

ADDENDUM #01
QUESTIONS AND ANSWERS
12/01/2020

RFQ for Benefits Consulting and Broker Services

1. How many eligible full-time employees do you have?
Response: 65 Full Time employees as of October 2020.
2. What are the voluntary benefits offered to the employees?
Response: Voluntary Benefits offered are Guardian, Aflac, Anthem Life-STD and Cincinnati Life.
3. Approximately how many covered employees (without dependents) are on the group medical plan?
Response: As of October 2020, 49 employees are on the group medical plan. 6 employees are covering dependents for a total of 55 employees.
4. Who handles your ACA Reporting? Is there a fee and if so, what do you pay?
Response: Our current broker handles the ACA Reporting for a fee of \$4 per 1095 C form. This cost includes Three Rivers mailing the 1095C.
5. Who are your current insurance carriers?
Response: Our current insurance carriers are Cigna, Humana.
6. Please confirm if you are fully insured or self-funded.
Response: We are fully insured.
7. Do you have an HRIS system? If yes, which system do you use?
Response: We don't have an HRIS system.
8. Do you pay for your HRIS system, or is it paid for by your current Broker?
Response: N/A-NO HRIS system.
9. Who is your Cobra Vendor?
Response: Admin America
10. Do you pay for your Cobra Vendor?
Response: No we don't.
11. If TRRC currently pays an annual consulting/advisory fee for brokerage services, how much are you currently paying?
Response: We do not.
12. Who is TRRC's current benefits advisor/broker?
Response: MSI Benefits
13. When was the last time you benchmarked your current benefits plan design holistically?
Response: Three Rivers RC is not in a place to answer this because holistically has not been defined.
14. When was the last time you requested for RFQ before this?
Response: Unknown, but not recently.
15. What vendor/ service do you currently utilize for your benefits administration technology?
Response: Any benefit administration technology used is through broker.
16. How long have you been using the benefits administration vendor?
Response: Please see previous response.
17. Who pays for the benefits administration Vendor?
Response: Please see previous response.
18. What are the biggest challenges that TRRC would like to overcome besides those listed in the proposal?

- Response: Quality health care at reasonable prices, with contribution options for employees.*
19. What is the current annualized total spend on benefits specifically your medical?
Response: \$528,277
20. What has TRRC budgeted for 2021 Benefits?
Response: We will not disclose this information at this time.
21. What is your current contribution strategy toward your employees?
Response: Three Rivers RC offers two employee health plans, one where TRRC pays the entire premium and the other where the employee contributes to the premium. There are two dependent coverage options, one where the employee pays the entire dependent premium and the other where TRRC contributes to the premium. Three Rivers RC covers 100% cost of employee only coverage for dental, life insurance and long term disability. If an employee chooses to have family coverage for vision and/or short term disability coverage it will be at the employee's expense.
22. Was there a specific challenge that brought you out to RFQ? If so what was that/those challenge(s)?
Response: No challenge
23. If you had a Christmas wish for any addition to the benefits plan, what would it be?
Response: A wellness program that gave rewards to employees for doing well in the program.
24. Please provide the following for any incumbent contract or agreement Three Rivers RC has executed for Benefits Consulting and Broker Services:
Response:
- a. name of contractor-MSI Benefits*
 - b. period of performance-10 years*
 - c. awarded or amended contract value-n/a*
25. Is there any award preference given to offerors made by women-owned or minority-owned entities?
Response: No
26. On page 6, Section II, C., Respondent Qualifications, the RFQ indicates a minimum requirement of five years' worth of verifiable experience in the administration of Benefits Consulting and Broker Services.
- a. Please allow this experience to come from individual key staff who comprise the proposed team. Given Three Rivers RC's preference that brokerage fees and commissions will be borne by the selected insurance carrier/provider, the subject contract could be performed cost-efficiently by a team of insurance professionals who do not have the minimum of five years' of experience but rather key relationships with carriers who could best meet the needs and expectations of Three Rivers RC, its employees, and their families.
Response: No exception will be made.
 - b. Please clarify what Three Rivers RC means by verifiable experience.
Response: Experience that is documented and can be verified by checking references or using supportive materials.
27. On page 6, Section II, C., Respondent Qualifications, the RFQ indicates a highly desirable preference that is not mandatory for the Benefits Consulting and Broker provider to be engaged in the administration of insurance programs only, and not be engaged in the sale of insurance.

