



## **REQUEST FOR PROPOSALS - ADDENDUM #1**

**ISSUE DATE:** January 26<sup>th</sup>, 2024

**ISSUE TITLE:** Health Insurance Brokerage Services – Addendum #1

**ISSUING AGENCY:** Northwestern Community Services Board  
209 W. Criser Road, Suite 300  
Front Royal, VA 22630

### **Health Insurance Brokerage Services Pre-Bid Q&A**

**1. How long have you been with Cigna?**

We have been with Cigna since 2020. Prior to that we had Anthem Blue Cross Blue Shield. If we would have stayed with Anthem it would have been a 30% increase.

**2. You mentioned there was hospital, critical illness, and life with MetLife, was there accident?**

Yes

**3. What's your participation rate in the ancillary benefits?**

About 20%.

**4. Have you ever had self-insurance rate quotes?**

We have not had self-insurance rate quotes in the last couple of years. We have had quotes prior to that and opted not to go that direction.

**5. What has been your annual increase since 2020?**

In 2022 we had a decrease because we didn't have a lot of out-of-pocket expense. In 2023 we had a 5% increase.

**6. In your plan, what is your biggest pressure? Is it employee satisfaction, rate driven?**

We look at everything. We are a non-profit agency, so we want to make sure we are giving a good plan without an exorbitant amount of money. When we didn't get a hike increase in 2022, we went back and asked for better deductibles. We went from 4000/8000 to 3000/6000 for single/family. We have maintained that plan since 2022. As of right now, the majority of our staff do not use our insurance because they can't afford it. Even with the HSA plan they still aren't taking it because the deductible is \$3000.00 for employee only.

**7. You mentioned your contribution percentages trying to help with more employees taking the coverage and most only take employee only. What are those percentages?**

We have approximately 230 employees. There are about 80 employees who are on the employee only plan and for the employee/family plan we only have 2. The employee/family PPO is around \$1300.00 per month. There are about 50 employees on the employee only plan who use the PPO plan. The majority of our staff take the higher deductible plan and utilize the HSA to supplement. For employee only we pay \$678.00 towards the plan and for the HSA plan the employee pays \$50.00. We incur a lot more of the cost, which is our goal. The PPO plan has a \$1500.00 deductible.

**Current Contribution Percentages**

Northwestern CSB									
FY2024 Medical, Dental, and Vision Rate Summary									
	Medical 1500 PPO Plan		High Deductible HSA Medical Plan		Dental		Vision		
	EE	ER	EE	ER	EE	ER	EE	ER	
E-O	18.74%	81.26%	6.85%	93.15%	100%	0%	100%	0%	
E-C	27.62%	72.38%	19.37%	80.63%	100%	0%	100%	0%	
E-S	42.51%	57.49%	37.42%	62.58%	100%	0%	100%	0%	
E-F	49.38%	50.62%	45.70%	54.30%	100%	0%	100%	0%	

**8. How will individuals like us add value to your process?**

Each benefit year we go out and talk to the employees for feedback. It is important to have a broker that is responsive to our needs and questions. For us, it's listening to the staff and hearing them, having one on one access, and going the extra mile for them. Affordability is the main driver for our staff. The selected broker will also be building the employee guide.

**9. So, unbundling would be an option if it would optimize the cost?**

Currently Flores (on Allstate) and our EAP (through Cigna) are unbundled.

**10. Have you had any special programs on wellness pertaining to BMI scoring, pre diabetic scoring and those types of programs? If so, were they built around the wellness plan?**

To be honest no, everything right now is manual. We don't have anything built around the wellness plan. Through our current broker, we send out links for trainings.

**11. How dispersed are your employees?**

We cover a 5-county catchment area. Our locations cover Clarke County, Page County, Shenandoah County, Warren County, Frederick County, as well as the City of Winchester.

**12. You mentioned everything is manual, does that mean you are putting in all the employee elections yourself or is there a system?**

No, everything is done manually. There is no Benefit 1<sup>st</sup> or anything of that nature.

**13. Has that been looked at and evaluated?**

We are working to have this encompassed into a new project we are working on. If that does not happen, we are looking for a system that would be all inclusive for pushing out all enrollees, terminations, and things of that nature. Currently HR is enrolling everyone into Cigna's plan, Allstate, and Flores. That is then pushed into payroll as line items and that is also manual.

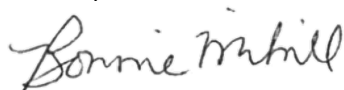
**14. Who is the current broker/consultant?**

We've been under contract with McGriff since 2020.

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A signed acknowledgment of this addendum must be received at the location indicated on the RFP either prior to the bid due date and time or attached to your proposal. Signature on this addendum does not substitute for your signature on the original proposal document. The original proposal document must be signed.

Thank you,



Bonnie Mihill  
Purchasing Agent  
Office (540) 636-4250, Ext. 2247

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Name of Firm

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Signature/Title

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Date