



**Nassau County School Board  
(NCSB)  
Request for Proposal  
RFP # 2017-01  
Group Voluntary Dental and  
Voluntary Vision Insurance**

**SUBMIT RFP(S) TO:** NASSAU COUNTY SCHOOL BOARD  
1201 ATLANTIC AVENUE  
FERNANDINA BEACH, FLORIDA 32034,  
ATTN: SUSAN FARMER, BUSINESS SERVICES

SEALED RFP(S) SHALL BE RECEIVED AT THE OFFICE OF BUSINESS SERVICES  
(ABOVE ADDRESS) UNTIL 2:00 PM, APRIL 21, 2017 AND MAY NOT BE  
WITHDRAWN WITHIN 90 DAYS AFTER SUCH DATE AND TIME.

**LATE SUBMISSIONS WILL NOT BE ACCEPTED**

<b>ISSUE DATE</b>	March 28, 2017
<b>INTENT-TO-PROPOSE FORM:</b>	April 4, 2017
<b>DEADLINE FOR QUESTIONS:</b>	April 7, 2017
<b>RETURN VENDOR ACKNOWLEDGEMENT FORM:</b>	April 21, 2017
<b>PROPOSAL DUE DATE:</b>	April 21, 2017
<b>RFP OPENING:</b>	April 21, 2017 at 2:00 PM
<b>FINALIST REVIEW AND NEGOTIATIONS:</b>	April – May, 2017
<b>EFFECTIVE DATE:</b>	October 1, 2017

*Questions concerning the scope of work, response submittal, or process should be directed, in writing only, to the Executive Director of Business Services, Susan Farmer, via email to [susan.farmer@nassau.k12.fl.us](mailto:susan.farmer@nassau.k12.fl.us)*

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**NASSAU COUNTY SCHOOL BOARD**

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Group Voluntary Vision Insurance

**Intent-To-Propose Form**

VENDOR NAME AND ADDRESS: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_ FAX NUMBER: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

AUTHORIZED SIGNATURE/TITLE (TYPED): \_\_\_\_\_

AUTHORIZED SIGNATURE/TITLE: \_\_\_\_\_

**IF SUBMITTING A RFP, PLEASE CHECK BENEFIT LINE(S) BELOW:**

- |    |                        |       |
|----|------------------------|-------|
| 2. | Group Voluntary Dental | _____ |
| 3. | Group Voluntary Vision | _____ |

**IF NOT SUBMITTING A RFP, PLEASE CHECK REASON(S) BELOW:**

- |    |   |       |
|----|---|-------|
| 1. | Insufficient time to respond                | _____ |
| 2. | Could not meet professional liability terms | _____ |
| 3. | Other: _____                                |       |

- Filing an Intent-To-Propose Form is necessary in order to submit a proposal and is required if you wish to submit specific questions concerning this RFP.

**SUBMIT FORM VIA EMAIL BY APRIL 4, 2017**, to Susan Farmer at [susan.farmer@nassau.k12.fl.us](mailto:susan.farmer@nassau.k12.fl.us); cc: JACKIE TYSON at [jackietyson@bellsouth.net](mailto:jackietyson@bellsouth.net); and ALLISON PROFITT at [aprofitt@mbaileygroup.com](mailto:aprofitt@mbaileygroup.com).

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**NASSAU COUNTY SCHOOL BOARD**

Request for Proposal  
#2017-01 Group Voluntary Dental/  
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**Vendor Acknowledgement Form**

.....

VENDOR NAME AND ADDRESS: \_\_\_\_\_

\_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_ FAX NUMBER: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

AUTHORIZED SIGNATURE/TITLE (TYPED): \_\_\_\_\_

AUTHORIZED SIGNATURE/TITLE: \_\_\_\_\_

SEALED RFP: All RFP sheets, requested documents and this form shall be executed and submitted in a sealed envelope. (Do not include more than one RFP per envelope.) The face of the envelope shall contain, in addition to the address, the date and time of the RFP opening. All RFPs are subject to the conditions specified herein. Those which do not comply with these conditions are subject to rejection.

- |    |                        |       |
|----|------------------------|-------|
| 2. | Group Voluntary Dental | _____ |
| 3. | Group Voluntary Vision | _____ |

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**GENERAL PROVISIONS**

**Proposal Opening:**

Proposals shall be open to the public at NCSB's Business Services Department, on the date, location, and at the time specified on the Proposal form. It is the Vendor Company's (hereinafter referred to as "Company") responsibility to ensure that their Proposal is delivered at the proper due date, time, and place of the Proposal opening. Proposals, which for any reason are not so delivered, will not be considered. Offers by fax, email, or telephone are not acceptable. Any special conditions and specifications attached hereto which vary from the General Provisions shall have precedence.

**Acknowledgement of Amendments:**

Company shall acknowledge receipt of any amendment to this RFP solicitation by email and by returning a copy of the issued amendment with the submittal, or notation on the submitted proposal. The acknowledgment must be received by NCSB's Business Services Department by the time and at the place specified for the receipt of proposals. Failure to acknowledge an issued amendment may result in submittal rejection and disqualification.

**Disputes:**

Any actual or prospective Company who disputes the reasonableness, or competitiveness of the terms and conditions of the invitation to Proposal or contract award recommendation, shall file a Notice of Protest with the Superintendent of Schools within 72 hours of receipt of Proposal solicitation or posting of the Proposal tabulation with recommendations and must file a formal written protest within ten days following the filing of Notice of Protest. Failure to observe such timeliness will constitute a waiver of proceedings and of right to protest- Chapter 120, Florida Statutes.

Proposal results shall be posted in NCSB's meeting room after the intended recommendation is made, tentatively to be announced on or about May 30, 2017. Formal announcement of the recommendation will be posted on NCSB's website in addition to being posting inside NCSB's meeting room 72 hours prior to final award and shall remain posted for a minimum period of 96 hours.

**Conflict of Interest:**

The Company, by responding to this request, certifies that to the best of his/her knowledge or belief, no elected/appointed official or employee of NCSB is financially interested, directly or indirectly, in the offer of services specified in this request.

**Expenses Incurred in Preparing Proposal:**

NCSB accepts no responsibility for any expense incurred by the Company in the preparation and presentation of a proposal. Such expenses shall be borne exclusively by the Company.

