

REQUEST FOR PROPOSALS
FOR
Retiree Dental Benefits for the Health Options Program
(HOP)

ISSUING OFFICE

**Commonwealth of Pennsylvania
Public School Employees' Retirement Board (Board)**

**RFP NUMBER
PSERS RFP 2025-2**

**DATE OF ISSUANCE
April 14, 2025**

Small Diverse Business (SDB) and Veteran Business Enterprise (VBE) Participation. The Issuing Office and the Department of General Services' Bureau of Diversity, Inclusion and Small Business Opportunities (BDISBO) has not set Small Diverse Business (SDB) and/or Veteran Business Enterprise (VBE) participation goals for this procurement. This procurement is either under the \$250,000 threshold for setting SDB and VBE Participation goals, or the Issuing Office and BDISBO have determined that the SDB and/or VBE participation opportunities for the scope of work for this procurement are de minimis. In addition, there will be no points allocated toward SDB/SB participation for this procurement.

REQUEST FOR PROPOSALS FOR
Retiree Dental Benefits for the Health
Options Program (HOP)
PSERS RFP# 2025-2

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NDA APPENDICES

The NDA Appendices are not public information and will only be provided to potential Offerors who submit a fully executed APPENDIX G Non-Disclosure Agreement (NDA) to the Issuing Office. See PART I, Section I-8 for NDA submission information.

NDA APPENDIX 1 ENROLLMENT CENSUS AS OF DECEMBER 31, 2024

NDA APPENDIX 2 DENTAL EXPERIENCE DATA

NDA APPENDIX 3 PROVIDER UTILIZATION 2024

NDA APPENDIX 4 TOP 99 DENTAL PROCEDURES 2024

CALENDAR OF EVENTS

The Commonwealth will make every effort to adhere to the following schedule:

Activity	Responsibility	Date
Deadline to submit questions via email to the Issuing Office at RA-psprocurement@pa.gov	Potential Offerors	Wednesday, April 23, 2025 10:00 AM EST
Answers to Potential Offeror questions will be posted on eMarketplace no later than this date. http://www.emarketplace.state.pa.us/Search.aspx	Issuing Office	Wednesday, April 30, 2025 5:00 PM EST
Monitor eMarketplace website for all communications regarding the RFP.	Potential Offerors	Ongoing
Sealed proposal must be received by the Issuing Office at: PSERS ATTN: BOA/ PCD RFP2025-2 5 North 5 th Street, Rm117-1 Harrisburg, PA 17101	Offerors	Monday, May 19, 2025 1:00 PM EST
Finalist presentations if necessary. Offerors should be available to present in person if requested.	Selected Offerors	TBD

PART I

GENERAL INFORMATION

I-1. Purpose. This request for proposals (RFP) provides to those interested in submitting proposals for the subject procurement (“Offerors”) sufficient information to enable them to prepare and submit proposals for the **Public School Employees’ Retirement Board’s (“Board”)** consideration on behalf of the Commonwealth of Pennsylvania (“Commonwealth”) to satisfy a need for **RETIREE DENTAL BENEFITS FOR THE HEALTH OPTIONS PROGRAM (“HOP”)** (“Project”). This RFP contains instructions governing the requested proposals, including the requirements for the information and material to be included; a description of the service to be provided; requirements which Offerors must meet to be eligible for consideration; general evaluation criteria; and other requirements specific to this RFP.

I-2. Issuing Office. Public School Employees’ Retirement System (PSERS), Bureau of Administration, Purchasing and Contracting Division (“Issuing Office”) has issued this RFP on behalf of the Commonwealth. Its staff shall act as Issuing Officers. The sole point of contact in the Commonwealth for this RFP shall be the Issuing Office and can be contacted at:

PSERS
ATTN: BOA/ PCD RFP2025-2
5 North 5th Street
Harrisburg, PA 17101
Email: ra-psprocurement@pa.gov

I-3. Overview of Organization and Project. The Board is an independent board of the Commonwealth that is statutorily charged with the administration of a governmental, cost-sharing, multiple-employer pension plan to which public school employers, the Commonwealth, and public school employees contribute in accordance with the Public School Employees’ Retirement Code, 24 Pa.C.S. § 8101, et seq. (“Retirement Code”). The Board is empowered by the Retirement Code to sponsor a participant-funded group health insurance program, the Health Options Program (HOP), which is a voluntary, statewide plan that provides group health insurance coverage for school retirees, their spouses, and eligible dependents.

The Board is looking for a qualified insurance carrier to provide a fully insured, voluntary retiree Dental Preferred Provider Organization (“DPPO”) Plan for Medicare-eligible participants¹ who are in the HOP Medical Plan or the Value Medical Plan (and other similar plans as they may be implemented). The DPPO Plan is fully insured, wherein the Participant pays 100% of the premiums. The DPPO Plan has been in existence since January 1, 2016 and currently covers 32,113 retirees and 5,668 dependents as of December 31, 2024 and is expected to increase by approximately 5% annually. Approximately 6,000 – 7,000 retirees and their dependents are newly eligible to enroll each year. Participants may enroll in dental coverage when they are first eligible for HOP, or if they have a subsequent qualifying event and must also enroll in either the HOP Medical Plan or the Value

¹ Participants shall refer to those “Eligible Persons” as defined in Section 8702 of the Public School Employees’ Retirement Code, 24 Pa.C.S. § 8702 and enrolled in the DPPO Plan.

Medical Plan. Dental coverage is combined with vision coverage and cannot be elected independent of the vision benefit. The Board *may* permit an “Open Enrollment” for individuals who are not currently Participants and could elect dental coverage, as long as they also enroll in the HOP Medical Plan or Value Medical Plan. Individuals enrolled in the HOP Pre-65 Medical Plan, any of the participating Medicare Advantage/Prescription Drug Plan options, or the Pre-65 Managed Care options offered by the participating Managed Care Organizations are *not eligible* for this DPPO Plan.

The current contract began January 1, 2021 and ends December 31, 2025. The Board intends to contract administration of the program effective January 1, 2026. The current vendor will be responsible for claims incurred prior to January 1, 2026. The resulting contract with the awarded Offeror shall have an initial term of two (2) years. The Board will have the option to renew the contract for three one-year renewals after the initial term. In no event will the total term of the contract, including the initial term and any renewal terms exceed five (5) years.

The table below provides the number of covered lives and claims for the most recent two (2) years.

Calendar Year	Average Covered Participants	Total Average Covered Lives	Benefits Paid \$
2023	30,065	35,225	\$12,811,429
2024	31,814	37,569	\$14,371,420

NDA APPENDIX 1 Enrollment Census as of December 31, 2024 contains the current census of Eligible Persons for the DPPO Plan. **NDA APPENDIX 2 Dental Experience Data** contains the monthly paid claims and enrollment. *The NDA Appendices are not public information and will only be provided to potential Offerors who submit a fully executed APPENDIX G Non-Disclosure Agreement (NDA) to the Issuing Office. See PART I, Section I-8 for NDA submission information.*

I-4. Objectives

- A. This RFP provides interested Offerors with sufficient information to prepare and submit comprehensive, competitive, and cost-effective proposals for consideration by the Board for a fully-insured, voluntary DPPO Plan with maximum allowable charges out-of-network (“MAC out”) for Eligible Persons of the HOP Medical Plan and the Value Medical Plan to be effective January 1, 2026.
- B. **Alternative Benefit Plan Design.** In addition to the current DPPO Plan benefit design, Offerors must submit alternative benefit plan designs that are identical to the current benefit design but with an increased Annual Maximum from \$1,400 to \$1,500, \$1,800 and \$2,000. The cost for this alternative benefit plan design must be included in the Cost Proposal. The Board reserves the right to either award or not award the alternate benefit plan design.

I-5. Type of Contract.

It is proposed that if the Issuing Office enters into a contract as a result of this RFP, it will be a **Firm, Fixed Price Contract** containing the terms in **PART V**. The Issuing Office, in its sole

discretion, may undertake negotiations with Offerors whose proposals, in the judgment of the Issuing Office, show them to be qualified, responsible, and capable of performing the Project.

- I-6. Rejection of Proposals.** The Issuing Office reserves the right, in its sole and complete discretion, to reject any proposal received as a result of this RFP.
- I-7. Incurring Costs.** The Issuing Office is not liable for any costs the Offeror incurs in preparation and submission of its proposal, in participating in the RFP process or in anticipation of award of the contract.
- I-8. Non-Disclosure Agreement.** The NDA Appendices are not public information and will only be provided to Offerors who submit a fully executed **APPENDIX G Non-Disclosure Agreement (NDA)** to the Issuing Office.

