

**CITY OF NAPLES
PURCHASING DIVISION
CITY HALL, 735 8TH STREET SOUTH
NAPLES, FLORIDA 34102
PH: 239-213-7100 FX: 239-213-7105**

ADDENDUM NUMBER 1

NOTIFICATION DATE:	SOLICITATION TITLE:	SOLICITATION NUMBER:	BID OPENING DATE & TIME:
6/24/2020	Employee Benefits Consulting and Brokerage Services - RFP	20-046	7/1/2020 2:00PM

**THE FOLLOWING INFORMATION IS HEREBY INCORPORATED INTO,
AND MADE AN OFFICIAL PART OF THE ABOVE REFERENCED BID.**

The following answers to written submitted questions:

1. Please confirm if the City is willing to accept the Auto Liability based on Auto limits on any one accident or loss?

ANSWER: The City's General Insurance Requirements are as stated.

2. Please confirm if the City is willing to accept that our professional liability limits are for each wrongful act/annual aggregate.

ANSWER: The minimum annual aggregate is \$3,000,000.

3. With regards to WOS we would request that the waiver of the insurer's subrogation rights with WC, EL, GL and AI be removed or if not, will the City allow mutual waivers under the other party's policies?

ANSWER: The City's General Insurance Requirements are as stated.

4. Indemnification: Please confirm if the City is willing to accept the indemnification be limited to losses and damages as a result of our negligence and covered under the terms of our general liability policy; any wrongful acts solely in rendering or failing to render professional services and covered under our professional liability policy; or, any claim alleging a security failure, privacy event or wrongful act and covered under our cyber liability policy (misappropriation of trade secret or, infringement of patent are exclusions in our cyber policy).

ANSWER: The City's General Insurance Requirements are as stated.

5. Indemnification: Is the City willing to allow a cap or limitation of \$1 million on the liability and indemnification? If no, is there a larger cap or limitation that the City would be willing to allow? If yes, please provide the amount.

ANSWER: The City's General Insurance Requirements are as stated.

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6. Please confirm if the City would allow the Awardee to advise that a canceled, or non-renewed policy would be replaced with no coverage gap and a current COI would be provided and not provide a cancellation notice, since coverage will be replaced with no gap?

ANSWER: The City's General Insurance Requirements are as stated, inclusive of the cancellation notice.

7. We can agree to name the City as additional insured only on our Commercial General Liability via a Certificate of Insurance, not an endorsement. Is this acceptable to the City?

ANSWER: Being listed as Additional insured on the Certificate of Insurance is acceptable.

8. Page 10 –Confirm that XCU Coverage (Explosion, Collapse, and Underground Property) is not applicable to this RFP and will not be required?

ANSWER: Not applicable to this RFP.

9. Cost Schedule (PDF page 23) - Do we have to offer a prompt payment discount?

ANSWER: No.

10. RFP Due Date: Would the City consider extending the closing date?

ANSWER: No. This project is on a timeline for implementation October 1, 2020.

11. Does the City have an established Wellness Committee?

ANSWER: Yes.

12. Who is currently funding the wellness program? Is the carrier providing funds for these services? If so, how much is being funded by the carrier?

ANSWER: Cigna Healthcare is funding the City's wellness program. Annual funding is \$50,000.

13. How is the Healthy Habits Reimbursement program funded and who administers this program?

ANSWER: Healthy Habits is funded and administered by the City.

14. What wellness incentives, if any, exist for employees not enrolled in the City's Consumer Driven Health Plan?

ANSWER: With the exception of the Health Risk Assessment and annual biometric screening, all employees are eligible to participate in the City's wellness programs.

15. Who administers the Health Risk Assessment and Biometric Screening for employees who voluntarily choose to engage the current wellness incentives?

ANSWER: Cigna in conjunction with Quest Labs.

16. Is the City looking to expand their Wellness Program to include an Employee/Onsite Clinic?

ANSWER: Not at this time.

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17. What services is the City looking to include in the clinic, (i.e. wellness, occupational, etc.)? Has the City done a feasibility study for the clinic? If, so can you provide a copy of the feasibility study. Has the City allocated money for the clinic initiative and if yes, how much has been allocated?

