

ADDENDUM # 5

Hinds County Board of Supervisors Bid # 09042013 for a fully insured or self-funded Health Care Insurance Package for Hinds County Mississippi Employees, including options for family coverage, to include a complete Medical Package, Prescription, Optical and Dental Plan for the Hinds County, Mississippi Board of Supervisors has been amended as follows:

This addendum #5 is issued August 30, 2013 to reflect the changes as of this date in the document as follows. All items noted in this addendum will modify the original bid documents and it is the responsibility of the Vendor/Insurer to note the changes throughout the original document.

Addendum # 5 is being published to change certain dates as stated in the original document, dates in Addendum # 3, and dates stated in the time-line on page #4 of this document. Reports have been added providing information requested for all Vendors/Insurers on various plans. The documents are available in a separate file at <http://ra.eauctionservices.com> under Addendum #5, Reports. The complete listing of the documents added can be found on page #11 in this document.

This addendum forms a part of the contract documents and modifies the original bidding documents and specifications for the Hinds County Board of Supervisors, Bid #09042013. This acknowledgement must be included with the original specification response package due before Wednesday, September 18, 2013 before 2:00 PM CDT. Failure to do so will disqualify your response.

HINDS COUNTY, MISSISSIPPI



REQUEST FOR BID PROPOSALS

BID PROPOSALS HINDS COUNTY BOARD OF SUPERVISORS BID PROPOSALS FOR A FULLY INSURED OR SELF-INSURED HEALTH CARE INSURANCE PACKAGE, TO INCLUDE COMPLETE MEDICAL PACKAGE FOR ALL HINDS COUNTY EMPLOYEES, PRESCRIPTION PLAN, OPTICAL, AND DENTAL PLAN FOR HINDS COUNTY MISSISSIPPI BID #:09042013

Carmen Y. Davis, County Administrator
Hinds County Board of Supervisors

July 23, 2013

HINDS COUNTY MISSISSIPPI BOARD OF SUPERVISORS

Announcement of Bids, Bid # 09042013 for a fully insured or self-funded Health Care Insurance Package for Hinds County Mississippi Employees, including options for family coverage, to include a complete Medical Package, Prescription, Optical and Dental Plan for the Hinds County, Mississippi Board of Supervisors

Date of Document: August 30, 2013

The Hinds County Board of Supervisors is committed to providing full compliance with the:

Other Relevant Federal Law: Patient Protection and Affordable Care Act (PPACA), Federal Civil Rights Act of 1964, Immigration Reform and Control Act of 1986, and Americans with Disabilities Act.

To that end, The Hinds County Board of Supervisors is implementing this procurement action.

The Hinds County Board of Supervisors welcomes this bid opportunity to work with all qualified Vendors/Insurers for a fully insured or self-funded Health Care Insurance Package for Hinds County Mississippi Employees, including options for family coverage, to include a complete Medical Package, Prescription, Optical and Dental Plan throughout this Request for Bid Proposal document.

An Electronic Bid Process will be facilitated by Electronic Auction Services, Inc. (EASI). Electronic Auction Services, Inc. is a service provider contracted by the buyer to facilitate this bidding process. Bids will be accepted in an Electronic Bid Process on Wednesday, September 25, 2013 at 10:00 AM CDT in accordance with the specifications and procedures available with Electronic Auction Services, Inc. (EASI), or the Hinds County Chancery Clerk's Office of Eddie Jean Carr, Chancery Clerk, 316 S. President Street, Jackson, MS 39205.

All Vendors/Insurers must register at <http://ra.eauctionservices.com> to participate in this Electronic Sealed Bidding Process.

Hinds County Board of Supervisors invites you to be a part of this Bid Proposal.

**Carmen Y. Davis,
County Administrator
Hinds County Board of Supervisors**

TABLE OF CONTENTS - Addendum #5 Only

	Page #
1. Addendum #5 _____	1-2
2. Time Line and Schedule _____	4
3. Instructions to Proposers General _____	5
3.1. Bid Date and Information _____	5
3.4. Specification & Procedure information _____	5
4. Pre-bid Vendor Conference _____	5
5. Contact Information EASI _____	5
6. County Contact Information _____	6
6. Multiple Plan Options _____	6
7. Specification Responses _____	6
8. Vendor/ Insurer Plan Review _____	6
9. Addenda & Interpretations _____	7
10. Laws & Regulations _____	7
11. Minority Participation _____	7
12. Bid Confirmation _____	8
13. Purpose _____	8
14. Proposal Preparation and Submission Instructions _____	9-10
16. Reporting and Delivery Instructions _____	10-11
18. Documents Added to Addendum #5 and Loaded to platform _____	11

Time-Line and Schedule

Time-Line and Schedule: Health Care Insurance Package, to Include Complete Medical Package for All Hinds County Employees, Prescription Plan, Optical and Dental Plan for Hinds County Mississippi, Bid #: 09042013.