A. Submission.

1. An Offeror must email a signed copy of **APPENDIX G Non-Disclosure Agreement (NDA) with the subject line “PSERS RFP 2025-3 NDA”** to the Issuing Office at the email address identified in **PART I, Section I-2** of the RFP.
2. The submitted NDA must contain the following information:
 - a. The complete and correct name of the Offeror that will be contracting with the Board as a result of this RFP;
 - b. The complete and correct address, phone number, and email of the Offeror for receipt of notices related to the NDA; and
 - c. Proof that the signatory of the NDA is authorized to execute the NDA on behalf of the Offeror.
3. No revisions, alterations, or additions to the NDA will be permitted.
4. Offerors should submit a request for an NDA as soon as possible. The execution of the NDA by the Board is expected to take 3-5 business days following receipt of the email request. No extensions to the Calendar of Events will be permitted.
5. With their submission of the NDA to the Issuing Office, Offerors must include a secure file transfer method of their choice for the transmittal of the NDA Appendices along with all necessary instructions, user names, passwords, etc.

B. Release of NDA Appendices. The NDA Appendices will be released to the Offeror within one (1) business day after the NDA is executed by the Board. The NDA Appendices will be delivered to the Offeror in a format and medium determined in the sole discretion of the Board.

C. Destruction. All Offerors who have received the NDA Appendices are required to email an executed **APPENDIX H Certification of Destruction of Records** to the Issuing Office at the email address identified in **PART I, Section I-2** of the RFP within two (2) business days following the earlier of:

1. The Offeror not submitting a proposal by the deadline stated in the Calendar of Events;
2. Notification to the Offeror that their proposal to the RFP has been rejected; or
3. Notification to the Offeror that the Board has selected a different Offeror to enter into contract negotiations.

I-9. Questions and Answers. If an Offeror has any questions regarding this RFP, the Offeror must submit the questions by email (**with the subject line “Board RFP 2025-2 Question”**) to the Issuing Office at the address identified in **PART I, Section I-2** of the RFP. If the Offeror has questions, they may be submitted as they arise via email, but **no later than** the date indicated on the Calendar of Events. The Issuing Office shall post the answers to the questions to eMarketplace at <http://www.emarketplace.state.pa.us/Search.aspx> on an ongoing basis until the deadline stated on the Calendar of Events. When an Offeror submits a question after the deadline date for receipt of questions indicated on the Calendar of Events, the Issuing Office *may* respond to questions of an administrative nature by directing the questioning Offeror to specific provisions in the RFP. To the extent that the Issuing Office decides to respond to a non-administrative question *after* the deadline date, the question and answer will be provided to all Offerors through an addendum.

All questions and responses as posted to eMarketplace are considered as an addendum to, and part of, this RFP in accordance with **PART I, Section I-10**. Each Offeror shall be responsible to monitor eMarketplace for new or revised RFP information. The Issuing Office shall not be bound by any verbal information nor shall it be bound by any written information that is not either contained within the RFP or formally issued as an addendum by the Issuing Office. The Issuing Office does not consider questions to be a protest of the specifications or of the solicitation. The required protest process for Commonwealth procurements is described in **PART I, Section I-27**.

I-10. Addenda to the RFP. If the Issuing Office deems it necessary to revise any part of this RFP before the proposal response date, the Issuing Office will post an addendum to eMarketplace at <http://www.emarketplace.state.pa.us/Search.aspx>. It is the Offeror's responsibility to periodically check eMarketplace for any new information or addenda to the RFP. Answers to the questions asked during the Questions & Answers period also will be posted to eMarketplace as addenda to the RFP.

I-11. Response Date. To be considered for selection, electronic proposal submissions as described in **PART I, Section I-12** must arrive at the Issuing Office on or before the time and date specified in the

RFP Calendar of Events. The Issuing Office will **not** accept proposals via email or facsimile transmission. Offerors who send proposals by mail or other delivery service should allow sufficient delivery time to ensure timely receipt of their proposals. If, due to inclement weather, natural disaster, or any other cause, the Commonwealth office location to which proposals are to be returned is closed on the proposal response date, the deadline for submission will be automatically extended until the next Commonwealth business day on which the office is open, unless the Issuing Office otherwise notifies Offerors. The hour for submission of proposals shall remain the same. The Issuing Office will reject (unopened) any late proposals.

I-12. Proposal Requirements.

A. Proposal Submission. To be considered, Offerors should submit a complete response to this RFP to the Issuing Office, using the format provided in **Section I-12. B.**, providing three (3) paper copies [one marked “ORIGINAL”] of the Technical Submittal and one (1) separately sealed (envelope preferred) paper copy of the Cost Submittal. Offerors should ensure that there is no costing information in the Technical Submittal. The Offeror shall make no other distribution of its proposal to any other Offeror or Commonwealth official or Commonwealth consultant. Each proposal page should be numbered for ease of reference. An official authorized to bind the Offeror to its provisions must sign the proposal.

For this RFP, the proposal must remain valid for 120 days or until a contract is fully executed. If the Issuing Office selects the Offeror’s proposal for award, the contents of the selected Offeror’s proposal will become, except to the extent the contents are changed through Best and Final Offers or negotiations, contractual obligations.

Offerors shall submit a single electronic complete and exact copy of the entire proposal with named separate files **for the Technical Submittal and the Cost Submittal**. The electronic submission must be on USB/Flash drive in Microsoft Office or Microsoft Office compatible format and any spreadsheets must be in Microsoft Excel. The Offerors may not lock or protect any cells or tabs. The USB/Flash drive should clearly identify the Offeror and include the name and version number of the virus scanning software that was used to scan the USB/Flash drive before it was submitted.

Each Offeror submitting a proposal specifically waives any right to withdraw or modify it, except that the Offeror may withdraw its proposal by written notice received at the Issuing Office’s address for proposal delivery prior to the exact hour and date specified for proposal receipt. An Offeror or its authorized representative may withdraw its proposal in person prior to the exact hour and date set for proposal receipt, provided the withdrawing person provides appropriate identification. An Offeror may modify its submitted proposal prior to the exact hour and date set for proposal receipt only by submitting a clearly identified revised proposal marked as “Revised Proposal” which complies with the RFP requirements.

B. Proposal Format: Offerors must submit their proposals in the format, including heading descriptions, outlined below. To be considered, the proposal must respond to all proposal

requirements. Offerors should provide any other information thought to be relevant, but not applicable to the enumerated categories, as an appendix to the Proposal. **All cost data relating to this proposal should be kept separate from and not included in the Technical Submittal. Offerors should not reiterate technical information in the cost submittal.** Each electronic proposal shall consist of the following **two (2) separate** submittals:

1. Technical Submittal, in response to **PART III**;
 - a. Complete, sign and include **APPENDIX A Proposal Cover Sheet**;
 - b. Complete, sign and include **APPENDIX B Domestic Workforce Utilization Certification**;
 - c. Complete, sign and include **APPENDIX C Iran Free Procurement Certification Form**;
 - d. Complete, sign and include **APPENDIX D Trade Secret/Confidential Proprietary Information Notice Form**; and
 - e. Complete, sign and include **APPENDIX E Worker Protection and Investment Certification Form**.
2. Cost Submittal, in response to RFP **PART IV** and as found at **APPENDIX F Cost Submittal Worksheet**.

The Issuing Office reserves the right to request additional information which, in the Issuing Office's opinion, is necessary to assure that the Offeror's competence, number of qualified employees, business organization, and financial resources are adequate to perform according to the RFP.

The Issuing Office may make investigations as deemed necessary to determine the ability of the Offeror to perform the Project, and the Offeror shall furnish to the Issuing Office all requested information and data. The Issuing Office reserves the right to reject any proposal if the evidence submitted by, or investigation of, such Offeror fails to satisfy the Issuing Office that such Offeror is properly qualified to carry out the obligations of the RFP and to complete the Project as specified.

