



Shenandoah County  
600 North Main Street, Suite 102  
Woodstock, Virginia 22664

## REQUEST FOR PROPOSAL (RFP)

### HEALTH, DENTAL and VISION INSURANCE COVERAGE

**RFP Number:** RFP 2020-002  
**Title:** Health, Dental, and Vision Insurance Coverage  
**Issue Date:** Thursday, October 8, 2020  
**Proposal Due Date:** Friday, October 30, 2020 at 12:00 pm (Noon)

All proposals and inquiries for information should be submitted in writing and be directed to:

Mandy R. Belyea, Deputy County Administrator  
600 North Main Street, Suite 102  
Woodstock, Virginia 22664  
[mbelyea@shenandoahcountyva.us](mailto:mbelyea@shenandoahcountyva.us)  
540-459-6224

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## GENERAL INFORMATION

Issue Date: Thursday, October 8, 2020

Project: Health, Dental, and Vision Insurance

Issuing Entity: Shenandoah County, Virginia

Mail to: Shenandoah County  
Attention: Mandy R. Belyea  
600 North Main Street, Suite 102  
Woodstock, Virginia 22664

Hand Deliver to: Shenandoah County  
Attention: Mandy R. Belyea  
600 North Main Street, Suite 102  
Woodstock, Virginia 22664

Shenandoah County (“the Issuing Entity”) will receive sealed proposals until 12:00 pm (Noon) local prevailing time on Friday, October 30, 2020, for furnishing Health, Dental and Vision Insurance coverage to employees, eligible retirees, and their dependents of Issuing Entity. Inquiries for information should be in writing and directed to Mandy Belyea, Deputy County Administrator, [mbelyea@shenandoahcountyva.us](mailto:mbelyea@shenandoahcountyva.us).

PLEASE NOTE that ISSUING ENTITY has retained McGriff Insurance Services to provide consultation with respect to this Request for Proposal (RFP). ISSUING ENTITY does not intend to consider bids provided directly through other consultants or agents.

## **SECTION I PROCEDURAL REQUIREMENTS**

### 1.1 PURPOSE:

The purpose of this Request for Proposal (RFP) is to solicit proposals from qualified firms (Offerors) to establish a contract(s) through competitive negotiations associated with providing a Group Health, Dental and Vision Insurance Benefits Program to the employees and eligible retirees and their dependents of the Issuing Entity.

A Request for Proposal (RFP) is being utilized in lieu of an Invitation to Bid (ITB) as deemed in the best interest of the ISSUING ENTITY due to the nature of the contract.

The ISSUING ENTITY objective is to provide employees with a quality, affordable health, dental and vision insurance program responsive to the needs of the employee, eligible retiree, and dependent(s).

Offerors are not limited to the specific plan designs developed in the RFP.

## 1.2 SCOPE OF SERVICES

The Offeror shall provide necessary quality medical care to all eligible employees, retirees, and their dependents.

The Offeror shall provide system personnel and services necessary for efficient administration of the program(s). This shall include but not be limited to:

- Maintaining membership files for all covered persons.
- Maintaining central claims processing and customer service capabilities.
- Ability to accept claims from and reimbursements directly to providers of service.
- Providing explanations of benefits paid to insureds and accurately reporting current status of deductibles, co-payments, and out-of-pocket limits.
- Preparing communication materials to explain the plan to eligible employees. Communication materials will be reviewed and approved by the ISSUING ENTITY prior to distribution to employees.
- Assisting in the implementation of the plan including conducting informational and enrollment meetings as needed.
- Providing each enrollee a summary plan description outlining and identifying covered services, exclusions, and claims filing procedures and continuation coverages. The summary plan description must meet all applicable state and federal laws.
- Providing all enrolled employees and dependents with an identification card in a timely fashion.
- Providing plan summaries and communication materials to all employees as well as communicating benefit options during open enrollment periods.
- Providing annual renewal proposal no later than 160 calendar days prior to the annual contract effective date.
- Providing legal, actuarial and other services as required assuring the necessary and appropriate administration of the programs.
- Providing local and toll free customer service phone and email access.
- Providing an account representative responsible for the overall performance of the program including program administration and problem resolution. The account representative will visit the physical location of the ISSUING ENTITY on a frequency as determined by the ISSUING ENTITY.