- A. Legal Publications:** Clarion Ledger – Thursday, August 1, 2013 & Thursday, August 8, 2013
- B. Legal Publications:** Jackson Advocate – Thursday, August 1, 2013 and Thursday, August 8, 2013
- C. Pre-bid Conference:** Held Monday, August 12, 2013
- D. Vendor/Insurer Plan Review:** **Tuesday, September 10, 2013 and Wednesday, September 11, 2013.**
- E. Vendor/Insurer Response Package Due:** **Wednesday, September 18, 2013 before 2:00 PM CDT.**
- F. Bid Date:** **Wednesday, September 25, 2013, 10:00 AM CDT.**

Request Bid Proposals, Bid# 09042013, for a Health Care Insurance Package for Hinds County Mississippi Employees, including options for family coverage, to include a complete Medical Package, Prescription, Optical, and Dental Plan. This Bid will be an Electronic Sealed Bidding Process, on Wednesday, September 25, 2013 at 10:00 AM CDT in accordance with the specifications and procedures available with Electronic Auction Services, Inc. (EASI), or the Hinds County Chancery Clerk's Office of Eddie Jean Carr, Chancery Clerk, 316 S. President Street, Jackson, MS 39205.

3. GENERAL

- 3.1 Bids will be received by Hinds County Board of Supervisors Bid # 09042013**, for a fully insured or self-insured Health Care Insurance Package for Hinds County Mississippi Employees, including options for family coverage, to include a complete Medical Package, Prescription, Optical, and Dental Plan. This Bid will be an Electronic Sealed Bidding Process, **Wednesday, September 25, 2013 at 10:00 AM CDT** in accordance with the specifications and procedures available with Electronic Auction Services, Inc. (EASI), or the Hinds County Chancery Clerks Office of Eddie Jean Carr, Chancery Clerk, 316 South President Street, Jackson, MS 39205.
- 3.2** An initial bid is due online on **Wednesday, September 25, 2013 at 10:00 AM CDT**. Subsequent bids may be placed once the online bidding event has begun on **Wednesday, September 25, 2013 at 10:00 AM CDT**.
- 3.3** **Electronic Auction Services Inc. (EASI)** is a service provider contracted by The Hinds County Board of Supervisors to facilitate the bidding process online. The Electronic Bid Process will accept bids on **Wednesday, September 25, 2013 at 10:00 AM CDT**. All qualified participating Vendors/Insurers must register at <http://ra.eauctionservices.com> if you intend to participate in the Electronic Sealed Bidding Event.
- 3.4** Specifications and procedures are available at the office of Eddie Jean Carr, Hinds County Chancery Clerk, Second Floor, 316 South President Street, Jackson, MS 39205, or by registering with EASI at <http://ra.eauctionservices.com> and printing a bid package. **All Vendors/Insurers will be required to register online with EASI at <http://ra.eauctionservices.com> in order to download and upload required documents.**
- 3.5** Registered Vendors/Insurers will receive a formal invitation to the bid in the specified event via email and may receive other invitations to bid in future events as those opportunities arise. Vendors/Insurers who accept their formal invitation to bid will be contacted for training. This training usually requires approximately 15 minutes via phone with the person or persons who registered with Electronic Auction Services Inc. for placing bids online.
- 4. Pre-bid Conference: A Pre-bid conference was held on Monday, August 12, 2013, 10:00 AM CDT, at The Hinds County Board of Supervisors, Board Room, 316 South President Street, Jackson, MS 39205. Vendors/Insurers will be able to obtain additional information and get responses to any questions regarding the bid specifications and process. All addendums and information requested will be available at <http://ra.eauctionservices.com> or in writing from the Hinds County Project Managers identified in item #8 of this document.**
- 5. CONTACT INFORMATION ELECTRONIC AUCTION SERVICES, INC. (EASI):** Vendors/Insurers having questions in regards to registration, document downloads, uploads, printing bid packets online, specification response packages, training for the bid process, please contact the following:

Frank Jackson, Agent
Electronic Auction Services, Inc.
Phone: 601-665-4084
Cell: 769-798-6803
Email: fjackson@eauctionservices.com

