



# CAPSTONE

Administrators

**How to Write an  
RFP That Gets You  
What You Need  
and Starts a Good  
Relationship**

Important Considerations  
on the Path to Choosing a  
Benefits Technology Partner

Capstone Administrators  
8910 Purdue Road, Suite 301 | Indianapolis, IN 46268  
317.328.7880 | [capstonebenefits.com](http://capstonebenefits.com)

# ▶ Table of Contents

## **First Things First: What Is an RFP, Anyway? 3**

### **The Purpose 4**

### **Start by Introducing Your Company — In Detail 4**

- » Company Information 4
- » Current Benefits State 4
- » Getting Specific about Eligibility Information 4
- » Desired Future State 5
- » Getting Specific about the Services You Want 5
- » Getting Specific about Employee Communication Services 5

### **Be Sure Service Providers Know What's Expected of Them: RFP Instructions 7**

- » Submission Guidelines 7
- » The RFP Q&A Process and Guidelines 7
- » After All of the Questions Are In and You've Compiled Your Answers 8
- » The RFP Timeline 8

### **How You'll Choose: The Basis of the Award 9**

### **Attach It 9**

## **Getting Down to Brass Tacks: The Service Provider Questionnaire 10**

- » Company Overview 10
- » Technology 11
- » Implementation and Training 12
- » Enrollment Capabilities 13
- » Reporting 16
- » Billing Reporting 17
- » Healthcare Reform 17
- » COBRA Administration 18
- » Direct Billing Services 19
- » Verification Services 19
- » Fulfillment 20
- » Ongoing Data Management Support 20
- » Ongoing Administrator Support 21
- » Ongoing Employee Support 22
- » Legal and Compliance 23
- » Security 24
- » User Access 24
- » Pricing and Contracting 26
- » Additional Information 27



## ► First Things First: What Is an RFP, Anyway?

Looking for a new benefits administration service provider can be a daunting task. After all, you're looking for a partner who you can trust to manage all of the data related to your most valuable asset — your employees.

A great first step is to write a **Request for Information (RFI)** or a **Request for Proposal (RFP)**.

An **RFI** is often used by companies who are in the early stages of their search. It is used to collect high level information on a service provider. These requests do not typically include questions related to fees, but rather focus on the service provider's experience and high level capabilities.



*Not all companies use an RFI; most go right to the RFP. But if you have a large list of service providers and don't know where to start, the RFI is a good way to narrow down the list and move on to round two (the RFP) with the service providers you are most interested in.*

An **RFP** provides you an in-depth look at a service provider. The RFP typically includes detailed information about your company and your needs, as well as questions on the service provider, their background and history, their experience, and their product and service offering. Unlike an RFI, the RFP also includes detailed questions on the service provider's fee structure. The RFP will allow you to further narrow down your list and conduct thorough due diligence on each service provider. Once you evaluate each service provider's response, we recommend identifying two to three "finalists" that you are most interested in.

**But even with a great RFP, there's a critical next step in your selection process.**

The RFP will give you insight into an organization's capabilities, but you should also be a little skeptical. After all, we've all bought something that looked amazing on paper or online only to be disappointed later, when the product was actually in our hands. A great next step after the RFP process is to ask the selected "finalists" to prove what they say! We strongly recommend asking these service providers for a demonstration of their products. Even better, plan a visit to each service provider you named a "finalist" so you can see firsthand if they can deliver on their promises.



## ▶ The Purpose

This document focuses on the RFP process and was designed to give you a template for the types of questions you should ask in an RFP. It also outlines what information you should provide to prospective service providers as part of your RFP.



*If you are interested in releasing an RFI prior to the RFP, this document can help you identify the key themes you are most interested in, and you can ask high level questions on those areas.*

## ▶ Start by Introducing Your Company — In Detail

There's nothing worse than an RFP with a list of questions with no insight or background into the company seeking that information. Think about it this way: Would you ask a real estate agent to find a house that meets your needs and not give them any information about the number of people in your family, what you don't like about your current house, how many bedrooms and baths you want the house to have, and more? Probably not.

So before you ask service providers to provide information on how their product and/or services can meet your needs, give them the background information to better assess what those needs are. Below is an overview of the type of background data that is helpful to potential service providers.

### COMPANY INFORMATION

- » Company background, including location of the company headquarters
- » Company size (total number of employees and total number of benefit eligible employees categorized by FT and PT, retirees, LOA, COBRA, etc.)
- » Unique populations (i.e., different eligibility groups, such as union and non-union)
- » Company growth plans (i.e., planned mergers, acquisitions, and divestitures)
- » Current HRIS/payroll provider(s)

### CURRENT BENEFITS STATE

- » Current benefits administrator (if applicable) and other administrators (FSA, HSA, COBRA, etc.)
- » Number of employees enrolled in each benefit



- » Current carrier list
- » Current benefits administration processes and any pain points with these processes
- » File feeds required or other integration requirements (i.e., single sign on from a company intranet)
- » Eligibility information

## GETTING SPECIFIC ABOUT ELIGIBILITY INFORMATION

It's important for potential service providers to understand what drives benefit plan access, rates, and so on. To be sure you give this information in sufficient detail, we recommend you clearly outline what drives variances in eligibility, as illustrated by the table below.

DRIVERS OF ELIGIBILITY				
<input type="checkbox"/> Employee Status (active, leave, retiree)	<input type="checkbox"/> Full-time/Part-time	<input type="checkbox"/> Exempt/Non-Exempt	<input type="checkbox"/> Salaried/Hourly	<input type="checkbox"/> Union/Non-Union
<input type="checkbox"/> Date of Birth	<input type="checkbox"/> State Code	<input type="checkbox"/> Home ZIP Code	<input type="checkbox"/> Original Hire Date	<input type="checkbox"/> Adjusted Hire Date
<input type="checkbox"/> Late Hire/Rehire Date	<input type="checkbox"/> Work Location	<input type="checkbox"/> Company Code	<input type="checkbox"/> Division Code	<input type="checkbox"/> Actual Hours Worked
<input type="checkbox"/> Scheduled Hours Worked	<input type="checkbox"/> Smoker/Non-Smoker	<input type="checkbox"/> Other Benefit Class	<input type="checkbox"/> Wellness Activities	

## DESIRED FUTURE STATE

- » Efficiencies you want to gain in benefits enrollment and administration
- » Services you want the service provider to provide
- » Communications you want sent to employees

## GETTING SPECIFIC ABOUT THE SERVICES YOU WANT

Be specific about the services you want the service provider to provide. You don't want a service provider to make assumptions about the services you want, only to find out that your needs don't align with the services they've proposed. This can lead to additional costs for you that weren't accounted for during the RFP process; not a fun conversation for either party. Be open and transparent about what you expect from a service provider and you'll get a much more accurate view of the true cost of the service provider's solution.



For example, below are the services Capstone Administrators provides. You can use this table as a starting point for building a list of your service requirements:

SERVICES DESIRED				
<input type="checkbox"/> Enrollment and Eligibility	<input type="checkbox"/> COBRA Administration	<input type="checkbox"/> Billing and Financial Reporting	<input type="checkbox"/> Document Fulfillment	<input type="checkbox"/> Benefit Communication Design
<input type="checkbox"/> Direct Billing for retirees and employees on leave	<input type="checkbox"/> QMCSO Administration and Verification	<input type="checkbox"/> Flex Administration	<input type="checkbox"/> Employee Support from Service Center	<input type="checkbox"/> EOI Verification
<input type="checkbox"/> Dependent Verification (initial)	<input type="checkbox"/> Dependent Verification (Ongoing)	<input type="checkbox"/> Life Event Verification	<input type="checkbox"/> Max Age Verification	<input type="checkbox"/> Variable Hour Status Tracking for ACA
<input type="checkbox"/> ACA Reporting Tools	<input type="checkbox"/> Exchange Notification Distribution			

## GETTING SPECIFIC ABOUT EMPLOYEE COMMUNICATION SERVICES

During Capstone Administrators' time as a benefits technology partner, we've found that one of the biggest areas for misalignment between us and our clients has been identifying all of the communications that employees receive about their benefits. If you want service providers to give you accurate quote information, they'll need to fully understand your communication goals and be aware of all of the communications you currently deliver. We recommend using a table like the one below to give this information to potential service providers.

COMMUNICATION	FORMAT FOR DELIVERY	TRIGGER
Reminder to Enroll in Benefits	Electronically through the platform	Enrollment not started or incomplete
Confirmation Statement	Hard copy to employee's address	Annual enrollment, life event
New Hire Kit	Hard copy to headquarters	New hire received on census
Enrollment Posters	Sent electronically through the platform	30 days prior to annual enrollment
Total Compensation Statements		Updated files received on a quarterly basis



# ► Be Sure Service Providers Know What's Expected of Them: RFP Instructions

## SUBMISSION GUIDELINES

In this section of your RFP, you'll provide important information on how you want their response returned to you. The most effective RFPs clearly spell out their expectations for submissions. Do you want copies sent to you electronically or in hard copy? In PDF or Word? Do you require a specific format for the flow of information they'll provide? For example, do you require an executive overview at the beginning?

