



## MOBILE HOUSING AUTHORITY

SOLICITATION TYPE:	Request for Proposal (“RFP”)
RFP NUMBER:	MHA-03-R-2024
SOLICITATION TITLE:	ANCILLARY INSURANCE SERVICES
DOCUMENT TITLE:	<b>Revised</b> RESPONSES TO CLARIFICATION QUESTIONS/ANSWERS
SOLICITATION ISSUE DATE:	March 12, 2024
CLARIFICATION DATE/INQUIRIES DEADLINE:	<u>April 5, 2024</u> , by 2:00 P.M., CST
PROPOSALS DUE DATE AND TIME	<u>April 11, 2024</u> , by 2:00 P.M., CST
METHOD OF SUBMISSION	<b>Proposals will only be accepted by electronic submission at:</b> <a href="https://procurement.mobilehousing.org">procurement.mobilehousing.org</a>

**MOBILE HOUSING AUTHORITY  
MOBILE, ALABAMA**

In response to the issuance of, **MHA-03-R-2024, ANCILLARY INSURANCE SERVICES** Mobile Housing Authority ("MHA"), hereby responds to questions regarding the RFP as indicated below:

**A. Responses to Questions Received.**

1. Are you able to send me a copy of the most recent invoice from Unum for your life, AD&D and LTD policies? I will need this in order to produce a competitive quote.

**MHA Response:** No, we are unable to provide a quote.

2. Avesis is interested in quoting on your Vision Plan under RFP No. MHA-03-R-2024 Ancillary Insurance Services. Please provide Vision RFP Exhibits, a Census with Employee Zip Codes, and any Amendments if available.

**MHA Response:** Currently, MHA's fully insured vision benefit is administered by Blue Cross Blue Shield of Alabama through VSP and provides coverage for a routine eye exam and frames/lenses with a calendar year. MHA is seeking standard voluntary vision plan options. Participation should be based off no more than 50% participation. The Census with Employee Zip Codes is available per request. Please email Tuwana Williams at [twilliams@mobilehousing.org](mailto:twilliams@mobilehousing.org) due to privacy reasons.

3. Who is the current vision carrier and are there any issues?

**MHA Response:** BCBS

4. What is most important in terms of a new vision carrier?

**MHA Response:** Single Employer Plan; coverage begins first of month following date of hire after 0 days enrollment waiting period; dependents eligible to age 26; enrollment – regular, annual open, special.

5. What percentage does the employer pay towards vision premium?

**MHA Response:** 75%

6. Please provide current and renewal rates.

**MHA Response:** Unavailable.

7. Please provide current vision benefit summaries and preferred benefits options you would like us to quote.

## **MHA Response:**

### **ANCILLARY INSURANCE COVERAGE AND SERVICES**

#### **General Overview**

Mobile Housing Authority (“MHA”) seeks fully insured proposals for Dental, Group Life and Accidental Death and Dismemberment (AD&D), Voluntary Life & AD&D, Long Term Disability and Flex Spending Plan for its eligible employees.

Eligible Employees are full-time employees who work 30 hours or more per week. The current waiting period is the first of the month following date of hire. Eligible dependents are legally married spouses and children from birth to age 26.

MHA contributes 75% of the monthly premium for Medical, Dental and Vision. The Group Life and AD&D is 100% Employer Paid. MHA contributes 60% of the monthly premium for the *required* benefit of Long-Term Disability Insurance.

#### **Life and accidental Death and Dismemberment (AD&D)**

##### **Basic Life and AD&D**

Currently MHA offers each full-time, eligible employee a basic life insurance equivalent to one time (1X) the employee’s annual salary. This coverage also includes AD&D.

MHA pays 100% of the benefits and this benefit is administered by UNUM Life.

##### **Basic Life Plan Design Quote Options**

Please provide rates for the following plan design options:

- 50% of the employee’s annual salary rounded to the next higher \$1000.
- One times (1X) the employee’s annual salary rounded to the next higher \$1000.
- \$10,000
- \$15,000
- \$25,000

These options listed below must be included in the quote as well:

- AD&D
- Waiver of premium to age 65 (must remain with carrier if coverage is not renewed after contract expires)
- Life insurance must include conversion privileges for all employees.
- Accelerated Death Benefit

##### **Voluntary Life & AD&D**

MHA employees may purchase additional coverage for themselves and their eligible dependents through a voluntary policy. This current benefit is administered by UNUM

Life.

Employee: increments of \$10,000 up to 5 times (5X) their annual salary to a maximum of \$500,000.

Spouse: increments of \$5,000 up to 100% of the employee's coverage to a maximum of \$250,000.

Children: (14 days to 26 years) increments of \$2,000 to a maximum of \$10,000.

### **Voluntary Life Plan Design Quote Options**

Please provide rates for plan design options that are similar to the current plan. Base all rates off no more than 25% participation.

### **Long Term Disability Plan Options**

Currently, MHA requires Long Term Disability (LTD) for each full-time, eligible employee. This benefit is paid 60% by MHA. The benefit begins 6 months after being off work due to being diagnosed with a medically qualified disability. This benefit replaces 60% of the employee's basic monthly earnings up to a maximum of \$5000 per month.

### **Plan Design Quote Options**

Please provide rates for the following plan design options:

- 60% of basic monthly earnings
- Benefit Maximum
  - \$5,000 per month
  - \$10,000 per month
- Managed Disability Plan
- Managed Rehabilitation Plan
- Disability Definition
- Exclusions
- Special Conditions Options

MHA is also requesting that proposals include the following contributory options:

- 80% contributory by employer and 20% by employees
- 60% contributory by employer and 40% by employees
- 50% contributory by employer and 50% by employees

### **Optional Plan Design Quote Options are welcome for consideration**

## **Dental Plan Options**

Currently, MHA's fully insured voluntary dental plan is administered by Blue Cross Blue Shield of Alabama. MHA is seeking Employer Contribution and Voluntary Dental plan options.

## **Current Plan Design**

Calendar Year Deductible (Single/Family): \$50 / \$150

Calendar Year Out-of-Pocket Limit:

Adults-ages 19 and over: \$1000

*\*Does not apply to orthodontic services*

Children -up to age 19: \$3000

Diagnostic and Preventative Services: 100%

Basic – Restorative/Supplemental Services: 100% coinsurance

*(Fillings, simple extractions, emergency treatment  
for pain, oral surgery, periodontics)*

Prosthetic Services: 50% Coinsurance

Orthodontic Services: covered at 50%-50% Coinsurance

- \$1500 lifetime limit per member.
- Maximum does not apply to medically necessary orthodontic services for children up to the end of the month in which the member turns 19.
- Provided for the initial and subsequent treatment and installation of orthodontic equipment for dependent children up to age 26.

## **Flex Health Spending Plan**

MHA does not have a current plan in place. Please provide several options and quotes, preferably without an upfront cost for the agency.