

**EMPLOYEE GROUP BENEFITS RFP
GENERAL INFORMATION AND PROPOSAL SPECIFICATIONS
BENBROOK WATER AUTHORITY
PLAN YEAR: OCTOBER 1, 2019 THROUGH SEPTEMBER 30, 2020**

REASON FOR BIDDING—Benbrook Water Authority (BWA) currently provides medical coverage through United Healthcare and dental, vision, short-term disability and long-term disability coverage through Guardian. In order to ensure that the benefit plans are competitively priced, they are soliciting proposals.

EFFECTIVE DATE—October 1, 2019 for a period of not less than one (1) year.

EMPLOYER CONTRIBUTION—BWA currently pays 100% of the premium for eligible employees for medical insurance, dental insurance, vision insurance, short-term disability insurance and long-term disability insurance. BWA pays 75% of the premium for eligible dependents for medical insurance and dental insurance.

ELIGIBILITY—All full-time permanent employees who actively work not fewer than thirty (30) hours per week.

WAITING PERIOD—Coverage for all eligible employees and dependents is effective on the first of the month following 30 days of employment.

LOCATION/INDUSTRY CLASSIFICATION—1121 Mercedes St., Benbrook, TX 76126. BWA is a political subdivision of the State of Texas.

REQUESTED BENEFITS—you are requested to offer proposals to include the following benefit designs:

- A. Medical—please provide proposals that match the current plan (see attached) as closely as possible. In addition, please provide quotes for Health Savings Account plans, and plans that offer out-of-network coverage.

Medical Monthly Premiums

EPO Base Plan	<u>Current</u>	<u>Renewal</u>
Employee only	\$ 886.13	Not Available
Employee/Spouse	\$1,772.26	Not Available
Employee/Children	\$1,772.26	Not Available
Family	\$2,658.39	Not Available

- B. Dental—please provide proposals that match the current plan (see attached) as closely as possible.

Dental Monthly Premiums

	<u>Current</u>	<u>Renewal</u>
Employee Only	\$29.20	Not Available
Employee/Spouse	\$61.06	Not Available
Employee/Children	\$73.47	Not Available
Family	\$113.54	Not Available

- C. Vision—please provide proposals that match the current plan (see attached) as closely as possible.

Vision Monthly Premiums	<u>Current</u>	<u>Renewal</u>
Employee Only	\$6.25	Not Available
Employee/Spouse	\$11.85	Not Available
Employee/Children	\$13.89	Not Available
Family	\$19.55	Not Available

CURRENT MEDICAL CONDITIONS—BWA is currently unaware of any ongoing medical conditions.

REPLACEMENT OF COVERAGE—if this case is placed with you, we must have your written assurance that your acceptance of risk is such that no employee or any eligible dependent shall lose any benefit to which he/she would otherwise have been entitled absent a change in insurers. It is not the purpose of Benbrook Water Authority for any employee or dependent to gain benefit to which he/she would not otherwise have been entitled as the result of such change. Every effort must be made to safeguard the interest of participating persons.

No proposal which includes any attempt to exclude or to limit benefits to any participating employee or to his/her participating dependent(s) will receive any consideration. Consideration will not be given to any proposal which, in the opinion of BWA attempts to alter or to eliminate insurance coverage for any specific person(s) covered under the Plan; whether active, retired, or COBRA.

DUE DATE—Proposals are due no later than 2:00 p.m. on Thursday, July 25, 2019. Please deliver formal written proposal to the BWA at 1121 Mercedes St., Benbrook, TX 76126. Two (2) copies of the proposal must be placed in a sealed envelope labeled “Benbrook Water Authority Employee Group Insurance” on the outside of the envelope. Late proposals will not be accepted.

BWA RESERVES THE RIGHT TO REJECT ANY AND ALL PROPOSALS, WAIVE MINOR TECHNICALITIES OR TO PROCEED OTHERWISE WHEN IN THE BEST INTEREST OF THE BWA.

Gus Bates Insurance and Investments is the Exclusive Agent of Record for BWA and will analyze all proposals and make recommendations the BWA staff and Board of Directors.

Please direct all inquiries to: **Crystal Ramsey**
Benbrook Water Authority
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