ANSWER: N/A.

18. How often does the Incumbent Broker conduct on-site meetings, attend enrollment assistance labs, assists with overall coordination of the annual Enrollment meetings, and Employee Benefits Fair?

ANSWER: Quarterly meetings and as needed for other.

19. Does the City think the current attendance is adequate or is the City looking to increase any or all portions?

ANSWER: Current attendance is adequate.

20. Who is the City currently utilizing for actuarial services for the 112.08 filing and GASB 75? How much is the City currently paying for actuarial services? Please provide the current contract?

ANSWER: Wakely currently conducts the City's 112.08 filing. The cost of their service is incorporated in the annual fee paid to the Consultant. The GASB 75 is conducted by GRS Retirement Consulting. We are currently paying GRS \$14,000 for the full valuation and \$2,000 for the off-year/roll forward report.

21. Can you provide the current agreement and annual compensation of the incumbent broker? If this is a commissions-based account, please provide the annual premium and commissions for each line of coverage, including any overrides and supplemental commissions within each line of coverage.

ANSWER: The Gehring Group currently provides Employee Benefits Consulting and Brokerage Services to the City for an annual lump sum fee of \$75,000. No commissions are earned. Gehring Group contract information can be found on the City website at <https://www.naplesgov.com/purchasing/page/15-038-employee-benefits-consulting-and-brokerage-services>

22. What prompted you to go to bid?

ANSWER: Per City code, the city manager elected not to take years 6 and 7 of this agreement to City Council for their approval.

23. How pleased are you with your current consultant?

ANSWER: The City is very pleased with our current consultant.

24. Please describe your current enrollment process and time frame.

ANSWER: Mandatory on-line enrollment through BenTek is conducted annually for a two-week period typically occurring September 1st - September 15th.

25. Is the City going to be continuing with the Bentek system? What is the current cost of the Bentek system? Who is paying the cost for the City to use Bentek? What is the current satisfaction with Bentek? Please provide the current contracts. Is the City open to other technology platforms?

ANSWER: The City is very satisfied with BenTek. We will consider all alternatives presented.

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26. How is the City currently handling assistance to staff and employees with issues regarding questions, provider billing, claims, advocacy, disputes, and general troubleshooting? Are these services outsourced or handled internally by the City or the current consultant? What has been the utilization of these services (i.e. how many calls per month for the past 12 months)? What is the cost for these services?

ANSWER: Most services are handled internally. However, we have a dedicated Claim Advocacy representative that is utilized on an as needed basis. Typically, less than 1 call per month.

27. How does the City define Local Business Preference? We have an office in Naples with several employees residing in Collier County, would this qualify? If yes, what data to support this is necessary?

ANSWER: Proximity to Naples will be considered.

28. Is it acceptable to the City for the fees for service to be paid by other acceptable means besides P-Card?

ANSWER: Yes.

29. What automated benefits administration, enrollment services and programs is the City currently receiving? Please confirm who is paying for these services. Please provide any current contracts for these services.

ANSWER: The City currently utilizing BenTek on-line enrollment and benefits administration services. The cost of these services are incorporated/included the annual fee provided to the Consultant.

30. Can you clarify and explain the services currently being provided with regards to RFP appeals? How many RFP appeals have occurred in the last 5 years?

ANSWER: The Consultant may be asked to provide assistance to the City in the event of a Request for Proposal appeal. There have been no RFP appeals pertaining to employee benefits during the last 5 years.

31. Has the City conducted a Medical and / or pharmacy audit within the past 24 months or considered a possible carve-out?

ANSWER: Quality control measures are in place. No audit has been conducted in the past 24 months. The City has periodically explored alternative pharmacy options, including care-outs.

32. Due to COVID-19 does the City still require hard copies, or is electronic only acceptable? Are wet signatures required or are electronic signatures acceptable to the City?

ANSWER: Please reference submission checklist page 15 and submittal requirements, page 35 & 36 of the bid document.

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