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**Contract Term and Requirements:**

It is NCSB's intent to develop an ongoing contract for the services specified herein, contingent upon the appropriation of funds. The contents of the proposal submitted by the successful firm, with any amendments or subsequent revisions, will become part of the resulting contract.

**Extension:**

NCSB reserves the option to extend the period of this contract, or any portion thereof, for additional contract periods. Extension of the contract period shall be by mutual agreement in writing.

**Liability:**

The supplier shall hold and save NCSB, its officers, agents, consultants, and employees harmless against the claims by third parties resulting from the supplier's breach of this contract or the supplier's negligence.

**Mandatory Requirements:**

NCSB has established certain mandatory requirements which must be included as part of Proposal. The use of the terms "shall", "must", and "will" (except to indicate simple futurity) in this RFP indicates a mandatory requirement or condition.

**Ethics:**

All Companies shall comply with the requirements of law regarding ethics as set forth in Chapter 112, Florida Statutes, and rules promulgated by the Florida Commission of Ethics.

**Confidential Proposal Materials:**

If a response to this RFP includes any information that constitutes a trade secret of the Proposal, such information shall be clearly marked as "CONFIDENTIAL". An entire page or paragraph in which such information appears should not be marked confidential unless the entire page or paragraph consists of such confidential information. Only the confidential portion(s) should be so identified and marked. In addition, if applicable, the Company should submit a separate listing of the confidential Proposal sections with the Proposal. It shall be the responsibility of the Company to defend the confidentiality of its trade secrets through the judicial process. Financial statements and other financial information submitted or obtained by NCSB in connection with this RFP, if applicable, are public records and cannot be made confidential. NCSB shall examine each Proposal to determine which information is properly marked as confidential. Following contract execution, NCSB, in consultation with each proposing Company, shall request a redacted version of the Company's Proposal, which shall be available for public access.

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**Hiring and Other Business Relationships with NCSB Staff:**

During the period from the RFP issuance until the signing of the Contract, Companies are prohibited from officially or unofficially making any employment offer or proposing any business arrangement whatsoever to any NCSB employee. A Company making such an offer or proposition may be disqualified from further consideration, or a Contract signed pursuant to the RFP may be terminated.

**Cone of Silence**

NCSB has established a cone of silence to be applied to all competitive procurement processes, including this RFP. The cone of silence will be imposed beginning with the advertisement for this RFP and/ or release of this RFP and will end upon selection of the selected Company by Nassau County School Board.

The cone of silence prohibits any communications regarding this RFP between a potential Company and NCSB staff, except for communications with NCSB procurement agent or contracting officer responsible for administering this RFP, provided the communication is strictly limited to matters of process or procedure; between a potential Company and a NCSB Board member; and between a potential Company and any member of a technical evaluation committee. Unless specifically provided otherwise, the cone of silence does not apply to communications with NCSB's Legal Affairs Department; oral communications during any presentation; demonstration and/or interview at a publicly noticed technical evaluation committee meeting; oral communications during any duly noticed Board meeting; communications relating to RFP protests made in accordance with the NCSB's RFP Protest Policy. Any communications regarding matters of process or procedure from a potential Company must be submitted to Susan Farmer, Executive Director of Business Services.

**Applicable Laws and Procedures:**

Applicable provisions of all Federal, State, County, and Local laws, and administrative procedures, regulations or rules shall govern the development, submittal and evaluation of all replies received in response hereto and shall govern all claims and disputes which may arise between persons submitting a Proposal hereto and the NCSB. Lack of knowledge of the law or applicable administrative procedures, regulations or rules by any Company shall not constitute a cognizable defense against their effort.

The validity, interpretation and performance of the RFP shall be governed by and construed under the laws of the State of Florida. Any or all litigation arising under this RFP shall be instituted in the appropriate court in Nassau County, Florida.

**Taxes:**

NCSB as purchaser of services is exempt from Federal, State and Local government taxes. The following exemption number appears on the face of

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the purchase order: Florida Sales Tax Exemption Number 85-8015369201C-8, Federal Tax Number is 59-6000756.

**Headings:**

The headings used in the RFP are for convenience only and shall not affect the interpretation of any of the terms and conditions hereof.

**Minor Irregularities:**

NCSB reserves the right to waive any minor irregularity, technicality, or omissions if NCSB determines that doing so shall serve NCSB's best interest.

**Warranties of Vendor:**

Company covenants and warrants as follows:

- It is lawfully organized and constituted under all Federal, State and Local laws, ordinances and other authorities of its domicile and are otherwise in full compliance with all legal requirement of its domicile.
- It is possessed of the legal authority and capacity to enter into and perform the RFP, and the Vendor representative who is executing the RFP is so authorized by the Vendor.
- It has been duly authorized to operate and do business in the State of Florida and all places where it shall be required to conduct business under the RFP; that it has obtained, at no cost to the NCSB, all necessary licenses and permits required in connection with the RFP, and that it shall fully comply with all laws, decrees, labor standards and regulations of its Company and such other location where performance may occur during the term of the RFP.
- It has no present interest and shall not acquire any interest that would conflict in any manner with RFP duties and obligations under the RFP.
- The services rendered shall in all respects conform to, and function in accordance with, the specifications and designs requested in this solicitation.

**Fiscal Non-Appropriations:**

In the event sufficient budgeted funds are not available for a new fiscal period, the Business Services Department shall notify the vendor of such an occurrence and RFP and any resulting contract shall terminate on the last day of the current fiscal period without penalty or expense to NCSB.

**Access to Records:**

(34 CFR 80.36 (i) (10): All vendors, contracts, and subcontractors shall give access to NCSB, the appropriate Federal agency, the Comptroller General of the United States, or any of their duly authorized representative to any books, documents, papers, and records of the vendor which are directly pertinent to this specific RFP/contract for the purpose of making audit, examination, excerpts and transcriptions.

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**Records Retention:**

(34 CFR 80.36(i)(11)): All vendors, contractors and subcontractors must retain all records pertaining to this RFP/contract for three (3) years after NCSB makes final payments and all other pending matters are closed.

