

Draft Scope of Services

EI Dorado County Contract with Alliant Insurance Services, Inc.

- A. Advise and assist County staff for the effective management of the County's benefits programs, including group health insurance, dental, vision, prescription drugs and employee benefit programs.
- B. Advise County staff concerning compliance with federal and state laws as they impact any benefits program provided by the County.
- C. Advise and make recommendations concerning improvement alternatives, quality and monetary, with our benefits program, especially group health care.
- D. Advise and assist with alternative options in benefits plan provisions as well as the delivery of discretionary and voluntary benefits, dominantly health care.
- E. Provide regular and ad hoc technical analysis of all benefits programs, especially group health care.
- F. Provide actuarial services necessary for renewals, trending for pricing purposes, retiree health costs, development of future benefits program strategies, etc.
- G. Provide legislative updates, newsletters, surveys, etc. needed for the effective administration of group health programs.
- H. Assist as requested with in-house communication programs for the delivery of benefit information to employees.
- I. Advise and make recommendations on internal processes that will assure privacy and reporting requirements are met, including technological advancements that enable better management of data collection and communications.
- J. Provide access to workshops and seminars in order for County staff to remain up to date on changing regulations.
- K. Make presentations and reports to the County Board of Supervisors as requested, and assist County staff with preparations of recommendation to Board of Supervisors for recommended health programs.
- L. Assist the County in administering its group health insurance plans, responding to questions from and providing information to staff representatives, settling claim disputes and other oversight services as may be reasonably necessary incidental to the scope of services provided herein during the course of the programs.
- M. Upon request by the County, conduct such independent audits of claims, claims payments, and billing records of benefits administrators as may be required to provide independent assurance of compliance by the administrator with contract terms.

- N. Review claims experience, census, claims service, and claims administration to ensure maximum benefit to the County.
- O. Assist in representing the County in negotiations with providers on all issues, including those related to premiums, benefit levels, plan design and special terms and conditions.
- P. Conduct surveys and data gathering activities as requested with employees and retirees to ascertain benefit needs, levels of satisfaction and benefit education needs.
- Q. As requested by the County, solicit bids from insurance markets which specialize in group insurance plans.
- R. Develop specification for County employee health insurance coverages based on consultant's special knowledge & abilities with respect to claims payment procedures, experience, history, reserve establishment policies, financial soundness, and assist County in identifying the most cost beneficial options.
- S. Coordinate with County staff and representatives on labor relations issues concerning group insurance and benefit programs during meet-and-confer negotiations.
- T. Assist in establishing funding and contribution rates for health benefits.
- U. Assist county in continuing oversight of its IRC Section 125 Optional Benefits Plan and related Open Enrollment communications materials.
- V. Assist County with any other aspects of plan design, funding, or administration related to health benefits, EAP benefits, disability/life insurance benefits, time off benefits, or other employee and retiree benefits issues as requested by the County from time to time.
- W. Provide annual actuarial analysis of appropriate Incurred But Not Reported (IBNR) reserve dollar amounts on account of County's self-funded health benefits.
- X. Produce routine reports including quarterly loss experience report for the self-funded health and prescription drug plan.
- Y. As requested by the county, solicit bids and make recommendations for un-bundled alternative-market insurance services in support of self-funded Workers' Compensation or General Liability Risk Management programs, including claims administration services, re-insurance, actuarial, loss control, and related services.