



REQUEST FOR PROPOSAL

Dental and Vision Plans for
Franklin County, Virginia

RFP Issue Date: January 17, 2023

Proposal Due Date: January 31, 2023

I. Purpose and Background:

The purpose of this Request for Proposal (RFP) is to solicit sealed Dental and Vision Proposals for Franklin County to establish a contract(s) through competitive negotiations associated with providing a group Dental and Vision Program to the employees, dependents, COBRA participants and pre-65 retirees of Franklin County.

Franklin County has selected USI Insurance Services, LLC as the Dental and Vision Programs Consultant. USI will be assisting the County with this RFP process. Franklin County is requesting competitive bids for:

1. Dental Benefit Administration
2. Vision Benefit Administration

Dental Benefit Administration

The County offers a plan to employees working at least 30 hours per week. Part-time employees, regularly working 20-29 hours per week, may participate in the County dental program at full premium cost. After 5 years of service, part-time employees will receive a reduction in the monthly premium rates. Eligible dependents of employees are eligible for the program. This is a fully insured program administered by Delta Dental of Virginia.

Vision Benefit Administration

The County offers a plan to employees working at least 30 hours per week, additionally part-time employees, regularly working 20-29 hours per week, may participate in the County vision program at full premium cost. Eligible dependents of employees are eligible for the program. This is a fully insured program administered by EyeMed.

II. Scope of Work

Offerors must demonstrate that they have the resources and capability to provide the services as described herein. All offerors shall submit documentation with their proposal indicating compliance with the minimum services to be performed:

- A. Provide and/or make available necessary, appropriate, and high-quality dental and vision benefits.
- B. Provide high quality, efficient program administration and services including but not limited to:
 1. Maintaining central claims and membership files for each covered member (including the identification number or other identifying number, dates of coverage, type of coverage, etc.) for each covered member.
 2. Maintaining payment records.
 3. Provide state-of-the-art data tracking and claims payment services.
 4. Provide claims, enrollment, and utilization information for dental and vision at a level of detail that will allow for the identification of the true cost drivers of the plan. Include normative data in conjunction with group-specific data.

5. Provide ID Cards directly to members throughout the contract period.
 6. Provide identification cards directly to all covered members prior to the effective date of the program (July 1, 2023).
 7. Meet with the appropriate Employer's management staff(s) within fifteen (15) days after the contract award date to present the proposed communication materials, and to jointly establish a preliminary implementation plan and open enrollment program and schedule.
 8. Provide finalized contract to the County for review in a timely manner.
- C. Offeror shall provide responsive and effective customer service for members related to billing, eligibility, and claims issues. The County requests that the Offeror's customer service representatives respond to questions and resolve issues/problems directly with members rather than referring the members back to the County.
- D. Furnish an electronic copy to each enrolled employee and retiree a benefit booklet (evidence of coverage) outlining and defining all covered services, limitations and exclusions, schedule of benefits, and other plan information requirements. Address your ability to provide one (1) copy to the County on a timely basis, but not later than July 1, 2023. The County will review and approve booklets prior to distribution.
- E. Furnish sufficient copies of a Summary of Benefits for each eligible employee during open enrollment periods. Identify any costs to the County.
- F. Maintain complete and total compliance with the HIPAA legislation as it pertains to Private Health Information.
- G. Agree to release all pertinent data related to the administration and management of the dental and vision program under the Business Associate Agreement to Franklin County and USI Insurance Services.
- H. Employee identification numbers shall be created to be used as unique identifiers; social security numbers shall not be used.
- I. Each February 1st prior to the annual contract effective date, Franklin County and their consultant, a complete detailed underwriting analysis renewal. As required, provide Franklin County with the renewal for budget purposes.
- J. Provide Franklin County and their Consultant with a detailed annual accounting showing the expenditure of all funds. Enrollment, premium, claims and expenses must be tracked for the Franklin County
- K. Provide a single point of contact responsible for quality control, resolving problems, and expediting services related to the overall performance of the contract.

L. Offeror shall provide administrative procedures manual to Franklin County to be used to administer the program, including necessary forms and instructions. This should be delivered no later than 15 days after the award of the contract.

M. Provide a systematic procedure for appeal of claims.

N. Offeror will provide meaningful reports to the County to identify utilization patterns, trends, etc. Please include sample reports with your proposal.

