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Solicitation Addendum

Addendum No.: 1
Solicitation No.: 26-R089696SB
Solicitation Title: Employee Benefits
Addendum Date: May 7, 2026
Procurement Contact: Stacia Branco

Request for Proposal (RFP) No. 26-R089696SB is amended as set forth herein. Responses to questions posed by prospective proposers are provided below. This Addendum is hereby incorporated into and made a part of RFP No. 26-R089696SB.

The deadline to submit all inquiries concerning interpretation, clarification or additional information pertaining to this RFP was May 1, 2026 @ 2:00 P.M.

QUESTIONS AND RESPONSES:

Q1. Please provide a one week extension until Tuesday May 26th, 2026.

R1. The County will not be issuing an extension at this time due to project schedule requirements and the need to maintain the current procurement timeline.

Q2. Please provide a medical repricing file in order to complete the requested repricing.

R2. This information will be provided via secure transmission to proposers who submit a signed Non-Disclosure Agreement (NDA) to the Procurement Contact.

Q3. Please provide a dental disruption file in order to complete the requested dental disruption.

R3. Refer to R2.

Q4. Medical Response Tab – On rows 36 through 39 please confirm that you seeking carriers to include illustrative 2027 medical and pharmacy conventional equivalent rates in this section or are conventional equivalent rates not needed since the County may choose different SL or PBM vendors and this section is for informational purposes as well as allowing carriers to confirm they can match current benefits?

- R4. Yes, we are seeking medical and pharmacy premium rate equivalents from carriers who are proposing integrated medical and pharmacy plans.
- Q5. Medical Discount Chart – Confirmation that doctors would reflect physician discounts and urgent care discounts would reflect outpatient hospital discounts?**
- R5. The template may have been modified unintentionally. There should be six categories in total: Doctors, Urgent Care, In-Patient Hospital, Out-Patient Hospital, Emergency, and All Others.
- Q6. The RFP indicates Medical Stop Loss. Please indicate if the stop loss quote should cover Rx claims as well as the Medical claims.**
- R6. Yes, medical and Rx claims should be combined for Stop Loss.
- Q7. Assuming Rx claims will be covered under stop loss, please provide a claim detail report from Optum Rx for all members with Rx claims over a \$50K threshold paid during the most recent rolling 12 month period. The report should show each individual claim and show name of drug, day supply, plan paid amount, and have claimant identifiers to tie back to medical claims.**
- R7. Due to the confidential and sensitive nature of this information, it will not be released as part of this addendum and will be provided to the awarded firm(s).
- Q8. What are the current stop loss rates?**
- R8. The HM Life 2026 Stop Loss Policy will be provided only to firms that have submitted a signed NDA, separate to this Addendum.
- Q9. What is the current stop loss contract type?**
- R9. Refer to R8.
- Q10. Are 2027 renewal stop loss rates available?**
- R10. No, 2027 stop loss rates are not available.
- Q11. Would Manatee County like the carrier to be claim fiduciary?**
- R11. Yes.
- Q12. Would Manatee County like to continue to fund claim wires on a weekly basis?**
- R12. Yes.
- Q13. With Aetna being the medical incumbent, we require a claim detail report in order to include Rx claims coverage under stop loss. Please provide a system-generated claim detail report from Optum Rx for all claimants exceeding a \$50K threshold on the Rx claims. The report should be run for claims paid on the most recent rolling 12 month period through March 31, 2026. The report should include claimant name, claimant DOB, claimant relationship to EE, EE SSN, name of drug, name of provider, paid date of claim, plan paid amount, and day supply. The report should show each individual claim for each member over the threshold.**

- R13. Refer to R7.
- Q14. Please provide the 2026 stop loss policy from HM Life. If the 2026 policy is not available, please provide current stop loss rates.**
- R14. Refer to R8.
- Q15. Can Manatee County confirm we can bid on a subset of the services requested in the RFP or do all requested lines of coverage need to be included? Specifically, can we bid on FSA and COBRA Administration only and not the health plans (Integrated ASO Medical/Rx and Stop Loss Criteria, Dental Criteria and Vision Criteria)?**
- R15. Yes, bids for individual lines of coverage will be accepted.
- Q16. As a 8-year contracted provider with Manatee County we have attached a NDA? We will not be bidding on the PBM business so we do not need that data. Are there other documents that the NDA provides us?**
- R16. The signed NDA provides access to confidential supporting documents, Exhibit 2, Proposal Response TAB 6 (Attachment for Proposer Review) and TAB 7 (Non-Disclosure Agreement documents).
- Q17. What is your present enrollment count in your FSA plans administered by Inspira?**
- R17. Medical FSA has 588 participants; Dependent Care FSA has 39 participants.
- Q18. How many qualifying events does Manatee County have per year? How many current COBRA continuants do you have (or average per month).**
- R18. In 2025, there were 1,026 total enrollments outside of Open Enrollment, including 706 new hires. COBRA enrollments averages 40 participants per month.
- Q19. Will you maintain a custom network for some of your services?**
- R19. Yes.
- Q20. What is the total number of Unique FSA participants? How many Medical FSA vs Dependent Care FSA?**
- R20. Medical FSA has 588 participants; Dependent Care FSA has 39 participants for a total of 627 participants.
- Q21. What is the current FSA Pricing?**
- R21. Refer to R2.
- Q22. Will the County allow for Digital Signatures on the required forms?**
- R22. Yes, digital signatures are acceptable.
- Q23. Are there any current pain points with the FSA administration?**
- R23. Yes, issues with excessive denial of claims with account freeze, annual rollover of funds, manual processes.

Q24. Number of In-person OE meetings?

R24. For vendor 1 expo attendance in the fall, depending on plan changes could require additional meetings. Typical OE meetings are handled by our in-house team.

Q25. What are the current issues with in-house administration for COBRA?

R25. Compliance, reinstatement of benefits with current carrier, termination of COBRA participants with current carrier.

Q26. For the COBRA administration, is Manatee County looking for the COBRA vendor to notify the Carriers or the County of new COBRA enrollees?

R26. COBRA vendor notification.

Q27. Can you clarify in your reply whether you are accepting bids on FSA and COBRA Administration only or does that need to wait for posting?

R27. Yes, we are currently accepting bids on FSA and COBRA Administration. They can be bid separately.

Q28. Is there any anticipated timing or notification for when questions will be addressed in an addendum, which will be posted on DemandStar and the County website?

R28. Responses to questions will be issued via addendum and posted on DemandStar and the County website.

Q29. How would you like to be contacted so you can provide the password?

R29. Contact the Designated Procurement Contact by email.

NOTE:

Deleted items will be ~~struck through~~, added or modified items will be underlined. All other terms and conditions remain as stated in the RFP.

INSTRUCTIONS:

Receipt of this Addendum must be acknowledged as instructed in the solicitation document. Failure to acknowledge receipt of this Addendum may result in the response being deemed non-responsive.

END OF ADDENDUM

AUTHORIZED FOR RELEASE