**Clean Air Act:**

(34 CFR 80.36(i)(12)): All vendors, contractors and sub contractors must comply with all applicable standards, orders, or requirements issued under section 306 of the Clean Air Act (42 U. S. C. 11857 (h)), section 508 of the Clean Water Act (33 U. S. C. 1368), Executive Order 11738, and Environmental Protection Agency regulations (40 CFR part 15). (Applies to contract, subcontracts, and sub grants of amounts in excess of \$100,000.)

**Energy Efficiency:**

(34 CFR 80.36(i)(13)): All vendors, contractors and subcontractors must comply with mandatory standards and policies relating to energy efficiency which are contained in the state energy conservation plan issued in compliance with the Energy Policy and Conservation Act (pub. L. 94-163, 89 Stat. 871).

**Equal Opportunity Employer:**

(34 CFR 80.36(i)(3)): All vendors, contractors and subcontractors must comply with Executive Order 11246 of September 24, 1965, entitled "Equal Employment Opportunity", as amended by Executive Order 11375 of October 13, 1967, and as supplemented in Department of Labor regulations (41 CFR chapter 60). (Applies to all construction contracts awarded in excess of \$10,000 by NCSB and their contractors or sub grantees.)

**Copeland "Anti-kickback" Act:**

(34 CFR 80.36(i) (4)): All vendors, contractors and subcontractors must comply with the Copeland "Anti-Kickback" Act (18 U. S. C. 874) as supplemented in Department of Labor regulations (29 CFT part 3). (Applies to all contracts and sub grants for construction or repair.)

**Davis-Bacon Act:**

(34 CFR 80.36(i)(5)): All vendors, contractors and subcontractors must comply with the Davis-Bacon Act (40 U.S. C. 276a to 276a-7) as supplemented by Department of Labor regulations (29 CFR part 5). (Applies to all construction contracts awarded by NCSB and sub grantees in excess of \$2,000, and in excess of \$2,500 for other contracts which involve the employment of mechanics or laborers.)

**Jessica Lunsford Act:**

If services require representatives from your Company to be on site at any school location when students are present, a Level II fingerprinting will be required and all cost associated with the fingerprinting are the responsibility of the Company who is performing the onsite service. It shall be the vendor's responsibility to contact Michelle Hollis (904-491-9905) in NCSB's

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Administrative Services Dept. to coordinate what procedures to follow regarding fingerprinting clearance.

**TERMS AND CONDITIONS**

In the best interest of NCSB, NCSB reserves the right to reject any or all proposals, with or without cause, or to accept the proposal which, in its sole judgment best meets the needs of NCSB. NCSB also reserves the right to request clarification of information from any Company. Any ex-parte communications initiated by a Company with any employee of NCSB other than those personnel specifically identified as contacts in this RFP, or communication with any member of NCSB may result in immediate disqualification from the RFP process.

NCSB reserves the right to reject any or all offers and to waive informalities, minor irregularities or other requirements in offers received and/or to accept any portion of the offer if deemed in the best interest of NCSB. Failure of the Company to provide in its offer any information requested in the RFP may result in rejection for non-responsiveness.

The awards made pursuant to this RFP are subject to the provisions of Chapter 112, Florida Statutes. All Companies must disclose with their proposal the name of any officer, director, or agent who is also an employee of NCSB. Further, all Companies must disclose the name of any NCSB employee who owns, directly, an interest of five (5%) percent or more in the Company's firm or any of its branches/subsidiaries.

Companies, their agents and/or associates are subject to the provisions of the Florida Sunshine Law, Florida Statute 286.011.

**Anti-Discrimination:**

The Company must certify that he or she is in compliance with the non-discrimination clause contained in Section 202, Executive Order 11246, as amended by Executive Order 111375, relative to equal employment opportunity for all persons without regard to race, color, religion, sex or national origin. Further, an entity or affiliate who has been placed on the discriminatory vendor list may not submit a Proposal/RFP or contract to provide goods/services to or may not transact business with a public entity. 287.0122(11)(15)F.S.

**Protest Procedure:**

Failure to file a protest as outlined in Section 120.57(3) F.S. shall constitute a waiver of proceedings under Chapter 120, F.S.

**Contract – Document Priority:**

Winning Company shall execute a Service Standards Agreement with the Employer that shall include the requirements set forth in the RFP, the Proposal, and modifications to either of these documents subsequently agreed

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upon during negotiations between the parties. In the event of conflict between any of the following documents, the language of the applicable documents, listed first shall control over the conflicting provisions of any documents listed subsequently.

1. First, the Service Standards Agreement;
2. Second, the Proposal;
3. Third, the Request for Proposal; and
4. Fourth, the Group Plan or Policy Document.

**Venue:**

Venue for any or all legal action regarding or arising out of the transaction covered herein shall be solely in the Circuit Court in and for Nassau County, State of Florida. The laws of the State of Florida shall govern this transaction. The vendor or Company agrees that any or all notices, pleadings and processes may be made by serving two copies of the same upon the Secretary of State, State Capitol, Tallahassee, Florida, and by mailing by return mail an additional copy of the same to the vendor or Company at the address shown herein; that said service shall be considered as valid personal service, and judgment may be taken if, within the time prescribed by Florida Law or Rules of Civil Procedure, Appearance, Pleading, an answer is not made.

**Addenda:**

If any addenda are issued to this Request for Proposals, a good faith attempt will be made to deliver a copy of each to all prospective Companies who returned acknowledgement forms. However, prior to submitting the proposal it shall be the sole responsibility of each Company to review any addenda to this proposal by logging onto NCSB'S website: [www.nassau.k12.fl.us](http://www.nassau.k12.fl.us), click on DEPARTMENTS, and then click on BUSINESS SERVICES DEPARTMENT, scroll down to RFPS and click on CURRENTLY RELEASED RFPS, RFP #2017-01 GROUP VOLUNTARY DENTAL AND GROUP VOLUNTARY VISION INSURANCE.

**Active RFP:**

All such interpretations and supplemental instructions will be in the form of written Addenda to the RFP documents. Only the interpretation or corrections so given by NCSB, in writing, shall be binding and prospective Companies are advised that no other source is authorized to give information concerning, or to explain or interpret the RFP documents.