III. Specific Proposal Content

Statement of Interest/General Qualifications: A statement of interest and general description of the qualifications, capabilities, and organization of the offeror. Offerors must have a demonstrated record of working with localities or other comparable entities completing studies of a similar nature.

Dental Benefit Administration

Franklin County offers a plan option to employees and dependents. This is a fully insured program administered by Delta Dental of Virginia. Please match the benefits as closely as possible as illustrated below. The County is considering changing their rate tier structure. Please provide rates for the current four tier structure and five tier. Additionally, please provide pricing impact to the rates for the following options.

- cost to provide implant coverage.
- increase maximum to \$2,000
- increase the maximum to \$2,500
- impact to include coverage for adult orthodontia.

Benefits	What the plan pays		
	In-Network PPO (Preferred)	In-Network Premier	Out-of-Network (plus you may be balance billed)
Deductible - Individual		\$50	
Deductible - Family		\$150	
Deductible Waived for Preventive		Yes	
Individual Calendar Year Plan Maximum		\$1,500	
Diagnostic and Preventive Services	In-Network PPO (Preferred)	In-Network Premier	Out-of-Network

Oral Exams and Cleanings (twice in 12 months)	100%	100%	100%
Bitewing X-Rays (once every 12 months)	100%	100%	100%
Panelipse X-Rays (once in a 5-year period)	100%	100%	100%
Topical Fluoride Treatment for children under age 19 (twice in 12 months)	100%	100%	100%
Space Maintainers for children under age 14	100%	100%	100%
Sealants for children under age 16, on permanent teeth	100%	100%	100%
Basic Services	In-Network PPO (Preferred)	In-Network Premier	Out-of-Network
Oral Surgery	80%	80%	80%
Fillings	80%	80%	80%
Endodontic Treatment	80%	80%	80%
Periodontic Treatment	80%	80%	80%
Denture Repair, Recementation of Crowns, Bridges and Dentures)	80%	80%	80%
Major Services	In-Network PPO (Preferred)	In-Network Premier	Out-of-Network
Crowns, Jackets and Cast Restorations	50%	50%	50%
Prosthodontics (Bridges, Dentures)	50%	50%	50%
Orthodontia Services	In-Network PPO (Preferred)	In-Network Premier	Out-of-Network
Orthodontia for children under age 19	50% (Up to age 19)		
Orthodontia Lifetime Maximum	\$1,000		

Tier	Employer Monthly Cost	Employee Monthly Cost	Total Monthly Premium
Employee Only	\$20.84	\$16.36	\$37.20
Employee/Child	30.27	27.93	58.20
Employee/Spouse	31.22	28.82	60.04

Employee/Children or Family	59.40	54.84	114.24
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Dental Plan Premiums:

Vision Benefit Administration

Franklin County offers a plan to employees and dependents. This is a fully insured program administered by EyeMed. Please match the benefits as closely as possible. This is 100% voluntary coverage. Also provide an alternative option to increase the frames allowance to 12 months.

	In-network amount that you pay	Out-of-network reimbursement
Copay		
<i>Routine Exams (once every 12 months)</i>	\$0 copay	Up to \$40
Vision Materials		
<i>Frame Copay (once every 24 months)</i>	\$0 copay, \$175 allowance; 80% of charge over \$175	Up to \$122.50
<i>Lenses (once every 12 months)</i>	<i>Varies by type of lens</i> single \$0 copay bifocal \$0 copay trifocal \$0 copay standard progressive \$65 copay premium progressive \$85 to \$110 copay	Up to \$70, depending on type of lens
<i>Lens Options</i>	<i>(added to base price of lens)</i> UV treatment \$0 copay tint \$0 copay plastic scratch coating \$0 copay standard polycarbonate \$40 copay anti-reflective coating \$45 to \$68 copay photochromic/transitions \$75 polarized 20% off retail price other add-ons and services 20% off retail price	Up to \$12, depending on option
<i>Contacts Covered in lieu of frames</i>	Conventional \$0 copay, \$175 allowance; 15% off retail price over \$175 disposable \$0 copay, \$175 allowance; plus balance over \$175 medically necessary \$0 copay	Up to \$175 for conventional & disposable up to \$210 for medically necessary
Vision Plan Premiums by Tier	Employee Monthly Cost	
<i>Employee</i>	\$7.80	
<i>Employee & Child(ren)</i>	\$15.59	
<i>Employee & Spouse</i>	\$14.81	
<i>Employee & Spouse & Child(ren) (Family)</i>	\$22.92	

1. Proposal Requirements

In order to be considered for selection, Offerors should submit a complete response to this RFP.

