**Association of Washington Cities Employee Benefit Trust**

**Request for Proposal for Self-funded PPO Dental Administration and Network Access**

On behalf of the Association of Washington Cities Employee Benefit Trust (AWC Trust), Aon is soliciting proposals for Dental administration services and PPO network access for a **January 1, 2023 effective date**. The primary requirements of this RFP are:

* Claims administration for AWC Trust self-insured dental plans
* Network access
* Flexibility to accommodate AWC Trust current plan designs
* Superior account service
* Superior customer service
* Reporting capabilities
* Robust tools and technology

**The AWC Trust RFP Instructions to Complete:**

Included within this RFP are the following files:

* RMF Executive Summary (This Read Me First Executive Summary)
* RFP Excel Template – To be completed and returned. \*Please ensure completion of all tabs, and this must be sent in an Excel format.
* Census – listing all employees/retirees currently enrolled in a dental plan through the AWC Trust. (Please note WD in column K indicates Willamette Dental enrollees).
* Plan Booklets – Active Plan booklets A-J and Retiree Plan booklet are provided, along with orthodontia riders I thru V.
* Claims Data – 01/2019 to 03/2021 – This includes de-identified members and paid claims. The annual breakdown of PPO vs Premier is also included. No further breakdowns are available.
* Disruption Report – To be completed and returned \*\*This must be completed and returned in an Excel format.
* Network Access – To be completed and returned \*\*This must be completed and returned in an Excel format.
* Discount Analysis – To be completed and returned \*\*This must be completed and returned in an Excel format.

The plan provision exhibit within the RFP Excel Template is used as a side by side comparison of all quoting carriers. The more details provided by the quoting carriers will assist the client team in their analysis and recommendations. In addition, please provide a one-page executive summary highlighting the value your proposal presents for The Association of Washington Cities Employee Benefit Trust. The summary should be included with the supporting documents.

Other relevant design information is listed below:

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| **Current Dental Carrier(s)** | Delta Dental of Washington and Willamette Dental. Coverage being bid is currently with Delta Dental on a self-funded basis, the Willamette Dental plan(s) are not part of this RFP. | |
|  | **Current Plan** | **Proposed Plan** |
| **Plan Type** | Passive PPO Structure (except retiree plan is active PPO). Attached | Match Current Plan Structure Attached |
| **Plan design changes in the past 3 years** | None | N/A |
| **R&C Percentile** | Delta Dental MPA | MAC |
| **Contributions** | Contribution strategy varies by participating entity | Contribution strategy varies by participating entity |
| **Proposed Fee Guarantee** | N/A | 5 Years |
| **Commissions** | 0% | 0% |
| **Experience** | On census file, summary included | |
| **Rates** | N/A, client has self-insured plan | |
| **Network Access Request Included** | Yes, reference attached document | |
| **Provider Disruption Request Included** | Yes, reference attached document | |
| **Discount Analysis Request Included** | Yes, reference attached document | |

All responses are due no later than **5:00 PM** **September 10, 2021**. Questions related to this RFP with your intent to bid should be sent to Aon by **5:00 PM August 20th.** We will provide responses to all bidders by **August 27th**.



Please submit questions and the final RFP response, including all supporting documents to Brian Miller, Ryszard Streb and Laura Luther below.

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| --- | --- |
| Program Manager | Brian Miller |
| Email Address | brian.l.miller@aon.com |
| Phone Number | Main: 847-442-9663 Mobile: 312-639-3089 |
| Administrator Name | Ryszard Streb |
| Email Address | ryszard.streb@aon.pl |
| Local client contact | Laura Luther |
| Email Address | [Laura.luther@aon.com](mailto:Laura.luther@aon.com) |
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**Included within your submission should be the following documents:**

* RFP Excel Template
* One-page Summary of the value your company provides to the AWC Trust
* Implementation timeline
* Geo-Access Report
* Disruption Report
* Discount Report
* Proposal Document

**About the Association of Washington Cities Employee Benefit Trust**

The AWC Trust, which was established in 1970, is a voluntary employee’ beneficiary association (VEBA) under Internal Revenue Code section 501 (c )(9). It provides welfare (non-pension) benefits, such as medical, dental, vision, life, long-term disability, and employee assistance program benefits, to eligible employees, their dependents, and the retirees of the cities, towns, and over governmental entities (transit, libraries, etc.) in Washington State who participate in the Trust.