**Professional Liability:**

The proposer will provide Liability coverage according to the following requirements:

1. Minimum limits of \$1,000,000 per occurrence.
2. Notice of cancellation and or restrictions: The policy must be endorsed to provide NCSB with thirty (30) days' notice of cancellation and/or restrictions.

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3. Certificate of Insurance and Copies of Policies: Certificates of Insurance shall be furnished to the Employer, evidencing the insurance coverage specified, and, on request of the Employer, certified copies of the policies required shall be filed with the Business Services Department of the Employer on a timely basis. The required Certificates of Insurance not only shall list Employer as additional insured, for the operations of the Company under this Contract (excluding the worker's compensation and professional liability policies) and shall name the types of policies provided and shall refer specifically to this contract.
4. If the initial insurance expires prior to the completion of the contract, renewal Certificates of Insurance shall be furnished thirty (30) days prior to the date of their expiration.
5. The required limits for insurance may be achieved through a combination of primary and umbrella policies.
6. These policies will provide that: the insurer(s) waive their rights of subrogation against the Employer, NCSB, their officials, employees, agents, and consultants.
7. Should any of the above described policies be cancelled or non-renewed before the stated expiration date thereof, insurer will not cancel same until at least thirty (30) days prior written notice has been given to the below named certificates holder:  
Nassau County School Board  
Attention: Susan C. Farmer  
Executive Director of Business Services  
1201 Atlantic Avenue  
Fernandina Beach, FL 32034

This prior notice provision is a part of each of the above-described policies.

**Indemnification/Hold Harmless Agreement:**

Companies shall, in addition to any other statutory or common law obligation to indemnify NCSB of Nassau County, Florida, indemnify, defend and hold harmless NCSB of Nassau County, Florida, its agents, officers, elected officials, consultants, and employees against all claims, actions, liabilities, damages, losses, costs, fines punitive damages and expenses of any kind or nature whatsoever, including but not limited to attorney's fees and legal costs, brought against NCSB of Nassau County, Florida, and/or its agents, officers, elected officials, consultants, employees and assigns, by any individual, corporation, consortium or any other legal person or entity, arising out of or caused by acts or omissions, negligence, recklessness, intentional wrongful misconduct, violations of laws, statutes, ordinances, government administration orders, rules or regulations of the contractor, contractor's employees officers, agents, subcontractors, sub-subcontractors, material man or agents of any tier or their respective employees. This indemnification clause shall not be construed to require any indemnitor to indemnify NCSB of Nassau County, Florida, for any negligence on the part of NCSB of Nassau County, Florida its agents or employees.

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The indemnification obligations hereunder shall not be limited to any limitation on the amount, type of damages, compensation or benefits payable by or for the contractor or any subcontractor under workers' compensation acts, disability benefit acts, other employee benefits acts or any statutory bar. This indemnification/hold harmless provision shall survive the termination of any contract with NCSB of Nassau County, Florida.

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**INTRODUCTION/CLIENT DATA**

Nassau County School Board ("NCSB") is the most northeastern county in Florida. NCSB encompasses approximately 640 square miles. NCSB is located in and surrounding Fernandina Beach, Florida. There are 16 schools and 8 support locations, located throughout the NCSB. There are approximately 1,500 employees currently employed by NCSB.

NCSB is requesting proposals from qualified insurance Companies to provide Group Voluntary Dental and Group Voluntary Vision insurance coverage for active and retired employees and their eligible dependents. NCSB is seeking the most advantageous coverage at the lowest, long-term net cost to NCSB and to its employees, retirees and dependents.

NCSB's intent is to compare services, system capabilities, disruption exposure, networks and pricing in order to determine which Companies may be most competitive when compared to the current provider. All expense factors will be evaluated as well as all values and criteria of interest. In tandem with "best fit services", the lowest net cost will be sought which may or may not translate to the lowest rates. Once potential finalists are identified, it is anticipated that negotiations and clarifications will be required potentially modifying and/or confirming all details of the benefit plans.

While not guaranteed, the information and data provided was prepared with great attention to accuracy in order to meet your needs in providing a competitive proposal. The responsibility for determining the full extent of the exposures to risk and verification of all information herein shall rest solely with the Proposers. Neither the School Board nor its representatives shall be responsible for any error or omission in this RFP, nor for the failure on the part of the Proposers to determine the full extent of the exposures.

For additional information or clarification, please e-mail Susan Farmer, Executive Director of Business Services, [susan.farmer@nassau.k12.fl.us](mailto:susan.farmer@nassau.k12.fl.us), Jackie Tyson, Broker/Consultant, Miller Health Group, [jackietyson@bellsouth.net](mailto:jackietyson@bellsouth.net) and Allison Profitt, Broker/Consultant, The Bailey Group, [aprofitt@mbaileygroup.com](mailto:aprofitt@mbaileygroup.com).

**Submission of Proposals:**

Proposals will be received until 2:00pm EST on April 21, 2017 at:  
NASSAU COUNTY SCHOOL BOARD FINANCE OFFICE  
1201 ATLANTIC AVENUE  
FERNANDINA BEACH, FLORIDA 32034,  
ATTN: SUSAN FARMER, BUSINESS SERVICES

Any proposal received after the deadline will not be accepted. All proposals must be sealed and clearly marked with the name of the submitting firm & RFP #2017-01 Group Voluntary Dental and Vision Insurance.

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Submission shall include: one (1) unbound copy marked "Original"; six (6) additional copies; and, one copy on a USB-flash drive or CD. Proposals will be opened and only the names of submitting firms will be read at 2:00pm on the aforementioned date.