The Offeror shall provide a no loss/no gain provision to all participants as of the contract date. The Offeror will certify that the plan meets all regulatory and plan requirements as mandated by the federal Patient Protection and Affordable Care Act. Actively at work requirement is to be waived as well as pre-existing condition waiting periods for all covered employees and dependents. In addition, deductible and out-of-pocket expenses already met are to be applied to the deductible and out-of-pocket expenses of the new health care program, if applicable.

The health insurance Offeror shall provide cost containment services including but not limited to hospital pre-certification, utilization review, large claims case management and review of high cost

outpatient services.

The health insurance Offeror will provide financial assistance in establishing a health and wellness program for the offeror. The financial assistance shall be an amount negotiated between the parties.

The Offeror must agree that at termination of the contract all required data and records necessary to administer the health, dental and vision programs shall be transferred to the new Offeror within thirty (30) calendar days' notice of termination.

The Offeror will include the TOTAL ANNUAL COSTS for each alternative offered. This means that the Offeror will include within the offer the following for EACH alternative:

Classification (Employee, Employee Plus One and Employee Plus Family)  
Number of Employees in Each Classification  
Times the Monthly Rate  
Times 12 Months  
Equals the Total Annual Costs

The ISSUING ENTITY is currently with The Local Choice. The ISSUING ENTITY wishes to have the following benefit options and rates presented for consideration to compare with the current Local Choice program and any other group health insurance programs submitted for consideration.

1. A comprehensive program that parallels our current Local Choice benefit package;
2. Stand-alone dental and vision options that mirror the current benefits under The Local Choice BOTH on a voluntary and contributory basis; and
3. Any additional options Bidders recommend for consideration.

It is the intent of ISSUING ENTITY to have the Offeror's underwriters provide program options that will best serve the interests of the ISSUING ENTITY. During discussions and negotiations with the Offeror, ISSUING ENTITY may require that the Offeror provide specific percentage adjustments to rates for proposed benefit changes.

### 1.3 RFP RESPONSE:

In order to be considered for selection, offerors must submit a complete response to this RFP, including responses to all pertinent questions in the Reference Questionnaire document. **One (1) original and eight (8) hard copies of each proposal must be submitted.**

### 1.4 PROPOSAL PREPARATION:

A. An authorized representative of the Offeror shall sign proposals. All information requested must be submitted. Failure to submit all information requested may result in the proposal being considered unresponsive. Mandatory requirements are those required by law or regulation or are such that they cannot be waived and are not subject to negotiation.

B. Proposals should be prepared simply and economically, providing a straightforward, concise description of capabilities to satisfy the requirements of the RFP. Emphasis should be placed on completeness and clarity of content.

C. Each copy of the proposal should be bound or contained in a single volume where practical. All documentation submitted with the proposal should be contained in that single volume.

D. Ownership of all data, materials and documentation originated and prepared for the ISSUING ENTITY pursuant to the RFP shall belong exclusively to the ISSUING ENTITY and be subject to public inspection in accordance with the Virginia Freedom of Information Act. Trade secrets or proprietary information submitted by an Offeror shall not be subject to public disclosure under the Virginia Freedom of Information Act; however, the Offeror must invoke the protection prior to or upon submission of the data or other materials, and must identify the data or other materials to be protected and state the reasons why protection is necessary.

#### 1.5 SPECIFIC PROPOSAL REQUIREMENTS:

A. Proposals should be as thorough and detailed as possible so that the ISSUING ENTITY may properly evaluate your capabilities to provide the required services. Offerors are required to submit the following items as a complete proposal:

1. The return of this complete RFP signed and completed as required.
2. Complete Data Sheet (Note: This should be included as an attachment to the RFP)
3. A written narrative statement to include:
  - (A) Experience in providing the services described herein.
  - (B) Names, qualifications and experience of personnel to be assigned to the project.
  - (C) Resumes of staff to be assigned to the project.
4. Response to the questions included in the attached Reference Questionnaire.

#### B. Format

Section 1- Executive Summary and Narrative on Adherence to Requirements

Section 2- Quotations

Section 3- Responses to reference questionnaire

Section 4- Sample Contracts

Section 5- Example of management reports

Section 6- Annual reports and/or financial statements.

