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TO: All Prospective Bidders
FROM: Meegan Broll & Rebecca McCanta
SUBJECT: RFP #22-018 COBRA and FSA Administration – Addendum Number One
Date: February 1, 2022

This information is to provide answers and clarifications, where possible, to the questions received concerning the above referenced RFP

In some cases, the issue may be questioned in the different manner, but the answer is the same.

Please note that we are only soliciting quotes from vendors that can offer these benefits and will not be reviewing our consulting services.

All other information remains as issued.

Question	Answer
Who is the current FSA and COBRA administrator?	Optum
What are the pain points with the current administrator?	The contracts are expiring and the county is required to go out to bid.
Why is the County going out for bid for the FSA and COBRA administration? / What is their primary driving factor for marketing?	The contracts are expiring and the county is required to go out to bid.
What are the current fees for FSA and COBRA?	Current rates will not be disclosed
Does the County offer a Health Savings Account and High Deductible Health Plan?	Yes
How and when will the County hold Open Enrollment for 2023?	Open Enrollment is typically the last week of October through the first week of November. Employees make changes online through a benefit admin
Question 7.2 refers to "variety of payroll systems"; please explain the number of payroll files the TPA will receive.	The current payroll system is CGI Advantage. 1 FSA file and 2 COBRA files.
Specific to the request for Financial Statements in the Wake County RFP will the County: Agree to sign a NDA if the company is privately owned and therefore does not make publicly know or disseminate audited financial statements?	Please refer to section 3.9 Confidential Information/Public Records Law. In addition to referring to section 3.9 of the RFP regarding confidentiality, it would also be a good idea to specifically point out 1) that as a government entity we are subject to the Public Records Act and 2) that we cannot honor
Specific to the request for Financial Statements in the Wake County RFP will the County: Accept 2021 audited financial information is not available by the RFP submission deadline (Feb 10,2022) will 2020 financial information be accepted?	Yes
If a Service Provider was not included in the original list of vendors to receive the RFP but was shared the RFP by a partner would that organization that was not on the original list still be considered and their RFP response reviewed?	Wake County considers all bids that meet the requirements and follow the guidelines set forth in the RFP.
Number of FSA participants	Healthcare FSA: 1466, Dependent Care FSA: 106
Number currently on COBRA	Please refer to attachment 5.2 for Stats. If you do not have this attachment please advise and this can be sent.
What is the desired claims funding arrangement and frequency of funding between the County and P&A?	Current arrangement is a weekly ACH pull
Will the vendor have ACH access to a County bank account for claims? If not, will prefunding be provided?	ACH pull is available
Will the County supply the vendor with a payroll file of actual FSA payroll deductions? If so, will the County conform to the vendor file specs?	The County generally conforms to the vendor file specs.
Will the County provide an electronic open enrollment and ongoing file for new hires, terminations and changes? If so, will the County conform to the vendor file specs?	The County generally conforms to the vendor file specs.
Does the County desire or expect onsite FSA enrollment meetings? If yes, approximately how many and how many locations?	The County did their open enrollment virtually in 2021 and intends to do the same for 2022 at this point.
Desired length of contract/rate guarantee?	Initial contract for 3 years with an option to renew for 2 years
How does the County pay for COBRA currently? Per Notice basis or Per Insured Employee Per Month basis or Per COBRA Member basis?	COBRA fees are monthly per insured employees as well as per qualifying event.
Is the COBRA administrator expected to pay carriers directly? Or can COBRA premiums be remitted to the County on a monthly basis?	COBRA premium would be remitted directly to the County
What is the County's COBRA Activity, approximately how many terms per year? How many new hires?	They issued 744 COBRA notices in 2021.
Can you confirm that Client References should be included as Proposal Section 3.0 instead of Proposal Section 4.0 and Cost Proposal should be included as Section 4.0 instead of Section 5.0?	Yes, confirmed.
WCG Flex Spending COBRA RFP PDF Doc – Page (14), Section 4 Detailed Submittal Requirements - 4.3 Scope of Services: This question refers back to Section 1.2 located on page (3), however, Section 1.2 is titled as the 'County's Background.' Should this instead be referring back to Section 1.3 'Scope of Services'? If so, this section is labeled as 'Section 1.3 Scope of Services – Dental Benefits Administration.' The verbiage within this section speaks to administering COBRA and FSA rather than Dental. Confirming there's nothing required for Dental here?	Correct, this is the FSA and COBRA RFP. And this section is to reference 1.3.

