

PROPOSAL NAME/NUMBER: 24-556-06-26 / Employee Bevefit Plans



OPEN DATE: June 26, 2024 2:00 PM CST

Evaluator

<b>Noemi Munguia / Nereyda Peña</b>	<b>Jorge Flores</b>	<b>Cesar Torres</b>	<b>Juan P. Terrazas</b>

Proposer		Rating	Score	Rating	Score	Rating	Score	Rating	Score	Average	Notes:
<b>Colonial Life &amp; Accident Insurance</b>		<b>Acceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>			<b>Strengths: (NMNP)</b> -Lower rates for supplemental products, - Better benefits;
Sec. A. Scope of Service: (30 points max)	Acceptable	30	Acceptable	30	Acceptable	30	Acceptable	30	30.00		<b>Weaknesses:</b>
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Acceptable	30	Acceptable	30	Acceptable	30	Acceptable	30	30.00		
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	20	Acceptable	20	Acceptable	20	Acceptable	20	20.00		
Sec. D. Service and Methodology (10 Points max)	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	10	10.00	<b>Comments: (CT)</b> Meets Standards,	
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	9	Acceptable	10	Acceptable	10	Acceptable	10	9.75		
<b>Total Score</b>	99		100		100		100		99.75		
<b>TASC</b>		<b>Acceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>			<b>Strengths: (NMNP)</b> Best Premiums, 3yr. guarantee; <b>(JF)</b> 3yr rate guarantee; <i>Best proposed rates.</i> ; <b>(JPT)</b> Best Pricing, 3 yrs Guarantee;
Sec. A. Scope of Service: (30 points max)	Acceptable	28	Acceptable	30	Acceptable	30	Acceptable	30	29.50		<b>Weaknesses:</b>
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Acceptable	30	Acceptable	30	Acceptable	30	Acceptable	30	30.00		<b>Comments: (NMNP) (CT)</b> Meets All <b>(JPT)</b>
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	18	Acceptable	20	Acceptable	20	Acceptable	20	19.50		
Sec. D. Service and Methodology (10 Points max)	Acceptable	8	Acceptable	10	Acceptable	10	Acceptable	10	9.50		
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	10	10.00		
<b>Total Score</b>	94		100		100		100		98.50		



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Proposer	Rating		Score		Rating		Score		Rating		Score		Average	Notes:
<b>Aetna</b>	Unacceptable		Unacceptable		Unacceptable		Acceptable							Strengths:
Sec. A. Scope of Service: (30 points max)	Acceptable	25	Not Acceptable	25	Not Acceptable	10	Acceptable	20	20.00	Weaknesses: (NMNP) High rates.; (JF) High proposed rates.; High prices (CT); (JPT) High Pricing/Rates				
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Not Acceptable	15	Not Acceptable	25	Acceptable	0	Acceptable	20	15.00	Comments: (CT) High Pricing - High Rates; Meets all;				
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	15	Acceptable	20	Acceptable	20	Acceptable	15	17.50					
Sec. D. Service and Methodology (10 Points max)	Acceptable	8	Acceptable	10	Acceptable	10	Acceptable	5	8.25					
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	6	Not Acceptable	5	Acceptable	10	Acceptable	5	6.50					
<b>Total Score</b>	69		85		50		65		67.25					
<b>Delta Dental</b>	Unacceptable		Unacceptable		Unacceptable		Unacceptable							Strengths: (NMNP) Good Customer Service;
Sec. A. Scope of Service: (30 points max)	Acceptable	28	Acceptable	30	Acceptable	30	Not Acceptable	20	27.00	Weaknesses: (NMNP) -Higher rates,-No 2 or 3yr Rate guarantee (JF) No rate guarantee (CT) ; (JPT) bad pricing				
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Not Acceptable	8	Not Acceptable	25	Not Acceptable	0	Not Acceptable	20	13.25	Comments: (CT) Meets Standards, No 2yr Guarantee; Bad Pricing- No 2yr Guarantee				
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	18	Acceptable	20	Acceptable	20	Not Acceptable	10	17.00					
Sec. D. Service and Methodology (10 Points max)	Acceptable	10	Acceptable	10	Acceptable	10	not Acceptable	5	8.75					
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	7	Not Acceptable	5	Not Acceptable	0	Not Acceptable	5	4.25					
<b>Total Score</b>	71		90		60		60		70.25					

