

Nassau County School Board  
Medical /Rx Coverage RFP  
Effective October 1, 2011



# **Nassau County School Board (NCSB) Request for Proposal #2011-01 Group Medical Insurance**

SUBMIT RFP TO: NASSAU COUNTY SCHOOL BOARD  
1201 ATLANTIC AVENUE  
FERNANDINA BEACH, FLORIDA 32034  
ATTN: SUSAN FARMER, BUSINESS SERVICES

**SEALED RFP SHALL BE RECEIVED AT THE OFFICE OF BUSINESS SERVICES UNTIL 3:00 PM, MAY 9, 2011 AND MAY NOT BE WITHDRAWN WITHIN 90 DAYS AFTER SUCH DATE AND TIME.**

**Late submissions will not be accepted.**

<b>Issue Date:</b>	<b>April 1, 2011</b>
<b>Proposal Due Date:</b>	<b>May 9, 2011</b>
<b>Effective Date:</b>	<b>October 1, 2011</b>

Questions concerning the scope of work, response submittal, or process should be directed, in writing, to the Executive Director of Business Services, Susan Farmer.

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**Nassau County School Board  
Request for Proposal  
#2011-01 Group Medical Insurance  
VENDOR ACKNOWLEDGEMENT**

**RFP TITLE: #2011-01 GROUP HEALTH INSURANCE**

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VENDOR NAME AND ADDRESS:                      PHONE NUMBER: \_\_\_\_\_

FAX NUMBER: \_\_\_\_\_

E-MAIL ADDRESS: \_\_\_\_\_

AUTHORIZED SIGNATURE (MANUAL): \_\_\_\_\_

AUTHORIZED SIGNATURE/TITLE (TYPED): \_\_\_\_\_

SEALED RFP: All RFP sheets, requested documents and this form shall be executed and submitted in a sealed envelope. (Do not include more than one RFP per envelope.) The face of the envelope shall contain, in addition to the address, the date and time of the RFP opening. All RFPs are subject to the conditions specified herein. Those which do not comply with these conditions are subject to rejection.

**IF NOT SUBMITTING A RFP CHECK REASON BELOW:**

- |  |  |
|--|--|
| 1. Insufficient time to respond. _____               | 6. We do not offer the product. _____            |
| 2. Specifications were unclear or restrictive. _____ | 7. We do not offer some of the services _____    |
| 3. Our schedule will not permit us to respond _____  | 8.. Remove our company name from this RFP. _____ |
| 4. Could not meet specifications _____               | 9. Keep our company name for future RFPs. _____  |
| 5. Could not meet professional liability terms _____ | 10. Other: _____                                 |

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**GENERAL PROVISIONS**

**Proposal Opening:**

Proposals shall be open to the public at the Nassau County School Board Business Services Department, on the date, location, and at the time specified on the Proposal form. It is the Proposer's responsibility to assure that his Proposal is delivered at the proper time and place of the Proposal opening. Proposals, which for any reason are not so delivered, will not be considered. Offers by fax, telegram or telephone are not acceptable. Any and all special conditions and specifications attached hereto which vary from the General Conditions shall have precedence.

**Acknowledgement of Amendments:**

Proposers shall acknowledge receipt of any amendment to the solicitation by letter, by returning a copy of the issued amendment with the submittal, or notation on the submitted proposal. The acknowledgment must be received by the Nassau County School Board Business Services Department by the time and at the place specified for the receipt of proposals. Failure to acknowledge an issued amendment may result in submittal rejection and disqualification.

**Disputes:**

Any actual or prospective Proposer who disputes the reasonableness, or competitiveness of the terms and conditions of the invitation to Proposal or contract award recommendation, shall file a Notice of Protest with the Superintendent of Schools within 72 hours of receipt of Proposal solicitation or posting of the Proposal tabulation with recommendations and must file a formal written protest within ten days following the filing of Notice of Protest. Failure to observe such timeliness will constitute a waiver of proceedings and of right to protest- Chapter 120, Florida Statutes.

Proposal results shall be posted in the School Board meeting room after the intended recommendation is made, tentatively to be announced on or about **June 13, 2011**. Formal announcement of the recommendation will be posted on the Nassau County School Board website in addition to being posting inside the School Board meeting room 72 hours prior to final award and shall remain posted for a minimum period of 96 hours.

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**Conflict of Interest:**

The proposer, by responding to this request, certifies that to the best of his/her knowledge or belief, no elected/appointed official or employee of the School Board is financially interested, directly or indirectly, in the offer of services specified in this request.

**Expenses Incurred in Preparing Proposal:**

NCSB accepts no responsibility for any expense incurred by the proposer in the preparation and presentation of a proposal. Such expenses shall be borne exclusively by the proposer.

**Contract Term and Requirements:**

It is NCSB's intent to develop an ongoing contract for the services specified herein, contingent upon the appropriation of funds. The contents of the proposal submitted by the successful firm, with any amendments or subsequent revisions, will become part of the resulting contract.

**Extension:**

NCSB reserves the option to extend the period of this contract, or any portion thereof, for additional contract periods. Extension of the contract period shall be by mutual agreement in writing.

**Liability:**

The supplier shall hold and save NCSB, its officers, agents and employees harmless against the claims by third parties resulting from the supplier's breach of this contract or the supplier's negligence.

**Mandatory Requirements:**

NCSB has established certain mandatory requirements which must be included as part of Proposal. The use of the terms "shall", "Must", and "will" (except to indicate simple futurity) in this RFP indicates a mandatory requirement or condition.

**Ethics:**

All Proposers shall comply with the requirements of law regarding ethics as set forth in Chapter 112, Florida Statutes, and rules promulgated by the Florida Commission of Ethics.

**Confidential Proposal Materials:**

If a response to this RFP includes any information that constitutes a trade secret of the proposal, such information shall be clearly marked as "CONFIDENTIAL".

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An entire page or paragraph in which such information appears should not be marked confidential unless the entire page or paragraph consists of such confidential information. Only the confidential portion(s) should be so identified and marked.

