SECOND ADDENDUM TO REQUEST FOR PROPOSAL FOR DENTAL AND FLEXIBLE SPENDING ACCOUNTS

Question:  In reviewing the response to the question regarding the spike in claims, there was no plan change.  This leads us to believe the Aetna experience report provided is an incurred claim report and not a paid claim report.  Can you confirm which it is, as it makes a big difference when pricing the Dental insurance?

NKU Response:  In discussions with carriers involved in reporting, the Aetna reporting is on an incurred basis (and NKU has requested paid information from Aetna);  Delta Dental information was on a paid basis.  We apologize for the confusion this has caused.

Question: The RFP for NKU requests that we pay $5,000 for "Co-Op Dollars for staff appreciation week".  Any requests for fees outside of normal commission , require us to ask the following questions:

1. What specific services will be provided for these additional fees?
2. Who exactly would MetLife issue payment to?
3. Does the NKU understand that these will be 5500 reportable fees and that we will require authorization by the them stating the amounts and reasons for the fees before we will execute any commission agreements?
4. Generally, such dollars are to purchase gift certificates for raffle prizes for health related events such as benefit fairs, preventive education, etc.
5. The payments are typically made to an account dedicated to employee education and healthcare engagement within the NKU Foundation. These dollars are earmarked for this purpose only. Access to this account is limited to the HR Director.
6. Yes, NKU understands but then again, our plans are non-ERSIA plans and we are not required to file 5500’s.

Question: Is the requirement for the Co-op dollars to support staff/Faculty for the Dental carrier only or is this a requirement for the FSA vendor as well?

Yes.