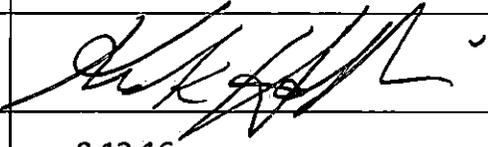


**UPSHUR COUNTY BID AFFIDAVIT
(REQUIRED)**

The undersigned certifies that they are a duly authorized officer/agent and authorized to execute the foregoing on behalf of the bidder. The bid prices contained in this bid has been carefully reviewed and is submitted as correct. Bidder further certifies and agrees to furnish any and all services effective October 1, 2016 upon the acceptance of the final proposal as firm and final, including any amendments and/or negotiations, and upon the conditions contained in the Specifications of this REQUEST FOR PROPOSAL.

COMPANY NAME	HealthFirst TPA
COMPANY ADDRESS (Street, town, State, zip)	821 ESE Loop 323, Suite 200, Tyler, TX 75701
TELEPHONE NUMBER	800.477.2287
E-MAIL ADDRESS	kvhopkins@hfbenefits.com
FAX NUMBER	903.509.5847
CONTACT NAME	Kirk Hopkins
TITLE	Chief Operating Officer/Vice President
AUTHORIZED SIGNATURE	
DATE	8.12.16

FILED
TERRY ROSS
COUNTY CLERK
2016 AUG 15 AM 10:41
UPSHUR COUNTY, TX.
BY: 
DEPUTY

COUNTY OF UPSHUR RESPONSE FORMS
(REQUIRED)

Specific and Aggregate Stop Loss (10/1/2016 – 9/30/2017)	EMPLOYEE	FAMILY
\$75,000		
Specific Premiums	\$ 97.48	\$ 237.95
Aggregate Premiums	\$ 4.89	\$4.89
Aggregate Attachment factors (Attach actual quote, terms & conditions)	\$ 552.08	\$1,380.19
Estimated Stop Loss Fixed Cost	\$104,417	\$291,408
Estimated Maximum Claims Liability	\$573,270	\$1,686,060
Estimated Fixed Costs (Admin & Stop Loss)	\$54,142	\$73,584
Estimated Maximum Plan Costs	\$731,829	\$2,051,052
Estimated Expected Plan Costs	\$617,175	\$1,713,840
Network(s)	Access Direct Platinum	Access Direct Platinum
Contract Basis	36/12	36/12
TPA 10/1/2016 – 9/30/2017		
Medical Administration Fee	\$18.00	\$18.00
Utilization Review Services	\$2.70	\$2.70
Network Fee	\$10.00	\$10.00
PBM Fee	Included	Included
COBRA/FSA Admin Fee	\$2.00	\$2.00
Dental Admin	\$3.00	\$3.00
Pharmacy Advocate Pgm Fee	\$8.00	\$8.00
Teledoc	\$3.00	\$3.00
Transplant Fee	\$5.88	\$14.12
PPO Access Fee	Listed in "Network Fee"	Listed in "Network Fee"
Commission Level	0%	0%
Annual Maximum	Unlimited	Unlimited
Lifetime Maximum	Unlimited	Unlimited

FILED
 TERRI ROSS
 COUNTY CLERK
 2016 AUG 15 AM 10:42
 UPSHUR COUNTY, TX.
 DEPUTY

Proposal Summary

HealthFirst is pleased to present this proposal to The County of Upshur to provide its health insurance coverage. The attached proposal includes the required forms and summarizes all rates and fees.

HealthFirst would appreciate the opportunity to continue serving the County and its employees., ensuring continuity of service and care. HealthFirst's proposal includes all services and features currently utilized by plan sponsors and plan participants, including a dedicated account management team, full reporting, online access, dedicated toll-free customer service line, and our team of claims analysts, customer service representatives, case managers and other support staff, all based in Tyler.

Results and Impact of HealthFirst Partnership

Since first partnering with HealthFirst in 2013, Upshur County has been able to successfully control its benefits spend, outperforming the national average in several key metrics.

- Upshur County total spend is up ONLY 7.0% over the past three years.
 - Nationally, the Inflation rate (cost of services only) is 17.5%* over the same three-year period.
 - Nationally, utilization trend increase is 21.1%* over the same three-year period.
- If Upshur County's costs had grown at the same rate as the national average, the County would be seeing sharply higher costs. In other words, for every \$100 now spent by the County, it would instead be spending \$138.
- Upshur County fixed costs are up ONLY 1.4% over 3 years

*Source: Milliman's Health Cost Guidelines

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COUNTY CLERK
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BY  DEPUTY
UPSHUR COUNTY, TX.
HealthFirst

Renewal Highlights

Renewing with HealthFirst would provide several valuable advantages to the County.

- Upshur County is on track to get an Experience Reward for the current year. Based on the net premium paid through July of \$279,637.00 and \$24,997.00 claims reimbursed over the specific deductible through June, they would get a refund of \$35,696.30! See attached calculation. There are still several months before the contract year ends, so final numbers will vary. The refund is calculated six months after the benefit period. Coverage must be continued with the current carrier in order to receive the reward.
- Upshur County will have the opportunity to earn the experience reward in the 2017 plan year. This feature is included in the renewal, giving the county the opportunity to receive 25% of the net profit in the form of a premium refund or premium holiday.
- The enclosed reinsurance rates include a feature with guarantee the County's Subsequent Policy Period, beginning Oct. 1, 2017, will not contain any new lasers.
- The specific Monthly Premium Rates and Aggregating Specific Deductible (if applicable) will not increase more than 47% over the rate and Aggregating Specific Deductible in force.

