

PROVIDER OF A SUPPLEMENTAL INSURANCE PACKAGE

RFP #17-001

PROPOSER'S QUESTIONS	MDOC REPLY
WILL THESE NEW PRODUCTS REPLACE THE EXISTING GROUP BUSINESS OR BE PLACED IN ADDITION TO?	The intent is to replace or continue product offerings from one company. MDOC does not intend to offer competing products. However, MDOC does reserve the right to expand product offers as deemed appropriate.
WHO ALL IS CURRENTLY BEING OFFERED FOR WHAT?	MDOC currently offers a supplemental product line from Colonial Life & Accident Insurance Company to all state employees. Colonial products include a Short-Term Disability plan, a Cancer Plan, an Accident Plan, a Critical Care Plan, a Hospital Supplement Plan, a Term-Life Insurance Plan, Universal Life Plan and a Whole Life Insurance Plan. Additionally, MDOC offers a supplemental Burial Plan through Transamerica Insurance, as well as Dental and Vision Insurance through Always Care.
HOW MANY COMPANIES FOR EACH PRODUCT WILL BE SELECTED?	MDOC does not intend to offer competing products. However, MDOC reserves the right to expand product offers as deemed appropriate.
CAN WE GET THE CLAIM AMOUNTS ON DENTAL AND LTD/STD FOR LAST YEAR?	This information is unavailable to MDOC.
WHAT IF A COUPLE OF MY PRODUCTS CAN'T BE ELECTRONICALLY REGISTERED?	It is the intent of MDOC to make all product enrollment, re-enrollment, modifications, etc., available online. MDOC reserves the right to reject proposals which do not meet these guidelines.
<p>IS IT THE INTENT OF MDOC TO COMPARE THEIR CURRENT ELECTIONS TO WHAT IS AVAILABLE IN THE MARKET PLACE?.</p> <p>IF SO WE WOULD NEED COPIES OF THE MOST RECENT INVOICES FOR ALL PRODUCTS AS WELL AS ANY SUMMARY PLAN DESCRIPTIONS OF INFORCE PRODUCTS.</p>	<p>MDOC will make a comparison of products offered by companies/vendors responding to the RFP. This comparison will include the current supplemental product plan vendor only if that company responds to the RFP.</p> <p>Attachments: #1 Colonial Life Invoice; #2 Always Care Outline of Benefits; #3 Always Care Billing Statement; #4 TransAmerica Invoice</p>
IS MDOC LOOKING FOR A CAFÉ PLAN ADMIN?	Although a Cafeteria Plan Administrator was not part of the RFP, vendors may include a Cafeteria Plan as part of its submission.
IS IT THE INTENT OF MDOC TO WORK WITH MULTIPLE BROKERS OR TRY AND NARROW THEIR BENEFIT PARTNER TO ONE?	The intent is to replace or continue product offerings from one company. MDOC does not intend to offer competing products. However, MDOC does reserve the right to expand product offers as deemed appropriate. MDOC also reserves the right to allow employees to retain current products as payroll deductible.

