

#	Question	Answer
1	How do I download the State of Alabama RFP?	A copy of the RFP can be found at: <a href="https://www.alseib.org/Information/ITBRFP.aspx">https://www.alseib.org/Information/ITBRFP.aspx</a> .
2	Is the VIP Plan a COBRA solution?	No.
3	If no, is the State of Alabama looking for a full COBRA solution or an FSA COBRA offering?	FSA/HRA administration for people on COBRA.
4	Can the hard copy of the RFP be mailed after the 4/14 digital submission with delivery of 4/16 or does it need to be received by 4/14?	Yes.
5	Can you please provide plan documentation for the VIP plan flow referenced in Exhibit 2?	Please expand on your question as we do not understand your request.
6	Please provide plan documentation (benefits guides, SPDs) for each plan that is in the scope of this bid.	Exhibit 1 has links to the plan documentation for the FSA and HSA plans. Since FEBB is essentially a pass-through for the VIP programs, they do not maintain any plan documentation for all of those different programs.
7	Is COBRA Administration services part of this RFP for all COBRA eligible plans or just for the FSA and HRA?	COBRA administration services are for FSA and HRA only.
8	Our TPA services do not include Voluntary Insurance, is the State looking for one TPA for all plans including VIP or is the State willing to work with a separate TPA for HRA and FSA only?	While one TPA is preferred, the FEBB is willing to work with a separate TPA for HRA and FSA only.
9	The RFP requests that the Proposer submit two (2) hard copy of the proposal and one electronic pdf on a USB drive. For security reasons from our parent company employee laptops are not equipped to create USB drive content. Is this a firm requirement? Will the lack of the USB eliminate our proposal from consideration?	Since the electronic version of the proposal is to be the redacted version, we will work with the proposer to provide another electronic means to receive the redacted proposal if necessary.
10	<i>RFP Section 1.1:</i> Can you provide a link to the current administrative services contract(s) for HRA, HCRA, DCRA?	The State elects to not provide this information at this time.
11	<i>RFP Section 1.4:</i> Are there any deficiencies now or pain points to mitigate?	<ul style="list-style-type: none"> <li>- Access and ability to generate adhoc reports</li> <li>- Allowing both debit cards and auto-reimbursement</li> <li>- Ease of substantiation</li> </ul>
12	<i>RFP Section 1.19:</i> What are the top five call-drivers?	The top call-driver is substantiation questions

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13	<i>RFP Section 2.4:</i> Can you confirm COBRA is requested only for the HCRA?	COBRA is requested for FSA and HRA.
14	<i>RFP Section 4.1:</i> As an independent TPA, our firm is not required to be licensed. Is there anything needed in lieu of this?	Please provide a statement confirming the TPA has been in business as a TPA providing services similar to those requested for 5 or more years.
15	<i>RFP Section 6.6.8:</i> To what degree will the Proposer tailor the various standard correspondences, including those generated through IT interfaces, to meet FEBB's needs and style of communication? Can you provide more specifics as to what is needed?	FEBB is looking to gage the proposer's ability to customize logo/design of correspondence, language, images, etc.
16	<i>RFP Section 6.6.9:</i> Can you confirm that the current debit card processing is compliant with IRS regulations?	Yes.
17	<i>RFP Section 6.6.9:</i> Are there any thresholds, sampling techniques, or other criteria used?	Unknown.
18	<i>RFP Section 6.6.10:</i> Are health plan carrier files in use now? If so, from what carriers and for what coverages?	Please refer to the SEIB/FEBB website at <a href="https://www.alseib.org">https://www.alseib.org</a> to see a list of current carriers.
19	<i>RFP Section 6.6.11:</i> Can you provide more information regarding the most common carrier names? Is there a process in place now for this?	Please refer to the SEIB/FEBB website at <a href="https://www.alseib.org">https://www.alseib.org</a> to see a list of current carriers.
20	<i>RFP Section 6.6.21:</i> Is payroll centralized or decentralized? If decentralized, how many different payroll centers would we work with?	The State has a centralized payroll system.
21	<i>RFP Section 6.6.25:</i> Is dependent and beneficiary information maintained now?	Yes.
22	<i>RFP Section 6.6.25:</i> For compliance purposes, we maintain the minimum amount of data necessary in order to perform the work. Is this a requirement?	Yes.
23	<i>RFP Section 6.6.26:</i> How are employer contributions and employee pretax payroll deductions reported to the administrator now?	Via files from the State payroll system. The current file layouts are provided in Exhibit 4.
24	<i>RFP Section 6.6.31:</i> How and on what frequency are claims funded now?	Funds are maintained on deposit with the TPA and replenished weekly.
25	<i>RFP Section 6.8.2:</i> How are these data elements used now?	FEBB uses these elements to track benefit eligibility.

