



## Background and Administrative Information

The City of Greensboro is the third largest city by population in the state of NC and the largest city in Guilford County. The City currently has approximately 6,050 active members (3500 enrolled) and 660 pre-65 retiree members covered by the medical plan.

## Current Plans

The current medical plans are self-insured and offered through UnitedHealthcare with pharmacy benefits through Optum Rx. UnitedHealthcare also is the incumbent for the other plans noted in this RFP.

## Plan Offerings Effective 1/1/2017

Medical: This RFP includes administration of two medical plans options- an EPO and traditional PPO plan. The City is asking each participating vendor to quote the current plans and the proposed plans. This is a self-funded proposal but the City is also interested in receiving premium equivalent rates for the current and proposed plans (the attached fee exhibit includes tab for premium equivalents).

Health Management: The Medical RFP includes Health Management services. The City is requesting core case management and disease management services be included in your quote. You may include other services, but they must be separate from the base administration fee. With these additional services, outline any associated fees. Health Management services will be evaluated further in year one as The City further defines their long term health management strategy.

Rx: Your medical quote should include Prescription Drug Administration carved IN and the impact to the medical administration PEPM fee if the Prescription Drug is carved OUT to a third party pharmacy benefits manager. Refer to attached medical administrative fees for details. Identify any reduction to the medical administration fee, if you are also awarded the pharmacy business.

COBRA: The City is requesting quotes for COBRA administrative services currently being administered by UHC. Please provide the impact to the COBRA fees should the medical carrier also be awarded the COBRA administration. Note that you are being requested to administer COBRA even for dental and vision and Health FSA, where you may not be the provider of the service/insurance to the City.

Stop Loss: As part of the RFP process, the City is requesting illustrative 2017 specific stop loss quotes to provide coverage for medical and pharmacy claims. Details of the request are noted within the Fees Exhibit. If stop loss is determined to be carved out to a third party stop loss vendor, please provide any additional PEPM related to the SL carve out also noted on the Fees Exhibit.

### Fees:

- 1) ALL FEES ON THE MEDICAL PLAN ADMINISTRATION MUST BE ON A PEPM BASIS.
- 2) ***There should be no fees on a PMPM basis.***
- 3) Your medical bid should include the core health management services and should assume the Rx will be carved IN and impact if Rx is carved OUT.
- 4) Provide all percent of savings arrangements, including how much will be retained by the carrier and how much will be paid to the subcontractor.
- 5) Your fee exhibit should clearly identify ANY fees that are collected through the claim wire. Failure to outline any claim wire fees associated with programs in this RFP means you will not be able to charge the City for those fees.

## Objectives of this Request For Proposal

The goal of the City of Greensboro RFP is to select a vendor(s) to administer its benefits program in a cost effective manner, with a high level of customer service to both the Human Resources staff and the employees and their dependents.

## Compensation

Please exclude commissions from all of your fees

## Contract/Rate Guarantee Period

The City is interested in obtaining a 3-year administrative service agreement.

## Census

Please see the attached current census file which includes actives, retirees, and COBRA participants-zipped file.

## 2016 Medical Plans

The 2016 Medical plan design summaries for both the current plans, as well as the plans under consideration, are provided in a separate Worksheet. All plans must be administered according to the plan designs stated in the Worksheet. **Please advise if your proposal includes any deviation(s). Provide an explanation of the deviation(s) in the "Explanation Worksheet."**

## Claims History

Claims and enrollment history is provided- zipped file.

## Network Access and Provider Disruption

You will receive a separate request for the Provider Disruption and Network Access process. This is a critical part of the RFP process. You will be required to respond to this request in order for your proposal to be considered complete.

## Selection Criteria

The City is committed to offering health care programs which promote cost-effective and patient-oriented care with cost effective network access for the majority of plan participants. Listed below are the primary selection criteria that will enter into the City's decision-making process.

- Ability to provide a financially competitive proposal (including network discounts) for the identified benefits with a minimum 3-year fee guarantee;
- Excellent discounts and network access for the City employees;
- A vendor partner with strong wellness capabilities to lead the City in moving from current voluntary wellness to an outcome based wellness program;
- Capability to work with the City in building partnership with their current onsite clinic;

- Willingness to provide wellness credits to pay for biometric screenings as well as being able to track and report results back to the City;
- Ability to administer all plans without deviations;
- System flexibility to support the City's current plan offerings and future needs and design changes;
- Data integration: willingness to provide and/or receive data transfer files as requested by the City including but not limited to pharmacy data for medical deductible and out-of-pocket maximum administration (should the City decide to carve out the drug benefit)
- On-line, flexible reporting capabilities;
- Ability to provide comprehensive and meaningful reports, as well as handle special data needs;
- Superior technology and website capabilities both from the City's and the member's perspective;
- Seamless integration of the programs with third-party vendors and internal the City initiatives;
- Dedication to deliver excellent customer service support to City and their employees;
- Provide service center hours of operation to accommodate City employees on different shifts;
- Account Management Team providing the City with professional, timely, and flexible resolution of issues.

