

QUESTIONS

ANSWER

1. Is it the states intent to self insure this with applicable administrative services or is the state seeking a fully insured program?

The State Teachers' Retirement System is seeking a fully insured program.
2. Does the State of Vermont currently have a dental plan in place for the retirees?

No. The Vermont State Employees' Retirement System does have a plan, however this RFP seeks new plan coverage for Vermont State Teachers.
3. Please clarify "certain Domestic Partners" that are eligible. Is the intent to cover same sex only or same and opposite sex Domestic Partners?

It is the intent to cover both, providing they are covered during the initial enrollment period. Retirees may only add newly acquired dependents, ie., spouses, or dependent children on the first of the month following a qualifying event, such as a marriage, birth or adoption. Retirees will not be allowed to add domestic partners after commencement of retirement benefits.
4. Please describe the size and type of the Special Groups. Also, please clarify how Special Group billing is different in respect to regular retired teachers.

There are no special groups within the VSTRS. Please disregard any reference to "special groups" contained in the RFP.
5. Please verify that the implementation target date is March 1, 2008.

Yes, as stated in the RFP, the implementation target date is to be March 1, 2008.
6. Could you supply:

 1. CENSUS - With enrollment by plan, coverage tier and home zip codes
 2. EXPERIENCE - Broken out by plan, for the past 12 to 24 months, with claims, premium and lives by month
 3. RATE HISTORY - Plan A and Plan B, Current rates, prior rates
 4. PLAN BOOKS - showing procedure placement, limitations, ages, frequencies and exclusions
 5. Who is the current carrier covering the retiree population?
 6. What is the size of the current network?
 7. Are you working through a benefits broker?

None of the information requested is available. There is no existing plan for the retired teachers, and we do not have access to what dental coverage, if any, retirees had prior to retirement.

STATE OF VERMONT – VSTRS RETIREE DENTAL PLAN PROVIDER AND ADMINISTRATOR

8. How long have they been with the current dental carrier?
9. Are current commissions NET or what level is currently being paid?