**Points of Contact:**

NCSB shall not hold a pre-submission vendor conference in association with this Proposal. The Executive Director, Miller Health Group, and The Bailey Group, acting on the Board's behalf are the sole points of contact with regards to all procurement matters relating to this RFP, from the date of issuance of the proposal until the Board's Notice of Award. All communication concerning this procurement whether technical, procedural or otherwise shall be addressed in writing via e-mail to ALL OF THE FOLLOWING CONTACTS:

Susan Farmer, Executive Director of Business Services at  
susan.farmer@nassau.k12.fl.us

AND

Jackie Tyson, Broker/Consultant, Miller Health Group at  
jackietyson@bellsouth.net

AND

Allison Profitt, Broker/Consultant, The Bailey Group at  
aprofitt@mbaileygroup.com

**Timeline for Questions and Responses:**

All questions on the proposal are to be submitted, in writing, via e-mail. All questions must be received by April 7, 2017 at 4pm EST. The subject box should contain the comment "RFP 2017-01 Group Voluntary Dental and Group Voluntary Vision Insurance". An acknowledgement of receipt will be returned to you within 24 hours. Companies must observe the time schedule for submitting questions. This time line shall ensure that NCSB has adequate time to respond to all questions and the responses shall be provided to Companies in time to be incorporated into their respective proposals. All questions will be answered in addendum format and posted on NCSB's website on April 11, 2017, at 4pm EST. To review an Addendum to this proposal go to [www.nassau.k12.fl.us](http://www.nassau.k12.fl.us), click on Departments, then click on Business Services, then click on BIDS, and then look for the Dental/Vision RFP.

Any individual or entity, including prospective providers that fail to timely notify the Executive Director, Miller Health Group, and The Bailey Group of such request assumes complete responsibility in the event they do not receive communication from the Executive Director of Business Services, Miller Health Group, or The Bailey Group prior to the applicable closing date. This process shall constitute the only official means by which additional information regarding this Proposal shall be made available. Additional information acquired by any other means shall not be utilized in the configuration of any Proposal and shall not be considered in NCSB's evaluation of Proposals submitted and shall be considered inadmissible in Proposal dispute

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proceedings. Companies may be disqualified who solicit or receive (even if unsolicited) additional information regarding this proposal by any other means than the process described herein.

**Selection Process:**

Initial Evaluation of the Proposals will be conducted by staff of the Business Services Office and the Broker(s) of Record. This evaluation will be taken to the Insurance Committee for recommendation as to finalists. NCSB may require those Companies to make oral presentations or participate in interviews. These presentations/interviews would provide an opportunity for the Company to clarify their qualifications, approach to the project, and ability to furnish the required services. Presentations would be presented to the NCSB Insurance Committee. The final selection will be made by NCSB Insurance Committee, after which it goes to the Board for approval. The selection process may involve background checks.

**Evaluation and Recommendation:**

The technical evaluation will be based on comparative fulfillment of the criteria of questionnaire responses. The following evaluation criteria have been established to determine which Carrier will best contribute to the overall goals of NCSB:

- Network – 30

The focus will be on the Carrier's ability to provide the least overall disruption to the member's experience. Higher ratings will also be given for the make-up and stability of the networks. Companies are encouraged to indicate their ability for outreach and recruitment of providers not currently in network. Ability of the Carrier and the Carrier's staff members in providing similar services and benefits, as described in the RFP. Higher rating will be given to the Carrier and assigned staff with the most current experience of clients with similar (or higher) numbers of employees.

- Proposed Plan Design & Cost Weight – 30

Proposed plan design will be evaluated based on how closely it meets or exceeds NCSB's current plan design. Deviations will be evaluated on an item by item basis taking into consideration cost, any proposed alternative benefit and potential impact on employee satisfaction. Emphasis will be on continuation of current benefit levels. The total cost of the proposed insurance plans will be considered. While cost is of specific importance, lower cost achieved by a reduction in benefits is not an objective of NCSB. Higher ratings will be given for lower cost and multiple-year guaranteed rates. Rates are a significant portion of cost considerations, but they are not the sole total cost determinant. Therefore, the lowest rates will not necessarily be assigned the highest Cost Weight, nor by extension be the sole basis of the final vendor Carrier selection.

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- **Administration – 15**

Primary focus will be on the enrollment process, monthly billing and ongoing eligibility processes, proven web-based tools and access, timing of claims, processing procedures, staff team assignments and approach, and overall proposed client service method. Please note that the performance guarantee strongly suggested in the CARRIER CRITERIA section would be considered in this measure.

- **Customer Service – 15**

NCSB expects to maintain a high level of service for its administration and benefits enrollees. Customer service availability, responsibility and support will be considered in this measure.

- **Carrier's Financial Stability Weight – 5**

Carrier rating will be considered in overall scoring, rather than a specified rating required for consideration.

- **Reporting – 5**

Reporting should be available with regard to claims experience and eligibility on a timely basis. Stronger weight will be given to on-line reporting accessibility and the ability to export for manipulation.

**Interviews:**

NCSB may schedule interviews as part of its evaluation process. Information from the interview, including content and style, will be considered.

**Additional Information:**

The Carrier shall furnish such additional information as NCSB may reasonably require. This includes information which indicates financial resources as well as ability to provide the services. NCSB reserves the right to make investigations of the qualifications of the Carrier(s) as it deems appropriate.

**Award:**

NCSB anticipates the award will go to the Carrier that submits the proposal judged by NCSB to be the most advantageous. Final approval of the awarded Carrier shall be by the Nassau County School Board members. NCSB shall be the sole judge of its own best interests, the proposals, and the resulting agreement. The Carrier understands that this RFP does not constitute an agreement or a contract with the Carrier. An official contract or agreement is not binding until proposals are reviewed and accepted by appointed staff, approved by the appropriate level of authority within NCSB.

Coverage/contracts shall be proposed for the term beginning October 1, 2017, and shall remain in effect until either party terminates the agreement with a 120-day notice to the other party.

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**Public Records Request:**

Public records requests shall be answered as promptly as possible in the ordinary course of business but shall not be answered as part of the Question and Answer process described above. Responses to public records requests shall be furnished to the requesting Carrier only.

**Scope of Work:**

Proposer (throughout the RFP, the word "Proposer" shall mean "offering carrier" and if selected, the "contracting carrier") shall provide all labor, materials supervision, travel, facilities, and equipment to provide a Group Insurance Plan ("Plan"). Proposer shall provide administrative services and documentation including, but not limited to, plan brochures, member insurance cards and reports, and shall administer the Plan in compliance with the School Board's specifications and other applicable laws and regulations. The School Board reserves the right to add to or otherwise modify the scope of work at any time prior to the final execution of an Agreement. The term "Agreement" refers to the agreement to be entered into between the School Board and the Proposer.

**Effective Date and Term:**

Contract will be for term 10/01/2017 – 09/30/2018. Guarantees beyond one year are encouraged. Please state clearly any such offering.