In addition if applicable, the Proposer should submit a separate listing of the confidential Proposal sections with the Proposal. It shall be the responsibility of the proposer to defend the confidentiality of its trade secrets through the judicial process.

Financial statements and other financial information submitted or obtained by NCSB in connection with this RFP, if applicable, are public records and cannot be made confidential.

NCSB shall examine each Proposal to determine which information is properly marked as confidential. Following contract execution, NCSB, in consultation with each proposing Proposer, shall request a redacted version of the Proposers Proposal, which shall be available for public access.

**Hiring and Other Business Relationships with NCSB Staff:**

During the period from the RFP issuance until the signing of the Contract, Proposers are prohibited from officially or unofficially making any employment offer or proposing any business arrangement whatsoever to any Client employee. A Proposer making such an offer or proposition may be disqualified from further consideration, or a Contract signed pursuant to the RFP may be terminated.

**Applicable Laws and Procedures:**

Applicable provisions of all federal, state, county, and local laws, and administrative procedures, regulation's, or rules shall govern the development, submittal and evaluation of all Replies received in response hereto and shall govern any and all claims and disputes which may arise between persons submitting a Proposal hereto and the NCSB. Lack of knowledge of the law or applicable administrative procedures, regulations of rules by any Proposer shall not constitute a cognizable defense against their effort.

The validity, interpretation and performance of the RFP shall be governed by and construed under the laws of the State of Florida. Any and all litigation arising under this RFP shall be instituted in the appropriate court in Nassau County, Florida.

**Headings:**

The headings used in the RFP are for convenience only and shall not affect the interpretation of any of the terms and conditions hereof.

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**Minor Irregularities:**

NCSB reserves the right to waive any minor irregularity, technicality, or omissions if NCSB determines that doing so shall serve NCSB's best interest.

**Warranties of Vendor:**

Proposer covenants and warrants as follows:

It is lawfully organized and constituted under all federal, state and local laws, ordinances and other authorities of its domicile and are otherwise in full compliance with all legal requirement of its domicile.

It is possessed of the legal authority and capacity to enter into and perform the RFP, and the Vendor representative who is executing the RFP is so authorized by the Vendor.

It has been duly authorized to operate and do business in the State of Florida and all places where it shall be required to conduct business under the RFP; that it has obtained, at no cost to the NCSB, all necessary licenses and permits required in connection with the RFP, and that it shall fully comply with all laws, decrees, labor standards and regulations of its company and such other location where performance may occur during the term of the RFP.

It has no present interest and shall not acquire any interest that would conflict in any manner with RFP duties and obligations under the RFP.

The services rendered shall in all respects conform to, and function in accordance with, the specifications and designs requested in this solicitation.

**Fiscal Non-Appropriations:**

In the event sufficient budgeted funds are not available for a new fiscal period, the business services department shall notify the vendor of such an occurrence and RFP and any resulting contract shall terminate on the last day of the current fiscal period without penalty or expense to the School Board.

**Access to Records:**

(34 CFR 80.36 (i) (10): All vendors, contracts, and subcontractors shall give access to the School Board, the appropriate Federal agency, the Comptroller General of the United States, or any of their duly authorized representative to any books, documents, papers, and records of the vendor which are directly pertinent to this specific RFP/contract for the purpose of making audit, examination, excerpts and transcriptions.



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**Records Retention:**

(34CFR 80.36(i)(11): All vendors, contractors and subcontractors must retain all records pertaining to this RFP/contract for three(3) years after the School Board makes final payments and all other pending matters are closed.

**Clean Air Act:**

(34 CFR 80.36(I) (12)): All vendors, contractors and sub contractors must comply with all applicable standards, orders, or requirements issued under section 306 of the Clean Air Act (42 U. S. C. 11857 (h)), section 508 of the Clean Water Act (33 U. S. C. 1368), Executive Order 11738, and Environmental Protection Agency regulations (40 CFR part 15). (Applies to contract, subcontracts, and sub grants of amounts in excess of \$100,000.).

**Energy Efficiency:**

(34 CFR 80.36(i)(13): All vendors, contractors and subcontractors must comply with mandatory standards and policies relating to energy efficiency which are contained in the state energy conservation plan issued in compliance with the Energy Policy and Conservation Act (pub. L. 94-163, 89 Stat. 871)

**Equal Opportunity Employer:**

(34 CFR 80.36 (i)(3)): All vendors, contractors and subcontractors must comply with Executive Order 11246 of September 24, 1965, entitled "Equal Employment Opportunity", as amended by Executive Order 11375 of October 13, 1967, and as supplemented in Department of Labor regulations (41 CFR chapter 60). (applies to all construction contracts awarded in excess of \$10,000 by NCSB and their contractors or sub grantees.)

**Copeland "Anti-kickback" Act:**

(34CFR 80.36(i)(4)): All vendors, contractors and subcontractors must comply with the Copeland "Anti-Kickback" Act (18 U. S. C. 874) as supplemented in Department of Labor regulations (29 CFT part 3). (Applies to all contracts and sub grants for construction or repair).

**Davis-Bacon Act:**

(34 CFR 80.36(I)(5): All vendors, contractors and subcontractors must comply with the Davis-Bacon Act (40 U.S. C. 276a to 276a-7) as supplemented by Department of Labor regulations (29 CFR part 5). Applies to all construction contracts awarded by NCSB and sub grantees in excess of \$2000, and in excess of \$2500 for other contracts which involve the employment of mechanics or laborers.)

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**Jessica Lunsford Act:**

If services require representatives from your company to be on site at any school location when students are present, a Level II fingerprinting will be required and all cost associated with the fingerprinting are the responsibility of the company who is performing the onsite service. It shall be the vendor's responsibility to contact Cindy Williams (904 491-9905) in NCSB's Administrative Services Dept. to coordinate what procedures to follow regarding fingerprinting clearance.