Most RFPs we see have electronic submission requirements. For this, you'll need to provide the following information in your RFP:

- » The date and time the RFP is due back to you
- » The email address (or addresses) you want the RFP sent to

If you want paper copies of the RFP response, you'll need to provide:

- » The date and time the RFP is due back to you
- » The number of copies you require
- » A contact name
- » The mailing address for the contact
- » The contact's phone number

## THE RFP Q&A PROCESS AND GUIDELINES

A Q&A timeframe is critical to ensuring a successful RFP process. Why? Because no matter how well your RFP is written, service providers will have questions before they can put a recommended solution in front of you. This is a good thing!

In fact, we'd be wary of a service provider that DOESN'T ask clarifying questions. Think of a job interview. At the end of every interview, the interviewer probably asks, "Do you have any questions for me?" If you say no, what does that say about your interest in working for the company? Of course you have questions! You want to make sure you'll be a good fit for each other in the long run, right?

The same principle applies to the benefits administration partner you pick! You're looking for a true partner, someone who truly understands your needs and wants to discover as much about you as they can.



A typical Q&A process with an RFP will have a stated period during which the service provider can ask questions. In your RFP, you'll need to state:

- » The deadline for submitting questions — the date and time
- » The email address questions should be sent to
- » The date you will return your answers to the service providers

## AFTER ALL OF THE QUESTIONS ARE IN AND YOU'VE COMPILED YOUR ANSWERS

To provide a level playing field for all RFP respondents, all of their questions and your answers should be collated and provided back to the service providers.

However, if you don't want a defined cut-off time for questions, that's great, too! Many questions can come up as the service providers work through the RFP process and as they review your responses to their questions. So it's nice for them to be able to ask questions any time. But again, we recommend you compile and share all of the questions and your responses with all service providers.

## THE RFP TIMELINE

Your RFP needs to state the dates for key milestones in the process. Here are the suggested timeframes for each:

TASK	DATE	EXAMPLE
Release of Request for Proposal		Feb. 2, 2016
Clarifying questions on RFP submitted by service providers	3-5 days from date of RFP release	Feb. 6, 2016
Answers to RFP clarifying questions returned to service providers	2-3 days from question submission	Feb. 10, 2016
RFP Response due	2-3 weeks from release of RFP	Feb. 15, 2016
Service provider finalist decision	3 weeks after RFP submission	March 9, 2016
Service provider system web demos or site visits	During the month following finalist decision	March 9, 2016 - March 30, 2016
Service provider selection	5 months prior to go live	April 1, 2016
Contract negotiations completed or Letter of Intent executed	4 months prior to go live	May 1, 2016
Implementation kick-off	4 months prior to go live	May 1, 2016
Target go live	2 months prior to annual enrollment	Sept. 1, 2016
Annual enrollment period		Nov. 1, 2016



## ▶ **How You'll Choose: The Basis of the Award**

The RFP should outline the criteria you'll be evaluating and how the evaluation will be performed. These can include:

- » Functionality
- » Service provider support
- » Flexibility and ease of use
- » Implementation support
- » Risk and security measures
- » Pricing
- » Results of requested demonstrations and presentations

If you're using a rating scale, define the weight each area will account for.

## ▶ **Attach It**

For a service provider, some of the most helpful information in an RFP is within supplemental attachments. Your RFP should have a list of all of the attachments you're including. This will ensure service providers receive every file you intended to send them. We recommend including the following attachments (if they apply, of course):

- » SPDs
- » Benefit guides
- » Samples of carrier files
- » Samples of import files
- » Employee call center stats
- » Samples of fulfillment materials and other communications
- » Eligibility group exhibit
- » Eligibility rule exhibit



# ▶ Getting Down to Brass Tacks: The Service Provider Questionnaire

This selection includes the types of questions you should ask the service providers to evaluate their products and services.

**We recommend choosing a selection of questions from this list that are most relevant to your needs.**

## COMPANY OVERVIEW

1. Provide the history of your company, including how long you have been in business and how long you have been providing benefits administration services.
2. Where is your company headquartered? Where are your other locations (if applicable)? Are all services performed from these locations? Are any activities performed off-shore?
3. Describe your core product and service lines. Describe any optional services you provide.
4. Are you a private or publicly traded company? If public, provide your ticker symbol and a copy of your company's latest Annual Report. If private, provide evidence of your company's financial stability and projected longevity. Have you received any outside funding? If so, please list investors.
5. What percent of revenues are derived from benefits administration?
6. Please describe any organization changes (mergers, acquisitions, divestitures) that have occurred or are planned in the future.
7. How many total employees do you have? Provide a breakdown by function (i.e., product development, sales and marketing, customer service, technical support, etc.). What percent of your employees are full-time, part-time, and temporary?
8. What is your employee retention rate? What programs do you have in place to support employee retention?
9. Provide an overview of your client base as it relates to benefits administration. What is your average client size?
10. What is your client retention rate? What programs do you have in place to support client retention?



11. Describe your target market. How do we fit within your target?
12. Please detail your insurance coverages, including the name of the carrier and coverage level for:
  - » General Liability
  - » Tech Errors & Omissions (E&O)
  - » Cyber Crime InsurancePlease provide a certificate of insurance.
13. What differentiates your company from its competitors?
14. What is your long-term commitment to providing benefits administration services? What is your investment into research and development?
15. Do you outsource any components of your system and/or service offerings? If so, please describe who you outsource to and why. Are any components provided off-shore?

## TECHNOLOGY

16. Is your platform web-based? If so, describe the browser requirements. If not, describe the hardware/software requirements.
17. Describe your overall system infrastructure.
18. Is your platform built internally, purchased, or leased? Does it require any reliance on any other proprietary technologies?
19. Do you maintain an integrated database for all records?
20. Describe your organization's product and service roadmap and plan for future development.
21. How often is your system upgraded? Are new releases provided to clients at no additional cost?
22. Are all customers on the most current release of your platform?
23. Describe the type of support you provide during upgrades and releases.
24. Do you provide a fully replicated test environment?
25. Is your system available 24/7/365?
26. What was the up-time of the application (not including maintenance) during the last three years?



27. When is maintenance performed? How is this communicated to your clients?
28. Describe your system capacity planning. How does your system support scalability?
29. Describe the level of configuration and customization available within the employee and administrator website.
30. Is there a detailed audit trail of all changes made in the platform? How long is this data maintained in the platform?
31. What capabilities exist to modify the language on the platform? Can the enrollment site also be offered in any other languages?
32. Can you provide single sign on from our company intranet?
33. Does your system offer a case management tool? How is this being used by your clients today? Is it available for our administrators to use or is it only internal to your organization?
34. Describe the communication tools available within your system. How can we use your system to communicate with our employees and administrators? Can communications be personalized for different groups, individuals, etc.? If so, describe this process.

## IMPLEMENTATION AND TRAINING

35. What is your required implementation timeframe? Provide a sample timeline based on the go live date provided. Do you anticipate any issues in meeting the key milestone dates we have provided in this RFP?
36. What is your preferred go live lead time prior to annual enrollment?
37. Describe your implementation process including the responsibilities of both your organization and our company?
38. Describe the implementation team and include a description of the role each member plays in the implementation process. Include the location of team members and the hours of availability.
39. Describe the measures in place for quality assurance during implementation.
40. Describe the type of project management support you provide during implementation.
41. What tools do you use for managing the implementation process?



42. Describe key factors necessary for a successful implementation.
43. Describe your process for requirements gathering. What information do we need to provide to you before we can begin the implementation process? When do you prefer we provide this information?
44. What types of data can be imported during implementation? Describe the initial census data import process, including testing. Is there a blackout period during implementation?
45. What is your preferred format for receiving data required for implementation? Can you confirm that you can accommodate our enrollment file in its current layout? If you require data be in a specific layout, please provide your layout requirements.
46. How is the data between your system(s) reconciled with what the carriers have on their system during implementation?
47. Describe the testing process involved when setting up the carrier files and payroll deduction files.
48. What type of training will you provide during implementation to our administrators and/or our employees? Describe the training materials you provide. Are there any additional costs for the training and/or materials?
49. Please describe how you manage and monitor current implementations and ongoing service capacity levels.

## ENROLLMENT CAPABILITIES

50. Describe how a new hire would access your platform and the enrollment capabilities available to them.
51. Describe how an employee would access your platform during annual enrollment and the enrollment capabilities available to them.
52. Describe how an employee would access your platform to make a life event change and the enrollment capabilities available to them. Can the types of life events supported be configured? How can we ensure only applicable changes are allowed during a life event?
53. What dependent enrollment functionality is provided? How do we determine what types of dependents can be supported? Is this configurable in your system?
54. Describe the pending logic available in your system, including the ability to pend certain life events but not others, the ability for HR administrators to approve/deny life event elections, etc.



55. Does your system support the ability to declare life events in advance of qualifying life event (QLE) date (process future dated QLEs)?
56. How does your system accommodate rehires? Can we configure the rehire rules to determine when they are benefits eligible?
57. Can retirees access your platform to enroll in their benefits?
58. Can employees on leave access your platform to enroll in their benefits?
59. Can your system handle status changes? How does this process work if the status change results in changes to eligibility?
60. Is your system built to be “rules-based” so that employees will only see the plans, rates and options applicable to them?
61. Does your system support dual enrollment periods?
62. Can your system accommodate a passive enrollment? What is your recommendation for passive enrollments?
63. Can you limit eligibility in one plan based on enrollment in another plan?
64. Describe the types of products that can be enrolled in on your platform (i.e. medical, dental, vision, voluntary, FSA, HSA, etc.).
65. Describe the recommendation and educational tools your company offers for enrollment.
66. Does your system display a running total of the employee’s per pay period costs? Can your system also display the employer’s cost? What if employees have different pay period schedules (i.e. some are paid weekly, others monthly)?
67. If an employee stops the enrollment process without finishing, is the enrollment information saved? Is there a warning provided to employees?
68. Do you provide a place where we can post custom messages on the platform? Does this require your support or can we make changes to communications on our own? Can these communications be targeted to our different employee groups? If yes, describe this process.
69. Can your system support posting documents and links (SBCs, SPDs, benefit guides, links to carriers) to the website? Can we upload these documents ourselves or does it require your support?
70. Does your system allow employees to access information on their past, current, and future benefits?



71. Can a system administrator perform enrollments on behalf of employees? Does your system track who made the change, the time and date of the change, and the reason for the change?
72. Do you have blast email capabilities to notify/remind employees to complete their enrollment if they haven't done so? Can communications be sent to individuals as well?
73. Is Coordination of Benefits information collected during the enrollment process?
74. Can you provide post enrollment surveys? How do you suggest we utilize the survey data collected?
75. Describe how you support enrollment in voluntary plans. How does your system handle enrollment where evidence of insurability is required to finalize the enrollment process?
76. Describe your process for EOI approvals. How will employees and administrators know that the transaction is pending?
77. Can your platform support various age calculations for life coverages (i.e., age reductions, age banding)?
78. Can you re-calculate premiums based on salary? What if salary adjustments are made mid-year?
79. How does your system handle the collection of beneficiary information during enrollment and updates made throughout the year? Can different beneficiaries be selected for different benefits? Does your system allow for the designation of a trust?
80. Does the system store coverage history? If so, for how many years?
81. Can you calculate imputed income for basic life coverage?
82. Can you calculate imputed income for domestic partner coverage?
83. Does your system support surcharges (i.e., tobacco-user, spousal) on the employee's contribution?
84. Describe your ability to support wellness programs. Can participation in a wellness program impact rates?
85. How do you receive data on wellness participation? Do employees self-attest or can you support a file feed with this information?
86. Can you provide personalized total compensation statements? Is this statement available online? How often can it be updated? What types of data can it contain?



87. When employees complete their enrollment, can they print out a benefit confirmation? Can confirmation statements also be sent electronically or through hard copy?
88. Do you support enrollment via mobile devices? What other features are available via a mobile device? Does enrollment via a mobile device require the employee to download an app? If so, please detail this process.
89. What options are available to employees without internet access?
90. Does your system allow for system overrides? How are these tracked? What audit controls are in place?
91. Explain how you can support court ordered dependents (QMCSO).
92. Does your platform support defined contribution models? How will the employee know how much credit is remaining? Describe any additional fees that may apply.

## REPORTING

93. Describe your system reporting capabilities. Are these reports available within your system or is a different reporting tool required?
94. Are real-time reports or point-in-time reports available?
95. Do you provide any graphical reports? How often are these updated?
96. Describe your ability to create ad hoc reports. What filtering capabilities exist within your reporting tool?
97. In what formats can your reports be generated?
98. How long does it take for reports to be ready for download?
99. Can your reports be scheduled (generated and delivered on a certain date)?
100. Are your reports customizable? If so, describe the process involved and any associated costs.
101. Describe the reports available to view changes made in the system.
102. Describe the reports available to view activities taking place during annual enrollment.
103. Can you report on all fields within your system?