Proposal Delivery Methods:

Preferred – (5) Original hard copies and (1) Electronic copy (CD, DVD, or removable drive) of each proposal must be submitted to the County by the due date and time.

Karen Brown
Franklin County
1255 Franklin Street, Suite 111
Rocky Mount, VA 24151

Any proposals received at the specified location after the deadline will not be considered and shall be returned unopened. Additionally, please also submit one hard copy and one electronic copy to Heather Dillard, at:

USI Insurance Services
4840 Cox Rd., Suite 150
Glen Allen, VA 23060
heather.dillard@usi.com

It is the Offeror's responsibility to ensure that proposal packages are received by the time and date indicated at the appropriate location. Proposals submitted elsewhere, including to other County buildings, will not be accepted.

2. Proposal Preparation

An authorized representative of the Offeror must sign any submitted proposal. All required information should be submitted. If an Offeror fails to submit all information requested, the purchasing agency may require prompt submission of missing information after the receipt of proposal. Failure to submit all required information may result in a lowered evaluation score of the proposal. Mandatory requirements are those required by law or regulation or are such that they cannot be waived and are not subject to negotiation.

Proposals should be prepared simply and economically, providing a straightforward, concise description of capabilities to satisfy the requirements of the RFP. The Offeror is responsible for all costs of proposal preparation. The County is not liable for any costs incurred in preparing a response to the RFP. Emphasis should be placed on completeness and clarity of content.

Proposals should be organized in the order in which the requirements are presented in the RFP. The proposal should contain a table of contents which cross-references the RFP requirements.

Oral Presentation: Offerors who submit a proposal in response to this RFP may be required to give an oral presentation of their proposal to the agency. This provides an opportunity for the offeror to clarify or elaborate on the proposal. This is a fact finding and explanation session only and does not include negotiation. The issuing agency will schedule the time and location of these presentations. Oral presentations are an option of the purchasing agency and may or may not be conducted.

3. Clarification of Terms

If any prospective Offeror has questions about the specifications or other solicitation documents, the prospective Offeror should contact the Finance Manager by the date indicated on the face of the solicitation. All inquiries must be submitted in writing to Karen Brown, via email, at karen.brown@franklincountyva.gov . Please include the RFP number and/or title in the subject line of the message.

Any revisions to the solicitation will be made only by addendum issued by the Finance Manager and will be posted on the County's website, www.franklincountyva.gov/bids.aspx. No other notification will be made.

4. Proprietary Information

All records pertaining to this procurement are open to inspection by the public under the Virginia Freedom of Information Act unless specifically exempted under Virginia Code § 2.2-4342. If you want portions of your proposal to be confidential, you must comply with § 2.2-4342(F), which requires that you (i) specifically invoke the protections of § 2.2-4342(F) before or upon submission of the data, (ii) identify the specific data to be protected, and (iii) state the reasons why protection is necessary. You cannot mark pricing information as confidential. If the County cannot tell which specific parts of the proposal are marked as confidential, if the entire proposal is marked as confidential, or if you do not completely comply with § 2.2-4342(F), the entire proposal is public information and the County will release it in response to a valid records request, in accordance with the timelines specified in § 2.2-4342(D).

The classification of the entire proposal document and/or pricing information as proprietary or trade secrets is not acceptable.

5. Specific Proposal Submission Instructions

Proposals should be as thorough and detailed as possible so that the Proposal Evaluation Team can properly evaluate the Offeror's capabilities to provide the required services. Offerors are strongly advised to provide a model for the County's evaluation purposes that represents their solution to all requirements depicted in the RFP, and which is complete, comprehensive, simple and easy to understand. Offerors are required to submit the following items, separated by tabs within the proposal and in sequential order corresponding to the related sections of this RFP:

TAB 1: RFP and Addenda

- The complete RFP with attachments signed and filled out as required. Also, include an original signed copy of any future addenda to this RFP that may be issued.

TAB 2: Qualifications

Describe your firm's background, experience, and qualification related to this type of contract that should include, but not be limited to, the following:

- Professional competence of carrier and key personnel
- Resumes of key personnel

TAB 3: Implementation

Describe your company's capability to respond to the County's needs including the following:

- Implementation timeline
- Employee Communication Materials

TAB 4: Product, Cost and Guarantees

- Product descriptions
- Pricing
- Attachment B-Questionnaire

TAB 5: Appendices, Data and Other Submissions

- Sample Reporting
- Include any other appendices, data and other information necessary to support your proposal.