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<b>Blue Cross Blue Shield</b>										<b>Strengths:</b>
	<b>Unacceptable</b>		<b>Unacceptable</b>		<b>Unacceptable</b>		<b>Acceptable</b>			
Sec. A. Scope of Service: (30 points max)	Acceptable	30	Acceptable	30	Acceptable	30	Acceptable	30	30.00	<b>Weaknesses:</b> (NMNP) Higher rates; (JF) (CT)
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Not Acceptable	10	Not Acceptable	20	Not Acceptable	0	Acceptable	20	12.50	
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	20	Acceptable	20	Acceptable	20	Acceptable	20	20.00	<b>Comments:</b> (CT) Meets standards; <i>Bad Rates, Bad Pricing;</i>
Sec. D. Service and Methodology (10 Points max)	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	10	10.00	
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Not Acceptable	5	Not Acceptable	5	Not Acceptable	0	Acceptable	5	3.75	
<b>Total Score</b>		75		85		60		85	76.25	
<b>Mass Mutual</b>										<b>Strengths:</b>
Sec. A. Scope of Service: (40 points max)									#DIV/0!	<b>Weaknesses:</b>
Sec. B. Qualifications and Experience : (25 Points max)									#DIV/0!	
Sec. C. Service and Methodology (10 Points max)									#DIV/0!	
Sec. D. Commission (25 Points max)									#DIV/0!	
<b>Total Score</b>		0		0		0		0	0.00	<b>Comments:</b>



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Proposer		Rating	Score	Rating	Score	Rating	Score	Rating	Score	Average	Notes:
<b>Ameritas</b>		<b>Acceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>			<b>Strengths: (JF)</b> Great benefit/rate proposal. <b>(CT)</b>
Sec. A. Scope of Service: (30 points max)	Acceptable	28	Acceptable	30	Acceptable	30	Acceptable	30	29.50		<b>Weaknesses: (NMNP)</b> Lowest premiums; <b>(JF) (CT)</b>
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Acceptable	30	Acceptable	30	Acceptable	30	Acceptable	30	30.00		
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	19	Acceptable	20	Acceptable	20	Acceptable	20	19.75		<b>Comments: (CT)</b> Meets Standards. <b>(JPT)</b> Dental/Vision best rates
Sec. D. Service and Methodology (10 Points max)	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	10	10.00		
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	10	10.00		
<b>Total Score</b>		97		100		100		100		99.25	
<b>Trustmark Insurance Company</b>		<b>Unacceptable</b>		<b>Unacceptable</b>		<b>Acceptable</b>		<b>Unacceptable</b>			<b>Strengths:</b>
Sec. A. Scope of Service: (30 points max)	Acceptable	25	Not Acceptable	28	Acceptable	30	Not Acceptable	15	24.50		<b>Weaknesses: (NMNP)</b> -High Premiums, - lower benefits <b>(JF)</b> High Price for poor benefits; poor benefits
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Not Acceptable	20	Not Acceptable	20	Not Acceptable	10	Not Acceptable	20	17.50		
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	18	Acceptable	20	Acceptable	20	Not Acceptable	6	16.00		<b>Comments: (NMNPRH) (JF) (CT)</b> Meets standards; High pricing, Do not have the best benefits;
Sec. D. Service and Methodology (10 Points max)	Acceptable	9	Acceptable	10	Acceptable	10	Not Acceptable	4	8.25		
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Not Acceptable	6	Not Acceptable	5	Not Acceptable	0	Not Acceptable	5	4.00		
<b>Total Score</b>		78		83		70		50		70.25	



