

**TOWN OF AVON, CT**

**HEALTH AND WELFARE BENEFITS CONSULTANT  
REQUEST FOR PROPOSALS 18/19-9 – ADDENDUM ONE (1)**

**Date: June 14, 2019**

This addendum is issued in response to questions raised by interested firms regarding the Request for Proposals (RFP).

**Q1.** Confirm that consulting services are requested for health, dental, life and disability plans?

**Answer:** Yes, consulting services are requested for the plans in question.

**Q2.** How many active employees are enrolled in these plans for the Town? Board of Ed?

**Answer:** The Town has 188 active employees enrolled in health coverage, and 79 in dental coverage. The Board of Education has 1,034 active employees and dependents enrolled in health coverage and 263 family as well as 99 single dental coverage plans. All full-time Town and Board of Education employees are enrolled in life and long-term disability coverage with supplemental coverage available for purchase by individual employees.

**Q3.** Are there any retiree benefit(s) to be included in these services? If so, how many retirees and dependents and what type of plan(s) are they enrolled in?

**Answer:** The Town has 112 retirees enrolled in health coverage. Thirty-six (36) are under the age of 65 and pay quarterly for Cigna coverage. The remaining 76 (retirees and spouses) are over the age of 65 and have Medicare as their primary insurance and the Town's supplemental plan through Cigna as secondary insurance. Retirees that reach the age of 65 are automatically eligible for the blended plan (Medicare primary, Cigna secondary). Retirees have the option to purchase dental coverage through MetLife.

The Board of Education has 53 retirees enrolled in various Cigna plans which mirror coverage offered to active employees in the retiree's previous collective bargaining unit. These plans are presently, 31 with family coverage and 13 with individual coverage. In addition, the Board of Education covers a total of 36 retirees under the age of 65, one over the age of 65 but not eligible for Medicare, and 17 over age 65, with Medicare as their primary insurance followed by the Board of Education Cigna plan in a secondary position.

**Q4.** Who/what firm is the incumbent consultant?

**Answer:** The incumbent firm is Milliman of Windsor, CT.

**Q5.** What is the current compensation for this consultant/firm?

**Answer:** The current compensation is \$46,000 per year.

Please note that all other terms and conditions appearing in the original Request for Proposal remain unchanged. Vendors are asked to sign, date and return this sheet **along with their Proposal** in order to verify their receipt of this addendum prior to the submission deadline. Please fill out all sections below in order to ensure that your response is considered complete.

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

City

State

Zip Code

Telephone: \_\_\_\_\_ Date: \_\_\_\_\_

E-mail: \_\_\_\_\_