## Florida Keys Mosquito Control District

## ITN 2024-05

## MEDICAL, DENTAL, VISION, LIFE, AND DISABILITY BENEFITS

## **QUESTIONS & ANSWERS**

The following outlines questions submitted to the ITN contact by email or during the pre-bid conference, in accordance with the ITN guidelines by the June 28, 2024 deadline.

- 1. Can I please request the current premiums by tier that FKMCD pays to Cigna for medical, dental and vision?
  - a. All premiums, including employer/employee splits are included in the deidentified census file.
- 2. There is reference in the benefits guide to Aflac supplemental products. I wanted to confirm if you were looking for a supplemental proposal or just these core products?
  - a. Not at this time, the District's focus is on the products listed.
- 3. Is the company paying just for the employee for the vision or for all tiers?
  - a. All premiums and employer splits are located in the deidentified census file, but the District is contributing at all tiers.
- 4. Can you please provide a the full dental and vision cert?
  - a. These have been requested and will be uploaded to proposal tech portal.
- 5. Can you provide a top provider dental report so that we may run a disruption report?
  - a. Provider data is available in the dental claim report provided as Attachment I.
- 6. Please confirm commissions that should be quoted. Should the commissions be changed to 15% instead of what is currently inforce?
  - a. Standard commission rates have been requested and outlined in the submission portal, adjustments to these can be noted in your response.
- 7. Please confirm current vision rates?
  - a. All premiums, including employer/employee splits are included in the deidentified census file.
- 8. Please provide current rates for Active and Retiree Basic Life and Basic AD&D?
  - a. All premiums, including employer/employee splits are included in the deidentified census file.
- 9. Is your plan self-administered? If yes, do you currently use a benefits administration platform for your enrollment? If so, can the name of the vendor be released?
  - a. Yes, Employee Navigator is the System of Record.
- 10. The RFP mentions that vendors must provide "Proof of Adequate Insurance." Please specify Insurance Requirements and also specify if a Certificate of Insurance is required at time of bid?
  - a. Proof of insurance and insurance requirements will be required during the negotiation phase of this ITN.

Additionally, as discussed during the pre-bid conference, dental claims for the 2023 plan year are added as Attachment I.