



ONE WATER INITIATIVE

Employee Group Dental & Vision Request For Proposal

Aon Risk Services Central, Inc. is the Broker of Record for Louisville & Jefferson County Metropolitan Sewer District (MSD) and Louisville Water Company (LWC). MSD is a public body corporate and political subdivision organized and operating pursuant to Chapter 76 of the Kentucky Revised Statutes. It is a special district formed for the express purpose of providing adequate sewer and drainage facilities for Metro Louisville. LWC is a water company that provides water to about 850,000 people in Louisville Metro and surrounding counties.

ONE WATER INITIATIVE: MSD and LWC have begun an initiative referred to as One Water, in which they seek to combine or consolidate certain back-office administrative and support services for cost savings and revenue opportunities for both utilities. This effort has now been broadened to include insurance contracts, to determine if benefits would be gained by combining the two groups for rating purposes. The initial focus on employee benefits will be the ancillary lines, including the Dental and Vision. As the broker of record for both LWC and MSD, Aon will be assisting in this review. There is no common ownership between these two groups, but we are looking to combine in an arrangement similar to a consortium or association.

Aon is assisting One Water Initiative in locating a vendor to partner with them on their Employee Group Dental & Vision plans. We will also, however, be requesting that you provide quotes for MSD and LWC Dental & Vision benefits separately for their consideration. We are requesting 1/1/2020 effective dates for these quotes.

Please note we have also included MSD's Code of Conduct, as well as their Equal Employment Opportunity Reporting requirements in the attachments. If you cannot comply with these requirements, please advise immediately.

As you will see in the attachments, your Notice of Intent to Bid is due to Aon no later than Monday, August 26, 2019. After we receive your completed Intent to Bid form, Aon will direct you to our RFP portal (Greater Insight) to respond to this request. In the Greater Insight portal, you will have access to the required employee census, experience data, and plan documents for LWC and MSD. Questions from interested parties will be due by August 29, 2019.

All quotes must be submitted via Aon's Greater Insights portal no later than September 6, 2019 at 3:00 p.m. EST. Quotes will only be accepted from qualified Dental & Vision Insurance carriers licensed to do business in Kentucky. Carriers that submit multiple responses to this RFP will not be considered unless an authorized representative from the insurer designates which response is valid.

If you have questions or require additional data to respond to this RFP, please contact Deb Sedoris at debra.sedoris@aon.com.

ONE WATER INITIATIVE

Dental and Vision

READ ME FIRST

DUE DATE: September 6, 2019

ALL QUESTIONS RELATED TO THE RFP MUST BE SUBMITTED TO DEB SEDORIS BY August 29, 2019. WE WILL CONSOLIDATE ALL QUESTIONS AND PROVIDE RESPONSES VIA THE PROCUREMENT SITE BY END OF DAY August 30, 2019.

PLATFORM: Greater Insight – Login/Password required <https://greaterinsight.aon.com/>
Please also submit your electronic proposals along with your Greater Insight entry

AON OFFICE: Louisville, KY

US BROKING RFP CONTACT: Steve Samich (steve.samich@aon.com).

CLIENT TEAM CONTACT: Deb Sedoris – Debra.Sedoris@aon.com 502-561-1575

CLIENT ADDRESS, CITY, STATE, ZIP: LWC: 550 S. Third Street, Louisville, KY 40202
MSD: 700 W. Liberty Street, Louisville, KY 40203

CLIENT SIZE: LWC: Approximately 438 eligible employees
MSD: Approximately 641 eligible employees

EFFECTIVE DATE: 1/1/2020

CURRENT PLANS: Dental and Vision plans for both LWC and MSD are fully-insured.

1. **LWC** offers a two voluntary Dental PPO options (PPO Standard and PPO Plus Premier) to all full-time employees and their eligible dependents. Eligible employees and their dependents also have the option to enroll in a stand-alone Vision plan. LWC contributes 77% toward Dental and Vision coverage.
2. **MSD** offers two voluntary Dental PPO options (PPO Standard and PPO Plus Premier), as well as one Dental DHMO (DeltaCare) choice to all eligible part-time and full-time employees and their dependents. Eligible employees and their dependents also have the option to enroll in a stand-alone Vision plan; the Vision plan is 100% employee paid.

PLANS TO BE QUOTED: Please match the existing plan design in the document uploaded to Greater Insight.

EXPERIENCE/RATES: We have provided experience for the Dental & Vision plans uploaded to Greater Insight portal.