- I-13. Economy of Preparation.** Offerors should prepare proposals simply and economically, providing a straightforward, concise description of the Offeror's ability to meet the requirements of the RFP.
- I-14. Alternate Proposals.** The Issuing Office has identified the basic approach to meeting its requirements, allowing Offerors to be creative and propose their best solution to meeting these requirements. The Issuing Office will not accept alternate proposals.
- I-15. Discussions for Clarification.** Offerors may be required to make an oral or written clarification of their proposals to the Issuing Office to ensure thorough, mutual understanding and responsiveness

to the solicitation requirements. The Issuing Office will initiate requests for clarification. Clarifications may occur at any stage of the evaluation and selection process prior to contract execution.

I-16. Prime Contractor Responsibilities. The selected Offeror must perform at minimum, 51% of the work under this contract. Nevertheless, the contract will require the selected Offeror to assume responsibility for all services offered in its proposal whether it produces them itself or by subcontract. Further, the Issuing Office will consider the selected Offeror to be the sole point of contact with regard to all contractual matters.

I-17. Oral Presentations. Proposers achieving the 75% Technical assessment threshold may be required to provide an oral presentation of the services proposed. This presentation will serve as a proof of the conceptual requirements described in **PART III** of the Technical proposal and will be evaluated to confirm Proposer's narrative explanations of the services proposed.

I-18. Proposal Contents.

A. Confidential Information. The Commonwealth is not requesting, and does not require, confidential proprietary information or trade secrets to be included as part of Offerors' submissions in order to evaluate proposals submitted in response to this RFP. Accordingly, except as provided herein, Offerors should not label proposal submissions as confidential or proprietary or trade secret protected. Any Offeror who determines that it must divulge such information as part of its proposal must submit the signed written statement described in subsection C. below and must additionally provide a redacted version of its proposal on USB/Flash drive, which removes only the confidential proprietary information and trade secrets, for required public disclosure purposes. The USB/Flash drive, should clearly identify the Offeror, note that it is a redacted copy and include the name and version number of the virus scanning software that was used to scan the USB/Flash drive, before it was submitted. If a written statement and redacted version of the proposal is not submitted at the time of the proposal submission, the proposal will be subject to release as submitted with only the financial capability redacted.

B. Commonwealth Use. All material submitted with the proposal shall be considered the property of the Commonwealth of Pennsylvania. The Commonwealth has the right to use any or all ideas not protected by intellectual property rights that are presented in any proposal regardless of whether the proposal becomes part of a contract. Notwithstanding any Offeror copyright designations contained in proposals, the Commonwealth shall have the right to make copies and distribute proposals internally and to comply with public record or other disclosure requirements under the provisions of any Commonwealth or United States statute or regulation, or rule or order of any court of competent jurisdiction.

C. Public Disclosure. After the award of a contract pursuant to this RFP, all proposal submissions are subject to disclosure in response to a request for public records made under the Pennsylvania Right-to-Know-Law, 65 P.S. § 67.101, et seq. If a proposal submission contains confidential proprietary information or trade secrets, a signed written statement to this effect must be provided with the submission in accordance with 65 P.S. § 67.707(b) for the information to be

considered exempt under 65 P.S. § 67.708(b)(11) from public records requests. Refer to **APPENDIX D** of the RFP for a **Trade Secret/Confidential Proprietary Information Notice Form** that may be utilized as the signed written statement, if applicable. If financial capability information is submitted in response to **PART III** of this RFP, such financial capability information is exempt from public records disclosure under 65 P.S. § 67.708(b)(26).

I-19. Best and Final Offers (BAFO).

- A.** While not required, the Issuing Office reserves the right to conduct discussions with Offerors for the purpose of obtaining “best and final offers.” To obtain best and final offers from Offerors, the Issuing Office may do one or more of the following, in any combination and order:
 - 1.** Schedule oral presentations;
 - 2.** Request revised proposals; and
 - 3.** Enter into pre-selection negotiations.
- B.** The following Offerors will **not** be invited by the Issuing Office to submit a Best and Final Offer:
 - 1.** Those Offerors which the Issuing Office has determined to be not responsible or whose proposals the Issuing Office has determined to be not responsive.
 - 2.** Those Offerors which the Issuing Office has determined in accordance with **PART II, Section II-5** from the submitted and gathered financial and other information, do not possess the financial capability, experience or qualifications to assure good faith performance of the contract.
 - 3.** Those Offerors whose score for their technical submittal of the proposal is less than 75% of the total amount of technical points allotted to the technical criterion.

The Issuing Office may further limit participation in the best and final offers process to those remaining responsible offerors which the Issuing Office has, within its discretion, determined to be within the top competitive range of responsive proposals.

- C.** The Evaluation Criteria found in **PART II, Section II-4**, shall also be used to evaluate the Best and Final offers.
- D.** Price reductions offered through any Best and Final Offer shall have no effect upon the Offeror’s Technical Submittal.
- E.** If your organization also provides a response to **PSERS RFP 2025-3 RETIREE VISION BENEFITS FOR THE HEALTH OPTIONS PROGRAM**, and both proposals meet all requirements described in this

section to be eligible to submit a Best and Final Offer (BAFO), you may be asked to provide a revised proposal.

- I-20. News Releases.** Offerors shall not issue news releases, Internet postings, advertisements or any other public communications pertaining to this Project without prior written approval of the Issuing Office, and then only in coordination with the Issuing Office.
- I-21. Restriction of Contact.** From the issue date of this RFP until the Issuing Office selects a proposal for award, the Issuing Officer is the sole point of contact concerning this RFP. Any violation of this condition may be cause for the Issuing Office to reject the offending Offeror's proposal. If the Issuing Office later discovers that the Offeror has engaged in any violations of this condition, the Issuing Office may reject the offending Offeror's proposal or rescind its contract award. Offerors must agree not to distribute any part of their proposals beyond the Issuing Office. An Offeror who shares information contained in its proposal with other Commonwealth personnel and/or competing Offeror personnel may be disqualified.
- I-22. Issuing Office Participation.** Offerors shall provide all services, supplies, facilities, and other support necessary to complete the identified work.
- I-23. Term of Contract.** The term of the contract will commence on the Effective Date and will end **two (2) years** from the Effective Date (the "Initial Term"). On or before the conclusion of the initial term, the Board shall have the right, in its sole discretion, to renew the contract on a year-to-year basis or multiple years for up to an additional three (3) years. The Issuing Office will fix the Effective Date after the contract has been fully executed by the selected Offeror and by the Board and all approvals required by Commonwealth contracting procedures have been obtained. The contract will not be a legally binding contract until after the Effective Date is affixed and the fully-executed contract has been sent to the selected Offeror. The selected Offeror shall not start the performance of any work before the Effective Date and the Board shall not be liable to pay the selected Offeror for any service or work performed or expenses incurred before the Effective Date.
- I-24. Offeror's Representations and Authorizations.** By submitting its proposal, each Offeror understands, represents, and acknowledges that:
 - A.** All of the Offeror's information and representations in the proposal are material and important, and the Issuing Office may rely upon the contents of the proposal in awarding the contract(s). The Commonwealth shall treat any misstatement, omission or misrepresentation as fraudulent concealment of the true facts relating to the Proposal submission, punishable pursuant to 18 Pa. C.S. § 4904.
 - B.** The Offeror has arrived at the price(s) and amounts in its proposal independently and without consultation, communication, or agreement with any other Offeror or potential Offeror.
 - C.** The Offeror has not disclosed the price(s), the amount of the proposal, nor the approximate price(s) or amount(s) of its proposal to any other firm or person who is an Offeror or potential

offeror for this RFP, and the Offeror shall not disclose any of these items on or before the proposal submission deadline specified in the Calendar of Events of this RFP.

