



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

Addendum 6

RFP Participants,

In Addendum 6 we are providing answers to the questions raised as of 11:00 AM on January 21, 2011

The deadline to submit questions was January 21, 2011 at 11:00 AM. Answers and exhibits related to this RFP will be made available to each prospective bidder. This will be the last addendum for this RFP.

1. **R&C Methodology for Medical and Dental.** Anthem was unable to provide an answer as to how Out-of-Network reimbursement for both Medical and Dental is currently administered. We can not confirm either the percentile or the base for R&C. For quoting purpose please provide your standard reimbursement methodology.
2. **December claims.** Anthem has not released calendar year 2010 large claims as of this time. As this is the final addendum you will need to quote based on claims through November 2010, which has been or direction all along.
3. **Question came up on dental deductibles and annual maximums.** The plan documents and fact sheets are accurate and will identify employee cost shares. There are no deductibles on any of the plans (including the riders), Rider C has a \$500 annual maximum, and Rider D has a \$600 lifetime maximum.

Thank you.