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<p>WOULD YOU ELABORATE ON THE "MONTHLY EMPLOYEE ORIENTATIONS? ARE THESE AT MULTIPLE LOCATIONS?</p>	<p>Typically, MDOC hires on a monthly, sometimes bi-monthly basis. Orientations are held at three locations on a monthly, sometimes bi-monthly basis for new hires. These Orientations provide MDOC new hires with information on the insurance plans being offered by the agency.</p>
<p>WOULD YOU CONSIDER AN ONLINE TYPE OF MEETING ALONG WITH A TOLL FREE CALL IN NUMBER VS BOOTS ON THE GROUND?</p>	<p>MDOC requests a 'Boots on the Ground' process for New Hires during orientation.</p>
<p>IF A PROPOSAL IS SUBMITTED WITH MULTIPLE VENDORS, IS IT ACCEPTABLE FOR EACH VENDOR TO OFFER SEPARATE BILLING PROCESSES, OR WILL IT BE REQUIRED FOR ALL VENDORS TO BE CONSOLIDATED UNDER ONE BILL?</p>	<p>MDOC requests that the vendor provide combined billing. If this is not possible, a detailed explanation must be provided. MDOC reserves the right to accept or reject offers which do not provide combined billing for all products.</p>
<p>WHAT IS MEANT BY "ONLINE PRODUCT"? ARE YOU LOOKING FOR SELF-SERVICE ONLINE ENROLLMENT CAPABILITIES FOR EMPLOYEES, OR DO YOU MEAN SOMETHING ELSE?</p>	<p>MDOC is looking for self-service online enrollment, re-enrollment, modification capabilities for its employees. MDOC is also requesting on-line capabilities for agency personnel seeking product enrollment, billing, or other information. The selected vendor will still be required to provide on-site enrollment for orientations and during Open Enrollment.</p>
<p>IS THERE A LONG TERM DISABILITY (LTD) PRODUCT OFFERED OUTSIDE OF PERS?</p>	<p>MDOC does not currently offer a Long-Term Disability Product outside of PERS. However, this product is requested in the RFP.</p>
<p>WHAT ENROLLMENT DATES ARE YOU LOOKING FOR?</p>	<p>Open Enrollment dates are tentatively set for October 2016 through early November 2016 with the plans beginning in January 2017.</p>
<p>FOR THE COMBINED PREMIUM BILLING - (A) ARE YOU LOOKING FOR US TO BILL MDOC THE TOTAL AMOUNT DUE FOR ALL LINES OF COVERAGE AND THEN REMIT PAYMENT TO THE CARRIERS? (B) CAN YOU PAY AS BILLED? (I.E. RECONCILIATIONS NOT DONE BY A CUT OFF DAY EACH MONTH WILL BE CREDITED AGAINST FUTURE BILLS) (C) ARE YOU WILLING TO PAY A PER EMPLOYEE PER MONTH FEE FOR THIS SERVICE?</p>	<p>Yes, MDOC is seeking combined billing from the selected vendor for all products being offered. MDOC conducts regular reconciliation of billing and should not need the 'pay as billed' credit. No, MDOC is not willing to pay a per employee fee for billing.</p>
<p>DENTAL AND VISION - 3 YEARS OF *CLAIMS BY MONTH * PREMIUM BY MONTH * NUMBER OF PARTICIPANTS BY MONTH AND TIER</p>	<p>Claims information is not available to MDOC. Attachment #3 Always Care Billing Statement (Feb 2015 - Aug 2016 is available)</p>

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<p>DENTAL AND VISION - *CURRENT POLICY AND/OR PLAN SUMMARY *CURRENT RATES *CURRENT BILL/INVOICE * ELECTION MARKED ON CENSUS (IF POSSIBLE) * ANY MUST HAVE PROVIDERS * DISRUPTION REPORT (IF POSSIBLE)</p>	<p>The current plan information for Dental and Vision insurance, including current rates, through Always Care is attached (Attachment #2). MDOC Disruption Report information is not available to MDOC.</p>
<p>COLONIAL - THE COLONIAL FIELD BILL FOR ALL LINES OF COVERAGE</p>	<p>Attachment #1 Invoice for Colonial Life Insurance Premiums</p>
<p>OTHER LINES - A MONTHLY BILL FOR ALL OTHER LINES CURRENTLY BEING PAYROLL DEDUCTED</p>	<p>This information is included on Attachment #5 Census.</p>
<p>CENSUS INFORMATION - *DATE OF BIRTH *AGE * GENDER *SALARY * OCCUPATION TITLE *ZIP CODE *COBRA PARTICIPANTS AND RETIREES *BENEFITS ELECTIONS</p>	<p>This information is included on the Attachment #5 Census with the exception of COBRA participants and retirees. COBRA participation information and retiree information is not available to MDOC.</p>