

Questions/Answers – RFP#2018-063023BROKERAGE SERVICES FOR EMPLOYEE BENEFITS

1. Is there an age and length of service requirement to be eligible? **There is no age requirement. D19 doesn't have a length of service requirement, but with VRS, you have to be fully vested (5 years in a VRS covered position) in order to retire.**
2. Must retirees enroll in Medicare when eligible as secondary insurance? **Yes, retirees must enroll in Medicare when they are eligible, but not as a secondary insurance. They must switch over from our regular insurance to the Advantage 65 Medicare plan that we offer if they want to stay under our group policy.**
3. Are spouses eligible to stay on the retiree plan when retiree is deceased? **No, we do not offer this survivor's option.**
4. How many retirees are currently enrolled? **18 Total (8 early retirees not yet eligible for Medicare and 10 Medicare Retirees)**
5. Is retiree coverage also offered on other benefits? If so, which ones? **Retiree coverage is only offered on the health insurance.**
6. Are the only employee benefits to be brokered those outlined, or will additional voluntary benefits be included? If there are voluntary benefits, which ones will be included? **We are seeking brokerage services only for the employee benefits that are outlined in the RFP, as we currently have active contracts established for our voluntary benefits.**
7. We understand that you are currently under *The Local Choice*.
 - a. What specific plans do you have in relation to medical and dental? **Our medical and dental are included in each plan through Delta Dental. Employees have the option to choose preventive only or comprehensive dental coverage.**
 - b. We assume that retirees currently covered may remain on the plan until they are eligible for social security. Is this correct? **They can remain on the plan until they are eligible for Medicare (due to age or disability)**
 - c. What contributions does D19 CSB make towards the medical/dental coverage? Do you pay anything towards retirees? **(See attached premium contribution chart). D19 does not pay anything toward retirees.**
 - d. What is the renewal date with *The Local Choice*? **7/1/2018**
8. What type of wellness plan do you currently have? Do you currently administer this plan yourself? **We currently participate with CommonHealth through the state benefits program, but we are looking to incorporate some wellness strategies outside of this program.**
9. Do you have other plans such as life and disability? Are they covered by the State or an independent carrier(s)? **Our Life Insurance is through Minnesota Life (administered through the Virginia Retirement System). Our Short term/long term disability is administered through The Standard, AFLAC, Colonial Life, and/or Unum depending on the type of retirement plan the employee has. If the employee is on the VRS Plan 1 or 2, STD can be purchased through AFLAC or Colonial Life. LTD can be purchased through Unum. If the employee is on the VRS Hybrid plan, STD/LTD is administered through The Standard.**
10. Do you have voluntary plans available to your employees? **Yes.**
 - a. If so, how many. **Approximately 7 voluntary plans.**
 - b. Are these plans controlled and handled by one individual or many? **They are all handled by different individuals**

11. Does *The Local Choice* or an independent source provide you with technology assistance? Example: Variable Hour Employee Tracking, 1094 & 1095s, Wrap Documents, etc.? **TLC provides these services to us.**
12. It is our understanding from your information that there are 10 independent locations that make up D19 CSB? Is this correct. **There are 9 locations.**
 - a. Therefore we can assume we will need enrollment meetings at each location. Is this correct? **We conduct our enrollment meetings/benefits fairs at 2 locations (Petersburg & Emporia) because the other 7 are very close to one or the other.**
13. We would assume that you understand there could be a possible penalty should you decide to leave *The Local Choice* and information supplied by them for going out to bid will be limited and does not provide data on Rx, N&M and dental. Is this correct? **That is correct.**

Questions/Answers have expired for this RFP as of 4/3/18 at 3:00PM.