#### 1.6 EVALUATION CRITERIA:

The evaluation criteria and weighting is as follows:

<u>Category</u>	<u>Maximum Points</u>	<u>Score</u>
Organizational capabilities and financial strength	20	
Network Adequacy and Network Management:	20	
Plan Design: Ability to administer current benefits and viability of proposed alternatives	10	
Claims and Medical Management programs and procedures designed to controlling costs	10	
Cost aspects of proposal	20	
References	5	
Availability for service and consultation	5	
Overall completeness and quality of proposal	<u>10</u>	
Total	120	

Scoring ranges are based on the category judged.

Excellent equals 100% of available points to 0% for Unacceptable scoring in a given category.

#### 1.7 EVALUATION FACTORS AND AWARD

ISSUING ENTITY shall select offeror(s) deemed to be fully qualified and best suited among those submitting proposals, on the basis of the factors involved in the request for proposal, including price if so stated in the request for proposal. Price shall be considered, but need not be the sole determining factor. After negotiations have been conducted with offeror(s) so selected, the Issuing Entity shall select the offeror(s) which, in its opinion, has made the best proposal, and shall award the contract accordingly. Should the Issuing Entity determine in writing and in its sole discretion that only one (1) offeror is fully qualified, or that one (1) offeror is clearly more highly qualified than the others under consideration, a contract may be negotiated and awarded to that offeror.

#### 1.8 PROPOSAL ACCEPTANCE PERIOD:

Any proposal resulting from this solicitation shall be valid for ninety (90) calendar days. At the end of the ninety (90) calendar days, the proposal may be withdrawn at the written request of the Offeror. If the bid or proposal is not withdrawn at that time it remains in effect until an award is made or the solicitation is canceled.

1.9 IDENTIFICATION OF PROPOSAL ENVELOPE:

The signed proposal should be returned in a separate envelope or package, sealed and identified as follows:

From: \_\_\_\_\_  
Name of Offeror                      Due Date                      Time

\_\_\_\_\_  
Street or Box Number                      County and City, State, Zip Code

RFP – Health, Dental, and Vision Insurance Coverage

The envelope should be addressed as directed on Page 1 of the solicitation.

## SECTION II GENERAL TERMS AND CONDITIONS

### 2.1 General:

- a. Subject to the conditions, specifications, and instructions below, proposals will be received in person at the County's Administration Office, 600 North Main Street, Suite 102, Woodstock, Virginia, 22664, until the time and date specified in the Request for Proposal.
- b. Offerors should respond to separate Requests for Proposals separately.
- c. The terms of this document shall form a portion of any contract between the County and the successful offeror, whether or not these terms are expressly incorporated into the contract form.

### 2.2. Contents of Proposals:

- a. Unless the specifications expressly provide otherwise, where a brand or trade name appears in the specifications, it is understood that the brand or trade name referred to, or its equivalent, shall be furnished. If, however, the offeror proposes equivalent but not identical items, the offeror must furnish descriptive literature and full particulars for review, so that the Purchasing Agent may assure equivalence of items. If no mention is made of any exceptions, it is assumed that the Offeror is furnishing the article mentioned and not an approved equal, and he or she will be required to deliver the exact article specified.
- b. Offeror shall submit with the proposal descriptive literature of the commodities, equipment, materials, supplies or services which he or she proposes to furnish, if such articles are other than the exact item specified.
- c. Samples of items, if requested, shall be furnished by the Offeror without charge. Upon request, the samples will be returned at the Offeror's expense; otherwise, samples may be destroyed or consumed.
- d. Time of proposed delivery shall be stated in number of calendar days. General terms such as "stock," "immediately," and "as soon as possible," may be cause for rejection. Unless otherwise specified, quote the earliest delivery date as it may be considered a factor in making an award.
- e. The proposal, and any other documents required, shall be enclosed in a sealed opaque envelope.
- f. Unless the Request for Proposal concerns professional services, the proposal shall state the Offeror's price, and the County will consider price in ranking the proposals.

### **2.3. Offeror's Representations:**

- a. Each Offeror, by submitting a proposal in response to this request for proposals, represents that the Offeror has read and understands the contract specifications and has familiarized himself with all federal, state and local laws, ordinances, rules and regulations that in any manner may affect the cost, progress or performance of the work.
- b. The failure or omission of any Offeror to receive or examine any form, instrument, addendum or other documents, or to acquaint himself with conditions existing at the site, shall in no way relieve any Offeror from any obligations with respect to his proposal or to the contract.

