

COUNTY OF UNION, ILLINOIS

REQUEST FOR PROPOSALS

FOR

GROUP HEALTH INSURANCE

Issue Date: July 12, 2013

Submittal Date: JULY 31, 2013
9:00 A.M.

Contact Person:

County Clerk
Union County Courthouse
309 West Market Street
Room 116
Jonesboro, Illinois 62952
Telephone: 618-833-5711

GROUP HEALTH INSURANCE FOR THE EMPLOYEES OF UNION COUNTY, ILLINOIS

Overview

The County of Union, Illinois (the “County”) is issuing this Request for Proposals (the “RFP”) for group health insurance for more than 50, but less than 100 full time and retired employees of Union County, Illinois. The insurance coverage proposed must meet the minimum requirements as described in Plan Benefits.

Sealed proposals will be received by the County until WEDNESDAY, JULY 24, 2013 at 9:00 a.m. in the Union County Clerk’s Office.

Questions regarding this RFP may be directed to the Union County Clerk at 618-833-5711.

The County reserves the right to reject any and all proposals received pursuant to this RFP and to waive or not waive any informalities or irregularities in proposals or proposal procedures, and to accept or further negotiate cost, terms or conditions of any proposal determined by the County to be in the best interests of the County even though not the lowest cost proposal.

Mandatory Requirements and Conditions

A response to this RFP must be **sealed** and must include and/or comply with the following:

- (1) A cover letter designating the name, address and telephone number of the person or persons available for contact concerning the proposal.
- (2) A noted timeline regarding provision of services.
October 1, 2013-September 30, 2014
- (3) Current A.M. Best rating.
- (4) References.
- (5) Provider Network Directory, including Physicians, Hospitals and Pharmacies operating with the provider’s network to include Union County, Illinois and surrounding areas within a 50 mile radius of Jonesboro, Illinois.
- (6) Other items the proposer wishes to have considered.

Plan Benefits

Proposals will be comparable to the benefits listed below:

Program Basics	In Network	Out of Network
All percentages are assumed after deductible is met.		
Lifetime Benefit Maximum	Unlimited	Unlimited
Individual Deductible	\$2,500	\$5,000
Out of Pocket Expense	\$2,000	\$4,000
Physician		
Physician Office Visit	\$25 co-pay	60%
Preventative Care	100%	60%
Maternity Services	\$25 co-pay, then 100%	60%
Medical /Surgical	80%	60%
Hospital		
Admission Deductible	\$0	\$300
Inpatient Services	80%	60%
Outpatient Services	80%	60%
Emergency Care	\$150 co-pay, then 100%	\$150 co-pay, then 100%

Program Basics	In Network	Out of Network
All percentages are assumed after deductible is met.		
Other Services		
Ambulance, X-ray, MRIs, CATs, PETS, Lab Services, Hospice, Home Health Care, Durable Medical Equipment, Prosthetics, Skilled Nursing Facility, Inpatient and Outpatient Mental Health, Behavioral and Substance Abuse	80%	60%
Prescription Drug Card		
Generic/ Preferred/ Non Preferred	\$10/20/40	

Opening of Bids and Selection of Proposal

Proposals will be opened by the Union County Board of Commissioners at 8:30 a.m. on Friday, July 26, 2113 at the Commissioner’s Office, Jonesboro, Illinois.

Evaluation Criteria

In determining the most favorable proposal the County shall consider the following:

- (1) Terms of services to be provided.
- (2) Pricing.
- (3) References.
- (4) Prior knowledge or prior dealings of the proposer, as the knowledge or dealings related to official business of the County.
- (5) Any other information and/or factors that the County considers relevant.