**Termination and Renewal:**

NCSB shall be given at least a 90-day notice of cancellation of non-renewal of insurance, administration and other related contracts. NCSB desires 150 days but no less than 120 days' notice of renewal increase, rates and administration fees. A longer notice will be given favorable consideration. These notice requirements should be a part of the contract.

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**BACKGROUND**

**Current Dental and Vision Carrier:**

Humana/Comp Benefits has been the carrier for both dental and vision since October 2003. NCSB currently offers four dental plans. Dental plans are experienced rated with an annual premium of approximately \$355,000. The annual premium for Vision is approximately \$76,000.

Participation:

**DENTAL**

Full-time active:   Approx. 1,516  
Retirees:            Approx. 104  
COBRA:             Approx. 0  
Active Dental:      Approx. 770

**VISION**

Full-time active:   Approx. 1,516  
Retirees:            Approx. 63  
COBRA:             Approx. 0  
Active Vision:       Approx. 525

January 2017 (FROM BILLING)				
Employee/ Retiree Count				
	Single	EE+1	Family	
Dental:				
Low DHMO	109	54	63	
High DHMO	152	45	37	
Advantage	90	45	35	
PPO	131	66	48	
	Single	EE + 1	EE + Child	Family
Vision	351	129	36	75

Employer Contribution:

There is no employer contribution for the dental or vision coverage.

No Enrollment Guarantee:

Although NCSB expects no less than the current enrollment, NCSB makes no enrollment guarantee. Companies must offer rates that are guaranteed regardless of enrollment numbers or enrollment mix. Carrier acknowledges that multiple plan designs shall be offered.

**Eligibility:**

Benefits are available to full time employees (faculty and staff) of NCSB using the definitions of "full time" in the NCSB employee handbook as applies to year-round and school year employees.

Retirees are also eligible based on previous enrollment at the time of retirement.

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**Waiting Periods:**

1<sup>st</sup> of month following date hire:

The effective date is the first of the month immediately following one's hire date. (For example, if you were hired February 13, 2016 you would be eligible to participate in our insurance effective March 1, 2016.)

OR

1<sup>st</sup> of the month following 30 days of hire:

Hire date plus 30 days, then the effective date is the first of the following month. (For example, if you were hired February 13, 2016 you would be eligible to participate in our insurance effective April 1, 2016.)

**Actively-at-Work Provision:**

NCSB desires a waiver of any actively at work and evidence of insurability requirements, if any. The selected Carrier should not be responsible for claims for which the prior provider is legally responsible.

All presently insured employees, retirees, and COBRA participants are to be covered whether at work or disabled on the effective date of coverage to the extent the current benefits may not continue coverage upon inception of new coverage. Any employee who does not enroll when first eligible may elect coverage during the annual open enrollment period or if there is a qualifying event during the year.

Retirees may remain on the insurance upon retirement from NCSB. If retirees do not continue their insurance coverage into retirement, they cannot elect to re-enroll at a later date.

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**Proposed Plan Designs/Rate Structure:**

Initially, proposals are requested for plans that duplicate the current benefit levels as closely as possible. Then propose your other plan benefit options to reduce the cost. Quote all plans on tier basis shown.

**Funding Method:**

The current plans are fully insured. NCSB is only seeking fully insured quotes.  
**Commissions/Fees:**

The contracting carrier shall compensate Broker/Consultant pursuant to FL Statute 624.428.

**CARRIER QUALIFICATIONS**

At a minimum, the Carrier shall meet the following qualifications:

- 5 years' experience in providing group insurance and administration of plans in the State of Florida.
- Be a licensed Insurance Carrier per Florida Department of Insurance regulations.
- Be free from legal and regulatory matters, which might prevent the Carrier from fulfilling the obligations of the Agreement.
- Exhibit financial stability and Carrier viability sufficient to fulfill the obligations of the Agreement.
- Carrier rating will be considered in overall scoring, rather than a specified rating required for consideration.
- Have a dedicated account manager to function as the primary contract for all services.

**CARRIER REQUIREMENTS**

At a minimum, Carrier shall provide:

- Group Voluntary Dental and/or Group Voluntary Vision insurance plan for all active and retired employees and their eligible dependents.
- Assistance to NCSB with the communication of the plan to employees, including conducting enrollment meetings. NCSB will require a Carrier representative and appropriate enrollment and communication materials and presentations available at each enrollment meeting.
  - This is a requirement for each year's open enrollment for these coverages.
- Manage and control costs for members and NCSB through proven methodologies such as negotiated discounted fees for services, or capitation where providers are paid at a set dollar amount determined by a per member per month calculation.
- Timely and accurate claims processing.

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**CARRIER CRITERIA**

**Provider Access and Discount:**

Carrier should have extensive provider access in Nassau County and surrounding areas with excellent provider discounts.

**Customer Service:**

Demonstrable superior customer and account service and support, preferably with strong local & accessible points of contact as team leaders. This will include participant level and support staff with ready access to high level decision making when called upon.

The Account Representative(s) must be willing to attend client meetings (both account level and employee meetings) as reasonably called upon. After complete and successful implementation, account level meetings should be no less than every six month to review claims, service, compliance, and other matters.

**Renewal Underwriting Logic:**

It is particularly important that this information is clear and easily understood and communicated. This includes but is not limited to discussion and satisfactory explanations of trend, expected claims, claim margin, capitation charges, pooling charges, reserves, and reserve changes.

**Comprehensive Availability of Reports:**

This includes reports on demand with access to both client and broker. NCSB expects good faith compliance by the claims payer with regard to HIPAA PHI with proper restrictions, but not to extent of unnecessarily or arbitrarily limiting data availability to NCSB's Privacy Officer and other key designated team members.

**Timely Presentation of Renewal:**

It is imperative that NCSB is given no less than a 120-day renewal time-frame in advance of anniversary. Please note NCSB's preference for 150-day notice.

**Simplification of Administration:**

It is important that all proposing Companies have a system in place whereby they can simplify the daily administration of benefits for NCSB staff.

**Additional Criteria:**

This includes communications/ support (written/hard copy/electronic; staff support; employee meetings) and pro-active compliance guidance.