About HealthFirst

HealthFirst is a full-service third-party administrator based in Tyler, Texas, with a second office in Houston. Since 1996, we have been a subsidiary of East Texas Medical Center Regional Healthcare System, the leading hospital system in East Texas. ETMC has been providing high-quality medical care since 1951, with hospitals and affiliated clinics now in 10 East Texas counties.

Our mission is to bring unmatched innovation and excellence to our health plan management services.



UPSHUR COUNTY

Stop Loss Insurance Comparison Summary - \$75,000 Option (ADP/PHCS HD)
 Policy Period: October 1, 2016 - September 30, 2017

FIXED ADMINISTRATION COSTS	Current	Renewal
Medical Plan Administration Fee	\$18.00	\$18.00
Broker Fee	\$0.00	\$21.00
COBRA/HIPAA Administration Fee	\$2.00	\$2.00
Dental Fee	\$3.00	\$3.00
Life Only Administration Fee	\$0.50	\$0.50
Pharmacy Advocacy Program	\$8.00	\$8.00
Annual Fee	\$1,000	\$1,000
Utilization Review - MM Solutions	\$2.70	\$2.70
Teledoc	\$3.00	\$3.00
Transplant Fee - Single	\$6.25	\$5.88
Transplant Fee - Family	\$15.00	\$14.12
PPO Access Fee - ADP / PHCS HD	\$10.00	\$10.00
TOTAL FIXED ADMINISTRATION COSTS		

Current
\$39,960.00
\$0.00
\$4,440.00
\$6,660.00
\$1,110.00
\$17,760.00
\$1,000.00
\$5,994.00
\$6,660.00
\$6,375.00
\$18,000.00
\$22,200.00
\$130,159.00

Renewal
\$39,960.00
\$46,620.00
\$4,440.00
\$6,660.00
\$1,110.00
\$17,760.00
\$1,000.00
\$5,994.00
\$6,660.00
\$5,994.03
\$16,946.40
\$22,200.00
\$175,344.43

STOP LOSS INSURANCE	Current	Renewal
Specific Deductible		
Employee	85	
Employee + Family	100	
Annual Specific	185	
Contract Basis	36/12	36/12
Benefits Covered	Medical & RX	Medical & RX
Aggregate Rate	\$5.62	\$4.89
Annual Aggregate	\$12,476	\$10,856
Aggregate Attachment Factor		
Employee	85	
Employee + Family	100	
Estimated Attachment Point	185	
Contract Basis	36/12	36/12
Benefits Covered	Medical & RX	Medical & RX
Aggregating Specific	\$0	\$0
Additional Claims Liability	\$0	\$0
Run-In Limit (if applicable)	\$0	\$0
Estimated Stop Loss Fixed Cost	\$425,737	\$395,825 -7%
Estimated Experience Reward Refund	\$0	(\$42,836)
Aggregating Specific	\$0	\$0
Additional Claims Liability	\$0	\$0
Estimated Maximum Claims Liability	\$1,999,399	\$2,259,331 13%
Estimated Fixed Costs (Administration & Stop Loss)	\$555,896	\$528,334 -5%
Estimated MAXIMUM Plan Costs	\$2,555,295	\$2,787,664 9%
Estimated EXPECTED Plan Costs	\$2,155,415	\$2,335,798 8%
PPO NETWORK	ADP/PHCS HD	ADP/PHCS HD
COMMISSION LEVEL	15%	0%
ANNUAL MAXIMUM	UNLIMITED	UNLIMITED
LIFETIME MAXIMUM	UNLIMITED	UNLIMITED

Optum Unimerica
\$75,000
\$104.44
\$255.61
\$413,261
36/12
Medical & RX
\$5.62
\$12,476
\$900.63
\$900.63
\$1,999,399
36/12
Medical & RX
\$0
\$0
\$0
\$425,737
\$0
\$0
\$1,999,399
\$555,896
\$2,555,295
\$2,155,415

Optum Unimerica
\$75,000
\$97.48
\$237.95
\$384,970
36/12
Medical & RX
\$4.89
\$10,856
\$562.03
\$1,405.05
\$2,259,331
36/12
Medical & RX
\$0
\$0
\$0
\$395,825 -7%
(\$42,836)
\$0
\$0
\$2,259,331 13%
\$528,334 -5%
\$2,787,664 9%
\$2,335,798 8%

Spectrum Companion Life
\$75,000
\$96.51
\$230.40
\$374,920
24/12
Medical & RX
\$6.49
\$14,408
\$546.79
\$1,364.28
\$2,194,862
24/12
Medical & RX
\$0
\$0
\$0
\$389,328 -9%
\$0
\$0
\$2,194,862 10%
\$564,672 2%
\$2,759,534 8%
\$2,320,562 8%

QBE
\$75,000
\$95.63
\$242.13
\$388,099
24/12
Medical & RX
\$5.41
\$12,010
\$531.91
\$1,372.03
\$2,188,984
24/12
Medical & RX
\$0
\$0
\$0
\$400,109 -6%
\$0
\$0
\$2,188,984 9%
\$575,453 4%
\$2,764,437 8%
\$2,326,641 8%

CONTINGENCIES/NOTES

No additional liability.

No additional liability.

Contingent upon updated claimant info and review of final disclosure.

Contingent upon updated claimant info and review of final disclosure.

UPSHUR COUNTY, TX.
 DEPUTY
 FILED
 TERRI ROSS
 COUNTY CLERK
 2016 AUG 15 AM 10:42