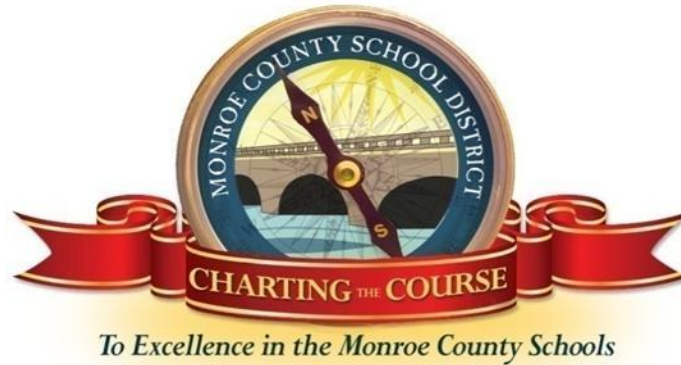


MARK T. PORTER
Superintendent of Schools



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Bid No: RFP 2019919
Name of Bid: Stop Loss Insurance
Post Date: 4/22/19
Notice Post Time: 9:00 AM

Q&A No.1

1. Our Stop Loss UW team is requesting the census in excel format. It is possible to receive it in excel format? Please advise. **Yes, this has been posted separately.**
2. Could you confirm if the rates in the insurance carrier's response and their stop-loss proposals need to be final and guaranteed for 1-1-2020 when submitted this May 6th, 2019? **We are asking for final rates. The District reserves the right to negotiate the final rates once 3rd quarter claims' have been received.**
3. Can the stop-loss rates provided in the response to this RFP be illustrative only, with future paid claims experience needed when available in the 4th quarter of 2019? **We are asking for final rates. The District reserves the right to negotiate the final rates once 3rd quarter claims' have been received.**
4. Could you confirm that the consultant being utilized by MCSD for this RFP for stop-loss will be helping the committee in the decision process and will help in the selection of the most favorable stop-loss response? **Yes, please see Section III on page 7 of original bid document for more details.**
5. Could you confirm whether this consultant being used for the stop-loss was also the same consultant used in the 2015 stop-loss RFP, when MCSD last went out to market? **Gallagher was not used for the last stop-loss RFP.**
6. Could you confirm whether this consultant being used for the 2019 RFP for stop-loss was previously the agent of record for the 2014, 2013, 2012, 2011 stop-loss with Symetra? **Gallagher was the consultant for this period.**

7. Is the consultant being used for this 2019 RFP also requesting stop-loss proposals from the stop-loss carriers and TPA's (health plan administrators)? **The Medical carriers have the option to propose their own stop-loss. The District's overall goal is to find the best financial arrangements for the benefit program.**
8. Is the consultant working only as an advisor/consultant for MCSD for the flat fee of \$1.75 pepm and will they be appointed as the broker of record as well for the stop-loss in 2020 even if the selected/winning stop-loss proposal is from a stop-loss carrier who is working directly with a different broker? **Yes. Although MCSD is not seeking brokerage services at this time, MCSD would consider proposals from carriers that are working directly with an independent broker.**
9. Would MCSD want full transparency to be provided on all forms of compensation which will be paid by the selected stop-loss carrier for 2020, including commissions, fees, bonuses, etc., prior to the final decision and selection of the 2020 stop-loss carrier? **Full transparency is required. Any commissions, fees and/or incentives paid to any outside party must be disclosed.**