**Special Note:**

To emphasize NCSB's value of a demonstrably efficient and outstanding open enrollment process and ongoing administration, NCSB would very favorably

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view a PERFORMANCE GUARANTEE where funds are at risk from the Carrier based on gradable criteria set forth by the Carrier. The criteria should be as objective as possible including (for example) delivery and performance dates, accuracy of work, participation in and punctuality in employee meetings. In addition, subjective scoring should be included as graded by NCSB staff and employees and faculty.

NCSB is asking that each Carrier set forth their best guarantee structure and risk position.

**PROPOSAL REQUIREMENTS**

Required Format:

To assure consistency, proposals must conform to the following format:

1. Cover Letter
2. Table of Contents
3. Section A-Experience and Capacity
4. Section B-Plan Designs
5. Section C-Plan Administration and Services
6. Section D-Financial Stability and Carrier Viability
7. Section E-Acceptance of Terms
8. Section F-Plan Cost
9. Section G-Benefits Summaries
10. Section H- Appendices as Applicable:
  - Appendix A: Group Voluntary Dental Insurance Questionnaire
  - Appendix B: Group Voluntary Vision Insurance Questionnaire
  - Appendix C: Dental ADA Codes Allowance
  - Appendix D: Top 50 Provider Match (Dental/Vision)
11. Section I-Proposal Attachments

The following is what is expected in each of the sections listed above. The Section letter and heading should be in order and included in the Carrier's response. Attach all data as requested.

**Cover Letter:**

The cover letter must include a brief description of the proposing firm, a statement of the Carrier's understanding of NCSB's requirements and the services to be provided to meet the requirements of the project as stated in the RFP; the Carrier's agreement to comply with the Florida Public Meeting and Florida Public Records laws as they relate to this service; the address of the office conducting the service and location of primary Carrier operations; and the names of the persons who will be authorized to make representations for

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the Carrier, their titles, addresses, telephone numbers and e-mail addresses. An authorized official of the Carrier must sign the cover letter.

**Table of Contents:**

The table of contents must include a clear identification of the material by section and by page number.

**Section A – Experience and Capacity:**

This section must include a brief Carrier profile, which includes a history of the proposing firm, the proposing firm's strategic vision, strengths, and weaknesses and an organizational chart that relates to functions pertinent to this Agreement. Provide a statement of qualifications that indicates the proposing firm's professional credentials and experience in providing Group Dental and Vision Care insurance and reflects your firm's capability, integrity, and reliability.

Include information regarding the length of time and depth of experience in providing Group Voluntary Dental and Vision Care insurance in Florida, particularly to local government agencies, and in implementing similar programs. Indicate the number of employer accounts currently serviced, the number of active and retired employees covered, number of dependents covered, and the types of plan designs.

Provide a synopsis regarding the proposing firm's staffing and managerial resources. Include a biography of the dedicated account manager, on-site representative, and other personnel key to the Agreement to include what functions each will serve in the accomplishment of work and their experience and professional background. Supply names and experience of key persons involved in plan design and implementation.

**Section B – Plan Design & Value Added Services:**

Group Voluntary Dental and Group Voluntary Vision:  
Preferred plans will closely duplicate the current plan(s). Therefore, please provide plan benefits similar to the current Humana plans (See Plan Summaries in Attachments 3 and 4.

Other Plans:

NCSB will consider plan alternates that may depart from the current design but would enhance benefits and/or reduce rates. However, proposals should MATCH the current benefit levels of each plan option with deviations clearly indicated in the proposal. NCSB will compare benefits, pricing, and networks to determine which Carrier may be the most competitive compared to the current plans. NCSB reserves the right to accept or reject any proposal.

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NCSB also reserves the right to negotiate with the Carrier that best meets the employees and NCSB's needs as determined by the Insurance Committee, Superintendent and Board.

**Section C – Plan Administration and Services:**

In this section include a narrative of how the proposing firm plans to administer the Agreement on a day-to-day basis. Provide a projected schedule/time-line for implementation of the Plan within 14 calendar days after execution of the Agreement with estimated time to complete each task in the implementation process. Designate which tasks are the responsibility of NCSB and which are those of the Carrier.

Based on your past experiences, discuss any potential problems or difficulties that may inhibit implementation and Plan administration and provide possible resolutions to each. Additionally, provide disclosure of any potential conflicts of interest in administering the Agreement due to any other clients, affiliations, or partnerships. Include the locations of home and/or branch offices that will serve NCSB and its members.

The claims filing procedure is to be satisfactory and acceptable to NCSB, as evidenced by the responses in the proposal worksheet.

Carrier shall provide a copy of the guidelines and implementation procedures used to ensure claims are processed timely and accurately.

**Section D – Financial Stability and Carrier Viability:**

In this section please provide a summary of proposing firm's financial strength, trends in revenues and financial stability. Include a copy of proposing firm's most recent financial statement and a historical financial industry ranking. Provide verification of proposing firm's current status of acceptable industry ranking (i.e. Standard & Poor's, Dunn & Bradstreet, A.M. Best) covering all applicable affiliations and entities associated with the Plan. Include copies of the notes to your financial statements regarding any pending litigation, receivership, or bankruptcy.

Include a brief explanation of any pending changes in ownership of the Carrier's firm to include mergers, buyouts, or takeovers.

**Section E – Acceptance of Terms, Conditions, Specifications/Other Requirements:**

In this section, list any exceptions to the terms, conditions, specifications, and other requirements listed in this RFP. Carrier must reference the RFP section where exception is taken, provide a description of the exception, and the proposed alternative, if any. All terms, conditions, specifications, and

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requirements for the RFP shall be deemed accepted by Carrier unless the exception is deemed permissible in accordance with this Section E.

**Section F – Plan Cost:**

This section must contain complete, detailed information regarding plan costs. Include a cost proposal supported by data adequate to establish the reasonableness of the proposed charges for the service rendered. Proposals for services shall include disclosure of all initial and recurring costs to NCSB and/or its members. Proposals are to include broker commissions. Costs listed in Section F must be all inclusive. No other costs, not clearly outlined in this Section and specifically agreed to by NCSB, will be allowed.

**Section G – Benefits Summaries:**

This section should include complete benefit summaries.