### **2.4. Contractor's Registration:**

- a. Construction contractors are referred to Chapter 11 of Title 54.1 of the Code of Virginia, concerning residency issues, licensing issues, and evidence of licensure. Such contractors shall submit proper evidence of their registration.

### **2.5. Addenda:**

- a. If any party contemplating the submission of a proposal on this request for proposal is in doubt as to the meaning of any part of the plans, specifications or other documents, they should submit a written request for an interpretation thereof to the County. Typically, an interpretation of the contract specifications will be made only by addendum duly issued to each party receiving a request for proposal. Addenda will be available at the County offices for review by any interested party. The County will not be responsible for explanations or interpretations of contract specifications except as issued by addendum.
- b. Any changes to the request for proposal and contract specifications will be in the form of a written addendum from the County which shall be signed by the County Administrator or any duly authorized representative.
- c. The County will endeavor to issue all addenda no later than four calendar days prior to the date set for the receipt of proposals except for addenda extending the date for the receipt of proposals or withdrawing the request for proposals.
- d. Each Offeror shall be responsible for determining that all addenda issued by the County for the request for proposals have been received before submitting a proposal for the work.
- e. Each Offeror shall acknowledge the receipt of each addendum in his proposal.
- f. Unless otherwise instructed by a potential Offeror, the County will issue addenda by email, wherever practicable. If the County does not know a potential Offeror's email address, or if emailing is impracticable, the County may use any other method of delivery reasonably calculated to result in timely delivery to the potential

Offerors.

2.6. **Taxes:**

- a. The successful Offeror shall pay all state, local, and federal taxes. Said taxes shall not be in addition to the contract price between the County and the successful Offeror, as the taxes shall be an obligation of the successful Offeror and not of the County, and the County shall be held harmless for the same by the successful Offeror.

2.7. **Submission of Proposals:**

- a. Please mail or delivery all proposals in hard copy. Please do not send proposals by fax or email.
- b. The envelope containing the proposal should be sealed and marked in the lower left-hand corner with the request for proposal number, commodity, and hour and due date of the proposal. Additional copies of proposals should be enclosed in the same envelope as the original proposal.
- c. If a proposal contains proprietary information or trade secrets, such information must be submitted in a separate sealed and resealable envelope, and clearly marked as such.

2.8. **Modification of Proposal:**

- a. A proposal may be modified or withdrawn by the Offeror any time prior to the time and date set for the receipt of proposals. The Offeror shall notify the County in writing of his or her intentions.
- b. Modified and withdrawn proposals may be resubmitted to the Purchasing Agent up to the time and date set for the receipt of proposals.

2.9. **Award of Contract:**

- a. The Purchasing Agent reserves the right to waive any informality in proposals and to reject any or all proposals.
- b. The contract documents shall be subject to and governed by the laws of the Commonwealth of Virginia and the County of Shenandoah. Any dispute arising out of the contract documents, their performance, or their interpretation shall be litigated only in the Circuit Court of the County of Shenandoah, Virginia.

2.10. **Contract Term:**

This Agreement shall be effective as of 12:01 a.m., January 2021, for an initial term ending December 31, 2021 or June 30, 2022. Unless either party delivers written notice of renewal to the other party at least 120 days prior to the expiration of the then-existing term, this Agreement shall terminate upon the expiration of the then-existing term. By agreement of

both parties, the contract may be renewable as mutually negotiated for three one year periods, beginning on July 1st of each year.

**2.11. Bonds:**

- a. If the successful Offeror is required to furnish a Performance Bond and a Labor and Material Payment Bond by the request for proposals, or if the proposal is for a construction contract in excess of \$500,000, the successful Offeror will be required to furnish a Performance Bond and a Labor and Material Payment Bond in accordance with the requirements of § 2.2-4337 of the Code of Virginia. Alternatively, the Offeror may provide a certified check, cashier's check, or cash escrow in the face amount required for the bond.

**2.12. Insurance:**

- a. Unless expressly waived by the County, the successful bidder shall maintain insurance to protect themselves and the County from claims under the Workman's Compensation Act, and from any other claim for damages for personal injury, including death, and for damages to property which may arise from operations under this contract, whether such operations be by the bidder or by any subcontractor or anyone directly employed by either of them. Such insurance shall conform to the specifications of this section, or the requirements of applicable law, if greater.

