

**HENDERSON COUNTY GOVERNMENT/BOARD OF EDUCATION
IS SEEKING BIDS ON THE FOLLOWING.**

DESCRIPTION OF SERVICE/PRODUCT:	<p>HENDERSON COUNTY GOVERNMENT HEALTH INSURANCE For a complete bid package, please visit our website or call 731-651-0253. MINIMUM COVERAGE REQUESTED:</p> <table border="1" data-bbox="573 410 1427 1208"> <thead> <tr> <th></th> <th>NETWORK S</th> <th>NETWORK P</th> <th>NETWORK S</th> </tr> </thead> <tbody> <tr> <td>DEDUCTIBLE</td> <td></td> <td></td> <td></td> </tr> <tr> <td>INDIVIDUAL</td> <td>3,000</td> <td>3,000</td> <td>2,500</td> </tr> <tr> <td>FAMILY</td> <td>6,000</td> <td>6,000</td> <td>5,000</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>OUT OF POCKET MAX</td> <td></td> <td></td> <td></td> </tr> <tr> <td>INDIVIDUAL</td> <td>5,000</td> <td>5,000</td> <td>5,000</td> </tr> <tr> <td>FAMILY</td> <td>10,000</td> <td>10,000</td> <td>10,000</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>COINSURANCE</td> <td>80%</td> <td>80%</td> <td>80%</td> </tr> <tr> <td>OFFICE VISIT</td> <td>DED & COINS</td> <td>DED & COINS</td> <td>DED & COINS</td> </tr> <tr> <td>WELLCARE</td> <td>100%</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>BEHAVIORAL HEALTH</td> <td>UNLIMITED/PARITY IP ONLY PRIOR AUTHORIZATION</td> <td>UNLIMITED/PARITY IP ONLY PRIOR AUTHORIZATION</td> <td>UNLIMITED/PARITY IP ONLY PRIOR AUTHORIZATION</td> </tr> <tr> <td>PHARMACY</td> <td>DED & COINS. WITH PREVENTATIVE DRUG CARD \$5/\$25/\$50</td> <td>DED & COINS. WITH PREVENTATIVE DRUG CARD \$5/\$25/\$50</td> <td>DED & COINS. WITH PREVENTATIVE DRUG CARD \$5/\$25/\$50</td> </tr> <tr> <td>COBRA ADMIN</td> <td>INCLUDED</td> <td>INCLUDED</td> <td>INCLUDED</td> </tr> </tbody> </table>		NETWORK S	NETWORK P	NETWORK S	DEDUCTIBLE				INDIVIDUAL	3,000	3,000	2,500	FAMILY	6,000	6,000	5,000					OUT OF POCKET MAX				INDIVIDUAL	5,000	5,000	5,000	FAMILY	10,000	10,000	10,000					COINSURANCE	80%	80%	80%	OFFICE VISIT	DED & COINS	DED & COINS	DED & COINS	WELLCARE	100%	100%	100%	BEHAVIORAL HEALTH	UNLIMITED/PARITY IP ONLY PRIOR AUTHORIZATION	UNLIMITED/PARITY IP ONLY PRIOR AUTHORIZATION	UNLIMITED/PARITY IP ONLY PRIOR AUTHORIZATION	PHARMACY	DED & COINS. WITH PREVENTATIVE DRUG CARD \$5/\$25/\$50	DED & COINS. WITH PREVENTATIVE DRUG CARD \$5/\$25/\$50	DED & COINS. WITH PREVENTATIVE DRUG CARD \$5/\$25/\$50	COBRA ADMIN	INCLUDED	INCLUDED	INCLUDED
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CONTACT FOR ADDITIONAL INFORMATION:	JENNIFER FESMIRE, 651-0253																																																												
ADDRESS TO MAIL/BRING BIDS:	Henderson County Finance 17 Monroe St, 2 nd Floor PO Box 495 Lexington, TN 38351																																																												
DATE/TIME BIDS MUST BE RECEIVED AND WILL BE OPENED:	JANUARY 10,2013 8:15AM																																																												
ADDITIONAL BID REQUIREMENTS:	Proof of insurance and license is required with the bid. In accordance with TCA 62-6-119, when a bid is in excess of \$25,000, the name, license number, expiration date and license classification of contractor must appear on the outside of the bid envelope or in the submission of the electronic bid.																																																												
EEO:	Henderson County Government/Highway/Solid Waste/ Henderson County BOE reserves the right to reject any and all bids. Henderson County Government/Highway/Solid Waste/ Henderson County BOE is an equal opportunity employer. www.hendersoncountyttn.com																																																												

The Henderson County Government is requesting proposals of service from Insurance Consultants to provide for revising the current structure of group health for the employees of the Henderson County Government.

Interested persons must:

1. Specialize in Section 125, Health Care and Dependent Care Flexible Spending Accounts, Health Savings Accounts, along with keeping the Henderson County Government in compliance.
2. Provide quotes on Health.
3. Provide the Henderson County Government with a selective and competitive program using extensive research to meet the employee/employer needs while maintaining cost and value.
4. Provide a structured education and enrollment program.
5. Provide consistency and documentation with each employee without discrimination.
6. Be a full service agency with customer service support and human resource support.
7. Provide a data and detailed analysis for decision making.
8. Provide benefit statements
9. Provide new employee enrollments required at eligibility on all benefits.
10. Provide Benefit Booklets for employees including all benefits included in package.
11. Have a proven background of providing such services.

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Henderson County Government
17 Monroe St
Lexington, TN 38351

REQUEST FOR PROPOSAL TO PROVIDE INSURANCE BENEFITS FOR
EMPLOYEE SELECTION ON AN INDIVIDUAL BASIS WITH ALL PREMIUMS ON
AUTOMATIC PAYROLL DEDUCTION.

TYPES OF COVERAGE:

- Health Insurance

REQUIREMENTS:

- Dedicated Consultants/Benefit Counselors to be available for employee orientation meetings and to support the Henderson County Government.
- Premium billing cycle compatible with Henderson County Government payroll periods.
- One-time open enrollments for initial enrollment and then annually.
- New employee enrollment required at eligibility.
- Benefit booklets suitable for employee disbursement with the following information:
 - Coverage effective date
 - Applicable waiting periods
 - Applicable deductibles
 - Applicable exclusions
 - Current premium amounts

ADMINISTRATIVE POLICY:

Henderson County Government will payroll deduct premiums for all plans selected. Plans will need to be administered as per the fiscal calendar year which runs from July 1st to June 30th of each year.

Policy changes must coordinate with the payroll cycles. Consultants/Benefit Counselors will provide proper documentation with employee signatures to the Henderson County Government business office. Requests for change must be in the business office by the 1st of the month to be included in the payroll deductions and implementation in the premium period.

DELIVERY DATE:

Deadline for acceptance of proposals will be January 10th, 2013 at 8:15am. No late entrants will be considered.

Mail or deliver proposals to Henderson County Government, 17 Monroe St, PO Box 495, Lexington, TN 38351 ATTN: Jennifer Fesmire

REJECTION:

The Henderson County Government reserves the right to reject any and all proposals.

**HENDERSON COUNTY GOVERNMENT
POINT OF CONTACT:**

Jennifer Fesmire, Finance Director

Phone: (731) 651-0253 Fax: (731) 968-4475

Email: jenniferfesmire@hendersoncountyttn.com