

**Williamson County Benefits RFP (Medical/RX/Wellness/Dental/Vision/COBRA/FSA) –
Recommendation**

After a careful analysis of all available information, including but not limited to: Official responses to the RFP, In-person interviews, Financial modeling of future costs, and Network Access, it is the Recommendation of the selection committee that the best candidate for TPA services for all lines of coverage (Medical, Dental, Vision, Wellness Administration, COBRA services, and Flexible Spending Account administration) is **United Healthcare**.

United Healthcare was selected as one of two finalists along with the incumbent carrier Aetna. The reasons for recommending **United Healthcare** are as follows:

Medical:

- Superior Network access for local employees, dependents, and out-of-area students.
- Tiered Network solutions that provide a Seton specific plan, but with access to other providers with and expanded network for a lower cost alternative.
- Teladoc provider access with video component included.
- Wellness plan administration through United Personal Rewards Program (e.g. wellness tracking tools, portals, reporting, and administration).
- Minimal member disruption for both the Limited Network option, and PPO alternative.
- Access for members to Premium-Designated Physicians.
- Better arrangements to serve out-of-area members.
- UHC has a significant amount of experience with Public Entities in Texas.
- Proven track record of excellent Account Management. Top notch Implementation team.
- Potential for additional savings through more efficient Network/Account Management.
- More flexible reporting capabilities which are available typically within 15 days after the end of prior month.

Dental:

- Bundled Pricing Discount by adding other lines of coverage through UHC.
- Ease of Administration with all lines of coverage under one carrier.
- Above average network.

Vision:

- Bundled Pricing discounts.
- Ease of Administration.

COBRA Administration

- **Complete COBRA administration including, reporting, and communication.**

FSA Administration

- **Bundled Pricing with all other UHC Lines.**
- **Ease of administration.**

Other

- **The Selection Committee requested Fully Insured options from each of the carriers.**
- **Only one carrier (1) supplied quotes and they were Illustrative, dependent on updated claims experience which was closer to the proposed effective date, 1/1/18. This is a standard assumption given the potential risk the vendor would be assuming. The illustrative rates were not competitive.**
- **Fully Insured quotes for a group the size of Williamson County are almost always higher than self-insured proposals due to the need to add state mandates, risk charges, and premium taxes to the existing cost structure.**