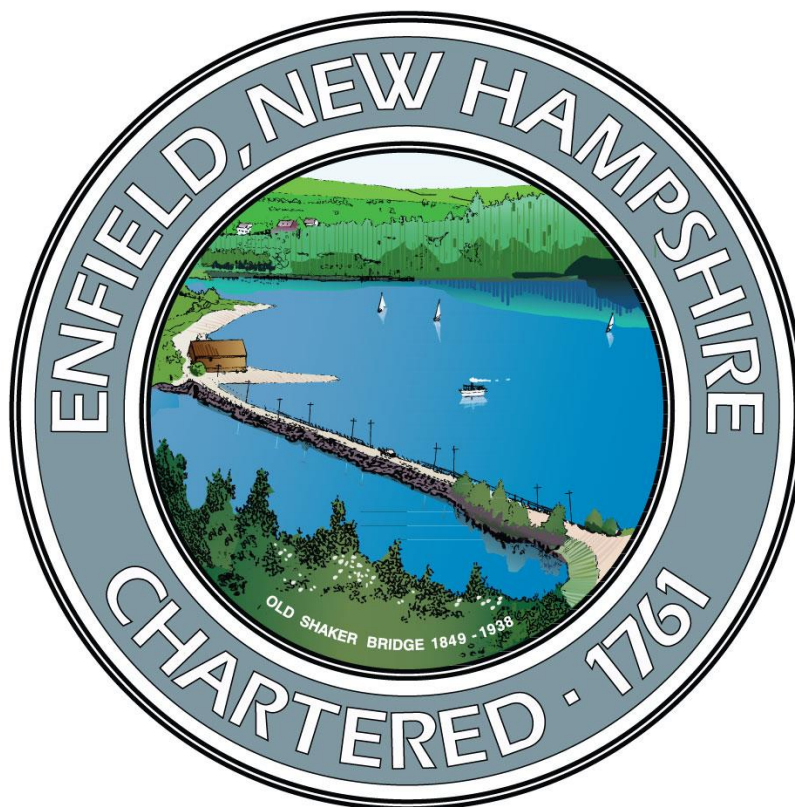


Request for Proposals (RFP)  
for  
Health & Dental Insurance  
Effective January 1, 2021

(Due 10/15/2020 by 12:00 pm)



Town of Enfield  
PO Box 373  
Enfield, NH 03748

## RFP FOR HEALTH & DENTAL INSURANCE

### SUMMARY

The Town of Enfield, New Hampshire seeks proposals from qualified health insurance providers for health and dental insurance coverage.

Proposal Instructions: Three copies of the proposal should be submitted in a sealed envelope to the Town Manager's Office, PO Box 373, Enfield, NH 03748. **Proposals must be received at the above address no later than 12:00 PM on Thursday, October 15, 2020.** Proposals will be opened at 12:30 PM on Thursday, September 17, 2020 at the Enfield Town Offices, 23 Main Street, Enfield NH and will be taken under advisement at that time until further review by the Town of Enfield.

Proposal prices must be effective for the period from January 1, 2021 through December 31, 2022.

Note: The Town of Enfield reserves the right to accept or reject any and all proposals or parts thereof, to accept the proposals they deem to be in the best interest of the Town, and to waive any bid formality. This institution is an equal opportunity provider and employer.

## SPECIFICATIONS

Below is the specific information for developing a proposal for the Town of Enfield's health insurance coverage. For additional information, please contact Ryan Aylesworth, Town Manager, at 603-632-5026 or [raylesworth@enfield.nh.us](mailto:raylesworth@enfield.nh.us)

The Town currently receives its health & dental insurance from HealthTrust. Approximately 29 full-time (FT) employees are presently eligible to obtain employer-provided health & dental insurance, although some eligible FT employees presently elect to obtain insurance through other means. The Town currently offers one health insurance plan and one dental plan to active FT employees, which can be summarized as follows:

1. Access Blue AB20(01S)-RX10/20/45/3K(S)
  - 8 Individual subscribers
  - 6 two-person plan
  - 13 family plans
2. Northeast Delta Dental Plan Option 1
  - 12 individual subscribers
  - 4 two-person plans
  - 9 family plans

Summary of benefits for each plan are available upon request.

The Town, also through HealthTrust, offers life insurance (1 x salary) and short-term disability insurance to all eligible FT employees.

## PROPOSAL REQUIREMENTS

- A. Please propose a health plan that most closely resembles the Town's current plan design and suggest other alternatives that the Town may consider to control health costs.
- B. Please provide proposals for a High Deductible Health Plan (with the minimum deductible to qualify as a High Deductible Health Plan and one or two options with higher deductibles) with a Health Savings Account (HSA) option. Please indicate how the HSA would be administered.
- C. Please provide a proposal for a Health Reimbursement Arrangement (HRA) and indicate how it would be administered.
- D. Please provide a proposal for Flexible Spending Account (FSA), if provided, and indicate how it would be administered. The Town's current FSA administrator is Benefit Strategies. The plan is limited to \$1,500 per employee per year. All employees

participating in the Town's health insurance plan are eligible for an FSA. We currently have one (3) FSA participants.

- E. All retirees from the Town who were eligible for Town health insurance at the time of retirement are eligible to continue on the Town's current plan, at their own expense. The Town currently has retirees participating in the Access Blue health plan and Dental plan as identified below

Furthermore, retirees over the age of 65 are eligible to participate in an Anthem Medicomp III plan and MCNRX(01S) plan.

Retirees Participate in the following plans:

1. Access Blue AB20(01S)-RX10/20/45/3K(S)
  - 1 Individual subscriber
  - 1 two-person plan
3. MC3(01S)-RX10/20/45(SCY)
  - 3 individual subscribers
4. MCNRX (01S)
  - 2 individual subscribers
5. Northeast Delta Dental Plan Option 1
  - 4 individual subscribers
  - 2 two-person plans

- F. COBRA is currently administered by HealthTrust and the Town wishes to continue this practice of the provider administering COBRA. Proposals should acknowledge this requirement.
- G. All employees eligible for Town health insurance are also eligible for Town dental insurance. The Town currently offers a Northeast Delta Dental plan to employees. Employees who are eligible for a two-person or family plan may do so at their own expense for any cost above the cost of the individual subscriber.