The successful bidder shall carry public liability insurance at least in the amounts specified below, including the contractual liability assumed by the contractor, and shall deliver Certificates of Insurance from carriers acceptable to the County specifying such limits, with the County named as an additional insured. In addition, the insurer shall agree to give the County 30 days' notice of its decision to cancel coverage.

Worker's Compensation and Employer's Liability

Coverage A – Statutory Requirements

Coverage B – \$100,000 Per Occurrence

Coverage C – \$100,000/\$100,000 Accident and/or Disease

All States Endorsement

Automobile Liability, including Owned, Non-Owned and Hired Car Coverage

Bodily Injury - \$2,000,000 per person, \$2,000,000 each occurrence

Comprehensive General Liability

Bodily Injury - \$2,000,000 per occurrence, \$2,000,000 annual aggregate

Property Damage - \$250,000 per occurrence, \$250,000 annual aggregate

Including Completed Operations/Products, Contractual Liability for Specified Agreement, Personal Injury, (XCU) Explosion, Collapse and Underground Coverage, Broad Form Property Coverage.

**2.13. Successful Offeror's Performance:**

- a. The successful Offeror shall furnish all labor, materials and equipment necessary to fulfill the requirements of the contract in strict compliance with the terms, conditions, specifications and drawings of his proposal and the contract documents.
- b. The successful Offeror agrees and covenants that his agents and employees shall comply with all Town, County, State and Federal laws, and rules and regulations applicable to the business to be conducted under the contract.
- c. The successful Offeror shall ensure that his employees observe and exercise all necessary caution and discretion so as to avoid injury to person or damage to property of any and all kinds.
- d. The successful Offeror shall cooperate with County officials in performing the work so that interference with existing County operations will be held to a minimum.
- e. The successful Offeror agrees and covenants that he or she shall indemnify and hold the County and its employees and agents harmless against and from all liability, claims, damages and costs, including attorneys' fees of every kind attributable to bodily injury, sickness, disease or death or to damage to or destruction of property resulting from or in any manner arising out of or in connection with the project and the performance of the work under the contract, whether or not caused in part by a person or entity indemnified by this agreement.
- f. In case of any contractual default of the successful Offeror, the County, after due notice may procure the goods and/or services detailed in the contract from other sources and hold the successful Offeror responsible for all damages including, without limitation, attorneys' fees and any other excess cost occasioned thereby.

**2.14. Employment Discrimination by Contractor Prohibited:**

- a. During the performance of this contract, the successful Offeror agrees as follows:
  - (1) The successful Offeror will not discriminate against any employee or applicant for employment because of race, religion, color, sex, national origin, age, disability, or other basis prohibited by state law relating to discrimination in employment, except where there is a *bona fide* occupational qualification reasonably necessary to the normal operation of the contractor. The successful Offeror agrees to post in conspicuous places, available to employees and applicants for employment, notices setting forth the provisions of this nondiscrimination clause.
  - (2) The successful Offeror, in all solicitations or advertisements for employees or on behalf of the successful Offeror, will state that such contractor is an equal opportunity employer.
  - (3) Notices, advertisements and solicitations placed in accordance with federal law,

rule or regulation shall be deemed sufficient for the purpose of meeting the requirements of this section.

- b. The successful Offeror shall include the provisions of the foregoing paragraphs of this section in every subcontract or purchase order of over \$10,000 so that the provisions will be binding upon each subcontractor or vendor.

**2.15. Drug Free Workplace:**

During the performance of this contract, the contractor agrees to (i) provide a drug-free workplace for the contractor's employees; (ii) post in conspicuous places, available to employees and applicants for employment, a statement notifying employees that the unlawful manufacture, sale, distribution, dispensation, possession, or use of a controlled substance or marijuana is prohibited in the contractor's workplace and specifying the actions that will be taken against employees for violations of such prohibition; (iii) state in all solicitations or advertisements for employees placed by or on behalf of the contractor that the contractor maintains a drug-free workplace; and (iv) include the provisions of the foregoing clause in every subcontract or purchase order of over \$10,000, so that the provisions will be binding upon each subcontractor or vendor. For the purposes of this section, "drug-free workplace" means a site for the performance of work done in connection with a specific contract awarded to a contractor in accordance with these provisions, the employees of whom are prohibited from engaging in the unlawful manufacture, sale, distribution, dispensation, possession or use of any controlled substance or marijuana during the performance of the contract.

