

Alameda County Employees' Retirement Association (ACERA)
Vision Plan Benefits Request for Proposal
Responses to Questions
February 28, 2020

General Questions:

1. Is a Word version available for the Dental and Vision RFPs? If yes, please provide.

ANSWER: The Word versions will be uploaded to ACERA's website at:
<https://www.acera.org/rfp>.

2. For both Dental and Vision RFPs: Section VII. Response Format and Organization, C. Proposal Format, The RFP states: "Within each section of the proposal, Proposer should address the requirements in the order in which they appear in Section VII of this RFP." Our question: Is this the correct section reference as Section VII only relates to the response format and organization of the RFP? Please clarify this requirement.

ANSWER: Please refer to Section V, Subsection B for the requirements.

3. On page 18-item C of both vision and dental proposals, it states to organize the binders based on the order of requirements as they appear in Section VII. However there are no details in Section VII related to the requirements. Please provide detail as to how you want the binders to be organized.

ANSWER: Please refer to Section V, Subsection B for the requirements.

4. Would ACERA like us to include a lump sum implementation credit for either or both coverages to assist with transition costs?

ANSWER: Please provide implementation credit(s) on a combined and individual basis.

5. We understand ACERA has several hearing aid benefits available through most carrier partners. How important is it to ACERA to have a hearing aid discount through their dental or vision carrier? If it is important, please provide more details on program desired.

ANSWER: Of low importance.

6. Does ACERA expect (*the selected vendor*) to send out a welcome kit or launch communication to announce the new plan offering?

ANSWER: Yes.

7. (*Vendor*) will submit our hardcopy responses to ACERA and the electronic copy to Segal by 3/6, would Segal be agreeable to receiving their hardcopies on Monday, 3/9?

ANSWER: Please provide hard copies by the requested dates listed within the RFP.

Vision Questions:

1. I am inquiring about the frame allowance for both plans. I went through the RFP and Attachment D, and was unable to find that information.

ANSWER: Please refer to the Retiree Enrollment Guide (Appendix B) for more information.

2. How long has the Vision coverage been with the current carrier? What was the original effective date of the plan?

ANSWER: ACERA has been with the current carrier for over ten years.

3. Have the contributions changed within the last 36 months?

ANSWER: ACERA and retiree contributions change when premiums are adjusted for the upcoming renewal cycle. Based on Attachment A-1, ACERA's monthly contribution of \$4.24 has been the same over the last 36 months. ACERA provides a monthly contribution equal to the Base Plan premium (currently \$4.24) for the retiree/subscriber only, with 10 or more years of service, enrolled in the Base Plan or the Buy-Up Plan.

4. Is COBRA Administration expected to be provided by the carrier?

ANSWER: Extending and allowing COBRA continuation and conversion privileges to all eligible individuals are expected to be provided by the carrier. Please describe your capabilities, if any, to administer COBRA.

5. Please provide experience broken out class, <10 years of service & 10+ years of service.

ANSWER: This information is currently not available, and we have requested the data. The requested data will be uploaded to ACERA's website at: <https://www.acera.org/rfp>, as an addendum by Tuesday, March 3rd, if the data is available.

6. Please provide annual utilization experience including number of:

- a. Exams,
- b. Contact Lens Exam & Fitting,
- c. Frames,
- d. Single lenses,
- e. Bifocal lenses,
- f. Trifocal lenses,
- g. Progressive lenses, (If available Standard Progressives, Premium Progressive),
- h. Contacts,
- i. If available please also provide utilization of lens enhancements such as anti-reflective coating, scratch resistant coating, uv coating, and tints.

ANSWER: This information is currently not available.

7. Is a recent billing invoice available including the lives and current rates?

ANSWER: No.

8. Does ACERA expect to pay premiums within a 30 day grace period?

ANSWER: Yes.

9. Do you have an annual estimate number of open enrollment, wellness and meetings?

ANSWER: ACERA holds one large annual health fair for open enrollment. On average, ACERA hosts four wellness events, and four meetings.

10. Need past 3 years of their utilization reports broken down by: #exam, Lenses: # single, # bifocal, # Trifocal, # contact Lenses and # of frames.

ANSWER: This information is currently not available.

11. Have they had any plan design changes over the last 2 years?

ANSWER: No.

12. Why are they shopping?

ANSWER: ACERA is required to issue an RFP every five years to ensure the pricing and benefits administered are competitive to current market standards.

13. Will they give us an extension?

ANSWER: No.

14. Please provide any compelling events that are requiring ACERA going out to bid Vision product?

ANSWER: ACERA is required to issue an RFP every five years to ensure the pricing and benefits administered are competitive to current market standards.

15. Have they had any vision plan changes in the last 3 years?

ANSWER: No.

16. Is it possible to get a copy of the current member satisfaction surveys that are administered for the vision and dental plans?

ANSWER: No, this is proprietary.

17. In Section II: Scope of Services, under A. Vision/Dental Plan Underwriting and General Responsibilities, can we get clarification on what ACERA's definition is for eligible Retiree, Survivor, and Dependents?

ANSWER: Please refer to Attachment B (Retiree Enrollment Guide) for more details about eligibility.

18. Regarding item E: Wellness in Section II – Scope of Services, can you please share the scope of the vision and dental wellness programs currently in place for ACERA members?

ANSWER: ACERA holds an annual health fair for open enrollment. A wellness program framework is created each year. On average, ACERA hosts two wellness walks and two additional events, such as educational forums and co-sponsored community events.

19. New members – how will the years of service be delivered?

ANSWER: ACERA Retirees generally retire with at least 10 years of service. New member information is sent to the provider monthly via an eligibility file, with categories identifying under and over 10 years of service.

20. We have not yet determined if our pricing will allow for all aspects of the Performance Guarantee. Will strict adherence to the PG be required?

ANSWER: Please match or exceed the current Performance Guarantees as closely as possible.

21. Is the expectation for us to provide rates in current format (separate rates for <10 years of service and 10+ years of service), or should we provide one set of rates for each product (the same rates for <10 years of service and 10+ years of service)?

ANSWER: Please provide rates in the current format.