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**TERMS AND CONDITIONS**

In the best interest of NCSB, NCSB reserves the right to reject any and all proposals, with or without cause, or to accept the proposal which, in its sole judgment best meets the needs of NCSB. NCSB also reserves the right to request clarification of information from any proposer. Any ex- parte communications initiated by a proposer with any employee of NCSB other than those personnel specifically identified as contacts in this RFP, or communication with any member of NCSB may result in immediate disqualification from the RFP process.

NCSB reserves the right to reject any or all offers and to waive informalities, minor irregularities or other requirements in offers received and/or to accept any portion of the offer if deemed in the best interest of NCSB. Failure of the Proposers to provide in its offer any information requested in the RFP may result in rejection for non-responsiveness.

The awards made pursuant to this RFP are subject to the provisions of Chapter 112, Florida Statutes. All proposers must disclose with their proposal the name of any officer, director, or agent who is also an employee of NCSB. Further, all proposers must disclose the name of any School Board employee who owns, directly, an interest of five (5%) percent or more in the Proposer's firm or any of its branches/subsidiaries.

Proposers, their agents and/or associates are subject to the provisions of the Florida Sunshine Law, Florida Statute 286.011.

**Anti-Discrimination:**

The proposers certifies that he or she is in compliance with the non-discrimination clause contained in Section 202, Executive Order 11246, as amended by Executive Order 111375, relative to equal employment opportunity for all persons without regard to race, color, religion, sex or national origin. Further, an entity or affiliate who has been placed on the discriminatory vendor list may not submit a Proposal/RFP or contract to provide goods/services to or may not transact business with a public entity. 287.0122(11)(15)F.S.

**Protest Procedure:**

Failure to file a protest as outlined in Section 120.57(3) F. S. shall constitute a waiver of proceedings under Chapter 120, F.S.

**Contract – Document Priority:**

Winning Proposer shall execute a Service Standards Agreement with the Employer that shall include the requirements set forth in the RFP, the Proposal, and modifications to either of these documents subsequently agreed upon during negotiations between the parties. In the event of conflict between any of the following documents, the language of

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the applicable documents, listed first shall control over the conflicting provisions of any documents listed subsequently.

1. First, the Service Standards Agreement;
2. Second, the Proposal;
3. Third, the Request for Proposal; and
4. Fourth, the Group Plan or Policy Document.

**Venue:**

Venue for any and all legal action regarding or arising out of the transaction covered herein shall be solely in the District Court in and for Nassau County, State of Florida. The laws of the State of Florida shall govern this transaction. The vendor or Proposer agrees that any and all notices, pleadings and processes may be made by serving two copies of the same upon the Secretary of State, State Capitol, Tallahassee, Florida, and by mailing by return mail an additional copy of the same to the vendor or Proposer at the address shown herein; that said service shall be considered as valid personal service, and judgment may be taken if, within the time prescribed by Florida Law or Rules of Civil Procedure, Appearance, Pleading, an answer is not made.

**Addenda:**

If any addenda are issued to this Request for Proposals, a good faith attempt will be made to deliver a copy of each to all prospective proposers who returned acknowledgement forms. However, **PRIOR TO SUBMITTING THE PROPOSAL IT SHALL BE THE SOLE RESPONSIBILITY OF EACH PROPOSER TO REVIEW ANY ADDENDUMS TO THIS PROPOSAL BY LOGGING ONTO NCSB'S WEB SITE [www.nassau.k12.fl.us](http://www.nassau.k12.fl.us), CLICK ON DEPARTMENTS, THEN CLICK ON BUSINESS SERVICES DEPARTMENT, SCROLL DOWN TO BIDS AND CLICK ON CURRENTLY RELEASED BIDS, RFP # 2011-01 GROUP MEDICAL INSURANCE.**

**Active Bid:**

All such interpretations and supplemental instructions will be in the form of written Addenda to the RFP documents. Only the interpretation or corrections so given by NCSB, in writing, shall be binding and prospective proposers are advised that no other source is authorized to give information concerning, or to explain or interpret the RFP documents.

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**Professional Liability:**

The proposer will provide Professional Liability coverage according to the following requirements:

1. Minimum limits of \$2,000,000 per claim.
2. Notice of cancellation and or restrictions: The policy must be endorsed to provide the School Board with thirty (30) days' notice of cancellation and/or restrictions.
3. Certificate of Insurance and Copies of Policies: Certificates of Insurance shall be furnished to the Employer, evidencing the insurance coverage specified, and, on request of the Employer, certified copies of the policies required shall be filed with the Business Services Department of the Employer on a timely basis. The required Certificates of Insurance not only shall list Employer as additional insured, for the operations of the Proposer under this Contract (excluding the worker's compensation and professional liability policies) and shall name the types of policies provided and shall refer specifically to this contract.
4. If the initial insurance expires prior to the completion of the contract, renewal Certificates of Insurance shall be furnished thirty (30) days prior to the date of their expiration.
5. The required limits for insurance may be achieved through a combination of primary and umbrella policies.
6. These policies will provide that: the insurer(s) waive their rights of subrogation against the Employer, School Board, their officials, employees, agents, and consultants.
7. Should any of the above described policies be cancelled or non-renewed before the stated expiration date thereof, insurer will not cancel same until at least thirty (30) days prior written notice has been given to the below named certificates holder.

Notice shall be provided to:

Nassau County School Board  
Susan C. Farmer  
Executive Director of Business Services  
1201 Atlantic Avenue  
Fernandina Beach, FL 32034

This prior notice provision is a part of each of the above- described policies.