- D. The Offeror has not attempted, nor will it attempt, to induce any firm or person to refrain from submitting a proposal on this contract, or to submit a proposal higher than this proposal, or to submit any intentionally high or noncompetitive proposal or other form of complementary proposal.
- E. The Offeror makes its proposal in good faith and not pursuant to any agreement or discussion with, or inducement from, any firm or person to submit a complementary or other noncompetitive proposal.
- F. To the best knowledge of the person signing the proposal for the Offeror, the Offeror, its affiliates, subsidiaries, officers, directors, and employees are not currently under investigation by any governmental agency and have not in the last **four** years been convicted or found liable for any act prohibited by State or Federal law in any jurisdiction, involving conspiracy or collusion with respect to bidding or proposing on any public contract, except as the Offeror has disclosed in its proposal.
- G. To the best of the knowledge of the person signing the proposal for the Offeror and except as the Offeror has otherwise disclosed in its proposal, the Offeror has no outstanding, delinquent obligations to the Commonwealth including, but not limited to, any state tax liability not being contested on appeal or other obligation of the Offeror that is owed to the Commonwealth.
- H. The Offeror is not currently under suspension or debarment by the Commonwealth, any other state or the federal government, and if the Offeror cannot so certify, then it shall submit along with its proposal a written explanation of why it cannot make such certification.
- I. The Offeror has not made, under separate contract with the Issuing Office, any recommendations to the Issuing Office concerning the need for the services described in its proposal or the specifications for the services described in the proposal.
- J. Each Offeror, by submitting its proposal, authorizes Commonwealth agencies to release to the Commonwealth information concerning the Offeror's Pennsylvania taxes, unemployment compensation and workers' compensation liabilities.
- K. Until the selected Offeror receives a fully executed and approved written contract from the Issuing Office, there is no legal and valid contract, in law or in equity, and the Offeror shall not begin to perform.
- L. The Offeror is not currently engaged, and will not during the duration of the contract engage, in a boycott of a person or an entity based in or doing business with a jurisdiction which the Commonwealth is not prohibited by Congressional statute from engaging in trade or commerce.

I-25. Notification of Selection.

- A. Contract Negotiations.** The Issuing Office will notify all Offerors in writing of the Offeror selected for contract negotiations after the Issuing Office has determined, taking into consideration all of the evaluation factors, the proposal that is the most advantageous to the Issuing Office.
- B. Award.** Offerors whose proposals are not selected will be notified when contract negotiations have been successfully completed and the Issuing Office has received the final negotiated contract signed by the selected Offeror.

I-26. Debriefing Conferences. Upon notification of award, Offerors whose proposals were not selected will be given the opportunity to be debriefed. The Issuing Office will schedule the debriefing at a mutually agreeable time. The debriefing will not compare the Offeror with other Offerors, other than the position of the Offeror's proposal in relation to all other Offeror proposals. An Offeror's exercise of the opportunity to be debriefed does not constitute nor toll the time for filing a protest (See **PART I, Section I-27** of this RFP).

I-27. RFP Protest Procedure. The RFP Protest Procedure is on the DGS website in the Procurement Handbook, [Part 1, Chapter 58, Bid Protests](#). A protest by a party that has not or has not yet submitted a proposal must be filed no later than the proposal submission deadline specified in the Calendar of Events of the RFP. Offerors may file a protest within **seven (7)** days after the protesting Offeror knew or should have known of the facts giving rise to the protest, but in no event may an Offeror file a protest later than **seven (7)** days after the date the notice of award of the contract is posted on the DGS website. The date of filing is the date of receipt of the protest. A protest must be filed in writing with the Issuing Office. To be timely, the protest must be received by **4:00 PM** on the seventh day.

I-28. Use of Electronic Versions of this RFP. This RFP is being made available by electronic means. If an Offeror electronically accepts the RFP, the Offeror acknowledges and accepts full responsibility to ensure that no changes are made to the RFP. In the event of a conflict between a version of the RFP in the Offeror's possession and the Issuing Office's version of the RFP, the Issuing Office's version shall govern.

I-29. Information Technology Policies. This RFP is subject to the Information Technology policies issued by the Office of Administration, Office for Information Technology (OA-OIT). The policies may be found at <https://www.pa.gov/agencies/oa/policies/it-policies.html>.

All proposals must be submitted on the basis that all ITPs are applicable to this procurement. It is the responsibility of the Offeror to read and be familiar with the ITPs. Notwithstanding the foregoing, if the Offeror believes that any ITP is not applicable to this procurement, it must list all such ITPs in its technical response, and explain why it believes the ITP is not applicable. The Issuing Office may, in its sole discretion, accept or reject any request that an ITP not be considered to be applicable to the procurement. The Offeror's failure to list an ITP will result in its waiving its right to do so later, unless the Issuing Office, in its sole discretion, determines that it would be in the best interest of the Commonwealth to waive the pertinent ITP.

PART II

CRITERIA FOR SELECTION

II-1. Mandatory Responsiveness Requirements. To be eligible for selection, a proposal must:

- A. Be timely received from an Offeror (see **PART I, Section I-11**); and
- B. Be properly signed by the Offeror (see **PART I, Section I-12A**); and

II-2. Technical Nonconforming Proposals. The **two (2)** Mandatory Responsiveness Requirements set forth in **Section II-1** above are the only RFP requirements that the Commonwealth will consider to be *non-waivable*. The Issuing Office reserves the right, in its sole discretion, to:

- A. Waive any other technical or immaterial nonconformities in an Offeror's proposal,
- B. Allow the Offeror to cure the nonconformity, or
- C. Consider the nonconformity in the scoring of the Offeror's proposal.

II-3. Evaluation. The Issuing Office has selected a committee of qualified personnel to review and evaluate timely submitted proposals. The Issuing Office will notify in writing of its selection for negotiation the responsible Offeror whose proposal is determined to be the most advantageous to the Commonwealth as determined by the Issuing Office after taking into consideration all of the evaluation factors.

II-4. Evaluation Criteria. The following criteria will be used in evaluating each proposal and by applying the formulas set forth at the following webpage: <https://www.pa.gov/agencies/dgs/procurement-resources/rfp-scoring-formula.html>.

- A. **Technical.** The Issuing Office has established the weight for the Technical criterion for this RFP as **65%** of the total points. Evaluation will be based upon the Offeror's ability to provide the Requested Services, Qualifications, Network, Financial Capability and Continuity of Operations, Tasks, Underwriting, and Reporting.

The final Technical scores are determined by giving the maximum number of technical points available to the proposal(s) with the highest raw technical score and the remaining proposals are rated by applying the Technical Scoring Formula.

Cost. The Issuing Office has established the weight for the Cost criterion for this RFP as **35%** of the total points. The cost criterion is rated by giving the proposal with the lowest total cost the maximum number of Cost points available and the remaining proposals are rated by applying the Cost Formula.

Domestic Workforce Utilization. Any points received for the Domestic Workforce Utilization criterion are bonus points in addition to the total points for this RFP. The maximum amount of bonus points available for this criterion is 3% of the total points for this RFP.

To the extent permitted by the laws and treaties of the United States, each proposal will be scored for its commitment to use domestic workforce in the fulfillment of the contract. Maximum consideration will be given to those Offerors who will perform the contracted direct labor exclusively within the geographical boundaries of the United States or within the geographical boundaries of a country that is a party to the World Trade Organization Government Procurement Agreement. Those who propose to perform a portion of the direct labor outside of the United States and not within the geographical boundaries of a party to the World Trade Organization Government Procurement Agreement will receive a correspondingly smaller score for this criterion.

B. Iran Free Procurement Certification and Disclosure. Prior to entering a contract worth at least \$1,000,000 or more with a Commonwealth entity, an Offeror must: a) certify it is not on the current list of persons engaged in investment activities in Iran created by the Pennsylvania Department of General Services (“DGS”) pursuant to Section 3503 of the Procurement Code and is eligible to contract with the Commonwealth under Sections 3501-3506 of the Procurement Code; or b) demonstrate it has received an exception from the certification requirement for that solicitation or contract pursuant to Section 3503(e). All Offerors must complete and return the Iran Free Procurement Certification form, **(APPENDIX C Iran Free Procurement Certification Form)**, which is attached hereto and made part of this RFP. The completed and signed Iran Free Procurement Certification form must be submitted as part of the Technical Submittal.

See the following web page for current Iran Free Procurement list: <https://www.dgs.pa.gov/Documents/Procurement%20Forms/ProposedIranFreeProcurementList.pdf>

II-5. Offeror Responsibility. To be responsible, an Offeror must submit a responsive proposal and possess the capability to fully perform the contract requirements in all respects and the integrity and reliability to assure good faith performance of the contract.

In order for an Offeror to be considered responsible for this RFP and therefore eligible for selection for best and final offers or selection for contract negotiations:

A. The total score for the technical submittal of the Offeror’s proposal must be greater than or equal to 75% of the **available technical points**; and

B. The Offeror’s financial information must demonstrate that the Offeror possesses the financial capability to assure good faith performance of the contract. The Issuing Office will review the Offeror’s previous three financial statements, any additional information received from the Offeror, and any other publicly available financial information concerning the Offeror, and assess each Offeror’s financial capacity based on calculating and analyzing various financial ratios, and comparison with industry standards and trends.