Scott Patterson, Director Operations
Electronic Auction Services, Inc.
Phone: 330-330-931-4686
Cell: 330-357-9404
Email: scott@eauctionservices.com

6. **Multiple Plan Options:** Each Vendor/Insurer will have to respond to the options requested in the bid package. **The Vendor/Insurer must be able and have the ability to submit more than one plan with various plan options for a fully insured or self-insured plan to the County.** On each plan package submitted by the Vendor/Insurer, it must be submitted in a separate package and must be identified as such.
7. **Specification Responses:** Specification Responses must be submitted with one (1) original and a minimum of five (5) copies of each plan package in writing. Vendor/Insurers must also include two (2) electronic copies with the response to the RFBP. The electronic copies can be on a CD, removable mobile device. Documents to be uploaded in this RFBP online will be completed by logging on and registering at <http://ra.eauctionservices.com>. Vendors/Insurers will be required to submit completed Specification and Response packages to the office of Eddie Jean Carr, Hinds County Chancery Clerk, Second Floor, 316 South President Street, Jackson, MS 39205 no later than Wednesday, September 18, 2013 before 2:00 PM CDT.

Any responses and required documents not uploaded or submitted by the specified time will be rejected by The Hinds County Board of Supervisors. DO NOT SUBMIT BID PRICING WITH YOUR SPECIFICATIONS PACKAGE.

Specification Responses mailed or sent by courier will be due at the office of Eddie Jean Carr, Hinds County Chancery Clerk, Second Floor, 316 South President Street, Jackson, MS 39205 no later than Wednesday, September 18, 2013 before 2:00 PM CDT.

Specification Responses shall be submitted in a sealed envelope, and must be marked as follows:

BID: Health Care Insurance Package for Hinds County Mississippi Employees Bid #: 09042013

Firm Name: _____
 Person Completing Documents: _____
 Mailing Address: _____ City: _____
 State: _____ Zip Code: _____ Date: _____
 Telephone No: _____ E-mail: _____
 Signature of Individual Completing Documents: _____

8. **Vendor/Insurer Plan Review:** **Vendors/Insurers will be required to complete and attend a plan review with the Hinds County Administrator and Personnel Director at the Hinds County Board of Supervisors Board Conference Room, on Tuesday, September 10, 2013 or Wednesday, September 11, 2013. The plan review shall cover all options and packages being submitted in your bid response packages. If Vendor/Insurers are submitting more than one plan, they must be able to present each plan design during the presentation. It is required that an underwriter from your company be present to discuss the plan and options being presented to Hinds County. All Vendors/Insurers must notify Mrs. Carmen Davis, Hinds County Administrator or Mickie Parker, Hinds County Personnel Director by registering at <http://ra.eauctionservices.com> and go to Plan Review Log Request in insert your information and times requested. If conflicting times occur in the Plan Review, Log Request the time shall be determined by which Vendor/Insurer submitted the request first.** For additional information please contact the following:

Mrs. Carmen Davis, County Administrator
 Hinds County Board of Supervisors
 316 South President Street
 Jackson, MS 39205
 Phone: 601-968-6501
 Email: cdavis@co.hinds.ms.us

Mrs. Mickie Parker, Personnel Director
 Hinds County Board of Supervisors
 316 South President Street
 Jackson, MS 39205
 Phone: 601-968-6581
 Email: mparker@co.hinds.ms.us

The Plan Review shall be the same plan packages that will be reviewed in your specification response package. All Plan designs shall include all deductibles, networks and coverage that is included for plans within network and out of network costs.

9. Addenda and Interpretations:

- a. Should a bidder find any discrepancies in, or omissions in the Specifications or should be in doubt as to their written meaning, they should at once notify Mrs. Carmen Davis, Hinds County Administrator, who will send a written instruction of interpretation to known holders of the documents. The Hinds County Board of Supervisors will not be responsible for any oral instructions.
- b. Addenda to Specifications may be issued before the time of bidding. They shall be included in the Bid and will become a part of the awarded Contract.