- a. Would an offeror being engaged in the sale of insurance have points deducted from its overall score or be negatively evaluated for this bid?

Response: The purpose of the statement in question is to ensure offerors can administer programs. The statement will be amended and posted on Three Rivers RC's website.

- b. Would an offeror being engaged in the administration of insurance programs only be given points or be positively evaluated for this bid?

Response: Please see previous response.

28. On page 8, Vendor Proposal Requirements, the RFQ requires four public sector references. (Note: This question applies to the list of 4 public sector references requested as well). Page 6 (C, Respondent Qualifications, end of first paragraph) indicates public sector experience is highly desired but not mandatory.

- a. Please accept references as follows or some similar approach that does not require all references to come from the public sector: 2 from key proposed staff with experience in benefits administration and 2 from general business references. Our team does not have the minimum 4 benefits administration clients as an entity however, does have contractual relationships with insurance carriers who will provide Three Rivers RC and its employees/families cost-efficient and cutting-edge benefits from which to build a benefits program that will help retain institutional knowledge and also make Three Rivers a competitive employer among others in the region and its sector.

Response: Please follow the RFQ as stated.

- b. Page 6 also indicates the four references should come from Georgia public sector clients. We respectfully ask that whatever reference structure may result from this question that the RFQ no longer limit references to Georgia public sector clients. While laws and regulations vary state to state, the key functions of benefits administration could be performed well by people with experience outside the state of Georgia.

Response: Please follow the RFQ as stated.

29. Page 9, F, Criteria for Evaluation, please clarify the evaluation method used.

- a. Will points be assigned to responses? If not, what will be the scoring or review method?

Response: Yes, points will be assigned.

- b. The RFQ reads "All proposals will be evaluated according to, but not necessarily limited to..." the criteria listed. Please clarify how else the proposals may be evaluated.

Response: The overall package as a whole and the firm's ability to meet listed requirements.

30. Page 11, F, Criteria for Evaluation, the RFQ requires offerors to provide a "Sample of the contract you would expect to enter into with the Three Rivers RC if you are chosen as a Broker/Consultant. If such document is not available, then the explanation will be reviewed. "

- a. Since the eventual contract would be awarded by Three Rivers RC, please consider removing this requirement. Given Three Rivers is the awarding entity, would Three Rivers RC not extend its own contract?

Response: The requirement will not be removed. Three Rivers RC does not have its own contract.

- b. Also, the potential exists for an offeror's proprietary contracting methodology to be disclosed in an award process where such entity may not be awarded. Given it is not

Three Rivers RC intention to disadvantage any offeror by having an offeror's proprietary contracting methodology prematurely exposed, consideration of this question is highly appreciated.

Response: Please refer to previous response.

31. Regarding page 11, G. Pricing, The RFQ indicates an expectation that brokerage fees and commissions will be borne by the selected insurance carrier/provider. How does Three Rivers RC plan to compare costs at the time of proposal submission if they are based on carrier rates and carriers have not been selected for the subject contract?

Response: The full statement reads as follows: "Three Rivers RC's expectation that brokerage fees and commissions will be borne by the selected insurance carrier/provider. If additional brokerage fees are expected, or if your firm offers additional fee-supported services which are supplemental to your proposal, please clearly outline such costs and services on a separate fee addendum." Additionally, the RFQ states: "Price is a consideration, albeit not the sole consideration."

- a. Also, please share Three Rivers RC's philosophy on this expectation and the highly desired preference that is stated as not being mandatory for a provider that would be engaged in the administration and not the sale of insurance.

Response: Please see previous response on 5a and b.

32. Regarding the Affidavit to comply with E-Verify registration and utilization, please clarify what is required for Name of Public Employer field. As the OCCGA reads on this subject, there appears to be no requirement for an E-Verify user to associate its registration with any entity with which it contracts or subcontracts on the subject affidavit.

Response: Three Rivers Regional Commission is the public employer