An Offeror who fails to demonstrate sufficient financial capability to assure good faith performance of the contract as specified herein may be considered by the Issuing Office, in its sole discretion, for Best and Final Offers or contract negotiation contingent upon such Offeror providing contract performance security for the first contract year cost proposed by the Offeror in a form acceptable to the Issuing Office. Based on the financial condition of the Offeror, the Issuing Office may require a certified or bank (cashier's) check, letter of credit, or a performance bond conditioned upon the faithful performance of the contract by the Offeror. The required performance security must be issued or executed by a bank or surety company authorized to do business in the Commonwealth. The cost of the required performance security will be the sole responsibility of the Offeror and cannot increase the Offeror's cost proposal or the contract cost to the Commonwealth.

Further, the Issuing Office will award a contract only to an Offeror determined to be responsible in accordance with the most current version of Commonwealth Management Directive 215.09 Amended, Contractor Responsibility Program.

II-6. Final Ranking and Award.

- A.** After any best and final offer process conducted, the Issuing Office will combine the evaluation committee's final technical scores, the final cost scores, and (when applicable) the domestic workforce utilization scores, in accordance with the relative weights assigned to these areas as set forth in this Part.
- B.** The Issuing Office will rank responsible offerors according to the total overall score assigned to each, in descending order.
- C.** The Issuing Office must select for contract negotiations the offeror with the highest overall score.
- D.** The Issuing Office has the discretion to reject all proposals or cancel the request for proposals at any time prior to the time a contract is fully executed when it is in the best interests of the Commonwealth. The reasons for the rejection or cancellation shall be made part of the contract file.

PART III

TECHNICAL SUBMITTAL

III-1. Statement of the Project. State in succinct terms your understanding of the project presented in delivery of the services required by this RFP and as outlined in **PART I, Section I-3** and below.

Offeror Response

III-2. Requested Services.

A. Covered Services. The Offeror must confirm that they will match the following required benefits of the DPPO Plan with the stated frequency, limitations, and exclusions. The Offeror may propose a deviation from the chart below but must clearly identify that proposed deviation and provide a full explanation for the deviation. The Board reserves the right to reject any proposal that deviates from the chart below.

Major Plan Feature	DPPO Plan (PPO with non-network coverage)
Annual Deductible (waived for preventive services)	Network \$0 Non-Network \$100
Annual Benefit Amount (Per Individual, Excludes Preventive)	\$1,400
Preventive Services (Oral exams, cleanings, full mouth or panoramic x-rays, bitewing x-rays, intraoral, periapical and extraoral x-rays, fluoride treatments (for dependent child(ren) up to age 14))	100% network provider 80% non-network provider
Basic Services (Pulp vitality tests, diagnostic casts, bacteriological studies, sealants, space maintainers, palliative care, sedative fillings, fillings, periodontal maintenance, pulp capping, therapeutic pulpotomy, periodontics—non-surgical, simple extractions, surgical extractions/oral surgery)	70% network 50% non-network
Major Services Recementations and repairs, rebases/relines, general anesthesia, consultations, inlays/onlays, crowns, crown build-ups, dentures, bridges, endodontics / root canal, periodontics—surgical, placement of implants)	60% network 50% non-network

Preventative Services	Limitations
Oral exams	One oral exam every six consecutive months
Cleanings (prophylaxis)	One cleaning every six consecutive months
X-rays	One full-mouth x-ray and panoramic x-ray per 60 consecutive months Bitewing x-rays: one set per calendar year for adults; one set per six consecutive months for children
Topical fluoride treatments	One fluoride treatment in 12 months for dependent children up to age 14

Basic Services	Limitations
Sealants	Limitation of one application of sealant material for each non-restored permanent 1st and 2nd molar tooth of a dependent child to age 19, once every 60 consecutive months
Space maintainers	Space maintainers for dependent children up to age 14
Fillings	One per tooth surface per 24 consecutive months
Periodontics- Non Surgical	Periodontal scaling and root planing once per quadrant, every 12 months Total number of periodontal maintenance treatments and prophylaxis cannot exceed four treatments in a calendar year

Major Services	Limitations
Crown, denture and bridge repair/ recementations	Replacement: once every 84 consecutive months
General anesthesia	When dentally necessary in connection with oral surgery, extractions or other covered dental services
Inlays/onlays, crowns	Replacement: once every 84 consecutive months

Major Services (cont'd)	Limitations
Bridges and dentures	<p>Initial placement to replace one or more natural teeth, which are lost while covered by the Plan</p> <p>Dentures and bridgework replacement: one every 84 consecutive months</p> <p>Replacement of an existing temporary full denture if the temporary denture cannot be repaired and the permanent denture is installed within 12 consecutive months after the temporary denture was installed</p>
Endodontics	Root canal treatment not more than once in any 24 consecutive month period for the same tooth
Periodontics surgery	<p>Periodontal surgery once per quadrant, every 36 months</p> <p>Tissue conditioning, but not more than once in a 36 month period</p>
Implants	Once in 84 consecutive months

The plan will pay for services from non-network providers using the out of network schedule benefits listed above and based on your maximum allowable charges (MAC). Out of network providers can bill for charges over the MAC.

B. Implementation. The Offeror must fully implement all DPPO Plan services by January 1, 2026.

1. Provide a proposed implementation plan and timetable, beginning with the award of business prior to the January 1, 2026 effective date of coverage, detailing:
 - a. Steps required to implement the program;
 - b. Initial eligibility feed, with format requirements;
 - c. Contacts and personnel assigned to each step of the implementation process;
 - d. Establishment of bank accounts, check stock, and on-line plan information;
 - e. Systems readiness including interfaces with other payers;
 - f. Staff training; and
 - g. Transition (if applicable)–specific activities.

Offeror Response

2. What is the minimum amount of lead-time recommended to ensure a clean implementation of the DPPO Plan?

Offeror Response

3. Describe your strategy for converting data from the current third-party administrator's ("TPA") systems to your firm's system.

Offeror Response

4. In what file format would you require the eligibility data be provided from the current TPA (e.g., fixed-format, fixed-length records in ASCII or EBCDIC, etc.)?

Offeror Response

C. **Performance Guarantees.** The Offeror must adhere to the following performance standard guarantees and penalties included in the terms and conditions contained in **PART V**. See **Section III-12** regarding the submission of objections, revisions, or additions to **PART V** to identify which, if any, guarantees and/or penalties it would like to negotiate and what additional guarantees the Offeror would propose to add. **Do not include this information in your Cost Submittal.**

1. **Customer Service.** Please provide performance accuracy results for the latest completed calendar year based on the stated Benchmark.

Category	Measurement	Benchmark		
Abandon Rate	Offeror will maintain an abandonment rate of 3% or less for each of the following primary call center units - claims, enrollment and general inquiries.	2.01% -3%	<i>Offeror Response</i>	
		3.01% - 4%	<i>Offeror Response</i>	
		> 4%	<i>Offeror Response</i>	
NOTE: This standard will be measured for any calendar month by dividing the total number of calls abandoned in that month for each respective unit by the total number of calls offered to that unit during business hours in that month.				
Telephone customer service standard will apply between 8:00 AM – 7:00 PM EST.				

Category	Measurement	Benchmark	
Daily Abandon Rate	The abandonment rate shall not exceed 10% of calls received on any day. For each day above that ceiling, penalties are imposed.	More than 10%, daily ceiling	<i>Offeror Response</i>
Telephone customer service standard will apply between 8:00 AM – 7:00 PM EST.			

Category	Measurement	Benchmark		
Average Speed to Answer	Offeror will maintain an average speed to answer of 45 seconds or less, following the standard voice introductory messages, for each of the following primary call center units – claims, enrollment, and general inquiries.	30-45 sec.	Offeror Response	
		46-60 sec.	Offeror Response	
		> 60 sec.	Offeror Response	
NOTE: This standard will be measured for any calendar month by calculating the total time in seconds to answer all calls handled by the respective unit during business hours for the calendar month, minus the total time in seconds for voice introductory messages for those calls, and then dividing the difference by the total number of calls offered for that unit during business hours.				
Telephone customer service standard will apply between 8:00 AM – 7:00 PM EST.				

