



**Addendum #1**  
**RFP 44-24, Dental and Vision Insurance**  
**May 20, 2024**

**NOTICE IS HEREBY GIVEN** that the following addendum serves to provide clarification and to answer the questions received on RFP 44-24, Dental and Vision Insurance.

Question 1: The dental experience provided appears to include the DHMO. Can you provide a report that separates out the DHMO with just the PPO?

***Answer to Question 1: The DHMO is not a claim-based product so there are no claims. The claims provided are for the DPPO only. The DHMO summary data has been provided below:***

City of Clearwater  
 DHMO Summary  
 April 2023 - March 2024

	Submitted Info
# of Provider Access Points	202
Encounter Procdr Count	4,161
Encounter Member Count	668
Patient Charge Amt Sum	\$ 94,181

Question 2: The RFP contains rates for the active population. Do the retirees have the same rate? If not, can you provide?

***Answer to Question 2: Retirees have the same rate as Actives.***

Question 3: Please provide updated vision experience to include service counts.

***Answer to Question 3: Service counts can be found on Attachment 10 – Vision Provider Disruption Data, under column K.***

Question 4: Why is the City out to bid for dental and vision benefits?

***Answer to Question 4: The current contracts are up for renewal.***

Question 5: Would the City and City employees like to see greater cost savings or richer dental/vision benefits?

***Answer to Question 5: The City is looking for benefits to match current as closely as possible. If enhancements are able to be made with rates at or below current, that is welcomed.***

Question 6: Are there any 'wish list' items the group would like to see included with our proposal?

***Answer to Question 6: Not at this time.***

Question 7: Are there any services or products currently not being offered that the City would like to see?

***Answer to Question 7: Not at this time.***



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Question 8: Can you please provide Exhibit I – Dental Plan Response Form and Exhibit II – Vision Plan Response Form in Word Doc format?

**Answer to Question 8: Both Exhibit I - Dental Plan Response Form and Exhibit II - Vision Plan Response Form has been uploaded in a Word Document.**

Question 9: Are you willing to waive notary on all required RFP forms?

**Answer to Question 9: No, the required Scrutinized Companies form(s) and Verification of Employment Eligibility forms outlined in Section V: Response Forms must be notarized.**

Question 10: Are you willing to accept electronic signatures?

**Answer to Question 10: Yes, electronic signatures will be accepted.**

Question 11: From Section II General Information: City Requirements Terms & Conditions. Professional liability (errors & Omissions) shows with a requirement of \$2,000,000 per occurrence. Will proposed insurer be granted the opportunity to increase coverage to \$2,000,000 upon award or is there a mandate in place for a mandatory minimum of \$2,000,000 to participate?

**Answer to Question 11: Proof of insurance is not required at time of bid submittal. The insurance will be required by the awarded vendor prior to contract award. Any exceptions to the City's requirements shall be listed under SECTION V: Response Forms, Exceptions, page 27 of the solicitation to be considered.**

Question 12: Same section indicates "Carriers must have an AM Best rating of A- VII or better. As a not-for-profit, we are not rated by AM Best, however, can provide all financials to support financial stability. Is an AM Best rating of A- or better a mandatory requirement, or can we provide financials in lieu of rating?

**Answer to Question 12: The AM best requirements are for the insurers listed on the Certificate of Insurance showing proof of required coverages. The Vendor is not required to carry AM Best A- VII ratings. If Self-Insured vendor must show proof of meeting the same requirements as A-VII. Any exceptions to the City's requirements shall be listed under SECTION V: Response Forms, Exceptions, page 27 of the solicitation to be considered.**

**Please note:** The deadline for submitting questions is now closed and no further questions will be responded to.

*End of Questions and Answers*

*End of Addenda*