**2.16. Compensation:**

- a. The successful Offeror shall be required to submit a complete itemized invoice on each delivery or service which he or she may perform under the contract.
- b. Payment shall be rendered to the successful Offeror for satisfactory compliance with the terms, conditions and specifications of the contract and within forty-five (45) days after the receipt of the proper invoice.

**2.17. Successful Offeror's Obligation to Pay Subcontractors:**

- a. The successful Offeror awarded the contract for this project shall take one of the two following actions within seven (7) days after the receipt of amounts paid to him by the County for work performed by his subcontractor(s) under the contract:
  - (1) Pay the subcontractor(s) for the proportionate share of the total payment received from the County attributable to the work performed by the subcontractor(s) under the contract; or
  - (2) Notify the County and subcontractor(s), in writing, of his intention to withhold all or a part of the subcontractor's payment with the reason for nonpayment.

- b. The successful Offeror shall pay interest to the subcontractor(s) on all amounts owed by the contractor that remain unpaid after seven (7) days following receipt by the contractor of payment from the County for work performed by the subcontractor(s) under the contract, except for amounts withheld as allowed by subparagraph a(2) above. Unless otherwise provided under the terms of this contract, interest shall accrue at the rate of one percent (1%) per month.
- c. The successful Offeror shall include in each of its subcontracts a provision requiring each subcontractor to include or otherwise be subject to the same payment and interest requirements with respect to each lower-tier subcontractor(s).
- d. The successful Offeror obligation to pay an interest charge to a subcontractor(s) pursuant to the payment clause in this section shall not be construed to be an obligation of the County. A contract modification will not be made for the purpose of providing reimbursement for such interest charge and a cost reimbursement claim shall not include any amount for reimbursement for such interest charge.

**2.18. Cancellation:**

- a. The County reserves the right to terminate the contract immediately (i) in the event that the successful Offeror discontinues or abandons operations; (ii) if adjudged bankrupt, or reorganized under any bankruptcy law; or (iii) fails to keep in force any required insurance policies or bonds.
- b. Failure of the successful Offeror to comply with any section or part of its contract will be considered grounds for immediate cancellation of the contract by the County.
- c. If the successful Offeror has not breached the contract but the County cancels it, the Offeror will be paid by the County for all scheduled work completed satisfactorily by the successful Offeror up to the termination date set in the written cancellation notice.

**2.19. Governing Documents:**

This procurement is subject to the terms of Chapter 43 of the Shenandoah County Code. Copies are available upon request.

**2.20. Claims and Appeals:**

All claims against the County and appeals of County decisions shall be made in strict accord with the County's Procurement Policy. Compliance with the policy is mandatory.

**2.21. Cooperative Procurement:**

As authorized in Section 2.2-4304 of the Code of Virginia, this procurement is being conducted on behalf of and may be used by public bodies, agencies, institutions, and localities of the Commonwealth of Virginia with the consent of the successful Offeror.

2.22. The County does not discriminate against faith-based organizations.

**SECTION III  
SPECIAL TERMS AND CONDITIONS**

**3.1 NOTICE**

All notices or other communications required or permitted to be given under this Agreement shall be in writing and shall be deemed to have been duly given if delivered personally in hand or mailed certified mail, return receipt requested, postage prepaid on the date posted, and addressed to the appropriate party at the following address or such other address as may be given in writing to the parties:

Issuing Entity: Shenandoah County  
Name: Mandy R. Belyea, Deputy County Administrator  
Address: 600 North Main Street, Suite 102  
Woodstock, Virginia 22664

**SECTION IV  
HEALTH PLAN SPECIFICATIONS**

SHENANDOAH COUNTY

4.1 BENEFITS

See Attached Benefit Summary Sheet for the plans offered:

- Key Advantage 250 with Comprehensive Dental
- Key Advantage 250 with Preventative Dental
- Key Advantage 500 with Comprehensive Dental
- Key Advantage 500 with Preventative Dental
- Advantage65

4.2 INSURER

The Local Choice (TLC)

4.3 FUNDING

Fully Insured

4.4 ELIGIBILITY

- All full-time employees working an average of 30 hours or more per workweek
- Continuation of Health Coverage for Certain Retirees:
  - Any employee who is a participating member in the County's Health Insurance Plan and retires under the Virginia Retirement System, or has to retire due to a disabling illness or injury may remain covered under the County's Health Plan until eligible for Medicare coverage provided the employee pays 100% of the insurance premium by the due date established by the County. Coverage applies to family members as well if they were covered under the County's Health Plan at the time of the employee's retirement or disability.
  - The County offers an Advantage65 plan.