Category	Measurement	Benchmark	
Telephone Inquiry Responsiveness	Offeror will resolve 90% or more of all “routine” customer service telephone inquiries within 10 business days. “Routine” inquiries include: 1. Requests for plan materials 2. Requests for explanations of premium payments or coverage options 3. Requests for status of application of coverage 4. Additional categories as mutually agreed by Offeror and the Board	< 90%	Offeror Response
NOTE: This standard will be measured by reporting the number of customer services telephone inquiries received for the month, the number of business days to resolve each inquiry and the average number of business days for all reported inquiries.			
Telephone customer service standard will apply between 8:00 AM – 7:00 PM EST.			

Category	Measurement	Benchmark	
Written (Email) Correspondence	Offeror will resolve 80% or more of all “normal” correspondence within 15 business days of receipt. “Normal” correspondence is defined as: 1. Coverage cancellation requests 2. DPPO packet requests 3. Premium and/or coverage verification for subsidized housing applications	< 80%	Offeror Response
Note: These written correspondence standards will be measured by reporting the number of written inquiries received for the month, the number of business days to resolve each inquiry and the average number of business days for all reported inquiries under each standard.			

2. Administration. Provide performance accuracy results for the latest completed calendar year based on the stated Benchmark.

Category	Measurement	Benchmark	
Delivery of Quarterly/ Annual Utilization Reports	Offeror will deliver its management reports to the Board within 20 business days after the end of the quarter or calendar year. "Management reports" will include all data elements outlined in the reporting section of this RFP.	>20 days maximum for any one occurrence	Offeror Response

Category	Measurement	Benchmark	
Delivery of Rate Renewal Reports	Offeror will deliver its annual renewal reports to the Board by May 1 st of the plan year preceding the renewal. Renewal Reports will include all data elements outlined in the reporting section of this RFP.	>31 days maximum for any one occurrence	Offeror Response

Category	Measurement	Benchmark	
Provider Turnover	Offeror will ensure provider turnover will occur at a rate of less than 5% on an annual basis.	5%-7% >7%	Offeror Response
Note: Turnover rates shall be calculated on all terminations for general and specialty dentist regardless of reason for termination.			

Category	Measurement	Benchmark	
Network Access	Offeror will ensure that two (2) open general/family dentists are located within eight (8) miles of each Eligible Person at the percentages set forth as follows: Urban: 99% access for Eligible Persons in an Urban setting Suburban: 95% access for Eligible Persons in a Suburban setting Rural: 60% access for Eligible Persons in a Rural setting	Urban <99% Suburban <95% Rural <60%	Offeror Response

Category	Measurement	Success Rate	
Implementation	Offeror will guarantee that all implementation targets identified in the implementation project plan will be met.	95% - 99%	Offeror Response
		90% - 94%	Offeror Response
		<90%	Offeror Response

D. Enrollment Administration. The Offeror will work with the Board's TPA in receiving eligibility data during an annual option selection period or ad hoc open enrollment period for the DPPO Plan. The selection period or open enrollment period typically runs from October 1 to November 15 of each calendar year for coverage effective the following January 1. The Offeror will work with the TPA in receiving enrollment data for individuals who become eligible for the plan during the calendar year at times different from the option selection period or open enrollment period.

1. Customer Service.

- a. Open Enrollment Period.** The Offeror will provide an adequate number of dedicated customer service inquiry toll-free telephone lines to be open from 8:00 a.m. to 8:00 p.m., EST, Monday through Friday, for the first two weeks of the annual option selection period or ad hoc open enrollment period, and from 8:00 a.m. to 7:00 p.m., EST, for the remainder of the annual selection period or ad hoc open enrollment period. An adequate number of U.S. based dedicated customer service representatives will staff these customer service lines during the open enrollment periods and through the third week of December. Customer service representatives must be trained and knowledgeable about the plans available through the DPPO Plan. The customer service representatives will respond to inquiries on the enrollment options and application procedures under the DPPO Plan. The customer service representatives will also respond to inquiries on eligibility and billing issues. The Offeror will be responsible for answering all questions specific to the dental benefit policies or claims under the DPPO Plan throughout the contract.
- b. Customer Service Telephone Line.** Offeror will maintain a U.S. based toll-free customer service telephone line for billing, eligibility and premium questions from Participants that shall be available from 8:00 a.m. to 7:00 p.m. EST, Monday through Friday, at all times other than Commonwealth of Pennsylvania holidays. The customer service representatives will respond to inquiries on eligibility, billing issues, and on specific benefit policies or claims under the DPPO Plan.

2. Billing Services. The Offeror will provide the TPA with the appropriate premium rates for the current contract year. The TPA will facilitate monthly premium payments between Participants and the Offeror.

- 3. Initial Application Processing.** The Offeror will coordinate with the Board's TPA to ensure the use of appropriate application forms for the DPPO Plan.
- 4. Timetable.** The Offeror will provide dental services for each contract year in accordance with the mutually agreed upon timetable established for each annual period.
- 5. Monthly Billing.** The Offeror will coordinate with the TPA to ensure correct premium billing based on plan and tier election.

E. Claims Adjudication. The Offeror shall provide the following claims adjudication services effective for claims incurred on or after January 1, 2026 for the DPPO Plan.

- 1. Claim Inquiries.** The Offeror shall provide a dedicated toll-free customer service telephone number to handle claim inquiries from Participants between 8:00 a.m. to 7:00 p.m. Eastern time, Monday through Friday (except Commonwealth holidays).
- 2. Management Reports.** The Offeror shall furnish industry-customary data and quarterly and annual management reports necessary for the efficient operation of the DPPO Plan.
- 3. Utilization Management.** The Offeror shall perform appropriate dental care utilization management services, including, but not limited to, prior authorization and pre-determinations for dental procedures, second opinions, and retrospective utilization review.
- 4. Design and Production of Necessary Forms, Instructions, and Program Literature.** Offeror shall design and produce necessary claim forms and instructions (including explanation of benefits) and assist in the design and production of program literature (including benefit booklets, certificates of coverage or summary plan descriptions and enrollment materials) to effectively communicate and administer the benefits of the DPPO Plan. Offeror shall also provide a DPPO Plan Description that may be incorporated into the Board's summary plans description at the Board's discretion.
- 5. Complaint Resolution.** The Offeror shall establish and maintain throughout the term of the Agreement written policies and procedures for resolving complaints from Participants pertaining to the claims adjudication services. The Offeror shall provide the Board with written copies of such policies and procedures upon request. The Offeror shall ensure that the complaint resolution procedures and policies are administered in accordance with the written descriptions and generally accepted standards for such procedures and policies.
- 6. Written Correspondence and Telephone Inquiry Responsiveness.** The Offeror shall respond to all telephone inquiries and written correspondence from Participants in a timely manner.

F. Communications Administration. The Offeror will assist in developing and distributing DPPO Plan communication materials as described in this subsection.

- 1. Review of Communication Materials.** The Offeror will participate in the review of DPPO Plan's supplemental communication material content and format. Supplemental communications material includes, but is not limited to, plan summaries, benefit schedules, claims and enrollment forms, and instructions.
- 2. Accuracy.** As requested by the Board staff and in accordance with project schedules, the Offeror will review draft communications materials for accuracy.
- 3. Participant Meetings.** The Offeror will be responsible for working with the Board and the Board's TPA and consultant to provide appropriate communications for Open Enrollment and Option Selection meetings. Attendance from the Offeror at participant meetings is not anticipated at this time; the Board reserves the right, however, to require attendance from the Offeror in the future.
- 4. Website.** The Offeror will provide a Board's landing page on its website to facilitate Participant access to information about the DPPO Plan. The Offeror will provide a link to the Board for such landing page for inclusion on the HOPBenefits.com website.

III-3. Qualifications.

A. Mandatory Minimum Qualifications: The Offeror must meet all of the following minimum qualifications to be given further consideration. Failure to satisfy each of the minimum qualifications may result in the rejection of the proposal.

1. As of January 1, 2025, the Offeror must administer at least three (3) accounts, each with a minimum of 20,000 subscriber contracts;
2. As of April 1, 2025, the Offeror's GeoAccess results show access to two (2) general/family dentists within eight (8) miles for 90% or more of the PSERS population and two (2) Specialists (excluding Orthodontia) within ten (10) miles for 85% or more of the PSERS population; and
3. The Offeror must have been a qualified insurance carrier in the business of administering fully-insured dental benefits for at least five (5) years.

