

DELAWARE RIVER JOINT TOLL BRIDGE COMMISSION
110 WOOD AND GROVE STREET
MORRISVILLE, PA 19067

REQUEST FOR QUALIFICATIONS
EMPLOYEE MEDICAL/PRESCRIPTION INSURANCE
BROKERAGE SERVICES

ADDENDUM No. 1

This Addendum No. 1 addresses inquiries associated with this Request for Proposal (RFP) regarding the Employee Medical/Prescription Insurance Brokerage Services.

Below are the various inquiries received by the Delaware River Joint Toll Bridge Commission (the "Commission") followed by the responses:

1. Are you interested in evaluating Long-Term Care Insurance to employees?

Response: No. We do not anticipate offering Long-Term Care Insurance to our employees

2. Can you disclose who serves as the Commission's current broker/consultant?

Response: Innovative Risk Solutions currently serves as the Commission's broker/consultant.

3. Is the issuance of the RFQ a matter of due diligence or are there any issues with the Commission's current broker/consultant.

Response: There are no issues with the Commission's current broker/consultant. The RFQ was issued in accordance with our forward calendar.

4. Would an exception to certain language in Exhibit A, the General Liability Indemnification Clause disqualify a bidder from consideration for the bid?

Response: The Commission's business insurance broker will review all insurance proposals and objections and will determine whether the submission meets the Commission's insurance requirements.

5. What is the length of the contract?

Response: The length of the contract will be three years.

6. The RFQ is for medical/Rx only. Are there other benefits offered, and if yes, are they covered under a separate bid?

Response: Other benefits are offered to employees but will be covered under a separate bid.

7. Who are the current Medical and PBM (Pharmacy Benefit Management) vendors?

Response: Our current administrator for Medical is Independence Administrators and for Prescription our administrator is Express Scripts.

8. What are the current Plan designs?

Response: See the Commission's 2017 Benefit Summary attached hereto as Exhibit "A".

9. Who is the Commission's HRA vendor?

Response: The Commission does not currently have or offer an HRA.

10. What are the HRA employer contribution amounts?

Response: The Commission does not currently have or offer an HRA.

11. Are there any wellness programs in place? If yes, describe.

Response: The Commission does not currently have a wellness program in place.

12. Are there any organized labor unions? If yes, how many?

Response: There are no organized labor unions at the Commission.

13. The RFQ address pre-65 retirees. Are there any post-65 retirees?

Response: Yes, the Commission offers post-65 retiree health insurance benefits.

14. In regards to the pre-65 retirees, how do the employee qualify for those benefits?

Response: Qualification for post-retirement benefits is based on age and years of service.

15. Is the Plan full-insured or self-funded?

Response: The plan is self-funded.

16. Is the PBM vendor carved-in or carved out?

Response: The PBM vendor is carved out.

17. Does the Commission currently use an open enrollment system? If so, which vendor?

Response: The Commission does not use a vendor for open enrollment.

18. What were the annual benefit costs to the Commission over the last three years?

Response: Below are the annual benefit costs to the Commission over the last three years:

	2017 YTD	2016	2015	2014
Health Insurance	\$3,405,766.09	\$8,379,176.37	\$9,784,965.12	\$9,197,561.87
Prescription	\$ 830,267.84	\$2,368,556.49	\$2,719,401.42	\$2,106,302.55

19. Please provide details on the selection process.

Response: After the submission closing date, the Commission will open the proposals, a Technical Evaluation Committee (“TEC”) will meet and review the submissions, score the submission and present a report to the Senior Selection Committee (“SSC”). The SSC will determine whether the TEC should conduct oral interviews for clarification on the proposals. The recommendations will be submitted to the Board of Commissioners at their regularly scheduled Committee Meeting for an award by the Commissioners at the regularly scheduled Commission Meeting.

DELAWARE RIVER JOINT TOLL BRIDGE COMMISSION
110 WOOD AND GROVE STREET
MORRISVILLE, PA 19067

REQUEST FOR QUALIFICATIONS

EMPLOYEE MEDICAL/PRESCRIPTION INSURANCE
BROKERAGE SERVICES

ADDENDUM No. 1

This **ADDENDUM No. 1** responds to inquiries made in connection with the above referenced Request for Qualifications, and, is hereby made a part of the Request for Qualifications. This Addendum is to be signed by the Respondent and this Page 4 is to be attached to the Respondent's proposal submission.

This Addendum is hereby acknowledged, accepted and understood to be a part of this Request for Qualification for "EMPLOYEE MEDICAL/PRESCRIPTION INSURANCE BROKERAGE SERVICES".

SIGNED: _____
CONSULTANT/RESPONDENT

DATE: _____