

**COUNTY OF UNION, ILLINOIS**

**REQUEST FOR PROPOSALS**

**FOR**

**GROUP HEALTH INSURANCE**

Issue Date: July 3, 2018

Submittal Date: July 20, 2018  
12:00 P.M.

Contact Person: Angie Johnson  
[ajohnson@unioncountyil.gov](mailto:ajohnson@unioncountyil.gov)  
618-833-8276

**Submit Sealed Bids to:**

County Clerk  
Union County Courthouse  
309 West Market Street  
Room 116  
Jonesboro, Illinois 62952  
Telephone: 618-833-5711

# **GROUP HEALTH INSURANCE FOR THE EMPLOYEES OF UNION COUNTY, ILLINOIS**

## **Overview**

The County of Union, Illinois (the “County”) is issuing this Request for Proposals (the “RFP”) for group health insurance for more than 50, but less than 100 full time and retired employees of Union County, Illinois. The insurance coverage proposed must meet the minimum requirements as described in Plan Benefits.

Sealed proposals will be received by the County until FRIDAY, JULY 20, 2018 at 12:00 p.m. in the Union County Clerk’s Office.

Questions regarding this RFP may be directed to the Union County Administrator, Angie Johnson via email only to [ajohnson@unioncountyil.gov](mailto:ajohnson@unioncountyil.gov). All questions regarding this RFP must be received by July 16, 2018.

Census data is available upon request. A signed confidentiality agreement is required.

*The County reserves the right to reject any and all proposals received pursuant to this RFP and to waive or not waive any informalities or irregularities in proposals or proposal procedures, and to accept or further negotiate cost, terms or conditions of any proposal determined by the County to be in the best interests of the County even though not the lowest cost proposal.*

## **Mandatory Requirements and Conditions**

A response to this RFP must be **sealed** and must include and/or comply with the following:

- (1) A cover letter designating the name, address and telephone number of the person or persons available for contact concerning the proposal.
- (2) A noted timeline regarding provision of services.
- (3) Current A.M. Best rating.
- (4) References.
- (5) A representative sample provider network directory, including physicians, hospitals and pharmacies operating with the provider’s network to include Union County, Illinois and surrounding areas within a 30 mile radius of Jonesboro, Illinois. Paper samples should not exceed five pages. Links to electronic web-based directories encouraged.
- (6) A description of any employee assistance program offered, if available.
- (7) Other items the proposer wishes to have considered.

**Current Benefits:**

- Union County Government currently offers a major medical and prescription drug plan with a \$2,500 In-Network deductible for individuals of which the employee pays the first \$300 and the County pays the remaining \$2,200. The In-Network family deductible is \$7,500. Employees are solely responsible for additional deductibles resulting from family members added. The deductible agreement is administered by the County’s current health insurance provider.
- Union County Government offers a health reimbursement plan to employees who are enrolled in their spouse’s employer’s health insurance. The HRP reimburses expenses such as deductibles, co-insurance, co-pays & prescriptions incurred under that plan’s in-network medical providers and pharmacies. The HRP is administered by the County’s current health insurance provider.

Proposals will be comparable to the benefits listed below. Alternative proposals for a high deductible plan as well as other various deductible options will be considered.

<b>Major Medical Plan</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Lifetime Benefit Maximum	Unlimited	
Individual Deductible	\$2,500	\$5,000
Family Deductible	\$7,500	\$15,000
Indiv. Out-of-Pocket Limit (includes deductible, co-insurance, & OV co-pays)	\$4,500	Unlimited
Fam. Out-of-Pocket Expense Limit (includes deductible, co-insurance, & OV co-pays)	\$12,700	Unlimited
Physician Office Visit (OV) (co-pay waived for HealthLink Telemedicine only)	\$30 co-pay, then 100%	50%
Preventive Services	100%	Not Covered
Any Covered Services of Plan at Participating Health Depts.	100%	Not Covered
Chiropractic Services (subject to deductible) (40 visits maximum per year)	80%	50%
Medical/Surgical Services (subject to deductible)	80%	50%
Inpatient/Outpatient Hospital Services (subject to deductible)	80%	50%
Most Other Covered Services (subject to deductible)	80%	50%
Generic Drugs	\$7 co-pay	Member Reimbursed at Discounted Cost, Less Penalty Equal to 25% of Cost
Formulary Brand Drugs	\$30 co-pay	
Non-Formulary Brand Drugs	\$45 co-pay	
90-Day Supply of Maintenance Drugs	\$14/\$60/\$90 co-pay	
Specialty Drugs	20% co-insurance	
Prescription Drug Out-of-Pocket Limit (includes drug co-pays & co-insurance)	\$2,750 per person	
<b>Health Reimbursement Plan (HRP) (Alternative Benefit)</b>		
Reimbursement for In-Network Deductibles, Co-insurance, & Co-pays Under Other Group Medical or Prescription Drug Plan <i>(HRP also available on an optional basis for individuals enrolled in Medicare Parts A, B, &amp; D)</i>	100%	Not Covered

## **Opening of Bids and Selection of Proposal**

Sealed proposals will be opened and read publicly by the County Administrator at 2 P.M. on Friday, July 20, 2018 in the Community Room of the Union County Courthouse. The Union County Board of Commissioners will make the final determination at a subsequent regular board meeting in August. The effective date for the contract will be January 1, 2019.

## **Evaluation Criteria**

In determining the most favorable proposal the County shall consider the following:

- (1) Terms of services to be provided.
- (2) Pricing.
- (3) References.
- (4) Prior knowledge or prior dealings of the proposer, as the knowledge or dealings related to official business of the County.
- (5) Any other information and/or factors that the County considers relevant.

## **TIMELINE**

Release of RFP	Tuesday, July 3, 2018
Proposals Due	Friday, July 20, 2018; 12:00PM
Opening of Proposals	Friday, July 20, 2018; 2:00PM
Proposal Selected	Friday, August 24, 2018
Contract Effective Date	Tuesday, January 1, 2019

The County reserves the right to modify this schedule if the County determines such modifications are necessary.