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26	<i>RFP Section 6.8.4:</i> What types of data files are sent daily now? And from what, or how many, sources?	Enrollment files may be sent daily from the State payroll system.
27	<i>RFP Section 6.13.1:</i> What is expected for new hire orientation? What is expected for open enrollment? Are there meetings with a presentation, benefit fair setting, etc.? If there are fairs, can you provide a sample schedule of dates/locations?	The proposer is expected to support these types of interactions with knowledgeable people and customized communications as requested. Given the current situation, it is unknown at this time how many and location of any presentations.
28	<i>RFP Section 6.14.1:</i> Please provide more detail regarding the “decentralization of the state agencies.” Can you provide a descriptive listing? What interaction will we have with each agency?	State agencies and their departments are spread across the state and a number of them have moved to more remote activities. Potential types of Interactions are outlined in the question.
29	<i>RFP Section Appendix B:</i> Since corporate seals are mostly obsolete, what should we provide in lieu of a seal?	Signature from authorized company representative is acceptable without the corporate seal.
30	<i>RFP Section Exhibit 1:</i> Does the HCRA still require prescriptions for OTC drugs and medicines?	No.

**# Question**

31 Who are the current VIP vendors?

**Answer**

Current VIP vendors include:  
American Amicable Life Ins Co  
AFLAC combo  
Alabama Benefits Inc  
AFLAC  
American General Life & Accident (ALLSTATE)  
American Heritage Life  
American Income Life  
American Public Life  
American National Insurance Co  
Blue Cross Blue Shield of Alabama  
Washington National  
Colonial Life & Accident  
Colorado Bankers  
Cobbs Allen & Hall (UNUM/Provident)  
Collateral Benefits (Southland Benefits)  
Central United Life Insurance Co  
Franklin Life  
Five Star Life Insurance Co  
Liberty Mutual  
Liberty National Insurance Co  
Life Insurance Company of Alabama  
Leaders Life  
Madison National Life  
MetLife (Auto & Home)  
Metlife  
National Prepaid Legal (Legal Shield)

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		National Security Insurance Bankers United Life Assurance (Trans America) National Teachers Association New York Life Ozark National Life Insurance Sunset Financial School of Math and Science Professional Insurance Co (HUMANA) Protective Life Insurance Co Fidelity Securities/State Emp Assoc State Life Insurance Co TransAmerica TrustMark United Teachers Association (CIGNA)
32	Are you willing to change vendors, products, and/or brokers associated with the VIP?	No.
33	Please confirm the vendors that provide elections imports and those that mail election data to the TPA.	Elections are communicated via state payroll.
34	How often does SEIBB provide a funding file for the HRA for contributions to be deposited into the HRA?	A funding file for HRA contributions is provided after each pay period.
35	<i>RFP Section 6.3.8:</i> Is the requirement for less than one (1) business day or less than two (2) business days?	Response is required in less than one (1) business day.
36	<i>RFP Section 2.4:</i> The TPA must provide FEBC with the following administration and recordkeeping services specifically for continuation coverage under COBRA for the Program. Is the FEBC soliciting COBRA administration services only for FSA and HRA or all COBRA-eligible plans including group health, dental, vision, etc.?	Only FSA and HRA.
37	Is 32,000 the total number of employees or benefit eligible employees? a. if benefit eligible, what is the total number of employees?	Total number of employees.

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38	What is the HRA plan design? What is eligible under the HRA? How much is contributed? Is there a threshold that must be met before reimbursement is made?	Please refer to Question #6.
39	Who are the incumbents today?	Information is already included in the RFP.
40	What are the current admin rates?	The State elects to not provide this information at this time.
41	Who else is included in the marketing?	The State elects to not provide this information at this time.
42	What else is the state marketing (HRIS, carriers, etc.)?	The State elects to not provide this information at this time.
43	What is the likelihood the state will move away from the incumbent?	This procurement is open to all qualified vendors.
44	COBRA is mentioned in the RFP, is COBRA administration requested for this quote? If so, please provide the number of covered lives and turnover percentage.	Please refer to Question #13.
45	Are there any additional products the state would like quoted (HSA, Commuter, etc.)?	No.
46	HRIS/Ben admin vendor?	The State elects to not provide this information at this time.
47	Carriers?	Please refer to the SEIB/FEBB website at <a href="https://www.alseib.org">https://www.alseib.org</a> to see a list of current carriers and to Question #31.
48	Are individuals enrolled in the HRA and FSA? How many total employees are enrolled in both?	Please refer to the RFP and information contained therein.
49	Number of Dependent Care FSA participants also enrolled in the healthcare FSA?	Please refer to the RFP and information contained therein.
50	How long as the state been with their current vendor?	The State elects to not provide this information at this time.
51	Is it possible to have a pre-proposal call prior to submission of the proposals?	No.
52	Due to the global pandemic, proposing vendor requests to only submit electronic copies of the proposal. Is this possible?	No. We will require a signed, hard copy of the proposal from the awarded vendor.