## Proposal Process

This is a confidential marketing effort. The RFP questions and workbook should be treated as confidential business documents. No data or details of this RFP are to be shared with outside parties. Do not contact any employee of the City regarding this RFP or the vendor selection process.

The Client and Aon Hewitt reserve the right to:

- Reject any or all proposals or parts of a proposal tendered;
- Waive any informalities or technicalities;
- Clarify any ambiguities in proposals;
- Modify any criteria in this RFP, and unless otherwise specified, to accept any item in a proposal;
- Negotiate exclusively with one or more vendors of choice;
- Terminate or modify the process at any time

We want this to be an interactive process. We will make every reasonable effort to provide you with sufficient data for your responses. You are invited to ask questions during the proposal process and to seek additional information, if needed.

To minimize an abundance of emails, we are requesting that you submit all questions in one email if possible. **RFP questions should be submitted in writing by January 25th.** Aon Hewitt will consolidate all questions and respond to all vendors no later than February 1.

**All questions regarding this proposal should be emailed to:**

<b>Consultant's Name</b>	See email for contacts
<b>E-mail Address</b>	See email for contacts

## Timetable

Event	Target Date
RFP Emailed to Selected Vendors	January 18, 2016
All RFP Questions Emailed to Aon Contact Noted Above	January 22, 2016
Aon to Respond to Vendor RFP Questions	January 26, 2016
<b>Deadline for RFP Responses</b>	<b>February 8, 2016</b>
Finalists Notified	Week of March 14 <sup>th</sup>
<b>Finalist Interviews</b>	<b>Week of March 21<sup>st</sup></b>
Selection of Winning Vendor	May 1, 2016
<b>Plan Effective Date</b>	<b>January 1, 2017</b>

The above timing is critical and the May 1<sup>st</sup> date coincides with the City Council Meeting; no exceptions for late proposal responses. If you elect to decline quotation, please notify Aon contacts noted in the email.

The following is a list of attachments included with this RFP. **Please do not modify any of the Worksheets or response files by adding or removing rows and columns.**

Listing of Attachments Included in RFP	Need to Complete
Cover Letter	N/A
2017 - Medical Plan Designs Deviations	Yes
Questionnaire	Yes
Fee Exhibits	Yes
Explanation Sheet	Yes
Medical Census file for RFP (separate COBRA census attached)	N/A
Medical Claims and Enrollment Data	N/A
SPDs, Plan Booklets, SBCs, Plan Summaries	N/A

Listing of Attachments to be Submitted with Your Proposal
Sample ID Card
Employer Contract- <b>REQUIRED</b>
Network Access Response File – this file request will be sent separately with separate instructions
Provider Disruption Response File – this file request will be sent separately with separate instructions
Implementation Schedule

## Cost of Submitting Proposal

All costs associated with your proposal, including preparation and presentation, will be borne by your organization and not the Client.

## Vendor's Errors/Omissions

Neither the Client nor Aon Hewitt will be responsible for errors or omissions made in your proposal. You will be permitted to submit only one proposal. You may not revise or withdraw a submitted proposal after the applicable deadline. After submission, revisions to your original submission will not be allowed except as requested by Aon Hewitt or the Client. Therefore, please take care to make your bid sound and competitive.

## Confidentially

All information contained in this RFP is confidential and may not be used for any other purposes than preparation of your proposal.

## Completeness

We ask that your proposal be complete and that it comply with all aspects of these specifications. Any missing information could disqualify your proposal. ***Unless you note to the contrary, we will assume that your proposal conforms to our specifications in every way.***

## About Aon

Aon plc (NYSE:AON) is the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 66,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative and effective risk and people solutions and through industry-leading global resources and technical expertise. Aon has been named repeatedly as the world's best broker, best insurance intermediary, best reinsurance intermediary, best captives manager, and best employee benefits consulting firm by multiple industry sources. Visit [aon.com](http://aon.com) for more information on Aon and [aon.com/manchesterunited](http://aon.com/manchesterunited) to learn about Aon's global partnership with Manchester United.