

## Section 125 Questions and Answers

1. Whether companies from Outside USA can apply for this? (like, from India or Canada) McGriff, Seibels & Williams works with and recommends companies that have A.M. best ratings. The company will need to go through the process of a market security check due to liability concerns before McGriff, Seibels & Williams makes a recommendation to the client in this bid process.
2. Whether we need to come over there for meetings? Yes, the County and McGriff, Seibels & Williams require face to face meetings once in a while, especially for the implementation of a new vendor. Also, McGriff, Seibels & Williams and the County reserve the right to interview the proposers face to face in this RFP process.
3. Can we perform the tasks (related to RFP) outside the USA? (like, from India or Canada) McGriff, Seibels & Williams, and the County prefer companies that operate in the United States.
4. Can we submit the proposals via email????? No. As we mention on page 1 of this RFP. It is required to return ORIGINAL AND SEVEN (7) COPIES in a sealed envelope. Be sure that the returned envelope shows the RFP Number, Description and is marked "SEALED RFP" to the address mentioned.
5. Who are the current FSA administrator and medical plan carrier(s)? Boon-Chapman is the FSA administrator. Medical is TASC (Texas Association of Counties).
6. What is the current FSA vendor's PPPM rate? The current rate is \$1.15 ppm for premium tracking and \$5.00 for FSA and/or Dependent care.
7. Is debit card offered? If so, can you confirm if the card process is compliant with IRS regulations? Yes and yes
8. Are insurance carrier claim files automatically provided to the FSA provider? If so, from what carrier(s)? Not currently
9. Is the plan year October 1 – September 30; or a calendar year? October 1 – September 30
10. Are there any current servicing concerns or pain points to mitigate? No
11. Why are you bidding for FSA services? Out of contract.

12. How many meetings/fairs, locations are required? Are meetings held on consecutive days? Can entity assure adequate attendance? Are webinars or video presentations acceptable instead of attendance? **Vendors should be present and available for questions. There is a total of 10 to 15 days of open enrollment, and there are approximately 13 locations. Any creative enrollment solution presented in this bid will be considered as part of the evaluation.**
13. Questionnaire #2 refers to a personal current benefit election report. Can you explain what is included and provide a sample? **It is referring to an enrollment form. We are not including an example.**
14. What is the current funding arrangement? **Cameron County funds all accounts, we issue payments from their account and our partner debit card bank pulls funds from their account.**
15. Questionnaire #10 refers to POP online enrollment. Is this enrollment for insurance plan elections? **Yes**
16. Questionnaire #12 refers to voluntary insurance accounting? Can you explain what this is? It also refers to membership enrollment history. Can you explain this in more detail? If refers to on-site enrollers. Can you explain if this is for FSAs only, or does this include insurance products? **The current section 125 vendor administers the elections pre or post tax of all insurance products. The County is looking for a vendor that can offer all services to track the elections of all insurance products including the FSA and dependent care for each open enrollment and new hires.**
17. On page 8, #A.04.a.(2) - the County desires online enrollment. On page 11, #C.02 - the County wants personnel available onsite for the purposes of conducting the enrollment. On page 11, Questionnaire, Q#5 asks how many enrollers will be involved in this project. Is the County looking for the vendor to provide personnel with laptops to provide hands-on assistance while employees enroll in the FSA? Or is the County just looking for the vendor's personnel to be onsite and provide informational enrollment meetings? Online enrollment typically enables personnel to enroll online at their convenience 24/7 for a pre-determined period of time. When the County asks how many enrollers will be involved, what exactly is the County expecting from these onsite enrollers? Serving as an informational resource about the FSA and online enrollment process or hands-on assistance as employees enroll online? **The County does not use online technology to enroll the ancillary/worksites at the moment. The County has 10 to 15 days of open enrollment, and they currently enroll everything with paper forms. However, the County will review all creative strategies that will help an easy enrollment for this year on the ancillary/worksites at open enrollment.**

18. On page 12, Questionnaire, #2 - is this reporting that is being asked about for the County's HR or for the participant? **The report is for the employee once he finishes enrolling.**
19. Who is the current vendor for this FSA program? How long has the County been with this vendor for the FSA? **Boon Chapman has been the vendor since 2011.**
20. Can you disclose the current Per Participant Per Month administrative fee? **The current rate is \$1.15 ppm for premium tracking and \$5.00 for FSA and/or Dependent care.**
21. Does this fee include the debit card or is the card an additional fee? **Yes, the fee includes the debit card.**
22. Who pays the monthly administrative fee? The County or the FSA participant? **The County pays the administrative fee.**
23. Is there a Grace Period prior to the 90-day Run Out Period? Or does the County have the \$500 Carryover provision in place? **75 days of grace period.**
24. Approximately how many onsite enrollment meetings does the County anticipate and at how many locations? **The County visits 13 locations between 8am to 4pm approximately.**
25. If the County switches vendors as a result of this RFP, will it be expected that the new vendor take over the administration of the old plan year Run Out Period in addition to the new plan year administration? Or would the current vendor finish the administration of the current plan year Run Out Period while the new vendor handles the new plan year? **The runout has not been decided if the current or the new vendor will do. Please include the cost accordingly.**
26. Regarding the on-line enrollment portal....is this for the medical and dependent care accounts only or are you wanting an on-line enrollment portal for all 125 benefits? **The County is open for any online solutions proposed in this bid. All creative enrollment will be evaluated on the marketing analysis.**
27. Is there any interest in an HSA? Discovery offers an HSA product that can work with any carrier's HDHP. This allows employers to build a partnership with a trusted HSA custodian, regardless of the carrier relationship. We offer a stacked platform that will allow a single-card solution for reimbursement plans offered

through the employer (if applicable). No, the County doesn't offer a high deductible high plan at the moment.

28. Is the County currently utilizing a ben admin system, HRIS system and/or enrollment/payroll partner? No, the County doesn't utilize a ben admin at the moment.