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Proposer	Rating		Score		Rating		Score		Rating		Score		Average	Notes:
<b>Eyetopia, Inc.</b>	Unacceptable		Unacceptable		Acceptable		Acceptable						Strengths:	
Sec. A. Scope of Service: (30 points max)	Acceptable	26	Acceptable	30	Acceptable	30	Acceptable	25	27.75	Weaknesses: (NMNP) Higher Premiums, Smaller Network; (JF) Proposed high rates; <i>small network</i> ; (CT) (JPT) smaller network; Higher Rates;				
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Not Acceptable	25	Not Acceptable	25	Acceptable	10	Acceptable	20	20.00	Comments: (CT) Meets all; Half higher rates, smaller network; Higher copay for frames				
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	15	Not Acceptable	15	Acceptable	20	Acceptable	15	16.25					
Sec. D. Service and Methodology (10 Points max)	Acceptable	8	Acceptable	10	Acceptable	10	Acceptable	5	8.25					
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	8	Not Acceptable	5	Not Acceptable	5	Acceptable	5	5.75					
<b>Total Score</b>	82		85		75		70		78.00					
<b>The Lincoln National Life Insurance</b>	Unacceptable		Unacceptable		Acceptable		Acceptable						Strengths: (NMNP) Good Customer Service; (JF) (CT) Meets Standards;	
Sec. A. Scope of Service: (30 points max)	Acceptable	25	Acceptable	30	Acceptable	30	Acceptable	30	28.75	Weaknesses: (NMNPRH) (JF) No offset;				
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Acceptable	25	Not Acceptable	28	Not Acceptable	10	Acceptable	28	22.75	Comments: (CT) No offset on sick leave/vacation; <i>meets standards</i> ; (JPT) No offset vacation/sick leave				
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	20	Acceptable	20	Acceptable	20	Acceptable	20	20.00					
Sec. D. Service and Methodology (10 Points max)	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	10	10.00					
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	8	Not Acceptable	5	Not Acceptable	5	Acceptable	8	6.50					
<b>Total Score</b>	88		93		75		96		88.00					



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<b>MASA</b>	<b>Acceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>			<b>Strengths: (NMNP) Sole Provider; Good Claims process; Good Benefits; (JPT) Good Rates; A lot of experience;</b>
Sec. A. Scope of Service: (30 points max)	Acceptable	29	Acceptable	30	Acceptable	30	Acceptable	30	Acceptable	30	29.75		<b>Weaknesses:</b>	
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Acceptable	29	Acceptable	30	Acceptable	30	Acceptable	30	Acceptable	30	29.75		<b>Comments: (NMNP) (JF) (CT) Meets All</b>	
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	19	Acceptable	20	Acceptable	20	Acceptable	20	Acceptable	20	19.75			
Sec. D. Service and Methodology (10 Points max)	Acceptable	8	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	10	9.50			
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	9	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	10	9.75			
<b>Total Score</b>	94		100		100		100		100		98.50			
<b>Texas Republic Life Insurance Company</b>	<b>Unacceptable</b>		<b>Unacceptable</b>		<b>Unacceptable</b>		<b>Unacceptable</b>		<b>Acceptable</b>				<b>Strengths: (NMNP) (JF) (CT)</b>	
Sec. A. Scope of Service: (30 points max)	Not Acceptable	10	Not Acceptable	20	Not Acceptable	0	Not Acceptable	0	Acceptable	15	11.25		<b>Weaknesses: (NMNP) Enrollment platform; Higher rates; (JF) Poor enrollment platform; High price with only decent benefits; Benefits don't match up with pricing (CT); (JPT) higher pricing/platform is difficult</b>	
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Acceptable	28	Not Acceptable	25	Not Acceptable	0	Not Acceptable	0	Acceptable	20	18.25			
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	18	Acceptable	20	Acceptable	20	Acceptable	20	Acceptable	15	18.25		<b>Comments: (CT) Bad Enrollment Platform; Decent Benefits- Higher pricing; Meets Standards; Ok Benefits, Higher pricing.</b>	
Sec. D. Service and Methodology (10 Points max)	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	5	8.75			
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	9	Not Acceptable	5	Not Acceptable	5	Not Acceptable	5	Acceptable	5	6.00			
<b>Total Score</b>	75		80		35		60		60		62.50			



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Proposer	Rating	Score	Rating	Score	Rating	Score	Rating	Score	Average	Notes:
<b>Texas Life Insurance</b>	Unacceptable		Unacceptable		Unacceptable		Acceptable			<b>Strengths:</b>
Sec. A. Scope of Service: (30 points max)	Not Acceptable	10	Not Acceptable	20	Not Acceptable	10	Acceptable	15	13.75	<b>Weaknesses: (NMNP)</b> Higher rates; <b>(JF)</b> Difficult enrollment platform; Higher pricing; high pricing <b>(CT); (JPT)</b> Difficult Platform/Higher Prices
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Acceptable	27	Not Acceptable	25	Not Acceptable	0	Acceptable	20	18.00	
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	18	Acceptable	20	Acceptable	20	Acceptable	15	18.25	<b>Comments: (CT)</b> High pricing, Different platform from integration, <i>Difficult Platform from integration</i> ; Meets Standards; <i>Higher Pricing</i>
Sec. D. Service and Methodology (10 Points max)	Acceptable	9	Acceptable	10	Acceptable	10	Acceptable	5	8.50	
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	9	Not Acceptable	5	Not Acceptable	5	Acceptable	5	6.00	
<b>Total Score</b>		73		80		45		60	64.50	
<b>Met Life</b>	Unacceptable		Unacceptable		Unacceptable		Acceptable			<b>Strengths:</b>
Sec. A. Scope of Service: (30 points max)	Acceptable	25	Acceptable	30	Acceptable	30	Acceptable	30	28.75	<b>Weaknesses: (NMNP)</b> -Higher rates, -No 3yr guarantee on all products, - some only 1 yr rate guarantee; <b>(JF)</b> Not the best benefit/rate package; <b>(CT)</b> Meets
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Not Acceptable	12	Not Acceptable	20	Not Acceptable	0	Acceptable	20	13.00	
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	18	Acceptable	20	Acceptable	20	Acceptable	20	19.50	<b>Comments: (CT)</b> Bad pricing/Bad rates; Meets Standards
Sec. D. Service and Methodology (10 Points max)	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	10	10.00	
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Not Acceptable	5	Not Acceptable	5	Acceptable	10	Acceptable	5	6.25	
<b>Total Score</b>		70		85		70		85	77.50	



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Proposer	Rating		Score		Rating		Score		Rating		Score		Average	Notes:
<b>AFLAC Group Insurance</b>	Unacceptable		Unacceptable		Unacceptable		Acceptable							Strengths: (NMNP) Good Customer Service; (JF) (CT) Bad Customer Service;
Sec. A. Scope of Service: (30 points max)	Not Acceptable	18	Not Acceptable	20	Not Acceptable	0	Acceptable	20	14.50	Weaknesses: (NMNP) Claims Process & Billing not timely; - High rates, -lower benefits; (JF) Past billing & claims issues; Not the best proposal; Not the best proposed benefits ; (JPT) not best benefits/not best rates  Comments: (CT) Do not have the best benefits. Meets Standards; Do not have the best pricing				
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Not Acceptable	15	Not Acceptable	25	Not Acceptable	10	Acceptable	20	17.50					
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	20	Acceptable	20	Acceptable	20	Acceptable	10	17.50					
Sec. D. Service and Methodology (10 Points max)	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	5	8.75					
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Not Acceptable	5	Not Acceptable	5	Not Acceptable	5	Acceptable	5	5.00					
<b>Total Score</b>	68		80		45		60		63.25					
<b>Manhattan Life Insurance &amp; Annuity Co.</b>	Unacceptable		Unacceptable		Unacceptable		Acceptable							Strengths:
Sec. A. Scope of Service: (30 points max)	Acceptable	25	Acceptable	30	Not Acceptable	0	Acceptable	25	20.00	Weaknesses: (NMNP) -outpatient procedure low, -No air ambulance, -Rates are higher (JF) No air ambulance benefit, Low coverage for outpatient surgical procedures; lacks air med benefits & outpatient coverage;  Comments: (CT) Decent pricing, Low outpatient procedures, limited outpatient; Decent Benefits; Meets Standards; (JPT) Not good pricing, nor benefits, no air ambulance, out patient low procedures.				
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Not Acceptable	20	Not Acceptable	10	Acceptable	20	Acceptable	20	17.50					
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	18	Acceptable	20	Acceptable	20	Acceptable	20	19.50					
Sec. D. Service and Methodology (10 Points max)	Acceptable	8	Acceptable	10	Acceptable	10	Acceptable	10	9.50					
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	7	Not Acceptable	5	Acceptable	10	Acceptable	5	6.75					
<b>Total Score</b>	78		75		60		80		73.25					





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Proposer	Rating	Score	Rating	Score	Rating	Score	Rating	Score	Average	Notes:
<b>Mutual of Omaha</b>	<b>Acceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>			<b>Strengths: (NMNP)</b> -Best benefits, -lowest pricing <b>(JF)</b> Great Benefits for proposed rates,;
										<b>Weaknesses:</b>
Sec. A. Scope of Service: (30 points max)	Acceptable	28	Acceptable	30	Acceptable	30	Acceptable	30	29.50	<b>Comments: (CT)</b> Meets Standards.
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Acceptable	30	Acceptable	30	Acceptable	30	Acceptable	30	30.00	
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	18	Acceptable	20	Acceptable	20	Acceptable	20	19.50	
Sec. D. Service and Methodology (10 Points max)	Acceptable	8	Acceptable	10	Acceptable	10	Acceptable	10	9.50	
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	9	Acceptable	10	Acceptable	10	Acceptable	10	9.75	
<b>Total Score</b>		93		100		100		100	98.25	
<b>Allstate</b>	<b>Unacceptable</b>		<b>Unacceptable</b>		<b>Unacceptable</b>		<b>Unacceptable</b>			<b>Strengths:</b>
										<b>Weaknesses: (NMNP)</b> High pricing; <b>(JF)</b> Bad enrollment platform; High proposed rates; bad pre-ex pricing <b>(CT)</b> ; <b>(JPT)</b> not good pre ex/ bad pricing
Sec. A. Scope of Service: (30 points max)	Not Acceptable	15	Not Acceptable	20	Not Acceptable	0	Not Acceptable	15	12.50	<b>Comments: (JF) (CT)</b> Bad Pricing - Hard to integrate; meets standards; bad pricing
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Not Acceptable	10	Not Acceptable	20	Acceptable	20	Not Acceptable	20	17.50	
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	18	Acceptable	20	Acceptable	20	Not Acceptable	8	16.50	
Sec. D. Service and Methodology (10 Points max)	Acceptable	8	Acceptable	10	Acceptable	10	Not Acceptable	5	8.25	
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	6	Not Acceptable	5	Not Acceptable	5	Not Acceptable	5	5.25	
<b>Total Score</b>		57		75		55		53	60.00	



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Proposer	Rating		Score		Rating		Score		Rating		Score		Average	Notes:
<b>Deer Oaks EAP Services</b>	Acceptable		Acceptable		Acceptable		Acceptable		Acceptable					Strengths: (NMNP) Good customer service; Lowest rate; (JF) Great overall services; Best proposed rates.; (JPT) Good Pricing/ Lowest rates
Sec. A. Scope of Service: (30 points max)	Acceptable	28	Acceptable	27	Acceptable	20	Acceptable	28	25.75	Weaknesses: (NMNP) (JF) Some of the extra provided training lacks in quality;  Comments: (CT) Decent Customer Service; Meets all; (JPT) Trainers are OK				
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Acceptable	30	Acceptable	30	Acceptable	30	Acceptable	28	29.50					
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	18	Acceptable	20	Acceptable	20	Acceptable	20	19.50					
Sec. D. Service and Methodology (10 Points max)	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	10	10.00					
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	10	Acceptable	10	Not Acceptable	5	Acceptable	10	8.75					
<b>Total Score</b>	96		97		85		96		93.50					
<b>Creative Benefit Administrators</b>	Unacceptable		Unacceptable		Unacceptable		Acceptable				Strengths: (NMNP) 5yr. rate guarantee;			
Sec. A. Scope of Service: (30 points max)	Acceptable	27	Not Acceptable	28	Acceptable	30	Not Acceptable	15	25.00	Weaknesses: (NMNP) Higher Premiums, Fees; (JF) Administrative fees; High Premiums; High administrative& other fees; (JPT) Higher Premiums/ too many fees;  Comments: (CT) Meets all; Higher Premiums - Higher other fees; (JPT)				
Sec. B. Benefit Summary/Proposed Rate: (30 Points max)	Not Acceptable	20	Not Acceptable	20	Not Acceptable	0	Not Acceptable	20	15.00					
Sec. C. Qualifications and Experience (20 Points max)	Acceptable	15	Acceptable	20	Acceptable	20	Acceptable	12	16.75					
Sec. D. Service and Methodology (10 Points max)	Acceptable	8	Acceptable	10	Acceptable	10	Not Acceptable	5	8.25					
Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)	Acceptable	6	Not Acceptable	5	Acceptable	10	Not Acceptable	5	6.50					
<b>Total Score</b>	76		83		70		57		71.50					



OPEN DATE: June 26, 2024 2:00 PM CST

Evaluator

<b>Noemi Munguia / Nereyda Peña</b>	<b>Jorge Flores</b>	<b>Cesar Torres</b>	<b>Juan P. Terrazas</b>

Proposer	Rating	Score	Rating	Score	Rating	Score	Rating	Score	Average	Notes:
<b>Avisis</b>										<b>Strengths:</b> (NMNP) Good Customer Service; Great claims process.
	<b>Acceptable</b>		<b>Unacceptable</b>		<b>Acceptable</b>		<b>Acceptable</b>			
<b>Sec. A. Scope of Service: (30 points max)</b>	Acceptable	29	Acceptable	30	Acceptable	25	Acceptable	20	26.00	<b>Weaknesses:</b> (NMNP) Higher Prremiums, Higher Copay for frames; (JF) High frame copays; (JPT) Higher Copays; Not the lowest pricing;
<b>Sec. B. Benefit Summary/Proposed Rate: (30 Points max)</b>	Not Acceptable	2	Not Acceptable	20	Not Acceptable	10	Acceptable	20	13.00	
<b>Sec. C. Qualifications and Experience (20 Points max)</b>	Acceptable	19	Acceptable	20	Acceptable	20	Acceptable	15	18.50	<b>Comments:</b> (CT) Good Customer Service; (JPT) Not the lowest pricing; Meets All;
<b>Sec. D. Service and Methodology (10 Points max)</b>	Acceptable	10	Acceptable	10	Acceptable	10	Acceptable	8	9.50	
<b>Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)</b>	Acceptable	9	Not Acceptable	8	Acceptable	10	Acceptable	5	8.00	
<b>Total Score</b>		69		88		75		68	75.00	
<b>Wellfleet Group</b>										<b>Strengths:</b> (NMNP) Good Benefits;
	<b>Unacceptable</b>		<b>Unacceptable</b>		<b>Unacceptable</b>		<b>Unacceptable</b>			
<b>Sec. A. Scope of Service: (30 points max)</b>	Acceptable	20	Not Acceptable	28	Not Acceptable	0	Not Acceptable	15	15.75	<b>Weaknesses:</b> (NMNP) High Rates; (JF) Bad benefit/rate proposal; (JPT) Not good pricing/ not good benefits
<b>Sec. B. Benefit Summary/Proposed Rate: (30 Points max)</b>	Not Acceptable	19	Not Acceptable	20	Not Acceptable	0	Not Acceptable	20	14.75	
<b>Sec. C. Qualifications and Experience (20 Points max)</b>	Acceptable	15	Not Acceptable	18	Acceptable	20	Not Acceptable	8	15.25	<b>Comments:</b> (CT) Bad Benefits, Bad pricing; Meets Standards;
<b>Sec. D. Service and Methodology (10 Points max)</b>	Acceptable	8	Not Acceptable	8	Acceptable	10	Not Acceptable	5	7.75	
<b>Sec. E. Underwriting Requirements/Plan Exceptions (10 Points max)</b>	Acceptable	5	Not Acceptable	5	Not Acceptable	0	Not Acceptable	5	3.75	
<b>Total Score</b>		67		79		30		53	57.25	