CONTRIBUTION STRATEGY:

1. **LWC:** Dental & Vision plans - 77% ER Paid for all full-time employees.
2. **MSD:** Dental & Vision plans - Since MSD offers more than 1 dental plan, one plan is designed as the Base Plan (DeltaCare), and MSD contributes 50% toward the cost of the designated Base Plan and the employees pay the cost above the amount paid by MSD. The Vision plan is 100% employee paid.

RATE GUARANTEE: Dental - 2 years; Vision – 4 years

COMMISSIONS: Net of Commissions

SCORING CRITERIA: One Water Initiative is looking for carriers to offer competitive rates tied to a plan design that provides employees with the most value. Therefore, rates, followed by plan design, will carry the most weight when reviewing carrier’s responses to this Request For Proposal.

GI PLAN PROVISION SECTION: Update the Plan Provision Section of the RFP with **ALL** plan design differences from the Proposed Plan. (For Greater Insight, deviations reference a difference in benefits) The Plan Provision exhibit 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.**

Timetable of Activities

It is critical to our client that the following timetable be met. Your ability to meet these deadlines will be considered in the analysis of your capabilities.

Activity	Date
Release RFP to Bidders	8/26/2019
Intent to Bid Due	8/26/2019
Proposals Due From Bidders	9/6/2019

EVALUATION CRITERIA: Proposals will be evaluated based on the following criteria:

Section	Scoring
Financial – Rates	45%
Plan Designs	35%
Other – Including but not limited to GeoAccess, Administration, Insurer Financial Ratings	20%

Louisville Water Company (LWC) and Louisville and Jefferson County MSD (MSD) Broker: Aon serves as LWC and MSD's broker and will assist in the review and scoring of the RFP responses.



COMMUNICATIONS:

All communications should go through the US Broking RFP contact listed on page 1.

Questions and comments will be routed to the appropriate people within Aon. All proposals should be submitted direct via Greater Insight (GI). If you are unable to submit the bid via GI, please email directly to the contacts below.

Please note this group has been released through the MSD's Procurement department. All Procurement rules and instructions set forth by Louisville & Jefferson MSD must be strictly adhered to for any/all proposals submitted. Please read the Procurement rules thoroughly and submit to the Procurement department as directed. Quotes that do not follow Louisville & Jefferson MSD 's procurement rules may be disqualified/excluded by the Client. Questions or requests from another brokerage firm will not be honored. Thank you.

If you have issues with communications, you can reach out to the US Broking RFP contact listed on page 1.

Under no circumstances should anyone at the client be contacted. **Please remember that communications should be directed solely to the Vendor Support mailbox unless you have a specific need to reach out directly to the client team.** This will insure a successful marketing for our Client. However, this does not impact any regular communications with any Consultant in the Aon office.

Please note, LWC and MSD reserve the right to:

- Reject any or all proposals tendered
- Negotiate exclusively with one or more vendors of choice
- Terminate or modify this RFP process at any time

STANDARD CONTRACT: Included in this RFP are MSD's EEO language, as well as their Code of Conduct. Unless you note to the contrary, we will assume that your organization is willing to comply with these requirements in every way.

TERMINATION CLAUSE: LWC and MSD reserve the right to terminate its contract at any time, with or without cause, provided such notification is given 90 days in advance.





One Water Initiative
Employee Group Dental & Vision
Request For Proposal

**RESPONDING VENDOR'S
REQUIRED INTENT TO BID FORM**

Vendor's Name	
Vendor's Address	
Vendor's Primary RFP Contact	
Primary Contact's Address	
Primary Contact's Phone Number	
Primary Contact's Email Address	

1. Are you submitting quotes for the Fully-Insured Dental Plan for the combined One Water Initiative? Yes No
2. Are you submitting quotes for the Fully-Insured Vision Plan for the combined One Water Initiative? Yes No
3. Are you submitting quotes for the Fully-Insured Dental Plan for the Louisville Water Company only? Yes No
4. Are you submitting quotes for the Fully-Insured Vision Plan for the Louisville Water Company only? Yes No
5. Are you submitting quotes for the Fully-Insured Dental Plan for the Louisville & Jefferson County MSD only? Yes No
6. Are you submitting quotes for the Fully-Insured Vision Plan for the Louisville & Jefferson County MSD only? Yes No

Please return this form with your signature below by Monday, August 26, 2019 to Deb Sedoris at debra.sedoris@aon.com to be eligible to provide a quote. Responses received from vendor's after the aforementioned Intent to Bid due date will not be considered.

Carrier Name:

Authorized Binding Signature:

Date:
