



**STATE OF HAWAII**  
**HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND**

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April 25, 2011

**ADDENDUM 1**  
**TO**  
**REQUEST FOR PROPOSALS**  
**No. 11-03**

**TO FURNISH DENTAL BENEFITS**

**Responses to Questions from the Pre-Proposal Conferences held April 18, 2011:**

1. In the eligibility for dependent Section IV, Eligibility, it is stated that children are eligible for Dental benefits up until their 26<sup>th</sup> birthday. Is this correct?

Response: This is incorrect. Eligibility for dependent dental coverage is up to age 19, and alternatively if enrolled as a full time student, up to the 24<sup>th</sup> birthday. For a full explanation of eligibility rules, review the open enrollment guide on the EUTF website at [www.EUTF.Hawaii.gov](http://www.EUTF.Hawaii.gov)

2. Are the OFFERORS to assume that all deductible, benefit limits with respect to the frequency and amount of services will be reestablished as of the commencement date of the contract?

Response: No. Deductible accumulation periods and limits on benefits will continue for the Plan year at the time of contract commencement. Deductible and benefit information will be provided to the successful OFFEROR at the time of contract award for continuity of benefit information.

3. Will the EUTF provide mandated tier ratios so that the rates are consistent across all proposals?

Response: OFFERORS are to assume current tiered ratios and enrollment in their proposal. No contingencies for changes in enrollment will be accepted.

4. Will the EUTF consider a proposal for a Dental HMO network in addition to the current PPO plan?

Response: Proposals are not being requested for a dental HMO network.

5. Verify that the retention required in the Insured/Risk Sharing funding for each of the Proposal sheets is to be on a percent of claims basis?

Response: Retention should be submitted onto the proposal sheets in the manner and form as it is requested. On the insured/risk sharing proposal sheets for dental, either a percent of claim retention or a fixed monthly charge per participant is requested.

6. Where will the official time stamp be located for the submission of proposals?

Response: The official time stamp location will be at the EUTF offices, listed for submission of proposal.

7. Will the Offeror be responsible for COBRA Administration?

Response: Yes, the COBRA duties to be performed by the successful offeror will be itemized in a subsequent addendum.