



Request for Proposal: Group Benefit Consulting Services

The City of O'Fallon, IL is seeking proposals from firms to provide Group Employee Benefit Consulting services related to medical, dental and ancillary products. O'Fallon is looking for a partner to support and guide the execution of our vision of providing a competitive, comprehensive benefit package valued by our hard-working employees.

Questions may be directed to Ashley Baker at (618) 644-4500 ext.8740/
abaker@ofallon.org.

Company Information

The City of O'Fallon is a diverse, charming community of hardworking residents, including personnel from nearby Scott Air Force Base. Over 30,000 people call O'Fallon "home," and each one contributes a wonderful mix of small-town caring and community pride.

These 30,000+ residents are served by a team of about 208 full-time city employees ranging in duties from police officers to utility billers, and every position in between.

Current Benefit Offerings

Renewal: July 1st (deductible is 1/1)

Eligibility: Date of hire (1st of the month after date of hire for ancillary coverages)

Medical (BCBS)

Option 1 – QHDHP

Calendar Year Deductible	\$1,500 / \$3,000
OOP Max	\$3,000 / \$6,000
In/Out Patient Services- In Network	Ded. then 100%
In/ Out Patient Services- Out of Network	Ded. then 80%
Office Visit- In- Network	Ded. then 100%
Office Visit Out-of-Network	Ded. then 80%
Rx-Retail (Tier 1/2/3/4)	90% / 90% / 80% / 70%

PREMIUM PER PAY PERIOD

Employee [EE/City]	\$0 / \$255.83
Employee + Spouse [EE/City]	\$47.74 / \$446.79
Employee + Child(ren) [EE/City]	\$43.75 / \$430.82
Employee + Family [EE/City]	\$95.68 / \$638.55



HSA Funding

City Contribution to Employee's HSA	Amount
Employee Only Health Coverage	\$1,000
Employee + Spouse Health Coverage	\$2,000
Employee + Children Health Coverage	\$2,000
Family Health Coverage	\$2,000

Dental (Blue Care Dental PPO)

Standard PPO	In Network
Calendar Year Deductible	\$50/person \$150/family
Calendar Year Max	\$1,500 per person
Preventive Services	100%
Basic Services	80%
Major Services	50%
Ortho (to age 19)	50%
Ortho Lifetime Max	\$1,500

PREMIUM PER PAY PERIOD

Employee [EE/City]	\$0 / \$17.79
Employee + Spouse [EE/City]	\$3.16 / \$30.45
Employee + Child(ren) [EE/City]	\$4.37 / \$35.28
Employee + Family [EE/City]	\$7.29 / \$46.95

Buy-Up PPO

Calendar Year Deductible	\$50/person \$150/family
Calendar Year Max	\$2,000 per person
Preventive Services	100%
Basic Services	90%
Major Services	60%
Ortho (to age 19)	50%
Ortho Lifetime Max	\$1,500

PREMIUM PER PAY PERIOD

Employee [EE/City]	\$3.59 / \$17.79
Employee + Spouse [EE/City]	\$9.93 / \$30.45
Employee + Child(ren) [EE/City]	\$12.36 / \$35.28
Employee + Family [EE/City]	\$18.22 / \$46.95



Ancillary Coverage(s):

Vision:	Blue Cross/ Blue Shield Branded- EyeMed Network
Basic Life & AD&D:	BCBS Branded
Cafeteria Plan (FSA):	City-Administered
HSA:	CEFCU
Voluntary STD:	AFLAC
Voluntary LTD:	AFLAC
Voluntary Critical Illness:	Guardian
Voluntary Accident:	Guardian

Proposal Request

1. Organization Background – provide a brief description of your organization. Describe what differentiates your organization from other consulting firms and why you will partner well with the City of O'Fallon.
2. Strategic Partnership – Describe your approach to strategic planning. Be prepared to follow this process and develop recommendations to support strategic goals of O'Fallon. Two key focus areas include:
 - a. Compliance/Administration
 - b. Value Proposition (Employer / Employee)
3. Full Plan Proposal- Including costs and Benefit Outlines
4. Compensation – Outline compensation expectations including structure.

Please submit proposals no later than 8:00amCST Monday, April 19, 2021. Finalist interviews to be scheduled April 22, 2021-April 23, 2021.

Final Selection is scheduled to be completed by April 30, 2021 with responsibilities assumed by May 1, 2021.

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