HARRISBURG AREA COMMUNITY COLLEGE
REQUEST FOR PROPOSAL
#07-45
HEALTH BENEFITS ADMINISTRATIVE SERVICES
ADDENDUM #1
ANSWERS TO QUESTIONS

APRIL 30, 2007

Question 1: Are any benefits available to Part Time employees, Retirees or LOA (other than FMLA)?

a. If yes, will they access either the online enrollment system to enroll, or need access to the benefits portal for benefit plan and enrollment information?

   i. _____ # Part-Time
   ii. _____ # Retiree
   iii. _____ # LOA or Sabbatical

Answer 1: YES, however part-time regular employees are only offered medical insurance and the employee pays the entire premium. We only have a few who participate in the plan.

Question 2: How many HACC locations are included in the Benefits Administration services and where are they located?

Answer 2:

   Harrisburg Campus (including CCTA and Midtown sites)
   Lancaster Campus
   Gettysburg Campus
   Lebanon Campus
   York Center

Question 3: Do benefits differ from location to location in either benefit plan types, options or contribution requirements?

Answer 3: No

Question 4: How many classes of employees are involved (e.g. hourly, salaried, management, professors, staff, etc.)?

Answer 4:

   Faculty
   Administrative/Professional
   Classified
   Retirees
**Question 5:** Do eligibility waiting periods vary by employee class? How many different eligibility waiting periods are there? (e.g. Eligible date of hire, 1st of month after 30 days, etc.)

**Answer 5:** Benefits eligibility occurs on the first of the month after date of hire.

**Question 6:** How are benefits administration services currently provided?

- Is the current process centralized or managed by each HACC location?
- If a manual process through submission of carrier enrollment forms or data entry through carrier eligibility portals is all enrollment information and dependent data stored in a central database?
- If an electronic process, how many carrier interfaces are involved?
- How many transactions are processed in a month?
  
  iii. _____ New Hires/Newly Eligible
  iv. _____ Life Event Change in Status
  v. _____ Terminations
  iv. _____ Employee Class/Type Change (e.g. PT to FT, Hrl to Sal)

**Answer 6:**

- Centralized
- Yes
- *We typically add between 5-8 new hires a month but this number increases in the months of January and September when our new faculty members become eligible for coverages; at that time, we could add as many as 20 or 25 new hires. Terminations are usually under 5 a month except for the months of May and December when our full-time faculty assignments end.*
- Unavailable

**Question 7:** How many benefit types and plans are offered? Note: If benefits are provided to Part Time, Retirees, LOA (other than FMLA) or Sabbatical and are to be included in the proposal please indicate the types and plans offered below: (sample provided):