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53	What does open enrollment look like for participants every year? Is the proposing vendor expected to assist with any open enrollment on-site meetings or virtual events? What is required?	Please refer to Question #27.
54	Is the state requiring custom educational materials?	The State desires to know the extent of customization available from the proposer.
55	Is the state expecting any customizations within the online account?	The State desires to know the extent of customization available from the proposer.
56	Please confirm the type of data that will be transmitted to the Proposer's system daily (e.g., employee indicative and employment data, payroll deductions withheld, other).	Employee indicative data.
57	Please confirm the number of orientation and open enrollment programs for which support is requested (virtual, onsite, or both).	Please refer to Question #27.
58	Would the FEBB consider electronic enrollment submission only in light of the current COVID-19 pandemic?	This can be discussed with the awarded vendor.
59	Please confirm the benefit plans included in the scope of COBRA Administration (e.g., HCRA and/or HRA only).	Please refer to Question #7.
60	Please describe how HRA-eligible amounts are structured (e.g., flat dollar based on coverage tier, annually allocated, etc.).	Please refer to Question #6.
61	With respect to the VIP process flow, does this RFP cover the role of the vendor or TPA?	TPA.
62	Please confirm if the box stating "TPA determines pre-tax and post-tax deductibles" should read "deductions" rather than "deductibles."	Confirmed.
63	Please supply the enrollment data file layout specific to HRA administration, as the layout supplied in Exhibit 4 appears to address FSA and HSA only.	The enrollment data file layout for HRA is essentially the same as the layout for FSA and HSA.
64	Please confirm how employee indicative data and employment status data will be provided to support the administration of benefits (e.g., address).	This information has historically been provided via the enrollment file. If there is different employee indicative data required by the proposer, that can be discussed upon award.

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65	Please confirm how dependent data will be provided to support the administration of claims (e.g., I have an eligible spouse).	This information has historically been provided via the enrollment file. If there is different employee indicative data required by the proposer, that can be discussed upon award.
66	Are you open to having the selected FSA vendor provide the enrollment support at Annual Enrollment and ongoing for new hires and qualifying events for FSAs this year or in future years?	This can be discussed with the awarded vendor.
67	How many FSA participants' cards are currently inactive due to over payment?	Unknown.
68	If available, please supply the number of phone calls the current vendor for FSA/HRA has taken from State of Alabama FSA/HRA Participants for 2020 and 2019.	Cannot be provided at this time.
69	Do you have the current auto substantiation rate for the Healthcare FSA Card?	No.
70	Regarding quarterly statements, are you open to the vendor sending these electronically instead of via hardcopy mail?	Yes, if the participant agrees.
71	In Exhibit 2 (VIP Plan Monthly Flowchart), please expand upon the requirement for 'TPA updates voice response computer/website.' What system is being updated? Please describe the expectations of the TPA.	The updates would be to the TPA-maintained voice response system/webiste.
72	In Exhibit 2 (DCRA & HCRA Monthly Flowcharts), please expand upon the requirement for 'TPA updates website/voice response computer.' What system is being updated? Please describe the expectations of the TPA.	The updates would be to the TPA-maintained voice response system/webiste.
73	How does the FEBB presently deliver these services to its employees? Does it administer the work itself or use an outside TPA?	FEBB currently has one TPA that administers the FSA/HRA programs and one TPA that administers the VIP program.
74	If the FEBB presently uses an outside TPA, would you please share the name of the firm and the present in-force rate structure?	Please refer to Questions #39 and #40.

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75	If the FEBB presently uses an outside TPA, does it seek a better service experience, pricing, both, or is the city satisfied with its present arrangement, but need to fulfill a statutory or other legislative obligation to solicit periodic bids, i.e. perform a “market check?”	Please refer to RFP Sections 1.4 and 1.21 for FEBB's objectives and the evaluation criteria for this RFP.
76	Would you please share the amendments, if any, to this RFP circulated since its release?	There have not been any amendments to the RFP.
77	<i>RFP Section 5:</i> Can a reference which meets more than one of the criteria of 5.1-5.3 be used to meet the requirement, or must all 15 references be unique?	The same reference can be used to meet 5.1 - 5.3.
78	<i>RFP Section 6.6.21:</i> Please provide more detail on the payroll system currently in use by the State.	The payroll system currently in use by the State is a legacy proprietary system owned by the State of Alabama.
79	<i>RFP Sections 3.1-3.2:</i> Are electronic signatures sufficient for the hard copies or must these be ink signatures?	Electronic signatures are sufficient.
80	<i>RFP Section 1.6:</i> Is the hard copy due date/time the same as the due date for submission through ProposalTech?	Please refer to Question #4.
81	What is the PPM rate for FSA/HRA administration rate with the current incumbent vendor?	The State elects to not provide this information at this time.
82	<i>RFP Section 2.4:</i> What vendor is providing COBRA administration currently, and what is the current cost to the State for this service?	Please refer to Question #40.
83	Has the State identified any specific goals for this procurement?	Please refer to Question #75.