



**REQUEST FOR PROPOSAL  
HEALTH and DENTAL EMPLOYEE BENEFIT PLANS  
CITY OF TORRINGTON/BOARD OF EDUCATION  
RFP #EBP-007-012811**

**Addendum 5**

RFP Participants,

In Addendum 5 we are providing answers to the questions and additional data for question raised through end of the day January 19, 2011. This addendum includes the following attachments:

- Dental Plan docs.zip (contains 2 dental plan documents)
- Indemnity Plan docs.zip (contains 4 indemnity plan documents)
- PPO and HMO plan docs.zip (contains 3 PPO and 2 HMO plan documents)

As of this Addendum the following items are still outstanding:

- R&C Methodology for Medical and Dental

Update on December claims:

- Anthem has yet to release calendar year 2010 large claims, we are hoping we will have by Friday. As discussed before, we encourage you to assume you will not have them by Friday and proceed as if you are using claims through November 2010.

1. **Please identify large claimants as City or BOE members?** We were able to get Anthem to identify only the top 10 for each of the experience periods we provided:

12/1/09 – 11/30/10-All of the top 10 claimants in the C&U Report are in the BOE with the exception of #7 who is part of the City

7/1/09 – 6/30/10-All of the top 10 claimants in the C&U Report with the exception of claimants #7 and #8 are with the BOE. Claimants #7 and #8 are with the City

7/1/08 – 6/30/09-Claimants # 1, #6, and # 8 are with the City. All other of the Top 10 claimants on the C&U report are with the BOE.

2. **Will you be supplying Plan Documents?** Attached to the addendum we have provided plan documents. Important notes:
  - a. The 231 PPO and HMO and the 235 PPO subgroups will mirror the \$15 PPO and HMO plan documents however the 231 and 235 do not have the vision rider.
  - b. The 231 HMO subgroup will mirror the \$15 HMO plan document for Medical coverage, however the Prescription coverage should mirror the \$15 PPO plan document (with no RX Rollover to OON)
  - c. We have provided the indemnity plan documents, as we have discussed we do not want you to quote these plans and instead assume the membership is in the 222 PPO subgroup.
  
3. **There are three rate levels for the Copay Dental Plan with Rider A, why the rate differential?**
  - a. The vast majority are in one plan with the rates mirroring the 200 subgroup.
  - b. The 202 (which has different rates than the 200) has no membership, so please ignore.
  - c. The 235 and 236 subgroups have only 28 combined subscribers.
  - d. The 235 and 236 subgroups have dependent age to 25/25, the others are 19/19 and thus the different rates.
  
4. **The RFP Specifications state: “The Cost Proposal (Appendix A) must be submitted in a separate sealed envelope and clearly marked” and “Cost Proposal Appendix A.” “APPENDIX A- In a SEPARARATE SEALED ENVELOPE Clearly Marked “Cost Proposal Appendix A”-Medical Dental Financial Exhibit (we are also requesting you provide a detailed underwriting projection to support your proposals).” Does this mean in needs to be in a separate binder or can it be included in the main binder under separate tab?** The cost proposal exhibits (Appendix A) and underwriting projection must be in separate sealed envelope. DO NOT include with your response to Sections 1-6 of the RFP.

Thank you.