## BILLING REPORTING

104. Can you create billing reports? If so, what is the benefit of utilizing your company for billing report generation?
105. What is the frequency of these reports? How are they made available to us (via your platform, email, etc.)?
106. What format are your billing reports provided in? Please provide examples.
107. What is the process for making adjustments to the billing report?
108. Can your system support retroactivity?
109. Describe your quality assurance process in place for producing billing reports.
110. How do you track benefit prorating methods (i.e., 15th/16th prorating, midmonth, full-month, daily prorating)?
111. How does your system support retroactive activity and carrier wash rules?
112. Describe how the billing statements will improve the self-bill and list-bill process.

## HEALTHCARE REFORM

113. Describe your ability to support us with services related to healthcare reform? Are there additional fees?
114. Describe your ability to support hours tracking and reporting for our variable hour population. What is the benefit of utilizing your company for hours tracking?
115. Can you apply look-back periods to determine those who are eligible? Can you support multiple classes, locations, and rules for look-back?
116. Do you offer reporting tools or alerts to provide information on eligible employees and employees trending to become eligible or ineligible? Can notifications be configured by classes, locations, etc.?
117. Once an employee is eligible, how are they notified and how can they then enroll in their benefits?
118. Describe your W2 reporting capabilities. Include the method and frequency of reporting.



119. Describe your ability to distribute the Exchange Notice. Include the level of customization required for development of the notice, method of distribution, and any associated costs.
120. Describe the reporting capabilities your platform offers to support Form 5500, PCORI section of the IRS Form 720, Transitional Reinsurance reporting, code section 6055 reporting, and code section 6056 reporting.
121. Describe your ability to support auto enrollment.
122. Describe your ability to support waive reasons.
123. How are your clients informed of changes as they relate to healthcare reform?

## COBRA ADMINISTRATION

124. Do you provide COBRA administration services in-house? If so, how long have you provided this service? If you utilize a partner for COBRA administration, who is the partner?
125. Is COBRA integrated on your enrollment and eligibility platform?
126. What is the benefit of utilizing your company for COBRA administration?
127. How do you minimize delays in processing? Is COBRA enrollment and administration managed in an integrated manner? Please describe.
128. What communications are sent to COBRA participants?
129. What does the COBRA participant have access to in your platform? Can their view be different than that of an active employee?
130. What information is available to our administrators regarding COBRA participant enrollments, payments, etc.?
131. Does your system provide COBRA reporting capabilities? What reports are standard within your system?
132. What options do COBRA participants have for enrolling in benefits and making payments?
133. Who handles COBRA participant inquiries?
134. How are COBRA events sent to carriers?
135. What happens if a participant short pays?



136. Can you support spouse and/or dependent COBRA elections when the employee does not elect COBRA coverage?
137. How do you monitor changes in regulations regarding COBRA? How are your team members informed of these changes? How are your clients informed of these changes?
138. If we decide to use another COBRA administrator, can you support this? Describe the process and any additional fees.

## DIRECT BILLING SERVICES

139. Do you offer direct billing services when payment cannot be collected through a payroll deduction (i.e., retirees and members on leave)?
140. What is the benefit of utilizing your company for direct billing services?
141. How are you typically notified of the change in status (i.e., retirement, member goes on leave)?
142. What are the accepted payment methods?
143. Can a participant see billing amount and bills paid through your website? Will administrators have access to view this information?
144. What process do you follow for short payments or non-payments?
145. How do you follow up with participants before terminating coverage for non-payment? Is this process configurable based on our internal policies?

## VERIFICATION SERVICES

146. Describe your process around dependent verification. Do you offer initial verification services and/or ongoing verification services?
147. Does your system have the ability to pend certain life events but not others?
148. Describe your capabilities around verification for life events.
149. Describe any other verification services your company provides.
150. What is the benefit of utilizing your company for verification services?
151. Explain your process for the collection and processing of required documentation. Is this process configurable to meet our needs? How do employees learn what documentation needs to be sent?



152. What happens when the employee does not provide the appropriate documentation? Are their elections still passed to the carrier without the dependent election, or is the entire election not sent?
153. Can documents be loaded on to an employee's record? If so, can the employee manage this themselves via upload within the system or does it have to be faxed? If the document can be uploaded, does it require administrator action? Can this be done through a mobile device?
154. How long is documentation retained? Is it accessible to administrators?
155. How do you follow up with participants when appropriate verification documentation is not received? Is this process configurable based on our internal policies?

## FULFILLMENT

156. Do you offer in-house fulfillment services? If so, describe your offering, including your print and production capabilities.
157. How do you ensure the accuracy and timeliness of your fulfillment communication materials?
158. Please describe your services with regard to returned mail processing.
159. Can administrators view what fulfillment pieces were distributed to employees?
160. Please provide samples of your fulfillment capabilities.

## ONGOING DATA MANAGEMENT SUPPORT

161. Our HRIS system is (INSERT SYSTEM). Detail your specific experience and ability to receive a (INSERT FREQUENCY: (i.e., daily, weekly, biweekly, monthly) full demographic file.
162. Describe the process followed to load demographic data from our HRIS system into your platform.
163. Describe your ability and process for emergency adds to the system for immediate coverage.
164. What's the error process to ensure bad data is not loaded into the enrollment and eligibility system?
165. Where do files get posted/delivered?



166. Do you require a particular ongoing file feed format for census data? If you require data be in a specific layout, please provide your layout requirements.
167. Do you prefer to receive change files or full files on an ongoing basis?
168. Describe the data transfer process for payroll deductions to be imported into our payroll system, including details on delivery. What is the frequency of the data transfer?
169. Do you require a particular ongoing file feed format for payroll deduction files? If you require data be in a specific layout, please provide your layout requirements.
170. Describe the data transfer process for benefit elections to be sent to carriers. Are you able to send 834 files to carriers with custom layouts?
171. Describe the HRIS, payroll, and carriers your technology is able to interface with. Are there any vendors/carriers with whom you cannot interface? If yes, describe who they are and why you are unable to create an interface with them.
172. Do you support single sign on or web service connections with any carriers or other third-parties?
173. Do you have a dedicated team who works with interfaces? If yes, how often do they check to make sure the interfaces are being sent and received appropriately? If not, who is responsible for performing these checks? Please describe how we can have visibility into the file transfers.
174. How are data errors communicated to your clients? How are data errors corrected?
175. Outline the types of technology in use to secure file transmissions to/from the carriers and to/from your clients.

## ONGOING ADMINISTRATOR SUPPORT

176. Describe your account management philosophy. How is the ongoing account management individual or team selected? Are the implementation and ongoing support teams the same? If not the same team, describe the client transition process.
177. How many individuals would be assigned to our account? Please describe the structure including each individual's role.
178. What is the experience and tenure of the individual or team?



179. How many other clients or member lives does each individual or team support? How do you manage the workload of each team?
180. How do you measure client satisfaction?
181. How frequently do you review client satisfaction with clients?
182. Do you offer ongoing stewardship reports and analytics? How do you communicate trends and/or areas that need improvement with clients?
183. What resources are available to contact if we have questions or concerns?
184. What hours are team members or individuals typically available? Would we have backup resources in the case of our ongoing support individual being out of the office (i.e., traveling, on vacation, sick)?
185. What is your process for issue resolution and tracking?
186. What is your strategy for ongoing communications? How can we ensure we stay in the loop with what is happening at your company? How do you ensure you are staying in the loop with what is happening at our company?
187. What opportunities do we have to become more involved? Do you have a formal product user group? If yes, how does this group influence system enhancements?
188. Describe ongoing training opportunities for administrators.
189. How would you handle ongoing changes such as off-cycle acquisitions and changes during annual enrollment? Who is responsible for making the necessary changes in your platform?
190. What is the communication strategy for annual enrollment? What is the timeline for this information (i.e., rate change information, plan changes, new vendor files, etc.)?

## ONGOING EMPLOYEE SUPPORT

191. Do you offer service center support for employees? If yes, is your service center provided in-house? Where are representatives located?
192. How can employees contact you for support (i.e. phone, email, chat)?
193. What are your service center hours of operation (days, hours and time zone)?
194. Can you offer a dedicated client toll-free number?