10. Laws and Regulations: The bidder's attention is directed to the fact that all applicable State laws, Municipal ordinances, and the rules and regulations of all authorities having jurisdiction over the project shall apply to the Contract throughout. They will be deemed to be included in the contract the same as though herein written out in full. If the agency is closed for any reason, including but not limited to: acts of God, strikes, lockouts, riots, acts of war, epidemics, governmental regulations superimposed after the fact, fire, earthquakes, floods, or other natural disasters (the "Force Majeure Events"), which closure prevents the Electronic opening of bids at the advertised date and time, all bids received shall be publicly opened and taken online on the next business day that the agency shall be open and at the previously advertised time. The new date and time of the bid opening, as determined in accordance with this paragraph, shall not be advertised, and all Vendors/Insurers, upon submission of a Bid Proposal, shall be deemed to have knowledge of and shall have agreed to the provisions of this paragraph. Bids shall be received by the agency until the new date and time of the bid opening as set forth herein. The agency shall not be held responsible for the receipt of any bids for which the delivery was attempted and failed due to the closure of the agency as a result of a Force Majeure Event. Vendors/Insurers shall be required to ensure the delivery and receipt of its bid by the agency prior to the new date and time of the bid opening.

11. MINORITY PARTICIPATION: IT IS THE INTENT OF HINDS COUNTY, MISSISSIPPI, in the interest of providing equal opportunity and participation to all segments of the community, to achieve a goal of minority participation in all activities and projects constructed or sponsored by Hinds County. In furtherance of this, twenty percent (20%) minority/minority business participation is required in connection with all services/commodities provided in connection with this activity/project. It is the intent of Hinds County that this participation be construed to mean that at least twenty percent (20%) of the services and or commodities provided in this project shall be provided by a minority business and that said, minority business shall receive at least twenty percent of the compensation paid by Hinds County for the services/commodities rendered in connection with this activity/project. Pursuant to State law, "minority business" is defined as a business, which is owned by a person who is a citizen or lawful permanent resident of the United States and who is:

- (i) African American: having origins in any of the black racial groups of Africa.
- (ii) Hispanic: of Mexican, Puerto Rican, Central or South American, or other Spanish or Portuguese culture, or origin, regardless of race.
- (iii) Asian American: having origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands.
- (iv) American Indian or Alaskan Native: having origins in any of the original people of North America.

All persons/entities wishing to provide services/commodities to Hinds County shall submit a specific handwritten statement describing their status and the manner in which they propose to comply with this provision with their **Specification Response Package due on Wednesday, September 18, 2013.**

Failure to demonstrate compliance to the satisfaction of Hinds County shall result in a Bid Proposal being deemed non-responsive to the specifications required by Hinds County for the fulfillment of this activity/project.

Following the acceptance of a proposal for the bid as specified, the successful candidate shall, within fifteen (15) days of such acceptance, substantiate compliance with these provisions by submitting a second written statement delineating the specific method(s) of compliance, including identities and areas of participation of minority participants.

The Hinds County Board of Supervisors shall have the authority and discretion to determine whether a proposal is responsive to this statement of intent.

12. BID CONFORMATION: Any Specification Response package, which fails to conform to the essential requirements of the specifications, shall be rejected. In discretionary cases, The Hinds County Board of Supervisors shall be the determining factor in whether specifications are met. Electronic Bids must be as per plans and specifications or they will automatically be rejected. An individual, duly authorized to bind the bidder must sign or acknowledge each Specification Response package. Prices placed the day of the Electronic Bid Event, Wednesday, September 25, 2013 at 10:00 AM CDT, must include all material, delivery, and all items as stated in this Notice to Bidders and Specification package required to complete this Bid Project in its entirety. Bids must meet or exceed all specifications.

The Hinds County Board of Supervisors reserves the right to reject any part of or all bids.

13. PURPOSE: The intent and purpose of this Request for Bid Proposal (RFBP) is to solicit proposals to establish contract(s) with one or more qualified provider(s) to provide a fully insured or a self-insured Group Health Care Insurance Package for Hinds County Mississippi Employees, including options for family coverage, to include a complete Medical Package, Prescription, Optical and Dental Plan. The number of insured to be considered under the package is for an average of nine hundred and fifty (950) active, nine (9) retired and six (6) cobra employees. A census has been attached for all policies.

