

682 Prospect Street

Berea, Ohio 44017

**REQUEST FOR PROPOSALS  
FOR GROUP HEALTH PLAN BENEFITS**

ISSUE DATE

**July 26, 2010**

INQUIRY END DATE

**August 9, 2010, 5:00 P.M. (E.D.T.)**

RESPONSE DUE DATE

**August 16, 2010, 2:00 P.M. (E.D.T.)**

**ATTENTION OF RESPONDENTS IS DIRECTED TO:**

**ANSWERS TO QUESTIONS RECEIVED THROUGH 5:00 P.M., AUGUST 3, 2010**

**MODIFICATIONS TO THE RFP:**

COVER PAGE

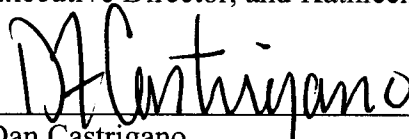
COVER LETTER

Page 4

PART II, GENERAL INSTRUCTIONS


Page 13

Issued by the Ohio Turnpike Commission August ~~4th~~ 2010. Authorized by L. George Distel, Executive Director, and Kathleen Weiss, Director, Contracts Administration.

  
\_\_\_\_\_  
Dan Castrigano  
Acting Executive Director

Date

8/4/10

  
\_\_\_\_\_  
Kathleen Weiss

Date

8/4/10

**ANSWERS TO QUESTIONS RECEIVED THROUGH 5:00 P.M., AUGUST 3, 2010:**

**Q#1 I'm wondering if the RFP includes Medicare-eligible retirees and if so how many?**

*A#1 The RFP does not include Medicare-eligible retirees.*

**Q#2 Does Turnpike Commission also bid out actuarial services such as GASB 45 retiree medical valuations. If so, then we would be interested in bidding on the business. Please advise. Thanks and best wishes.**

*A#2 See Response to Q#1.*

**Q#3 The company I represent is a stop loss insurance carrier who provides insurance for a self-funded plan. Unfortunately, we do not provide health insurance administration. Your RFP requires administration services for your health and dental benefits which we can not provide. If the RFP was sent to third party administrators or insurance carriers who want to separate their ASO services from the stop loss insurance we could partner with them, but I do not see how we would be considered when providing stop loss insurance on a stand alone basis.**

*A#3 You may quote stop loss insurance on a stand alone basis.*

**Q#4 When reading the posting I could not tell if you were considering self-insured options, fully insured or both. We are a third party administrator and a pharmacy benefit manager serving the self insured market. We would be interested in reviewing the RFP if you are considering a self insured option.**

*A#4 As set forth in the RFP, the OTC presently has a self-funded program.*

**Q#5 We will be quoting OTC's dental coverage both on a Fully Insured basis and ASO. Please provided funding method and carrier and number of years with carrier prior to MetLife.**

*A#5 Prior to MetLife, MMO administered the dental benefits program. Separate dental benefits were not provided prior to the MetLife Program.*

**Q#6 Though not requested, we would also like to provide a Fully Insured proposal for OTC's Vision coverage.**

*A#6 Yes, the OTC will accept fully insured and self insured proposals for vision coverage only.*

**Q#7 We would like to request an electronic Word Document of the questionnaire portion of the RFP.**

*A#7 Please refer to the diskette provided with the RFP.*

**Q#8 Is your bid for self insured solutions only? Also our quote could match most benefit attributes but would be on an HMO platform as an option rather than total replacement. My initial thoughts are that we would be disqualified but wanted to inquire prior to making an decisions on whether to submit a proposal.**

*A#8 No. The OTC will not entertain Proposals with a HMO option. The OTC must receive Proposals that duplicate the current health plan benefits provided.*

**Q#9 Can you please send a Word version of both the Medical and Life RFPs? We will need that in order to enter our proposal responses**

*A#9 A Word version of the Questionnaire has been provided for both of the OTC's Group Health Care Benefits RFP and its separate Group Life and Voluntary Benefits RFP. As all other forms require completion and signature (and may be completed by hand), these are not being provided in anything other than a pdf. format.*