**Indemnification/Hold Harmless Agreement:**

Proposers shall, in addition to any other statutory or common law obligation to indemnify the School Board of Nassau County, Florida, indemnify, defend and hold harmless the School Board of Nassau County, Florida, its agents, officers, elected officials and

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employees against all claims, actions, liabilities, damages, losses, costs, fines punitive damages and expenses of any kind or nature whatsoever, including but not limited to attorney's fees and legal costs, brought against the School Board of Nassau County, Florida, and/or its agents, officers, elected officials, employees and assigns, by any individual, corporation, consortium or any other legal person or entity, arising out of or caused by acts or omissions, negligence, recklessness, intentional wrongful misconduct, violations of laws, statutes, ordinances, government administration orders, rules or regulations of the contractor, contractor's employees officers, agents, subcontractors, sub-subcontractors, material man or agents of any tier or their respective employees. This indemnification clause shall not be construed to require any indemnitor to indemnify the School Board of Nassau County, Florida, for any negligence on the part of the School Board of Nassau County, Florida its agents or employees.

The indemnification obligations hereunder shall not be limited to any limitation on the amount, type of damages, compensation or benefits payable by or for the contractor or any subcontractor under workers' compensation acts, disability benefit acts, other employee benefits acts or any statutory bar.

This indemnification/hold harmless provision shall survive the termination of any contract with the School Board of Nassau County, Florida.

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**INTRODUCTION/CLIENT DATA**

**Purpose:**

The Nassau County School Board (“School Board”) is requesting proposals from qualified insurance carriers to provide group health insurance coverage for active and retired employees and their eligible dependents. The School Board is seeking the most advantageous coverage at the lowest, long-term net cost to the School Board and to its employees, retirees and dependents.

Our last RFP undertaking was in 2006. A change in claim payer is possible provided reasonable financial and contractual terms, including assurances of tested and proven new services and effective creativity. The quality, employee satisfaction and service levels a vendor brings to the relationship shall be of paramount consideration.

The School Board’s intent is to compare services, system capabilities, disruption exposure, networks and pricing in order to determine which proposers may be most competitive when compared to the current provider. All expense factors will be evaluated as well as all values and criteria of interest. In tandem with “best fit services”, the lowest net cost will be sought which may or may not translate to the lowest rates or factors, but through expense/retention components, provider contracting, and risk sharing. Once potential finalists are identified, it is anticipated that significant negotiations and clarifications will be required potentially modifying and/or confirming all details of the health care plans.

While not guaranteed, the information and data provided was done with great attention to accuracy in order to meet your needs in providing a competitive proposal. The responsibility for determining the full extent of the exposures to risk and verification of all information herein shall rest solely with the Proposers. Neither the School Board nor its representatives shall be responsible for any error or omission in this RFP, nor for the failure on the part of the Proposers to determine the full extent of the exposures.

For additional information or clarification, please e-mail Susan Farmer, Executive Director of Business Services @ [susan.farmer@nassau.k12.fl.us](mailto:susan.farmer@nassau.k12.fl.us) and Jackie Tyson, Broker/Consultant, Miller Health Group [jackietyson@bellsouth.net](mailto:jackietyson@bellsouth.net)

**Submission of Proposals:**

Proposals will be received until **3:00 p.m.** eastern standard time on **Monday, May 9, 2011** at the:

Finance Office  
Nassau County School Board District Office  
1201 Atlantic Ave.  
Fernandina Beach, FL 32034  
Attention: Susan Farmer

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**Any proposal received after the deadline will not be accepted.** All proposals must be sealed and *clearly* marked with the name of the submitting firm & RFP #2011-01 Group Medical Insurance. Submission shall include: one (1) unbound copy marked “Original” and six (6) additional copies and one copy on a disk. Proposals will be opened and only the names of submitting firms will be read at 3:10 p.m. on the aforementioned date.

**Points of Contact:**

The School Board shall not hold a pre-submission vendor conference in association with this Proposal. The Executive Director **and** Miller Health Group, acting on the Board’s behalf are the sole points of contact with regards to all procurement matters relating to this RFP, from the date of issuance of the proposal until the Board’s Notice of Award.

All communication concerning this procurement whether technical, procedural or otherwise shall be addressed in writing **via e-mail to both:**

Susan Farmer, Executive Director of Business Services at [susan.farmer@nassau.k12.fl.us](mailto:susan.farmer@nassau.k12.fl.us)

**AND**

Jackie Tyson, Broker/Consultant Miller Health Group at [jackietyson@bellsouth.net](mailto:jackietyson@bellsouth.net)

**Timeline for Questions and Responses:**

All questions on the proposal are to be submitted, in writing, via e-mail. All questions must be received by **April 15, 2011 at 4 pm EST**. The subject box should contain the comment “RFP 2011-01 Group Health Insurance”. An acknowledgement of receipt will be returned to you within 24 hours. Proposers must observe the time schedule for submitting questions. This time line shall ensure that the School Board has adequate time to respond to all questions and the responses shall be provided to Proposers in time to be incorporated into their respective proposals. All questions will be answered in addendum format and posted on the school board’s website by **April 22, 2011 at 4pm EST**. To review an Addendums to this proposal go to [www.nassau.k12.fl.us](http://www.nassau.k12.fl.us), click on Departments, then click on Business Services, then click on Bids, then click on Currently Released Bids.

Any individual or entity, including prospective Providers that fail to timely notify the Executive Director and Miller Health Group of such request assumes complete responsibility in the event that they do not receive communication from the Executive Director/Miller Health Group prior to the applicable closing date. This process shall constitute the only official means by which additional information regarding this Proposal shall be made available. Additional information acquired by any other means shall not be utilized in the configuration of any Proposal and shall not be considered in the School Board’s evaluation of Proposals submitted and shall be considered inadmissible in Proposal dispute proceedings. Proposers may be disqualified who solicit or receive (even if



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unsolicited) additional information regarding this proposal by any other means than the process described herein.

**Public Records Request:**

Public records requests submitted by Proposers shall be answered as promptly as possible in the ordinary course of business but shall not be answered as part of the Question and Answer process described above. Responses to public records requests shall be furnished to the requesting Proposer only.