- A. The Vendor/Insurer should provide independent proposals for a fully insured or self-insured product for each as they may be awarded either together or on a separate basis. If the Vendor/Insurer offers all product lines, they should submit complete packages as requested for each deductible package and product.
- B. The County is seeking proposals and Bids for a fully insured or self-insured Group Health Care Insurance Package for Hinds County Mississippi Employees, including options for family coverage, to include a complete Medical Package, Prescription, Optical and Dental Plan Medical and Dental lines of insurance coverage.
- C. Vendor/Insurer should provide proposals for all products that the providing firm is available to administer. Vendor/Insurer may provide a proposal on all lines of coverage or just one.
- D. Vendor/Insurer should provide benefits similar to the current platform, but additional products such as self-insured plans with reinsurance are encouraged as pricing and cost control options.
 - **The specific plans that are to be designed are detailed in attachment A, of the RFBP document.**
 - **The Hinds County Board of Supervisors will like to offer their employees a lower-cost option for 2013 and 2014 so you are strongly encouraged to include following plans with the maximum deductible \$2,500.00 and a minimum deductible of \$500.00. Please quote each plan and options in \$500.00 increments on each of the following forms as separate plans for review.**
 - **Each plan should include in Network and also out of Network pricing.**
 - **Maximum out of pocket for a family plan should not exceed a total of \$2,500.00 to include all co pays, prescription drugs, and all other services.**
- E. The Plan should price fully insured and self-insured options covering all eligible employees, including options for retirees under or over the age of 65.
- F. The Vendor/Insurer should provide any possible multiple year rate guarantees up to three (3) years for all available lines of coverage. This should include renewal rates for the next two years and include a wellness program for employees and family.
- G. Please Note: Agent of Record letters will not be awarded through this process. Hinds County Board of Supervisors reserves the right to pick the Agent of Record.

14. PROPOSAL PREPARATION AND SUBMISSION INSTRUCTIONS

A. RFP RESPONSE: In order to be considered for selection, Vendor/Insurers must submit a complete response to this RFBP. One (1) original and (5) copies of each proposal must be submitted as stated in item #7, page #6 Specification Responses, on or before the Specification Response date. Vendor/Insurers must also include two (2) electronic copies with the response to the RFBP. The electronic copies can be on a CD, removable mobile device, and must be included in the Specification Response Packages. Facsimile transmitted proposals will not be accepted. Vendor/Insurers assume sole and full responsibility for the timely delivery of the proposals. Late proposals will not be considered. All proposals will become a part of Hinds County Board of Supervisors official files and will not be returned to the Vendor/Insurers.

B. PROPOSAL PREPARATION: An authorized representative of the Vendors/Insurers must sign Proposals. All information requested should be submitted and failure to submit all information requested will result in The Hinds County Board of Supervisors rejecting the proposal. Mandatory requirements are those required by law or regulation or are such that they cannot be waived and are not subject to negotiation.

1. Proposals should be prepared simply and economically, providing a straightforward, concise description of capabilities to satisfy the requirements of the RFBP. Emphasis should be placed on completeness and clarity of content.
2. Proposals should be organized in the order in which the requirements are presented in the RFBP. All pages of the proposal should be numbered. Each paragraph in the proposal should reference the paragraph number of the corresponding section of the RFBP. It is also helpful to cite the paragraph number, sub letter, and repeat the text of the requirement as it appears in the RFBP. If a response covers more than one page, the paragraph number and sub letter should be repeated at the top of the next page. The proposal should contain a table of contents, which cross-references the RFP requirements. Information which the Vendors/Insurers desires to present that does not fall within any of the requirements of the RFBP should be inserted at an appropriate place or be attached at the end of the proposal and designated as additional material. Proposals that are not organized in this manner risk elimination from consideration if the evaluators are unable to find where the RFBP requirements are specifically addressed.
3. As used in this RFBP, the terms "must", "shall", "should" and "may" identify the criticality of requirements. "Must" and "shall" identify requirements whose absence will have a major negative impact on the suitability of the proposed solution. Items labeled as "should" or "may" are highly desirable, although their absence will not have a large impact and would be useful, but are not necessary. Depending on the overall response to the RFBP, some individual "must" and "shall" items may not be fully satisfied, but it is the intent to satisfy most, if not all, "must" and "shall" requirements. The inability of an Vendors/Insurers to satisfy a "must" or "shall" requirement does not automatically remove that Vendors/Insurers from consideration; however, it may seriously affect the overall rating of the Vendor/Insurers' proposal.
4. Each copy of the proposal should be bound or contained in a single volume where practical. All documentation submitted with the proposal should be contained in that single volume.
5. Ownership of all data, materials, and documentation originated and prepared for Hinds County Board of Supervisors pursuant to the RFBP shall belong exclusively to

Hinds County Board of Supervisors and be subject to public inspection in accordance with the *Freedom of Information Act*. Trade secrets or proprietary information submitted by the Vendors/Insurers shall not be subject to public disclosure under the *Freedom of Information Act*. The confidential, proprietary or trade secret material submitted must be identified by some distinct method such as highlighting or underlining and must indicate only the specific words, figures, or paragraphs that constitute confidential, proprietary or trade secret information. The classification of an entire proposal document, line item prices, and/or total proposal prices as confidential, proprietary or trade secrets is not acceptable and will result in rejection of the proposal.