4.5 WAITING PERIOD

- First day of month following employment (if an employee is hired on the first day of the month, they are eligible that same month)

4.6 EMPLOYER CONTRIBUTION

KeyAdvantage 250  
EE: 93%  
EE+1: 75%  
Family: 70%

KeyAdvantage 500  
EE: 100%

EE+1: 82%

Family: 75%

#### 4.7 PARTICIPATION

Total Eligible Employees:	342
Total Participating Employees:	312
Total Participating Pre-65 Retirees:	5
Total Advantage 65 Retirees:	16
Total Participating COBRA:	0
TOTAL Participating:	333

## **SECTION V PRICE QUOTATION**

Price quotation should be based on the enclosed information and provided as follows:

- A. If current plan cannot be duplicated you may provide a comparable plan of your design. All deviations must be identified. Recommended plan designs are permitted.
- B. Format
  - 1. All quotes should utilize the current format of Employee-only; Employee + One; and Employee + Family.
  - 2. Offeror is required to break out medical, dental, and vision rates if quoting a bundled program with all lines of coverage.

## **SECTION VI REFERENCE QUESTIONNAIRE**

Please answer the following questions to the extent they apply to the program(s) you are offering. If the question does not apply to your program(s), please indicate such and give explanation. Any supplemental materials or documents may be included elsewhere in the proposal. The location must be stated in the question and the document clearly identified.

6.1

- 1. Provide a brief description of your company including size, organizational structure, business location and primary service areas.
- 2. Provide the name, address and phone number of the account representative or primary contact for this account.
- 3. Please report most recent industry ratings by A.M. Best, Weiss and Standard & Poors.
- 4. Identify all third parties and subcontractors that will be involved with or assisting in the administration or re-insurance of this account.
- 5. List at least three public sector entities similar in size for which you provide group insurance. Include only those you have insured over two consecutive years. Include firm, contact and telephone number.
- 6. Identify all local network hospitals and their contract effective date and length of the contract.
- 7. How much advance notice is required for a provider to cancel their contract with your company? How are participants informed?
- 8. Do you expect any changes in participation of providers, physicians or hospitals from January 1, 2021 to December 31, 2021?
- 9. If applicable, provide a disruption report based on the providers by claim amount shown on the attached utilization report. If necessary, include participation status for multiple networks

if your proposal incorporates more than one network.

10. Please provide samples of all monthly claims and expense reports, quarterly utilization reports and network or managed care savings reports.
11. Would you be willing to offer any premium rate guarantees or caps for the second, third or fourth years of this contract?
12. Please provide sample contracts, policies and other related agreements that you expect the ISSUING ENTITY to sign.

**REQUEST FOR PROPOSALS**

**Issue Date:** Thursday, October 8, 2020

**Title:** Health, Dental, and Vision Insurance Coverage

**Issuing Entity:** Shenandoah County, Virginia

**Mail to:** Shenandoah County  
Attention: Mandy R. Belyea  
600 North Main Street, Suite 102  
Woodstock, Virginia 22664

**Hand Deliver to:** Shenandoah County  
Attention: Mandy R. Belyea  
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In compliance with this request for proposals and to all the conditions imposed herein. The undersigned offers and agrees to furnish the services in accordance with the attached-signed proposal or as mutually agreed upon by subsequent negotiation.

Names and Address of Firm:

\_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_ By: \_\_\_\_\_

\_\_\_\_\_ Title: \_\_\_\_\_

FEI/FIN NO. \_\_\_\_\_ Telephone No. (\_\_\_\_)\_\_\_\_\_

\_\_\_\_\_ Fax No. (\_\_\_\_)\_\_\_\_\_

**EXHIBITS  
AND  
ATTACHMENTS**