IV. Evaluation Criteria and Selection Process:

Offerors will be evaluated for selection based on those most qualified to meet the requirements of the Request for Proposal.

1. Plan of Benefits
2. Provider Network (where applicable)
4. Administrative Capabilities
5. Cost and Cost Guarantees
6. Offeror’s Credentials
7. Quality of Written Proposal, Oral Interview, and Overall Responsiveness of Offeror

Franklin County will use a scoring system when evaluating selection criteria.

Proposal Scoring. The following numerical scale will be used to evaluate the proposal:

- Exceptional (5): The submission exceeds expectations, excellent probability of success and in achieving all objectives. Very innovative.
- Good (4): Very good probability of success. Achieves all objectives in reasonable fashion.
- Acceptable (3): Has reasonable probability of success. Some objectives may not be met.
- Poor (2): Falls short of expectations and has a low probability of success.
- Unacceptable (1): Submission fails to meet requirements and the approach has no probability of success.

Major criteria to be considered in the evaluation may include, but shall not necessarily be limited to the following criteria:

Criteria:	Maximum Points:
Provider Network	35
Plan of Benefits & Administrative Capabilities	25
Offeror’s Credentials	5
Quality of Proposal, Oral Interview and Responsiveness of Offeror	5
Cost and Cost Guarantees	30
Total Base Points Available	100

VI. Term of Contract

The initial term of the contract will be for 12 months with the option of 4 additional one-year periods.

VII. RFP & Project Timeline Details

The schedule associated with this RFP is as follows:

Description:	Date:
RFP Issued	January 17, 2023
Proposals Due	January 31, 2023
Finalist Interviews	March 6, 2023
Decision to award announcement	April 1, 2023
Implementation of program, development of open enrollment communications	April – June 2023
Coverage effective date	July 1, 2023

VIII. Questions and Additional Information

- Questions or requests for additional information and clarifications should be addressed to: Pat Barnes, Human Resources Analyst, pat.barnes@franklincountyva.gov.

VII. General Provisions

A. ANTI-DISCRIMINATION: By submitting a proposal, the offeror represents and warrants to Franklin County, Virginia that it will conform to the provisions of the Federal Civil Rights Act of 1964, as amended, the Virginia Fair Employment Contracting Act of 1975, as amended, where applicable, the Virginians with Disabilities Act, the Americans With Disabilities Act, Section 2.2-4311 of the Virginia Public Procurement Act (VPPA), and all other applicable federal, state and local anti-discrimination laws, codes, rules, and regulations. Without limiting the foregoing, during the performance of this contract, the offeror agrees as follows:

1. The offeror will not discriminate against any employee or applicant for employment because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by state or federal law relating to discrimination in employment, except where there is a bona fide occupational qualification reasonably necessary to the normal operation of the offeror. The offeror agrees to post in conspicuous places, available to employees, notices setting forth the provisions of this nondiscrimination clause.
2. The offeror, in all solicitations or advertisements for employees placed by or on behalf of the offeror, will state that such offeror is an equal opportunity employer.
3. Notices, advertisements and solicitations placed in accordance with federal law, rule or regulation shall be deemed sufficient for the purpose of meeting these requirements.

4. The offeror will include the provisions of the above 1, 2 and 3 in every subcontractor or purchase order over \$10,000 in connection with this RFP, so that the provisions will be binding upon each subcontractor or vendor.

B. **DRUG-FREE WORKPLACE:** During the performance of the contract, the offeror agrees to (i) comply with the drug-free workplace provisions of Virginia Code 2.2-4312; (ii) provide a drug-free workplace for the offeror's employees; (iii) post in conspicuous places, available to employees, a statement notifying employees that the unlawful manufacture, sale, distribution, dispensation, possession, or use of a controlled substance is prohibited in the offeror's workplace and specifying the actions that will be taken against employees for violations of such prohibition; (iv) state in all advertisements or solicitations for employees that the offeror maintains a drug-free workplace; and (v) include the provisions of the foregoing clauses in every subcontract or purchase order of over \$10,000 in connection with this RFP, so that the provisions will be binding upon each subcontractor or vendor.