**Scope of Work:**

Proposer (throughout the RFP, the word “Proposer” shall mean “offering carrier” and if selected, the “contracting carrier”) shall provide all labor, materials supervision, travel, facilities and equipment to provide a Group Health Insurance Plan (“Plan”). Proposer shall provide administrative services and documentation including, but not limited to, plan brochures, member insurance cards and reports, and shall administer the Plan in compliance with the School Board’s specifications and other applicable laws and regulations. The School Board reserves the right to add to or otherwise modify the scope of work at any time prior to the final execution of an Agreement. The term “Agreement” refers to the agreement to be entered into between the School Board and the Proposer.

**Effective Date and Term:**

Contract will be for term **10/01/2011 – 09/30/2012**. Guarantees beyond one year are encouraged. Please state clearly any such offering.

**Termination and Renewal:**

School Board shall be given at least 90 days’ notice of cancellation of non-renewal of insurance, administration and other related contracts. School Board desires 150 days but no less than 120 days’ notice of renewal increase, rates and administration fees. These notice requirements should be a part of the contract.

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**BACKGROUND**

**Current Medical Carrier:**

Blue Cross Blue Shield has been the insurer since 2000 and currently offers five plans. Plans are experienced rated with an annual premium of approximately \$8,648,494.59.

**Participation:**

Total population:	Approx. 1510
Full-time active:	Approx. 1425
Retirees'	Approx. 82
Covered medical:	Approx. 975
Active Participation	96%

**Eligible Waivers:**

Of the 503 employees that did not elect coverage under the School Board's Plan, the following is their status:

Approximately 476 employees are covered elsewhere (spouse, military or individual)  
Approximately 27 employees insurance is of unknown status

**Employer Contribution:**

Nassau Co. School Board contributes \$621.52 per active employee per month regardless of dependent tier and 0% for retirees. This is subject to review each year at The Board's discretion. Board contribution is also subject to negotiated labor agreements.

**No Enrollment Guarantee:**

Although the School Board expects no less than the current enrollment; the School Board makes no enrollment guarantee. Proposers must offer rates that are guaranteed regardless of enrollment numbers or enrollment mix. Proposers acknowledge that multiple plan designs shall be offered.

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**Waiting Periods:**

1<sup>st</sup> of month following date hire

The effective date is the first of the following month immediately following one's hire date. (For example, if you were hired February 13, 2011 you would be eligible to participate in our insurance effective March 1, 2011.)

**OR**

1st of the month following 30 days of hire

Hire date plus 30 days, then the effective date is the first of the following month. (For example, if you were hired February 13, 2011 you would be eligible to participate in our insurance effective April 1, 2011.)

**Actively at Work Provision:**

The School Board desires a waiver of the actively at work requirements and evidence of insurability. The selected carrier should not be responsible for claims for which the prior provider is legally responsible, i.e., extension of benefits for total disability.

All presently insured employees, retirees, and COBRA participants are to be covered whether at work or disabled on the effective date of coverage to the extent the current health benefits may not continue coverage upon inception of new coverage. Any employee who does not enroll when first eligible may elect coverage during the annual open enrollment period or if there is a qualifying event during the year.

Retirees may remain on the insurance upon retirement from the School Board. If retirees do not continue their insurance coverage into retirement, they may not elect to re-enroll at a later date.

**Proposed Plan Designs/Rate Structure:**

Initially, proposals are requested for plans that duplicate the current benefit levels as closely as possible. Then propose your other plan benefit options to reduce the cost. Quote all plans on a 4-tier basis.

**Funding Method:**

The current plans are fully insured. The School Board is only seeking fully insured quotes at this time. If you have a minimum premium arrangement, this will be considered. A self-funded or partially self-funded arrangement is not an option we will consider.

**Commissions/Fees:**

The contracting carrier shall compensate Broker/Consultant pursuant to FL Statute 624.428.

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**CARRIER QUALIFICATIONS**

At a minimum, Proposers shall meet the following qualifications:

- 5 years' experience in providing group medical care administration in the state of Florida.
- Be a licensed insurance carrier per Florida Department of Insurance regulations.
- Be free from legal and regulatory matters, which might prevent the Proposer from fulfilling the obligations of the Agreement.
- Exhibit financial stability and company viability sufficient to fulfill the obligations of the Agreement.
- Have a dedicated account manager to function as the primary contract for all services.

**CARRIER REQUIREMENTS**

At a minimum, Proposer shall provide:

- A group health insurance plan for all active and retired employees and their eligible dependents.
- Assistance to the School Board with the communication of the plan to employees, including conducting enrollment meetings.
- Manage and control costs for members and the School Board through proven methodologies such as negotiated discounted fees for services, reimbursement to providers based on per diem or the number of days that a given patient is provided access to a prescribed therapy, or capitation where providers are paid at a set dollar amount determined by a per member per month calculation.
- Timely and accurate claims processing.

**CARRIER CRITERIA**

**Provider Access and Discount:**

Carrier must have excellent provider access and discounts.

**Customer Service:**

Demonstrable superior customer and account service and support, preferably with strong local & accessible points of contact as team leaders. This will include participant level and support staff. We desire a responsive, experienced, and mature Account Representative(s) with ready access to high level decision making when called upon.

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The Account Representative(s) must be willing to attend client meetings; both account level and employee meetings, as reasonably called upon. After complete and successful implementation, account level meetings should be no less than quarterly; including review of claims, charges, and wellness indicator/ disease state management measures.

**Renewal Underwriting Logic:**

It is particularly important that this information is clear and easily understood and communicated. This includes but is not limited to discussion and satisfactory explanations of trend, expected claims, claim margin, capitation charges, pooling charges, reserves, and reserve changes.

**Comprehensive Availability of Reports:**

This includes reports on demand with access to both client and broker, including RX reporting. NCSB expects good faith compliance by the claims payer in the area of HIPAA PHI with proper restrictions, but not to extent of unnecessarily or arbitrarily limiting data availability to NCSB's Privacy Officer and other key designated team members.

**Cooperation with Outside Vendors and Resources:**

In the future we may desire to have an outside vendor assist us in containing health care costs. An example is a Health Coach or an Onsite Health Clinic or Medical Home Provider. It is assumed there may be some duplicate services. A requirement of any carrier shall be that they willingly agree to work with any of our outside vendors, including the sharing of claims information on participants, if applicable and HIPAA compliant.