6. **Oral Presentation: Vendor/Insurers who submit a proposal in response to this RFBP will be required to give an oral presentation of their proposal to the Benefit Review Committee on Tuesday, September 10, 2013 or Wednesday, September 11, 2013 as stated in item #8 page # 6 of this addendum document. This provides an opportunity for the Vendors/Insurers to clarify or elaborate on the proposal. This is a fact-finding and explanation session only and does not include negotiation.**

If underwriters are not available to meet with the Benefit Review Committee then one representative of the insurance company will be requested to be in attendance when and if a firm is asked to present the firm's program(s). The County is requesting underwriters to attend the plan review, as the Benefit Review Committee may want to ask questions regarding the rating formulas and benefit changes.

The Hinds County Board of Supervisors will expect the underwriter to be in a position to provide the committee a response at the time the question is asked.

C. SPECIFIC PROPOSAL INSTRUCTIONS: Proposals should be as thorough and detailed as possible so that Benefit Review Committee may properly evaluate your capabilities to provide the required good/services.

Vendor/Insurers are required to submit the following items as a complete proposal:

1. Return the RFBP cover sheet and all addenda acknowledgments, if any, signed and filled out as required. Provide the names of the person(s) who will be authorized to make representations for the Vendors/Insurers, their titles, addresses, and telephone numbers. Provide information that the person signing the RFBP is authorized to bind the firm(s).
2. A written narrative statement to include: (1) experience of your company and its staff in providing the services described in the Statement of Needs; (2) names, qualifications and experience of personnel to be assigned to the contract; (3) resumes of staff to be assigned to the contract; (4) locations of company offices that will service this contract; (5) names and contact person for references.
3. The Vendors/Insurers's ability to successfully provide Group Health and Dental Insurance Coverage this scope, size and nature. Information in outlining the experience in providing the services.
4. Provide information describing your firm's structure for addressing conflicting representation requirements.
5. Provide information outlining experience in developing and successful implementing Group Health Care Insurance Package for Hinds County Mississippi Employees, including options for family coverage, to include a fully insured or a self-insured complete Medical Package, Prescription, Optical and Dental Plan. Provide complete plan summaries for all options quoted.
 - Benefit Options (complete summaries and plans)
 - Detailed regional network description and information regarding network beyond the state for dependents and retirees.

- Cost control, medical management, and technological advantages of the firm.
 - Reporting capabilities, County to have access for reports online access for designated employees.
 - Internet capabilities for all reporting and obtaining reports.
 - Other distinguishing characteristics regarding your firm plans and abilities to provide the services requested in the RFBP.
6. Provide information outlining how specific plans for a fully insured or self-insured Group Health Care, providing the services outlined including the method of initiating the services and proposed approach and methodology. Description of any other services the Vendors/Insurers may wish to propose. Examples of possible services could include the offering of other types of insurance plans and benefit plans.
 7. Detailed Proposed rates: Vendors/Insurers shall submit a complete rate structure for all proposed plans.
 8. A list of at least four (4) references where the Vendors/Insurers has provided the services in Mississippi as described in the RFBP. Include the organization, contact name, title, location, telephone number, and email address. Provide the information on past and current contracts.
 9. **Vendors will be required to download the Hinds County Vendor Application from <http://ra.eauctionservices.com> and return the completed package with the specification response package due on Wednesday, September 18, 2013 before 2:00 PM CDT.**

15. Documents Added and Included in Addendum #5 8-30-2013

All Documents can be accessed at <http://ra.eauctionservices.com> under **Addendum #5, Reports**

1. **UHC Premium vs. Claims Incurred Report – Actual Numbers by Month 2008-2009** **2 Pages**
2. **UHC Premium vs. Claims Incurred Report – Actual Numbers by Month 2011-2013** **2 Pages**

This addendum forms a part of the contract documents and modifies the original bidding documents and specifications for the Hinds County Board of Supervisors, Bid #09042013. This acknowledgement must be included with the original specification response package due before Wednesday, September 18, 2013 before 2:00 PM CDT. Failure to do so will disqualify your response.