**Section H – Insurance Questionnaires/Additional Data:**

- Group Voluntary Dental Questionnaire: This section should include a completed copy of the Group Voluntary Dental Insurance Questionnaire noted as Appendix A. (Electronic Appendix must be completed)
- Group Voluntary Vision Insurance Questionnaire: This section should include a completed copy of the Group Voluntary Vision Insurance Questionnaire noted as Appendix B. (Electronic Appendix must be completed)
- Dental Codes Allowance: This section should include a completed copy of in-network and UCR/MAC allowance in Appendix C. (Electronic Only)
- Top 50 Network Providers: This section provides a network indicator based on utilization in Appendix D. (Electronic Only)

**Section I – Carrier Proposal Attachments:**

- Sample contract and SPD for each plan proposed
- Sample copies of enrollment materials to be distributed to employees for each plan proposed
- Sample copies of claim forms for each plan proposed
- Copy of sample claim reports for each plan proposed

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APPENDIX A

Group Voluntary Group Dental Questionnaire

(An Excel Document is Provided as an Attachment for Responses)

Carrier Name: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Contact Title: \_\_\_\_\_

Contact E-mail: \_\_\_\_\_

Telephone: \_\_\_\_\_

Fax: \_\_\_\_\_

Please provide the following:

1. Plan design and rate proposal (Match current plans as outlined)
2. Completed Dental Provider Match (must be submitted in Excel – do not reformat or re-sort the data – Appendix D)
3. Completed ADA Code Allowance Comparison (must be submitted in Excel – do not reformat or re-sort the data – Appendix F)
4. Completed Questionnaire (In order provided)
5. References – Please provide three references of similarly situated groups. Please include business name, contact name, contact title, contact phone, and contact email.

Questionnaire

1. Will all presently insured employees, retirees and dependents be covered whether at work, disabled or otherwise on approved absence on the effective date of coverage?
2. Provide a full explanation of your definition of “actively at work” to assist the NCSB in determining that all persons will be covered by the new plan on the effective date or upon their return to active employment.
3. Will retirees' eligible dependents be offered the same insurance plan that is offered to NCSB's current employees throughout the eligible dependents' lifetime?
4. Are you willing to aggressively contract with dentists currently used by NCSB employees, both during implementation and on an ongoing basis?
5. Are the reports available via internet for client access? Can NCSB perform real time online eligibility updates, view status of claims/ EOBs/ claim checks and run eligibility reports?
  - a. Can they be imported into Microsoft Excel?

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6. Are you able to provide NCSB with monthly reports? Please describe the monthly reports available.
7. How do you generally distribute benefit contract booklets to employees? (i.e.; Mail to their homes, etc.)
8. Does your Carrier provide representatives to assist with open enrollment (16 schools and 8 support locations)?
9. Please describe, in detail, the billing options that are available to this client.
10. How often are ID cards generated (annually, plan changes, etc.)?
11. NCSB requires that you provide year-end financial information and renewal rates and fees 120 days prior to the policy anniversary date.
12. Will you provide all service agreements, contracts, amendments, reports, and claims data?
13. Do you provide one main contact for the daily administrative needs of this plan?
14. Will you provide a designated billing and eligibility representative?
15. Please indicate the location of customer service center and hours of availability. Are customer service calls documented (summarized or verbatim)?
16. Do customer service representatives have authority to adjust a claim during a call?
17. Will our client be assigned a designated claims team?
18. How long do you maintain claims history?
19. What is the average percentage of claims submitted electronically?
20. What is the average percentage of all claims audited?
21. Is your Carrier's claim processing system fully automated for in-network and out-of-network claims?
22. Please describe a typical claim transaction. Include the name of your system.
23. What is the waiting period for a new hire enrolling into any of the Group Voluntary dental insurance plans? Also, specifically for:
  - a. For "basic" services, for "major" services, for any other services?
24. What are the pre-existing limitations on all proposed dental plans?
25. Is there a discount program available for other services not covered under plan, such as orthodontia?
26. What R&C percentile is typically used for claim payment?
27. Must ADA codes be entered for claims to be adjudicated?
28. How are denials handled?
29. What are your client retention statistics for each of the last three years?
30. Please outline the coverage for implants included in your proposal.
31. Describe transition of coverage for members currently undergoing a dental treatment plan such as bridges, crowns, and orthodontics.
32. Please outline if periodontics and endodontic services are included as basic or major services in your proposal.
33. Please describe all value-added services.
34. Please provide your current AM Best Rating.

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APPENDIX B

Group Voluntary Group Vision Questionnaire

(An Excel document is Provided as an Attachment for Responses)

Carrier Name: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Contact Title: \_\_\_\_\_

Contact E-mail: \_\_\_\_\_

Telephone: \_\_\_\_\_

Fax: \_\_\_\_\_

Please provide the following:

1. Plan Design and rate proposal (Match current plans as outlined)
2. Completed Provider Match (must be submitted in Excel – do not reformat or re-sort the data – Appendix D)
3. Completed Questionnaire (In order provided)
4. References – Please provide three references of similarly situated groups. Please include business name, contact name, contact title, contact phone, and contact email.

Questionnaire

1. What key attributes distinguish your organization from the competition?
2. Describe the process/procedures members must follow to access routine vision care in your network.
3. Describe the coverage available under your proposed plan.
4. Do members receive better pricing on a specialized frame selection or based on the type of provider they choose?
5. Will you issue and mail ID cards to all employees?
6. How do you generally distribute benefit contract booklets to employees (i.e. Mail to their homes, etc.)?
7. Do you provide one main contact for the daily administrative needs of this plan?
8. Will you provide a designated billing and eligibility representative?
9. Please indicate the location of customer service center and hours of availability. Are customer service calls documented (summarized or verbatim)?
10. Do customer service representatives have authority to adjust a claim during a call?

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11. Does your Carrier provide representatives to assist with open enrollment (16 schools and 8 support locations)?
12. Please describe, in detail, the billing options that are available to this client.
13. Describe the financial condition of your Company. Provide AM Best rating.
14. What standard reports are available and how frequently (monthly/quarterly)? Are there additional costs associated with any of these reports?
15. Describe the structure, composition, and size of your network in Nassau and surrounding Counties.
16. Do you include retailers such as JC Penney, Sears Optical, and Pearle Vision, Target, etc. in your network?