195. Are all calls recorded? Do our administrators have access to recorded calls? If so, how are they accessed?
196. What types of support do you provide through your service center?
197. Can representatives perform enrollments on behalf of employees?
198. What tools do your representatives use to field questions?
199. What is your process for issue resolution and tracking? Do you have a case manager tool? Is it available for our administrators to use or is it only internal to your organization?
200. What are your escalation procedures?
201. Do you monitor service representative performance?
202. What is the typical background of your service center representatives? What is the average tenure in the service center?
203. What is the turnover rate within your service center within the past 12 months? What programs do you have in place to support employee retention?
204. Describe your service center training program (initial training and ongoing training). How do you train representatives on our culture, policies, etc.?
205. How do you ensure adequate staffing to handle increased call volumes resulting from annual enrollment and other special events?
206. Do you have Spanish-speaking representatives? Are any other languages supported? Do you have language line capabilities?
207. What services do you provide for hearing and speech impaired callers?

## LEGAL AND COMPLIANCE

208. What steps do you take to ensure that you are taking actions to appropriately comply with HIPAA and other legal/regulatory requirements that affect you and your customers?
209. How does your company stay up-to-date on federal regulations? How do you educate your clients on changes to regulations?
210. Who is responsible for legal and regulatory monitoring activities within your organization?



211. How do you keep your application updated with legislative and regulatory requirements?
212. How does your system record employee review of legal or compliance related notices?

## SECURITY

213. Do you issue a SOC 1 Report (SSAE 16) or other similar audit report? Please provide a copy of your most recent audit report.
214. Describe your application security and network security review processes.
215. What type of 3rd party reviews and testing are performed to identify potential vulnerabilities or areas of risk?
216. Describe your security architecture.
217. Have you ever had a breach of your systems?
218. Please describe your incident management processes.
219. How are clients notified in the event of a security breach and what is the timeframe in which this information is communicated?
220. Please describe your approach regarding encryption. Describe the encryption method used to encrypt data while at rest and in transit. Please describe your key management processes.
221. How do you secure mobile devices used within your environment?
222. Is removable storage/media used by your employees? If so, how do you secure client information stored on these devices?
223. What is your disaster recovery plan? How often is the plan tested? Please provide the results of your last test.
224. Please describe the environment used to host the physical systems for your infrastructure.
225. Please describe the physical security or environmental controls that are in place to protect these systems.
226. Please describe any redundancy of your production/mission critical systems that support your environment.
227. Describe how data will be segregated from other customers.
228. How long is data retained within your environment?



- 229. How is information and media destroyed after it is no longer needed?
- 230. Describe any third party vendors you use to maintain and support your solution. If so, what steps do you take to review these vendors prior to utilizing their services?

## USER ACCESS

- 231. Describe the system's application level security? Detail firewall and intrusion protections.
- 232. What methods are used to authenticate users?
- 233. How are security roles administered for both employees and administrators within the application?
- 234. How are accounts administered for back end and support functions within your environment?
- 235. What are the password requirements and what aspects of these requirements are configurable? Describe your password protocols (length, upper/lowercase, numbers, symbols, etc.).
- 236. Please describe your password reset procedures for both administrators and members. Describe any differences between them.
- 237. Please describe any account lockout settings that are in place.
- 238. Please describe any logging and monitoring that is performed within the application and supporting systems.
- 239. Please describe how and when these logs are reviewed.

## PRICING AND CONTRACTING

- 240. Confirm that your pricing was based on (INSERT NUMBER) users.
- 241. Confirm the number of file feeds and the type of each file feed included in your pricing.
- 242. Confirm the pricing that you've provided is level for the duration of the agreement.
- 243. On-Premise Model: Confirm your fees include any system software, hardware, maintenance, installation, upgrades, and training costs required for successful system maintenance.



244. Hosted Model: Confirm your fees include any system maintenance, upgrades, and training costs required for successful system maintenance.
245. Describe your general approach to pricing.
246. Detail your implementation fees. What do these fees entail?
247. Will there be any implementation fees after the initial implementation period?
248. Describe the ongoing fees. Are these fees based on a PEPM or PPPM basis?
249. Do you charge for terminated or inactive employee data stored in your system?
250. Identify when you will begin to charge your ongoing fees for administration services.
251. Describe any services that are priced on a per project basis.
252. Describe pass-through expenses. Are any pass-through expenses marked up beyond the actual cost to your organization?
253. What fees can we expect during annual enrollment?
254. Please discuss your approach to change orders, including your process for defining the scope of the change order and related fees.
255. Please explain any other charges that may apply.
256. Please provide any fee caveats you feel would be important for us to know.
257. Provide a copy of your sample contract.
258. Provide your philosophy for service level agreements. Provide a sample copy of your service level agreement.

## ADDITIONAL INFORMATION

259. Please attach any additional information that you feel will provide helpful information about your company's products and services.