WCG COBRA FSA Questionnaire Excel Doc – Section 3 Staff Qualifications: - 3.2: Include references of key staff describing their education and work experience with respect to Dental Insurance programs. Similar to the above, should this be in reference to COBRA and FSA programs?	This is a typo - it should refer to COBRA and FSA programs, not dental.
With regards to our response package, we will provide a second copy with removal of any P&C content and title as “redacted” as per instructed on page 11.	No need to respond to this is just a statement
The bid request appears to be an electronic submission but 4.1 Proposal Format references submitting the proposal in a sealed package. Can you clarify the requested submission on this bid? If a hardcopy sealed package is required, please confirm the copy quantity.	Proposers must submit their official responses by email based on the timeline in the RFP.
Medical plan participation, if available	3798 employees; 13 COBRA participants
Can you share how the current administration is going? Any current pain points we should be aware of?	The contracts are expiring and the county is required to go out to bid.
Do they utilize a ben admin/HRIS system, and/or enrollment/payroll partner? If so, please provide.	Currently use CGI Advantage
Can you confirm the FSA plan participation in total is 1,572 participants.	Please refer to attachment 5.2 for Stats. If you do not have this attachment please advise and this can be sent.
Is the incumbent included in the marketing and have the right to retain?	The incumbent is included and should submit a proposal if they would like to be a considered vendor. They must go through the process just as any other
Are they interested in seeing quotes for any other lines of business (HSA, HRA, Commuter, Direct Bill, etc.)?	No, this proposal is strictly for the services outlined.
How many insured employees?	Please refer to attachment 5.2 for Stats. If you do not have this attachment please advise and this can be sent.
What was the number of insured employees in 1/1/21 & 1/1/20?	Please refer to attachment 5.2 for Stats. If you do not have this attachment please advise and this can be sent.
What is the average number of COBRA qualifying events per month?	Please refer to attachment 5.2 for Stats. If you do not have this attachment please advise and this can be sent.
How many qualifying events have been processed in the prior year?	Please refer to attachment 5.2 for Stats. If you do not have this attachment please advise and this can be sent.
Are there any plans for downsizing?	There are currently no plans in downsizing.
How many COBRA eligible plans are there? Please list their renewal dates.	There are 9 COBRA-eligible plans with all of them renewing on 1/1.
How many insurance carriers provide plans to the County?	There are 4 carriers that have COBRA eligible plans.
Are you looking for a vendor to carry out open enrollment for the COBRA population?	Yes
Are you looking for a vendor to conduct open enrollment for the 2023 plan year?	Yes
How many years of archived information needs to be transferred to the awarded vendor?	Awarded vendor needs to be able to administer any runout or carryover from the prior plan year.
How many locations branches and/or locations?	82 locations, all within Wake County
What is the estimated number of administrative users or HR contacts?	5
What is the population of COBRA eligible former employees who have not elected COBRA continuation, but are still within their election period?	142 as of 1/31/2022
What is the average number of new hires per month?	55
Is the County seeking a single provider for all requested services?	Yes
RFP; page 3; 1.3 Scope of Services is for ‘Dental Benefits Administration’, and confirms that proposals will be received by Wake County at the time and place noted on the cover page of this document. However, the only address on the cover page is a Wake County P.O. Box. Additionally, page 5 of the RFP; 2.2 Proposal Submittal Requirements, then prohibits contact with County staff, and instructs bidders to email responses to MMA. • Please explain the relevance of Dental Benefits Administration in this bid for FSA and COBRA products.	This is a typo - it should refer to COBRA and FSA programs, not dental.
RFP, pages 14-15, 4.3 Please confirm that proposers may rely on County objective listed in 1.1 Introduction, on page 3 of the RFP.	Yes
RFP, page 14; 4.1 - Please confirm submittal requirements. Please confirm that submission of FSA communication materials are allowed for sample exhibition.	Confirmed

Proposal Section numbering listed on page 14 of the RFP conflicts with individual proposal section requirements. • Is the Client Reference proposal section to be numbered 3.0 (pg 14 instruction), or 4.0, as reflected on page 15 of the RFP, under 4.4? • Is the Cost Proposal section to be numbered 4.0 (pg 14 instruction), or 5, as reflected on page 16 of the RFP, under 4.5? • Is the Proposal Questionnaire section to be numbered 5.0 (pg 14 instruction), or 5.1, as reflected on page 16 of the RFP, under 4.6?	Please follow format listed in section 4.1
Questionnaire, 3, 3.2 Staff Qualifications; 3.3; asks for a customer service staff detail to include at a minimum one public sector client. Why would the FSA/COBRA staff support need particular work experience with Dental insurance programs?	This is a typo - it should refer to COBRA and FSA programs, not dental.
WCG COBRA FSA Questionnaire; 3. Staff Qualifications; 3.4; asks for organizational charts for the local and home office level. Will a bid be rejected if it does not include a local office servicing location?	No
WCG COBRA FSA Questionnaire; 4. Plan Administration; 4.2 We request that 'Underwriting later enrollments' be removed from the above bullet list, as it is not a typical service for either COBRA or FSA administration.	You can disregard.
WCG COBRA FSA Questionnaire; 6. Customer Service; 6.9 Does the County wish for healthcare insurance premium amount information to be made available to employees and employers on an FSA or COBRA website?	The County would like a website for members to view their FSA amounts.
WCG COBRA FSA Questionnaire; 8. Marketing and Communication; 8.1 Please confirm this marketing and communication request is specific only to FSA and COBRA plans being solicited.	Confirmed, that is correct.
WCG COBRA FSA Questionnaire; 10 Please delete references to 'certificates of coverage' and 'master policy contract', as these are not deliverables associated with FSA or COBRA products.	Please advise how long it will take for you to provide any contracts or plan documents after the effective date.
Average turn-over	2021 turnover = 670 employees
RFP, Page 12; 3.11 Our response to the RFP will include a copy of our standard Master Services Agreement containing the terms under which we do business with all clients. We recommend using this contract form because it precisely addresses, describes and supports the issues specific to and relevant to providing the services proposed. We are amenable to (i) modifying certain provision of our Master Services Agreement and (ii) include the provisions of the RFP's Section 3 General Terms and Conditions, subject to modifications as mutually agreed. Is this approach acceptable?	Yes, this approach is acceptable.
RFP, Page 13, 3.5 Is the source of funds for this contract going to be federal funds?	No