**Timely Presentation of Renewal:**

It is imperative that the School Board is given no less than a 120 day renewal time-frame in advance of anniversary.

**Minimum of "Add-on Fees":**

This includes normally undisclosed fees.

**Simplification of Administration:**

It is important that all proposing carriers have a system in place whereby they can simplify the daily administration of benefits for the school district staff.

**Meaningful Cost Control Initiatives:**

This includes, but is not limited to, chronic disease management with utilization report capability and availability.

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**Aggressive Wellness Initiatives and Resources:**

It is desirable that a proposing carrier provide an annual health fair that includes health risk assessments and bio-metric screenings without additional cost to NCSB. Any other wellness initiatives are a plus.

**Meaningful Performance Guarantees:**

This includes addressing many of the above criteria.

**Stable Contractual Relationships with Healthcare Providers and Hospitals:**

The proposing carrier must have stable hospital and large physician group contracts. Please refer to questions in Appendix A.

**Additional Criteria:**

This includes communications/ support (written/ hard copy/ electronic; staff support; employee meetings) and pro-active compliance guidance.

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**PROPOSAL REQUIREMENTS**

**Required Format:**

To assure consistency, proposals must conform to the following format:

1. Cover Letter
2. Table of Contents
3. Section A-Experience and Capacity
4. Section B-Plan Designs
5. Section C-Plan Administration and Services
6. Section D-Financial Stability and Company Viability
7. Section E-Acceptance of Terms
8. Section F-Plan Cost
9. Section G-Benefits Summary Form
10. Section H-Appendix A Group Insurance Questionnaire
11. Section I-Proposal Attachments

The following is what is expected in each of the sections listed above. The Section letter and heading should be in order and included in the proposer's response. Attach all data as requested.

**Cover Letter:**

The cover letter must include a brief description of the proposing firm, a statement of the Proposer's understanding of the School Board's requirements and the services to be provided to meet the requirements of the project as stated in the RFP; the Proposer's agreement to comply with the Florida Public Meeting and Florida Public Records laws as they relate to this service; the address of the office conducting the service and location of primary company operations; and the names of the persons who will be authorized to make representations for the Proposer, their titles, addresses, telephone numbers and e-mail addresses. An authorized official of the company must sign the cover letter.

**Table of Contents:**

The table of contents must include a clear identification of the material by section and by page number.

**Section A – Experience and Capacity:**

This section must include a brief company profile, which includes a history of the proposing firm, the proposing firm's strategic vision, strengths, and weaknesses and an organizational chart that relates to functions pertinent to this Agreement. Provide a statement of qualifications that indicates the proposing firm's professional credentials and

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experience in providing group health care insurance and reflects your firm's capability, integrity and reliability.

Include information regarding the length of time and depth of experience in providing group health care insurance in Florida, particularly to local government agencies, and in implementing similar programs. Indicate the number of employer accounts currently serviced, the number of active and retired employees covered and number of dependents, and the types of plan designs.

Provide a synopsis regarding the proposing firm's staffing and managerial resources. Include a biography of the dedicated account manager, on-site representative, and other personnel key to the Agreement to include what functions each will serve in the accomplishment of work and their experience and professional background. Supply names and experience of key persons involved in plan design and implementation.

**Section B – Plan Designs:**

As stated previously, the School Board shall only accept fully insured proposals at this time. Self-funded or Administrative Services Only (ASO) quotes are not being solicited via this RFP and will not be considered for selection. Preferred plans will closely duplicate the current plan(s). Therefore, please provide “like” plan benefits similar to the following BCBS plans (*See attached Plan Summaries*):

- a. **HMO Plan 25**
- b. **HMO Plan 112**
- c. **Blue Option Plan 5168/5169 (HSA Compatible)**
- d. **Blue Option Plan 3769**
- e. **Blue Option Plan 3766**

**Other Plans:**

The School Board will consider plan options that may depart from the current design but would enhance benefits and/or reduce rates. However, proposals should MATCH the current benefit levels of each plan option with any deviation clearly indicated in the proposal. The School Board will compare benefits, pricing, and networks in order to determine which Proposers may be the most competitive compared to the current plans. School Board reserves the right to accept or reject any proposal. School Board also reserves the right to negotiate with the carrier that best meets the employees and School Board's needs as determined by the Insurance Committee, Superintendent and Board.



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**Value Added Services:**

The School Board is interested in “value added” services that are available from the proposers. Provide a brief summary of value added service your firm proposes. Examples of these services include:

- Disease Management with utilization report capability and availability
- On site Health Fairs
- Wellness programming and activities
- On site Health Risk Appraisals
- COBRA administration

**Section C – Plan Administration and Services:**

In this section include a narrative of how the proposing firm plans to administer the Agreement on a day-to-day basis. Provide a projected schedule/time-line for implementation of the Plan within 14 calendar days after execution of the Agreement with estimated time to complete each task in the implementation process. Designate which tasks are the responsibility of the School Board and which are those of the Proposer.

Based on your past experiences, discuss any potential problems or difficulties that may inhibit implementation and Plan administration and provide possible resolutions to each. Additionally, provide disclosure of any potential conflicts of interest in administering the Agreement due to any other clients, affiliations or partnerships. Include the locations of home and/or branch offices that will serve the Nassau County School Board and its members.

The claims filing procedure is to be satisfactory and acceptable to the School Board, as evidenced by the responses in the proposal worksheet.

Proposer shall provide a copy of the guidelines and implementation procedures used to ensure claims are processed timely and accurately.

**Section D – Financial Stability and Company Viability:**

In this section please provide a summary of proposing firm’s financial strength, trends in revenues and financial stability. Include a copy of proposing firm’s most recent financial statement and a historical financial industry ranking. Provide verification of proposing firm’s current status of acceptable industry ranking (i.e. Standard & Poors, Dunn & Bradstreet, A.M. Best) covering all applicable affiliations and entities associated with the Plan. Include copies of the notes to your financial statements regarding any pending litigation.

