

## SECTION 5 – SCOPE OF SERVICE

The City of Mission's goal is to provide competitive, affordable employee benefit plans to all eligible employees, retirees, and elected officials. Proposals must include, at minimum, the following components unless otherwise specified:

### 5.1 Self-Funded Medical Plan (Base Requirement)

- Third Party Administrator (TPA) services for the City's self-funded group health plan
- PPO network access with regional and national coverage meeting disruption standards
- Pharmacy Benefit Management (PBM) services integrated with the medical plan
- Specific and Aggregate Stop Loss insurance with a \$160,000 or improved specific deductible; 24/12 coverage for medical and drug claims
- All benefit plan designs must match or exceed the current Base Plan and Buy-Up Plan designs; exceptions must be explicitly identified
- HIPAA compliance, including willingness to execute a Business Associate Agreement (BAA) with the City upon award
- Selerix-compatible enrollment data interface

### 5.2 Level-Funded Health Plan (Optional Alternative)

As described in Section 1A, carriers are encouraged to also submit a Level-Funded Health Plan proposal as an alternative to — or in addition to — the self-funded structure. Refer to Section 1A for minimum requirements applicable to Level-Funded submissions.

### 5.3 Supplemental Insurances

Proposals are requested for the following voluntary/supplemental benefit lines. All supplemental products must integrate with the Selerix enrollment platform:

- Cancer Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Critical Illness Insurance
- Whole/Permanent Life Insurance

For Group Life and AD&D, proposals should include both \$10,000 and \$20,000 benefit options. All supplemental plan designs should match or enhance current plan designs.

### 5.4 Additional Service Requirements

- Knowledgeable carrier/TPA representative available for employee enrollment meetings
- Organizational chart of support staff with names, titles, direct phone numbers, and email addresses
- Summary of Benefits and Coverage (SBC) draft for all proposed plans
- Proposed employee communication materials and recommended distribution methods
- Contingency/disaster recovery plan available upon request
- 60-day grace period for monthly billing

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- Three (3) year rate guarantee on all Group Products preferred (minimum); contract not to exceed five (5) total years