



City known as the Town of  
**GREENFIELD, MASSACHUSETTS**

Audrey LaBonte' MCPPO  
Chief Procurement Officer

**Purchasing and Procurement**

William F. Martin  
Mayor

Town Hall • 14 Court Square • Greenfield, MA 01301  
Phone: 413-772-1569  
purchasing@greenfield-ma.gov

Phil Wartel  
Procurement Officer

**RFP 18-21HR Benefit Broker/Consultant**

**Addendum #2**

The original specifications dated April 18, 2018 for the above-noted project are amended as noted in the addendum #2

Receipt of this addendum shall be acknowledged by inserting its number on the bid form in the space provided.

This addendum is issued for the purpose of amending the requirements of the contract documents and is hereby made part of the contract drawings and specifications to the same extent as though it were fully incorporated therein.

Failure to acknowledge any addendum may be cause for rejection.

**The RFP due date has been extended to Tuesday, May 22, 2018.**

**The following information is offered in response to questions from potential bidders. The answers for Questions 16 & 17 will be posted Tuesday, May 15, 2018.**

**Question 1: Who is your current consultant or broker?**

**Answer: One Digital**

**Question 2: Is the City of Greenfield fully or self-insured?**

**Answer: Fully Insured.**

**Question 3: What medical carrier does the City of Greenfield currently work with?**

**Answer: New England Health.**

**Question 4: How much compensation does the current broker or consultant earn?**

**Answer: Dental – Guardian – Graded scale = \$6,546 est. annual  
Boston Mutual Ancillary Lines = \$13,060 est. annual  
United American Retiree = \$33,600 estimated annual**

**Question 5: Is it a fee or commission or hybrid arrangement?**

**Answer: Medical – HNE = 1.1% Premium \$83,616 estimated annual.**

**Question 6: Is it possible to see a summary report of trends in average Claims experience over the past 5 years?**

**Answer: See Page 3 of this Addendum.**

**Question 7: What has the City experienced in the past 5 years in terms of % of Cost Increases to the existing Insurance Program?**

**Answer: 7/1/14 (4.9%) 3/1/15 (0%) 3/1/16 (7.8%) 3/1/17 (7.5%) 7/1/18 (0%)**

**Question 8: When will the census be available?**

**Answer: Enrolled and Non-enrolled for Active and Retired is provided on page 14 the RFP.**

**Question 9: Should proposal contain statement re: potential price increase should City opt to extend contract in Yr2 and/or Yr3?**

**Answer: See Page 34 of RFP**

**Question 10: What position provides day-to-day operational liaison with the Broker?**

**Answer: HR Dept**

**Question 11: What are the current cost share percentages for City and Program Participants? Active & Retired HMO:**

**Answer: See Page 14 of RFP.**

**Question 12: Do the current Programs that fall under this program all fall in the same renewal month? Does that coincide with the start dates noted for this award?**

**Answer: Yes to both.**

**Question 13: Will City be able to provide electronic records for all Eligible Employees/Retirees? In what format?**

**Answer: Upon selection of consultant, we would provide in Excel format.**

**Question 14: When does the City's Fiscal year coincide with the start and end date of this contract? If not, what is the start of the Fiscal Budget Year?**

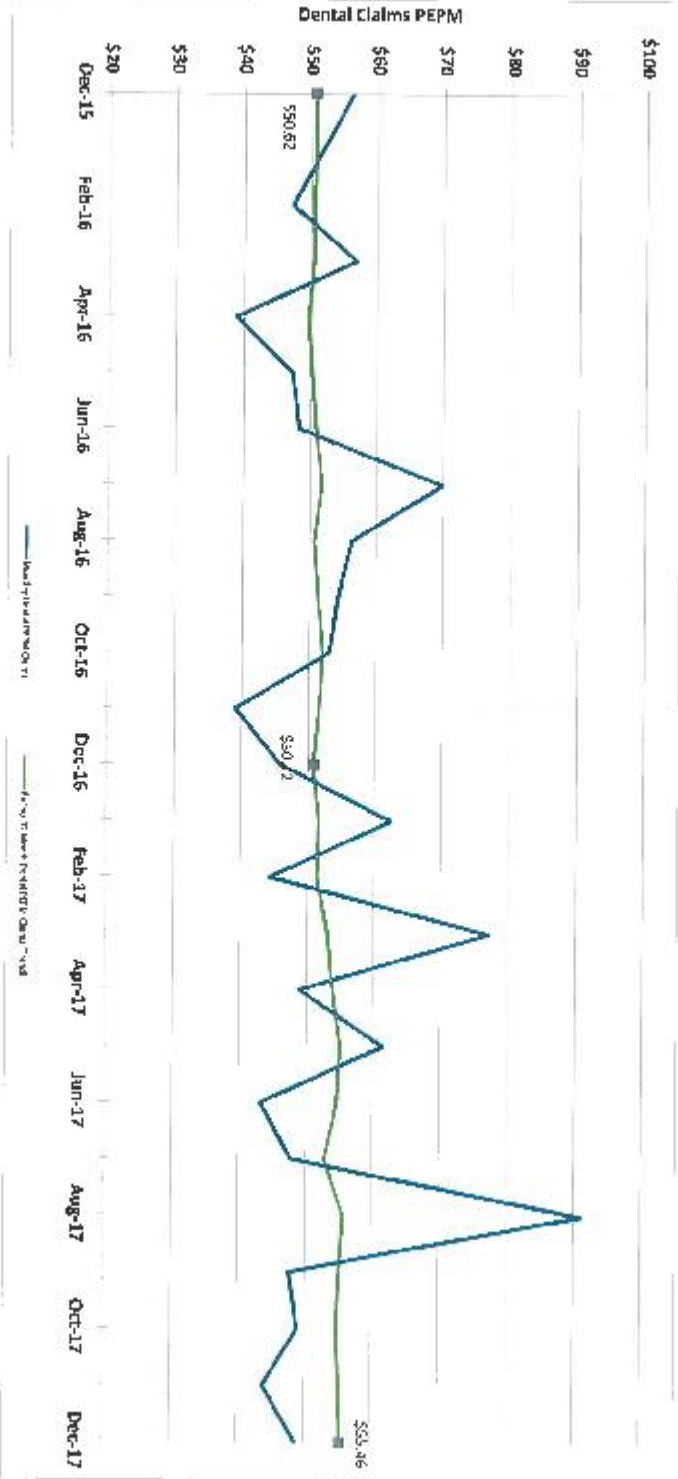
**Answer: July 1**

**Question 15: What percentage of the Not Enrolled Employees/Retirees experience a Qualifying Event and Enroll each year?**

**Answer: The Town has requested this information from HNE. We were informed that this is a custom report and can take up to two weeks to obtain.**

**Question 16: From 3/2017 - 3/2018.....How many of the following; changes in status & new enrollments. Answer to be posted Monday, May 15<sup>th</sup>.**

**Question 17: Over the past 5 years; the avg. rate of growth or decline in Active employees & Retirees. Answer to be posted Monday, May 15<sup>th</sup>.**



Average Cost Per Employee	2015	2016	2017
Rolling 12 Month Dental Claims ending December	\$50.62	\$50.72	\$55.46
Year over Year Trend (%)	2.0%	0.2%	9.4%

**NOTES:**  
 The most recent trend specific to Greenfield is 9.4%.