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Include a brief explanation of any pending changes in ownership of the Proposer's firm to include mergers, buyouts, or takeovers.

**Section E – Acceptance of Terms, Conditions, Specifications/Other Requirements:**

In this section, list any exceptions to the terms, conditions, specifications and other requirements listed in this RFP. Proposer must reference the RFP section where exception is taken, provide a description of the exception, and the proposed alternative, if any. All terms, conditions, specifications and requirements for the RFP shall be deemed accepted by Proposer unless accepted to in accordance with this Section E.

**Section F – Plan Cost:**

This section must contain complete, detailed information regarding plan costs. Include a cost proposal supported by data adequate to establish the reasonableness of the proposed charges for the service rendered. Proposals for services shall include disclosure of all initial and recurring costs to the School Board and/or its members. Costs listed in Section G must be all inclusive. No other costs will be allowed.

**Section G – Benefits Summary Form:**

This section should include the completed Benefits Summary Form.

**Section H – Questionnaire:**

This section should include a completed copy Group Health Insurance Questionnaire. A sample of this form is located in this RFP as Appendix A.

**Section I – Proposal Attachments:**

- a) Network directories (or electronic copy) for each plan proposed
- b) Sample contract and SPD for each plan proposed
- c) Sample copies of enrollment materials to be distributed to employees for each plan proposed
- d) Sample copies of applicable claim forms for each plan proposed
- e) Copy of sample claim reports for each plan proposed

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**APPENDIX A**

**Group Health Insurance Questionnaire**

*(A Word Document is Provided as an Attachment for Responses)*

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Name: \_\_\_\_\_

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

Contact E-mail: \_\_\_\_\_

Telephone: \_\_\_\_\_

Fax: \_\_\_\_\_

**1. Account Service and Eligibility:**

- a. Do you have online eligibility and billing capabilities?
- b. Can your company accommodate a hard copy eligibility system? Describe your system for maintaining eligibility by hard copy.
- c. Is eligibility updated immediately? If not, how long does it take for eligibility information to be transmitted to the claims office?
- d. Can you provide NCSB an eligibility report upon request?
- e. Please provide details regarding your eligibility system:
  - Does your eligibility system interface with the claim processing system?
  - Does your eligibility system interface with administration for the issuance of ID cards? Prescription drug cards (if applicable)?
  - Does your eligibility system (and claim system) maintain an on-line listing of all covered dependents? By name? By name and social security number?
  - By name, social security number and date of birth?
  - What enhancements to the eligibility system are contemplated or scheduled for the near future? Do you have online customer service (access to provider network directory/ searches, EOBs, email capability to ask about claims questions)?
- f. Will individual staff members be assigned on a dedicated basis to NCSB?
  - Account Staff/Customer Service?
  - Claims paying staff?

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- g. How do you track member satisfaction in the area of customer service?
- h. Briefly outline performance guarantees you are willing to offer and specify for how many years they would apply:
  - Customer Service
  - Claims
  - Administration
  - Implementation
  - Account Management
  - First year renewal handling

**2. Finances:**

- a. Please provide financial information on your company including your latest AM Best rating.
- b. Please provide your “ability to pay claims” rating from Moody’s and Standard and Poors.

**3. Fees:**

- a. Identify any fees (direct, indirect, funded through claims or other savings) not outlined in your financial summary *that have a high probability of being assessed*.
- b. In addition, fees for reports that are not standard and available at no charge.
- c. Roughly anticipate fees associated with interfacing with outside vendors (e.g. - disease management vendor, predictive modeling vendor, reporting aggregator, agency management/client servicing, health coaching, on-site medical clinic, etc.). This would include data exports.

**4. Underwriting & Renewal:**

- a. At what date will your proposed rates be made final?
- b. What is your renewal time-frame notification? No less than 120 days is required, however, 150 day renewal notice with firm rates is desired.
- c. Will you provide an actual (de-identified) renewal package from another customer of similar size, including the underwriting explanation?
- d. Do you offer surplus options where returns of premium or other approaches are available, i.e. - in favorable years, a return of premium or less premium is paid?
- e. How will the underwriting approach vary from first year “marketing underwriting” versus subsequent year renewal underwriting? Will the underwriter who developed the new business proposal be willing to work with us throughout the year and the first renewal so that new business and renewal underwriting is consistent?

**5. Are you currently administering HSA & HRA plans?**

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**6. Health Cost Management and Wellness Initiatives:**

Please list and briefly describe additional health cost management initiatives that you now have in place (not in beta or in development) that are successfully at work.

- a. Have you worked with any clients using the “Medical Home” or Onsite Clinic concept?
- b. Please describe, in detail, all “wellness” programs that are available and covered by the plan(s) your firm proposes. Include a full description of the features, benefits and methodology for employee participation.
- c. Please describe, in detail, any monetary incentives your company is willing to offer NCSB to assist with broadening our wellness initiative.
- d. Please describe what your company will provide in terms of health/wellness fairs for the employees of NCSB.
- e. Do you provide Health Risk Assessments? If yes, is there a charge?
- f. Do you have internal or outsourced resources for medical screenings for employees?
  - Have you successfully administered for employer clients?
  - If so, how were the results used?

**7. Utilization Management Services:**

- a. Is your UM service located in your claim office? If not, where is it located?
- b. How many participants does each UM advisor handle?
- c. Do you have a physician on staff to intervene on “problem” admissions or certifications?
- d. What criteria do you use to determine medical necessity?
- e. What criteria do you use to determine medically necessary lengths of stay?
- f. Do you have voice mail system for employees to leave messages when UM coordinators are not there?
- g. Do your UM coordinators handle discharge planning with attendant discussions of needed durable medical equipment, home health care, etc.?
- h. What percentage of your pre-admission certifications is referred to a physician for review?
- i. What statistical reports do you provide to help NCSB analyze the effectiveness of your UM services? Please provide a sample of these reports with your proposal.
- j. Do you provide separate psychiatric and substance abuse services? If so, please provide information on how these services are different from regular medical/surgical functions.
- k. Are UM coordinators responsible for identifying Individual Case Management (ICM) cases? If so, how are these cases flagged?
- l. Are there separate UM coordinators responsible for ICM functions? Is the ICM function covered in our UM service fee?
- m. Do you require all diagnostic services to be pre-certified or is there a focused list? If a focused list, please provide the list.

