

Western Arizona Council of Governments RFP Questions

1. Who is Western Arizona Council of Government's current Broker/Consultants?

WACOG's current Broker is Black, Gould & Associates, Inc., located at 3800 N. Central Ave, 9th Fl Phoenix, AZ 85012

2. What is the current method of compensation to current Broker/Consultant (i.e. fees, commissions, etc.)?

Commission.

3. What is the total annual compensation amount to current Broker/Consultant?

4% of medical premium + 10% of each dental, vision, and Group life premiums+ 15% for voluntary life premium

4. What is the current annual premium on your medical plan?

From 7/1/2019 to 6/30/2020 we paid \$1,299,640.56 and from 7/1/2020 to 6/30/2021 we paid \$1,413,615.61

5. What is Western Arizona Council of Government's current contribution strategy?

Full breakdown is on page two of this document. We know we need a more defined strategy and plan to do so with the new plan year.

6. Has Western Arizona Council of Government already committed to transitioning to a partially self-funded plan?

WACOG purchased an in-depth Feasibility Study in late 2020. After a full review, WACOG Leadership believe the partially self-funded structure is in the best interest of both WACOG and its participating employees. To begin this process, WACOG has transitioned to a plan year that mirrors the Fiscal Year (9/1-8/31 to 7/1-6/30). We hope to continue the transition at the start of using July 1 as the start of our plan year. WACOG will be relying on its broker/consultant to guide it through this process.

7. Does Western Arizona Council of Governments currently participate in any wellness programs or initiatives? Please describe and please note interest in these programs.

Currently, the EAP is paid by the Broker/Consultant. There are no other aspects of a wellness program currently being used. WACOG is dedicated to implement a wellness program in the near future, and we believe that not only will it be important for the success of a partially self-funded structure, but WACOG believes wellness programs are vital to the ongoing health of employees and their dependents.

8. Does Western Arizona Council of Governments offer any voluntary benefits other than those listed in the RFP? If so, what voluntary benefits are offered, and who are the carriers?

No

9. How does Western Arizona Council of Governments handle enrollment? Online or paper?

Online

10. Does Western Arizona Council of Governments have an established Benefits communication strategy? If so, what does the strategy entail?

If I am understanding this question correctly: Although WACOG employees are spread out over a large geographical area using multiple hospital systems in and out of Arizona (Yuma, Phoenix, Las Vegas, Mexico) WACOG tends to communicate to employees generally based on plan features. Individual questions are given by the employee to HR for resolution. For issues specific to individual claims, WACOG relies heavily on the broker to communicate with the carrier to resolve.

11. What are the planned major activities for the upcoming plan year?

Transition to new plan year start (July 1 instead of historic September 1), transition to or towards partially self-funded structure.

12. What are the top 3 Health and Benefit issues facing Western Arizona Council of Governments?

Cost, accessibility of care, claims resolutions

Monthly Costs

Medical	Standard Plan			Premium Plan			HDHP		
	TOTAL	EE	WACOG	TOTAL	EE	WACOG	TOTAL	EE	WACOG
Employee Only (EE)	\$713.07	\$46.00	\$667.07	\$876.23	\$101.00	\$775.23	\$781.91	\$22.00	\$759.91
Employee + Spouse	\$1,448.74	\$254.00	\$1,194.74	\$1,780.24	\$812.00	\$968.24	\$1,588.61	\$242.00	\$1,346.61
Employee + Child(ren)	\$1,190.83	\$231.00	\$959.83	\$1,463.30	\$710.00	\$753.30	\$1,305.79	\$220.00	\$1,085.79
Employee + Family	\$1,953.81	\$462.00	\$1,491.81	\$2,400.87	\$1,218.00	\$1,182.87	\$2,142.43	\$440.00	\$1,702.43

Dental

COVERAGE	TOTAL	EMPLOYEE	WACOG
EMPLOYEE ONLY	\$38.24	\$10.00	\$28.24
EMPLOYEE + SPOUSE	\$79.72	\$35.45	\$44.27
EMPLOYEE + CHILD / CHILDREN	\$85.62	\$40.48	\$45.14
EMPLOYEE + FAMILY	\$137.33	\$84.65	\$52.68

Vision

COVERAGE	TOTAL	EMPLOYEE	WACOG
EMPLOYEE ONLY	\$7.32	\$7.32	\$0.00
EMPLOYEE + SPOUSE	\$15.76	\$15.76	\$0.00
EMPLOYEE + CHILD / CHILDREN	\$12.80	\$12.80	\$0.00
EMPLOYEE + FAMILY	\$21.24	\$21.24	\$0.00