The Offeror must provide written responses to each of the aforementioned mandatory minimum qualifications substantiating how your company satisfies each qualification and confirming that your company will satisfy each requirement. The responses must contain sufficient information as prescribed to assure the Board of its accuracy. **Failure to provide complete information will result in immediate rejection of the proposal.**

Offeror Response

B. Company Overview. Provide responses to the following questions about your company.

1. Complete the following background information about your organization:
 - a. Organization's name;
 - b. Address of your corporate headquarters;
 - c. Address of the location(s) that will service the Board's account;
 - d. Date your firm became operational; and
 - e. Date your firm became operational for the services requested in this RFP.
2. Please describe your corporate structure and ownership of the firm or organization.

Offeror Response

C. Prior Experience.

1. Describe in narrative form experience relevant to this project. Experience should demonstrate work completed by individuals who will be assigned to this project as well as that of your company.
2. Please complete the following table identifying the number of voluntary dental plans you administer.

Category (All data should be provided for the last two complete calendar years)	Total Number Served by Vendor
Total retiree dental plans	<i>Offeror Response</i>
Total number of current dental plan covered lives enrolled in Pennsylvania	<i>Offeror Response</i>
Total retiree voluntary dental plans	<i>Offeror Response</i>
Total group voluntary dental plans (All active and retirees):	<i>Offeror Response</i>
Percent of dental covered lives in group policies	<i>Offeror Response</i>
Percent of plans that are Government employee dental plans	<i>Offeror Response</i>
Retiree dental plan participants:	
Plan participants (all plans)	<i>Offeror Response</i>

Category (All data should be provided for the last two complete calendar years)	Total Number Served by Vendor
Plan participants (largest plan)	Offeror Response
Government retiree plan participants	Offeror Response
Voluntary Enrollment participants	Offeror Response
Client Retention Rate (% of group dental plans that renewed with your firm at their most recent renewal cycle)	Offeror Response

D. References. Provide a minimum of **three (3)** references for projects for similarly situated clients, with at least two being current clients. References must be identified with the name of the customer shown, and include the mailing and email addresses of the responsible official of the customer, company or agency who may be contacted. Relevant related experience should also include similar public sector clients. Include the following information:

1. Client name;
2. Number of employees/participants;
3. Client contact including name, title, phone number and email address;
4. Services provided; and
5. Effective dates of contract.

Offeror Response

E. Personnel. Describe in narrative form the number of executive and professional personnel who will be directly engaged in the work and indicate where these personnel will be physically located during the time they are engaged in the Project. For key personnel, such as account lead, include the employee's name, title, and through a resume or similar document, the Project personnel's education and experience in serving similarly situated clients or customers. Indicate the responsibilities each individual will have in this Project (percent of total staff time by resource is recommended) and how long each has been with your company.

1. **Board Account Management and Participant Services.** Complete the following table identifying the number of staff, location and average number of years with your company.

Title	Number of Staff	Location	Avg # of years with company
Account Executive / Management	Offeror Response	Offeror Response	Offeror Response

Claims Manager & Staff	Offeror Response	Offeror Response	Offeror Response
Customer Service Manager & Staff	Offeror Response	Offeror Response	Offeror Response
Eligibility (File) Coordinator/Manager	Offeror Response	Offeror Response	Offeror Response
Implementation Coordinator/Manager	Offeror Response	Offeror Response	Offeror Response

2. **Customer Service.** Provide the standard Eastern Time zone hours of operation of your toll-free number and customer service unit:

Weekday	Toll-Free Number Hours of Operation	Customer Service Hours of Operation
Monday	Offeror Response	Offeror Response
Tuesday	Offeror Response	Offeror Response
Wednesday	Offeror Response	Offeror Response
Thursday	Offeror Response	Offeror Response
Friday	Offeror Response	Offeror Response
Saturday	Offeror Response	Offeror Response
Sunday	Offeror Response	Offeror Response

F. **Claims Administration.** Provide responses to the following questions.

1. Where will claims be processed for this account? What is the annual claim volume for that claim office? What percentage of your total dental claim volume for the entire organization is the claim volume for this office?

Offeror Response

2. Describe any situation where claims would be handled off-shore (such as after-hour events, etc.). Note that the Board requires U.S. based customer services and claims handling services.

Offeror Response

3. Please describe the claim submission process for in-network providers. Will participants be responsible for submitting claims to the Offeror for services rendered from an in-network provider?

Offeror Response

4. Provide your firm's overall claim processing standards, and provide for 2023 and 2024 the actual statistical results for the following categories, for the claim office that would handle this account.

Standard	Claims Processing Standard (%)	2023 Actual (%)	2024 Actual (%)
Claim Turnaround Time	Offeror Response	Offeror Response	Offeror Response
Financial Accuracy	Offeror Response	Offeror Response	Offeror Response
Non-Financial Accuracy	Offeror Response	Offeror Response	Offeror Response

5. Please describe your claims processing system. What other software is utilized (i.e., unbundling, data mining)? Describe how you will track and capture eligibility information, claim payments, deductibles, maximums, etc. for the Board.

Offeror Response

6. Include your proposed process for the secure transmission and quality control of data to and from the Board (including subcontractors), third party administrator for eligibility data, and Participants.

Offeror Response

7. Describe your system's auto adjudication capabilities. What percentage of claims are you typically able to auto adjudicate in total and by type of service category?

Offeror Response

8. Describe your policies and procedures regarding appeals and grievances.

Offeror Response

9. How do you identify a network gap or deficiency and monitor non-network utilization? How do you address these situations and the need for additional providers? Does the Offeror agree to accept provider nominations from plan membership? If so, please describe the process to include requested providers in the Offeror's network.

Offeror Response

G. Support Services. Provide responses to the following questions.

1. Does your system support on-line, real-time eligibility inquiries?

Offeror Response

2. Please describe on-line Participant services available to select or locate a network provider. How often is the on-line provider list updated?

Offeror Response

3. How does the Offeror notify Participants of network provider terminations? What was your provider turnover percent for calendar years 2023 and 2024 (calculate the turnover rate as the total number of separations for the year divided by the average number of contracted providers for the year)?

Offeror Response

4. Please describe the multi-lingual access available to Participants.

Offeror Response

5. Does the Offeror commit to a “continuation of care” clause that allows for a course of treatment to continue at the in-network rate, in circumstances where a provider terminated for any reason?

Offeror Response

6. Describe your quality control and internal audit procedures. Include systematic logic to detect fraudulent or abusive provider billing practices.

Offeror Response

H. Subcontractors. To the extent any work enumerated in this Proposal will be subcontracted, this response should document the intended subcontractors and services each will provide. The selected Offeror is prohibited from subcontracting or outsourcing any part of this Project without the express written approval from the Commonwealth. Upon award of the contract resulting from this RFP, subcontractors included in the proposal submission are deemed approved. For each position included in your subcontracting plan provide:

1. Name of subcontractor;
2. Primary contact name and email;
3. Address of subcontractor;
4. Description of services to be performed;
5. What due diligence do you take to address data security and privacy protections with all subcontractors that work on this account?

6. Number of employees by job category assigned to this project; and
7. Resumes (if appropriate and available). The Offeror's subcontractor information shall include (through a resume or a similar document) the employees' names, education and experience in the services outlined in this RFP. Information provided shall also indicate the responsibilities each individual will have in this Project and how long each has been with subcontractor's company.

Offeror Response

I. Technology and Systems.

1. Provide information related to your firm's internal systems and technology:
 - a. Hardware;
 - b. Software platform;
 - c. Operating system;
 - d. System architecture/network configuration;
 - e. Backup and disaster recovery procedures and most recent testing;
 - f. User interface options; and
 - g. Anticipated upgrades or enhancements planned over the next three years.

Offeror Response

2. Confirm that all administrative materials and databases generated on behalf of the Board are and shall remain the sole property of the Board and are to be used solely for the purpose of operating the Health Options Program.

Offeror Response

3. Does your firm have the capability to transmit and receive data (eligibility, claims, payments, etc.) electronically? Please describe your firm's current capabilities in this regard including process for third party administrators.

Offeror Response

J. HIPAA/Security Protocols.

1. Does your system presently meet requirements in the regulations issued pursuant to HIPAA security and privacy standards, including the HITECH requirements? Describe how your firm and your systems meet the HIPAA security and privacy standards, including the HIPAA EDI requirements and all HITECH requirements. Include such items as ID and password protection, authentication processes, security access levels, physical security measures, risk analysis protocols, reporting protocols, audit trails, etc.