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**8. References:**

Please provide references of current and terminated clients:

- a. Four (4) school systems and/or other public entities in Northeast Florida and Southeast Georgia
- b. Two (2) references of terminated clients who have terminated your services within the last 12 months

**9. Managed Care Networks:**

- a. Please provide an electronic copy of your network directory for the NCSB service area for each comparable plan type, i.e. - HMO, Blue Options, High Deductible, national plan for retirees or members that travel outside of the service area
- b. Network directory for college students who live out of state
- c. Please provide a Geo Access Report that indicates any network disruption.  
GEO-Access reports:
  - a. # of PCPs within 15 miles
  - b. 1 hospital within 15 Miles
  - c. Summary pages only need be submitted
- d. Do you plan any large network changes, including hospitals and large provider groups, in the next 24 months?
- e. When network physicians are terminated by the plan, what provision can be made for members who are undergoing treatment? Would charges be honored for a certain period of time? How long?
- f. What percentage of participating physicians is Board Certified?
- g. What type of second surgical opinion program do you have?
  - Voluntary
  - Mandatory
  - Not a covered benefit
- h. Is there pre-certification for the following?
  - Specialty referrals
  - Home health care
  - DME supplies
  - Surgical procedures
  - Mental Nervous/Substance Abuse (inpatient and outpatient)
- i. Do you require that certain high risk, high cost specialized procedures be performed at Institutes of Quality? If yes, please list the name and address of each Institute of Quality and the procedures performed at each.
- j. Do you have a formal member grievance process? If yes, explain.
- k. Is a newsletter periodically provided for all managed care plan members? If so, include the most recent copy in your proposal.

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**10. Prescription Drugs:**

- a. If a member's currently prescribed medication (in the HMO or PPO network plans) is not on your drug formulary, will you waive the formulary for the member and allow the member to continue their drug therapy?
  - If yes, how long?
  - If limited time, how will you notify the member of the transition?
- b. Answer the following about your drug formulary:
  - Is it closed or open?
  - How often is it revised?
  - How are changes in the formulary communicated to physicians?
  - How are changes in the formulary communicated to members?
  - How do physicians and/or members appeal non-formulary prescriptions?
  - Who is the pharmacy benefit manager?
  - Is there a "step" to your formulary?
  - Does your pharmacy program have mail order prescriptions?
  - Does your plan offer on line eligibility maintenance for all clients?
  - Can the average wholesale price be indicated on NCSB billing to demonstrate their savings?
  - How often would management information reports be generated?
- c. Does your program screen, on a proactive basis, for the following?
  - Drug interactions
  - Therapeutic duplicates
  - Too frequent refills
  - Duplicate claims
  - Over-utilization
  - Excessive dose

**11. Reporting:**

From time to time we will require a number of financial and statistical reports. The format of these reports is open for discussion; however certain reports are required on a monthly basis.

- a. The following list summarizes the data we would like to have available.
  - Monthly paid claims, paid premium, covered employees by employee/dependent tier
  - Large claims at a defined amount or at a level relative to the pooling point
- b. Quarterly information detailing the following:

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- Claims by type of service (hospital, professional, facility, mental/nervous, substance abuse, etc.)
- Large claim data with diagnostic code
- c. Annual information detailing the following:
  - Year-end accounting of all claim costs, administrative expenses and pooling charges. This report should reconcile all costs incurred to all costs paid.
  - Executive Summary and detailed RX reporting
- d. Which of the items listed-above are provided in your standard reporting package?
- e. Provided in customized reports? Please summarize the data contained in each report (both standard and customized) and provide examples.
- f. How often are standard reports generated?
- g. Is the cost of your standard reporting package included within your quoted fee structure?
- h. Do you charge for customized reports? How do you charge for these reports? Is this negotiable?
- i. Please outline the time frames for receipt of each available report. For example, can we expect to receive monthly claim totals by the 10th of the following month?

**12. Other:**

- a. Provide an electronic copy of sample contract and PD/ SPD.
- b. How many employers in Florida offer your group health insurance?

HMO

PPO

Other

Number of Employers: \_\_\_\_\_

Largest Size Group: \_\_\_\_\_

- c. Percentage of enrollment represented by public sector clients: \_\_\_\_\_%
- d. Do you agree to waive actively at work and dependent non-confinement provisions for currently covered employees, retirees and dependents and agree to cover all currently enrolled members on a no loss no gain basis?
- e. If final enrollment deviates from the assumptions in your proposal, do you agree to honor the quoted rates?
- f. If not indicated on proposal, identify any plan design deviations from current plan designs.
- g. What are your claims appeal procedures?
- h. Does your proposal include access to alternative medicine therapies, e.g. therapeutic massage, acupuncture, etc.? If yes, please specify:



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- i. Who will represent your company in negotiations with the School Board?  
Name:  
Title:  
Office Location:  
Telephone:
- j. Implementation Timeline  
Dates you can deliver the first draft of the benefit booklets (SPD)
  - Plan Document
  - Network Directory
  - ID Cards
- k. Will you provide all printed material needed for enrollment no later than the first Friday after July 4th?
- l. Are you willing and able to accept weekly enrollment extracts from the School Board as well as making off-extracts changes as necessary?
- m. Your policy in working with outside vendors with IT or other interfacing needs? Are you agreeable? Please comment on your policy of data exporting, importing, and formatting (and your own flexibility in complying with other party's formats).

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