**Q#10 Can you tell me if there is a requirement for the successful bidder to provide a final bond after the contract has been awarded?**

*A#10 There is no performance bond required after Contract award.*

**Q#11 The General Instructions for the Group Health Plan Benefit RFP states: "Proposal bonds/ certified checks shall be returned to all Responding Providers once the OTC has entered into a Contract with the Selected Provider." Does the Proposal Bond become a performance bond for the selected carrier? Or is the bond/ check returned to ALL bidders, including the selected carrier?**

*A#11 The Proposal Bond will be returned to all respondents, including the Selected Provider, once a Contract has been executed with the Selected Provider.*

**Q#12 Our question is, should we awarded this contract it is our understanding that the proposal bond will be returned. Will a contract or administrators plan bond then be required from us? If so can you provide that form?**

*A#12 See Responses to Q#10 and Q#11.*

**Q#13 Per our Treasury Department, we need to clarify our question: If awarded the business, will a Performance Bond then be required? Please clarify the process for the Proposal Bond.**

*A#13 See Responses to Q#10 and Q#11.*

**Q#14 Can we get the entire Medical/Life RFP electronically? There are some other sections that we need to respond to that it would be helpful for.**

*A#14 See Response to Q#9.*

**Q#15 Is it imperative to submit a proposal bond if we are only proposing vision? If we cannot submit a bond, will that disqualify us as a potential vendor?**

*A#15 The OTC will accept a reduced proposal bond in the amount of \$10,000 for any single benefit offerings such as vision, dental and \$25,000 for stop loss insurance. (See Addendum No. 1).*

**Q#16 Is there a high and low plan design for vision?**

*A#16 No.*

**Q#17 Is vision a self funded benefit for all?**

*A#17 All Group Health benefits are offered to all full time employees. Vision benefits are currently self-funded.*

**Q#18 Do you want a fully insured or self insured plan design?**

*A#18 Self-insured (self-funded). (See the cover letter in the RFP).*

**Q#19 What are the differences between bargained and non-bargained plan designs noted on page 7?**

*A#19 See page 6 of the RFP and Benefit Plan Summaries in Appendix 2.*

**Q#20 Please describe “aggregate stop loss insurance provided for vision and dental” as referred to on page 7?**

*A#20 The aggregate stop loss insurance is intended to limit the OTC's risk against aggregate risk for vision and hearing. The current dental plan through MetLife is fully insured. (See page 7 of the RFP).*

**Q#21 Will vision be bundled with other Medical Mutual benefits?**

*A#21 Not necessarily.*

**Q#22 Will the diskette have rate history, claims utilization and benefit booklet for vision?**

*A#22 Yes.*

**SEE NEXT PAGE FOR MODIFICATIONS TO THE RFP WITH THIS ADDENDUM NO. 1.**

**THE FOLLOWING MODIFICATIONS ARE MADE TO THE REQUEST FOR PROPOSALS FOR GROUP HEALTH PLAN BENEFITS:**

Modifications are shown with ***bold italicized*** text and deletions are shown with ~~strikethrough~~ text.

COVER PAGE: In the "Response Due Date" line, after "2:00" insert "***P.M.***"

COVER LETTER, Page 4: In the third paragraph, the following correction is made: "This RFP is organized into six (6) PARTS and also contains ~~ten (10)~~ ***nine (9)*** appendices:"

PART II, GENERAL INSTRUCTIONS, Section 2, "Proposal Format" at page 13: The following language is added to the proposal bonding requirement:

- "Proposal bond or certified check payable to the Ohio Turnpike Commission in the amount of \$100,000.00 (***\$25,000.00 for stand alone stop loss insurance quotes and \$10,000.00 for stand alone dental or vision quotes***) (see further information below)."

Receipt of Request for Proposals for Group Health Plan Benefits to Addendum No. 1 is hereby acknowledged:

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(Firm Name)

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(Signature)

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(Typed Name)