Acknowledge BY:

FIRM NAME: _____ **BY:** _____

Mailing Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Phone: _____ **Fax #:** _____ **Date:** _____

Total by Experience Period

Current Period	14,855	9,241	\$5,382,608		\$3,762,553	\$192,938	\$565,497	\$4,520,988	84.0%	\$304.34
Prior Period	2,882	1,780	\$1,039,750		\$477,698	\$37,924	\$110,007	\$625,629	60.2%	\$217.08

Average Membership/PMPM Premium and Payments by Experience Period

Current Period	1,238	770	\$362.34		\$253.29	\$12.99	\$38.07	\$304.34		
Prior Period	1,441	890	\$360.77		\$165.75	\$13.16	\$38.17	\$217.08		

% Change

Current Period vs Prior Period	(14.1%)	(13.5%)	52.8%		52.8%	(1.3%)	(0.3%)	40.2%		
--------------------------------	---------	---------	-------	--	-------	--------	--------	-------	--	--

Premium vs Claims Incurred Including IBNR - Underwriting - Non-Standard

Please Note:

For markets moving to service fees, premiums are shown with service fees included. For markets continuing to pay commissions, premium still includes commissions.

Year/Month	Members	Subscribers	Premium	Premium PMPM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio	Total Payments PMPM	12 Month Rolling Average PMPM
2011-11	1,243	793	\$543,871	\$437.55	\$241,208	\$12,467	\$51,858	\$305,532	56.2%	\$245.80	
2011-12	1,248	802	\$551,566	\$441.96	\$219,895	\$12,588	\$52,296	\$284,778	51.6%	\$228.19	
2012-01	1,247	800	\$548,418	\$439.79	\$200,928	\$12,836	\$38,940	\$252,705	46.1%	\$202.65	
2012-02	1,229	787	\$541,818	\$440.86	\$214,128	\$12,681	\$52,188	\$278,998	51.5%	\$227.01	
2012-03	1,215	776	\$534,352	\$439.80	\$352,136	\$12,537	\$64,312	\$428,985	80.3%	\$353.07	
2012-04	1,204	769	\$529,582	\$439.85	\$199,618	\$12,424	\$56,146	\$268,187	50.6%	\$222.75	
2012-05	1,194	761	\$523,607	\$438.53	\$255,176	\$12,310	\$55,112	\$322,599	61.6%	\$270.18	
2012-06	1,191	760	\$522,065	\$438.34	\$722,298	\$12,248	\$48,604	\$783,151	150.0%	\$657.56	
2012-07	1,183	753	\$517,012	\$437.03	\$527,829	\$12,166	\$57,688	\$597,683	115.6%	\$505.23	
2012-08	1,158	739	\$509,718	\$440.17	\$274,202	\$11,949	\$72,458	\$358,609	70.4%	\$309.68	
2012-09	1,151	738	\$507,737	\$441.13	\$294,179	\$11,867	\$65,885	\$371,930	73.3%	\$323.14	
2012-10	1,140	743	\$510,000	\$447.37	\$269,854	\$11,774	\$66,445	\$348,073	68.2%	\$305.33	\$319.46
2012-11	1,122	731	\$502,976	\$448.29	\$475,648	\$11,815	\$53,594	\$541,057	107.6%	\$482.23	\$338.66
2012-12	1,111	723	\$500,332	\$450.34	\$306,403	\$11,764	\$69,973	\$388,140	77.6%	\$349.36	\$349.25
2013-01	1,106	720	\$498,297	\$450.54	\$214,863	\$11,679	\$40,582	\$267,124	53.6%	\$241.52	\$353.79
2013-02	1,133	726	\$500,655	\$441.88	\$361,007	\$11,741	\$59,214	\$431,962	86.3%	\$381.26	\$367.23
2013-03	1,129	722	\$498,604	\$441.63	\$430,006	\$11,700	\$55,979	\$497,685	99.8%	\$440.82	\$374.49
2013-04	1,124	722	\$497,267	\$442.41	\$314,549	\$11,628	\$77,217	\$403,393	81.1%	\$358.89	\$386.51
2013-05	1,126	716	\$493,846	\$438.58	\$252,850	\$11,648	\$77,195	\$341,693	69.2%	\$303.46	\$389.83
2013-06	1,111	710	\$490,053	\$441.09	\$232,911	\$11,515	\$57,406	\$301,831	61.6%	\$271.68	\$356.71

Total by Experience Period

Current Period	13,594	8,743	\$6,026,496		\$3,954,300	\$141,245	\$753,636	\$4,849,181	80.5%	\$356.71	
Prior Period	9,771	6,248	\$4,295,280		\$2,405,388	\$100,090	\$419,457	\$2,924,935	68.1%	\$299.35	

Average Membership/PMPM Premium and Payments by Experience Period

Current Period	1,133	729	\$443.32		\$290.89	\$10.39	\$55.44	\$356.71			
Prior Period	1,221	781	\$439.59		\$246.18	\$10.24	\$42.93	\$299.35			

% Change

Current Period vs Prior Period	(7.2%)	(6.7%)	0.8%		18.2%	1.4%	29.1%	19.2%			
--------------------------------	--------	--------	------	--	-------	------	-------	-------	--	--	--

The following grid shows detail of the main Summary Grid. If you have not requested to Add More Details to this Report, this grid will be a duplicate of the main Summary Grid. If you have requested to Add More Details to this Report, this grid will represent a detail breakout of the main Summary Grid.