C. **IMMIGRATION REFORM AND CONTROL ACT OF 1986:** By submitting its proposal, the offeror represents and warrants that it does not and will not during the performance of this contract employ illegal alien workers or otherwise violate the provisions of the federal Immigration Reform and Control Act of 1986.

D. **APPLICABLE LAWS AND COURTS:** This solicitation and any resulting contract shall be governed in all respects by the laws of the Commonwealth of Virginia and any litigation with respect thereto shall be brought in a court of appropriate jurisdiction in Franklin County, Virginia. The offeror shall comply with all applicable federal, state and local laws, codes, rules and regulations.

E. **ETHICS IN PUBLIC CONTRACTING:** By submitting their proposals, the offeror represents and warrants that its proposal is made without collusion or fraud and that it has not offered or received any kickbacks or inducements from any other offeror, supplier, or subcontractor in connection with their proposal, and that it has not conferred on any public employee having official responsibility for this procurement transaction any payment, loan, subscription, advance, deposit of money, services or anything of more than nominal value, present or promised, unless consideration of substantially equal or greater value was exchanged. Furthermore, the provisions, requirements, and prohibitions contained in Sections 2.2-4367 through 2.2-4377 of the Virginia Code, pertaining to bidders, offerors, contracts, and subcontractors, are applicable to this RFP and any resulting contract, as are the provisions, requirements, and prohibitions contained in Sections 2.2-3100 through 2.2-3131 of the Virginia Code.

F. **QUALIFICATIONS OF OFFEROR:** Franklin County may make such reasonable investigations as deemed proper and necessary to determine the ability of the offeror to provide the services/furnish the goods as required under this RFP, and the offeror shall

furnish to Franklin County all such information and data for this purpose as may be requested. Franklin County reserves the right to inspect the offeror's physical facilities prior to award to satisfy questions regarding the offeror's capabilities. Franklin County further reserves the right to reject any proposal if the evidence submitted by, or investigations of, such offeror fails to satisfy Franklin County that such offeror is properly qualified to carry out the obligations of the contract and to provide the services and/or furnish the goods contemplated therein.

G. **DEBARMENT STATUS:** By submitting its proposal, the offeror represents and warrants that it is not currently debarred by the Commonwealth of Virginia, or any city, county, town or political subdivision therein, from submitting bids or proposals on contracts for the type of goods and/or services covered by this solicitation, nor is it an agent of any person or entity that is currently so debarred.

H. **NONDISCRIMINATION TOWARDS OFFERORS:** A bidder, offeror or contractor shall not be discriminated against in the solicitation or award of this contract because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by state law relating to discrimination in employment or because the bidder or offeror employs ex-offenders unless Franklin County has made a written determination that employing ex-offenders on the specific contract is not in its best interest. **FRANKLIN COUNTY DOES NOT DISCRIMINATE AGAINST FAITH-BASED ORGANIZATIONS.**

I. **SCC REGISTRATION:** Pursuant to Virginia Code § 2.2-4311.2, the offeror must be registered with the State Corporation Commission if so required by Title 13.1 or Title 50 of the Virginia Code or otherwise required by law.

J. **MINORITY CONTRACTING:** It is the policy of Franklin County to maximize participation by minority and women owned businesses, small businesses, and service disabled veteran businesses in contracting opportunities.

K. **AVAILABILITY OF FUNDS:** It is understood and agreed by the offeror that Franklin County shall be bound only to the extent of the funds available or which may hereafter become available for the purpose of the Contract.

L. **DEFAULT:** In case of failure to deliver goods or services in accordance with the contract terms and conditions or other breach of any resulting contract by the offeror, IALR may terminate the contract and/or procure the goods and services from other sources and hold the offeror responsible for any resulting additional purchase and administrative costs. These remedies shall be in addition to any other remedies which the IALR may have under the contract, at law, or in equity.

M. CONTRACTUAL CLAIMS: The procedure for reviewing and resolving contractual claims and resolving contractual disputes shall be the procedure set forth in Virginia Code § 2.2-4363.C.

ATTACHMENTS

Attachment A	Census
Attachment B	Questionnaire
Attachment C	Claims Experience (<i>Paid claims and enrollment by month</i>)
Attachment D	Dental Benefits
Attachment E	Vision Benefits
Attachment F	Employee Rates
Attachment G	Dental Provider Match

Please note that Attachment A , C,& G can be obtained by emailing Heather Dillard at Heather.Dillard@usi.com . These documents will be sent to you in a secure email. Please return Attachment B.