The AWC Trust is administered by an eight-board member Board of Trustees, which is comprised of four regionally elected officials from Trust member cities or towns, the Employee Benefit Advisory Committee Chair and Vice Chair, and two appointed individuals from the AWC Board of Directors who are from Trust member cities or towns. The AWC Trust have three to four regular Board meetings per year.

The AWC Trust Board of Trustees contracts for operational management of the Employee Benefit Trust with the Association of Washington Cities (AWC). The AWC Is a private, non-profit corporation formed to provide legislative, technical and member services to all cities and towns in the state of Washington. Currently, all of Washington’s cities and towns are members of the AWC. Most of AWC’s member cities participate in the AWC Trust. Coverage offered through the Trust includes: Medical, Dental, Vision, Life/AD&D, LTD, EAP and LTC plans.

There are 11,709 employees and retirees enrolled in the self-insured dental program through the AWC Trust benefit program’s and there are approximately 233 employers participating in the dental plans offered through the Trust. In addition to the self-funded dental PPO plan’s the AWC Trust also offers coverage through Willamette Dental, which is fully-insured. There are an additional 1,092 employees/retirees who participate in the Willamette Dental plans. The Willamette Dental programs are not currently being bid through this RFP process and will continue to be offered along-side the self-funded PPO dental plans.

Additional information can be found on the Association of Washington Cities website: wacities.org

**Billing and Eligibility**

Administrative services (billing, eligibility, COBRA administration) are provided by Vimly Benefit Solutions as of June 1, 2020 (previously these services were administered by Northwest Administrators). Vimly provides weekly eligibility file feeds to the carriers, and collects and remits all premiums to the carriers on behalf of the AWC Trust.

**Customer Service**

The AWC Trust provides dedicated customer service to member employers, employees and their family members. Additionally, staff provide assistance with onsite/online benefit presentations and benefit fairs.

**AWC Trust Eligibility and Participation Requirements**

The following outlines the eligibility rules and participation requirements of the AWC Trust:

* Employers can enroll employee groups (i.e. bargaining unit, department, etc.) offering each group 1 Delta Dental plan option and 1 Willamette Dental plan option, as long as a minimum of 5 employees are eligible to participate in each group.
* For employers with less than 10 employees, they may offer 1 Delta Dental plan option and 1 Willamette Dental plan option.
* Under the Delta plans, an employer can also add an orthodontia rider to its program(s).
* Employers cannot offer multiple PPO Dental options to one employee group.
* Types of employers that can participate:
  + A city, town or quasi municipal entity may participate in the AWC Trust health plans.
  + All sizes of employers are accepted.
  + Cities, towns and quasi municipal entities must be a member of AWC to participate.

Employer criteria and requirements:

* Quasi-municipal entities (transit, libraries, sewer districts, etc.) may be eligible to apply for enrollment with the Trust. Strict criteria are used to determine entrance. A non-city entity application must be completed, and if eligible, will be brought before the AWC Trust Board of Trustees for review.
* A member employer may break out defined work groups or bargaining units so long as:
  + The work group or bargaining unit consists of at least five (5) employees, as noted above.

Employee requirements

* All active regular employees working a minimum of 20 hours per week are eligible to participate.
* Seasonal employees working a minimum of 20 hours per week are eligible to participate.
* Contract and temporary employees are not eligible to participate.
* Domestic Partner health care coverage is required by state law (RCW 48.44.900). An AWC Trust member employer may choose to adopt a city-wide personnel policy identifying a more generous domestic partner policy.

Participation requirements:

* 75% of all full AND eligible part time employees must be enrolled on these programs.
* If dependent coverage is offered for these programs, 75% enrollment of dependents is required (excluding dependents covered by another dental).
* For employers with 5 or less employees, 100% participation is required. The CEO is authorized to grant a small city exception in certain cases. LEOFF I retirees are not eligible to enroll on active dental programs.

Thank you for your time and participation in this RFP process!