Year/Month	Members	Subscribers	Premium	Premium PMPM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio	Total Payments PMPM	12 Month Rolling Average PMPM
2011-11	1,243	793	\$543,871	\$437.55	\$241,208	\$12,467	\$51,858	\$305,532	56.2%	\$245.80	
2011-12	1,248	802	\$551,566	\$441.96	\$219,895	\$12,588	\$52,296	\$284,778	51.6%	\$228.19	
2012-01	1,247	800	\$548,418	\$439.79	\$200,928	\$12,836	\$38,940	\$252,705	46.1%	\$202.65	
2012-02	1,229	787	\$541,818	\$440.86	\$214,128	\$12,681	\$52,188	\$278,998	51.5%	\$227.01	
2012-03	1,215	776	\$534,352	\$439.80	\$352,136	\$12,537	\$64,312	\$428,985	80.3%	\$353.07	
2012-04	1,204	769	\$529,582	\$439.85	\$199,618	\$12,424	\$56,146	\$268,187	50.6%	\$222.75	
2012-05	1,194	761	\$523,607	\$438.53	\$255,176	\$12,310	\$55,112	\$322,599	61.6%	\$270.18	
2012-06	1,191	760	\$522,065	\$438.34	\$722,298	\$12,248	\$48,604	\$783,151	150.0%	\$657.56	
2012-07	1,183	753	\$517,012	\$437.03	\$527,829	\$12,166	\$57,688	\$597,683	115.6%	\$505.23	
2012-08	1,158	739	\$509,718	\$440.17	\$274,202	\$11,949	\$72,458	\$358,609	70.4%	\$309.68	
2012-09	1,151	738	\$507,737	\$441.13	\$294,179	\$11,867	\$65,885	\$371,930	73.3%	\$323.14	
2012-10	1,140	743	\$510,000	\$447.37	\$269,854	\$11,774	\$66,445	\$348,073	68.2%	\$305.33	\$319.46
2012-11	1,122	731	\$502,976	\$448.29	\$475,648	\$11,815	\$53,594	\$541,057	107.6%	\$482.23	\$338.66
2012-12	1,111	723	\$500,332	\$450.34	\$306,403	\$11,764	\$69,973	\$388,140	77.6%	\$349.36	\$349.25
2013-01	1,106	720	\$498,297	\$450.54	\$214,863	\$11,679	\$40,582	\$267,124	53.6%	\$241.52	\$353.79
2013-02	1,133	726	\$500,655	\$441.88	\$361,007	\$11,741	\$59,214	\$431,962	86.3%	\$381.26	\$367.23
2013-03	1,129	722	\$498,604	\$441.63	\$430,006	\$11,700	\$55,979	\$497,685	99.8%	\$440.82	\$374.49
2013-04	1,124	722	\$497,267	\$442.41	\$314,549	\$11,628	\$77,217	\$403,393	81.1%	\$358.89	\$386.51
2013-05	1,126	716	\$493,846	\$438.58	\$252,850	\$11,648	\$77,195	\$341,693	69.2%	\$303.46	\$389.83
2013-06	1,111	710	\$490,053	\$441.09	\$232,911	\$11,515	\$57,406	\$301,831	61.6%	\$271.68	\$356.71

Total by Experience Period

Current Period	13,594	8,743	\$6,026,496		\$3,954,300	\$141,245	\$753,636	\$4,849,181	80.5%	\$356.71
Prior Period	9,771	6,248	\$4,295,280		\$2,405,388	\$100,090	\$419,457	\$2,924,935	68.1%	\$299.35

Average Membership/PMPM Premium and Payments by Experience Period

Current Period	1,133	729	\$443.32		\$290.89	\$10.39	\$55.44	\$356.71
Prior Period	1,221	781	\$439.59		\$246.18	\$10.24	\$42.93	\$299.35

% Change

Current Period vs Prior Period	(7.2%)	(6.7%)	0.8%		18.2%	1.4%	29.1%	19.2%
--------------------------------	--------	--------	------	--	-------	------	-------	-------