**Answer 7:**

<table>
<thead>
<tr>
<th>Check</th>
<th>Employee type</th>
<th>Plan Type</th>
<th>Number of Options and Carrier</th>
<th>Employee Contributions Required?</th>
<th>Contribution Method (e.g. tier, age graded, salary graded, etc.)</th>
<th>Available at all locations?</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓</td>
<td>Full-time Retiree</td>
<td>(Sample) Medical/Rx</td>
<td>3 Highmark 3 CBC 2 Aetna</td>
<td>Yes FT Yes Retiree</td>
<td>Tiers with salary grading or Tiers only Retiree based on YOS</td>
<td>Yes Yes No</td>
</tr>
<tr>
<td>✓</td>
<td>Full time Retiree</td>
<td>Medical/Rx</td>
<td>3 CBC</td>
<td>Yes</td>
<td>Tiered based on salary.</td>
<td>Yes</td>
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<tr>
<td>Regular PT Faculty (pay full premium)</td>
<td></td>
<td>Retirees pay full premium.</td>
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<tr>
<td><strong>Full time Retiree (U65)</strong></td>
<td>Dental</td>
<td>1-United Concordia</td>
<td>NO</td>
<td>N/A</td>
<td>Yes</td>
<td></td>
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<tr>
<td><strong>Full Time Retiree</strong></td>
<td>Vision</td>
<td>1 Davis Vision</td>
<td>No</td>
<td>N/A</td>
<td>Yes</td>
<td></td>
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<tr>
<td><strong>Full Time</strong></td>
<td>Basic EE Life and AD&amp;D</td>
<td>1 Ft Dearborn and Cigna</td>
<td>No</td>
<td>N/A</td>
<td>Yes</td>
<td></td>
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<tr>
<td><strong>Full Time</strong></td>
<td>Supplemental EE Life, AD&amp;D</td>
<td>1-Ft Dearborn Cigna</td>
<td>Yes</td>
<td>Employees pay full premium</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td><strong>Full Time</strong></td>
<td>Supplemental Dependent Life, AD&amp;D</td>
<td>1-Ft Dearborn Cigna</td>
<td>Yes</td>
<td>Employees pay full premium</td>
<td>Yes</td>
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<td></td>
<td>Basic STD</td>
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<td>Buy-up STD</td>
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<tr>
<td><strong>Full Time</strong></td>
<td>Basic LTD</td>
<td>1-Aetna</td>
<td>No</td>
<td>N/A</td>
<td>Yes</td>
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<td></td>
<td>Buy-up LTD</td>
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<td>Health Advocacy Program</td>
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<td><strong>All employees</strong></td>
<td>EAP</td>
<td>1-Guidance Associates</td>
<td>No</td>
<td>N/A</td>
<td>Yes</td>
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<td>Healthcare FSA</td>
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<td><strong>Full Time</strong></td>
<td>Dependent Care FSA</td>
<td>In-house</td>
<td>Yes</td>
<td>Employees pay full premium</td>
<td>Yes</td>
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<td>Transit FSA</td>
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<td>Parking FSA</td>
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<td>Health Savings Account (HSA)</td>
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<td></td>
<td>Health Reimbursement Arrangement (MERP/HRA)</td>
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**Question 8:** Additional eligibility:
• Do any of your plans require Evidence of Insurability? If so, which ones.
• Are any of your plan enrollments dependent on each other? (e.g. Supplemental Dependent Life is dependent on employee enrollment in Supplemental Employee Life; Vision enrollment dependent on Medical enrollment, etc.)

**Answer 8:**

*Evidence of insurability is only required if/when an employee waives medical coverage.*

*B. Supplemental dependent life coverage requires that HACC employee enrolls in voluntary life program.*

**Question 9:** Regarding COBRA/HIPAA:

• Will COBRA and/or HIPAA administration be required through this proposal?
• How COBRA/HIPAA currently administered?
• Who is your COBRA/HIPAA vendor?
• How many active COBRA participants do you have?
• How many qualifying events per year?

**Answer 9:**

- Yes
- Third party administration thru Ceredian Services
- Ceredian
- 10
- N/A

**Question 10:** If COBRA administration is not required will notification of Qualifying Events be required in the benefits administration services?

• Will generation of the COBRA General Notice be required?

**Answer 10:** Yes ---- Yes

**Question 11:** Will production of HIPAA statements of creditability be required?

**Answer 11:** Yes

**Question 12:** Regarding HRIS/Payroll:

• If the current HRIS/Payroll system managed in house?
• What system is currently used?
• How many and what are the payroll frequencies? (e.g. 1 bi-weekly, 1 monthly, 2 semi-monthly)
• How many payroll schedules are processed weekly?
**Answer 12:**

- Yes
- Banner
- Biweekly
- N/A

**Question 13:** Other than the Health Care FSA funding, are opt out credits offered to employees?

**Answer 13: Medical Insurance Waiver**

**Question 14:** Regarding FSA administration:

- Who is your current vendor?
- Do you provide the 45 day extension under the Health Care FSA?

**Answer 14:** In house administration and HACC does 30 day extension

**Question 15:** Regarding Health Savings Accounts or Health Reimbursement Arrangements:

- Do you offer an HSA or HRA?
- If so, do you provide funding?
- Who is your current vendor?

**Answer 15:** No

**Question 16:** Regarding bill processing and reconciliation:

- Are any of your plans self-insured? If so, which ones?
- Are ancillary carriers (i.e. life, STD, LTD, etc.) self reported?
- Do you require dependent certification of student status?
- Do you require random verification of dependent eligibility?

**Answer 16:**

- Currently, all plans are fully insured except for dental which is self-funded.
- Yes
- No
- No - This is currently not the practice; however, we would like to consider adopting this practice.