Offeror Response

2. Describe your compliance with HIPAA's transaction standards, medical/dental data code sets, unique identifiers, privacy, and security.

Offeror Response

3. What safeguards exist for preventing breaches in patient confidentiality with regard to personal health information (PHI)?

Offeror Response

4. How will your firm help in the event of a HIPAA privacy or security incident relevant to the access and/or transactions conducted by the system?

Offeror Response

5. What is your policy regarding staff working from home or remotely? What safeguards are in place to monitor quality (including retrospective claims reviews) and HIPAA compliance?

Offeror Response

6. Have you ever had a HIPAA breach? If so, please provide explanation including correction/revision of processes and procedures, mitigation of effect of breach and any remuneration made.

Offeror Response

III-4. Network. In addition to a national network option, Offerors are also encouraged to provide a localized network option for the approximately 90% of participants that reside in the Commonwealth, if such network would be financially advantageous to those participants without restricting quality of services. Provide responses to the following questions.

A. GeoAccess or Accessibility Analysis. Offeror will prepare GeoAccess reports for the network that will be available to DPPO's Participants. If the Offeror is proposing a local PA network in addition

to the national network, please include a GeoAccess report for each network. Please provide GeoAccess reports providing the information requested in the chart below, and using only network dentist that are accepting new patients. DO NOT DOUBLE COUNT DENTISTS THAT OFFER MULTIPLE LOCATIONS. Provide responses into the table below on percentage of Eligible Persons with access to general/family dentist and to a specialist (excluding orthodontia).

See **NDA APPENDIX 1 Enrollment Census as of December 2024** for the current census of Eligible Persons for the DPPO Plan along with their zip codes that may be used to prepare the GeoAccess report.

Practice Specialty	Number of Available Providers	Miles from Eligible Persons' Residence	% of Eligible Persons with access
General/Family Dentist	2	8	Offeror Response
Specialist (excluding Orthodontia)	2	10	Offeror Response

B. Provider report. Provide responses to the following questions as a high-level look at the number of providers and access points in your proposed network, including the number of unique providers and the number of access points for the regions in the chart below.

Location	Number of Unique Providers	Number of Access Points
Bucks, Chester, Delaware, Montgomery & Philadelphia Counties	Offeror Response	Offeror Response
All North & Central PA Counties	Offeror Response	Offeror Response
Allegheny, Fayette, Greene, Indiana, Washington & Westmoreland Counties	Offeror Response	Offeror Response
Pennsylvania	Offeror Response	Offeror Response
National	Offeror Response	Offeror Response

C. Provider disruption analysis. Provide responses for each provider listed stating whether they are currently in your DPPO network by noting Yes (Y) or No (N) in **NDA APPENDIX 3 Provider Utilization 2024** and include it with your submittal. Complete the table below with the number of providers in-network, out-of-network and not identified based on the providers in **NDA APPENDIX 3 Provider Utilization 2024**.

In-Network Status	# of Providers
In-Network	Offeror Response
Out-of-Network	Offeror Response
Not Identifiable	Offeror Response

D. In-Network Discount. Provide your current negotiated discount as a percentage of provider standard median billed charges. Provide responses in **NDA APPENDIX 4 – Top 99 Dental Procedures 2024** and include it with your submittal. Complete the table below with the average weighted discount based on the procedures in **NDA APPENDIX 4 – Top 99 Dental Procedures 2024**.

Location	Average Negotiated Discount
Bucks, Chester, Delaware, Montgomery & Philadelphia Counties	Offeror Response
All North & Central PA Counties	Offeror Response
Allegheny, Fayette, Greene, Indiana, Washington & Westmoreland Counties	Offeror Response
Pennsylvania	Offeror Response
National	Offeror Response

III-5. Financial Capability and Continuity of Operations. Describe your company's financial stability and economic capability to perform the contract requirements. The Commonwealth reserves the right to request additional information to evaluate an Offeror's financial capability.

Offeror Response

A. Rating Agencies. Indicate your firm's ratings for the most current year by the following agencies:

Agency	Current Rating	Month/Year of Current Rating
AM Best	Offeror Response	Offeror Response
Standard and Poor's	Offeror Response	Offeror Response
Fitch	Offeror Response	Offeror Response
Moody's	Offeror Response	Offeror Response

B. Financial Report. Provide your company's most recent quarterly financial report. If your company is a publicly traded company, please provide a link to your most recent audited financial report that may be found on your company website in lieu of providing hardcopies. The Commonwealth reserves the right to request additional information it deems necessary to evaluate an Offeror's financial capability.

Offeror Response

C. Emergency Preparedness. To support continuity of operations during an emergency, including a pandemic, the Commonwealth requires assurance that essential contracts that provide critical business services to the Commonwealth have planned for such an emergency and put contingencies in place to provide needed services. Describe your company's emergency preparedness strategy or attach relevant documentation supporting same.

1. Describe how you anticipate such a crisis will impact your operations.
2. Describe your emergency response continuity of operations plan. Please attach a copy of your plan, or at a minimum, summarize how your plan addresses the following aspects of pandemic preparedness:
 - a. Employee training (describe your organization's training plan, and how frequently your plan will be shared with employees);
 - b. Identified essential business functions and key employees (within your organization) necessary to carry them out;
 - c. Contingency plans for:
 - i. How your organization will handle staffing issues when a portion of key employees are incapacitated due to illness.
 - ii. How employees in your organization will carry out the essential functions if contagion control measures prevent them from coming to the primary workplace;
 - d. How your organization will communicate with staff and suppliers when primary communications systems are overloaded or otherwise fail, including key contacts, chain of communications (including suppliers), etc.; and
 - e. How and when your emergency plan will be tested, and if the plan will be tested by a third-party.

Offeror Response

D. Disaster Recovery. To support continuity of operations during a potential outage of computing services, the Commonwealth requires assurance that essential contracts that provide critical business services to the Commonwealth have planned for such an emergency and put contingencies in place to provide needed services. Describe your company's disaster recovery protocols or attach relevant documentation supporting same.

Offeror Response

III-6. Research and Information Sharing and Training. Provide information on potential training or informational resources you may offer in support of services provided. For example: customer portals; case study or other reference email materials; market condition information; etc. If applicable, include recommendations for agency personnel to be trained (Board, executives, IT staff, etc.), methods and materials to be used, and number and/or frequency.

Offeror Response

III-7. Tasks. Describe in narrative form your technical plan for accomplishing the work using the Statement of the Project in **Section III-1** and **Section III-2** above as your reference points. Modifications are permitted; however, the reasons for the changes should be fully explained. Indicate the number of person hours allocated to each task and include a project plan, including projected milestones, that indicates alignment with the current contract term.

III-8. Underwriting.

A. The Offeror must confirm the following:

1. Rate renewals will be 100% in DPPO Plan actual claim experience (based on 100% of DPPO claims).
2. Renewal rates/fees will be provided by May 1 of each year preceding a Renewal Period.
3. All premium collection expenses are included in your fully insured rates.

Offeror Response

B. Are there any events that can occur during the term of the contract that may require you to adjust the quoted rates (e.g. changes in benefits)?

Offeror Response

III-9. Reporting. The Board requires the Offeror at a minimum to provide the standard reporting described below. The Offeror is to provide examples of the reporting included in their quoted rates.

A. Quarterly & Annual Reporting. The Offeror will prepare and deliver quarterly/annual reports showing monthly paid claims, service category, and number of enrolled Participants of the DPPO Plan. The Offeror will also provide network summary reports showing change in provider network status, including, but not limited to, new providers, terminated providers, and providers no longer accepting new patients.

B. Online Reporting. The Offeror will provide an online reporting portal for the Board access to the Offeror's standard reporting package. If such portal is provided or administered by a third-party, Offeror must work with the Board to ensure there are no terms of use that are unacceptable to the Board, including but not limited to, indemnification by the Board of such third-party, consent by the Board to jurisdiction, etc.

C. Ad Hoc Reporting. The Offeror must agree to provide ad hoc reporting if requested by the Board. Ad Hoc reporting may require a revision to the premium rates of the proposed contract attached hereto as **APPENDIX F Cost Submittal Worksheet**. Any such rate provisions shall not be effective unless and until they are mutually agreed upon by the parties via a written and executed amendment to the contract.

D. Performance Guarantees Reporting. The Offeror will provide applicable monthly reporting on the prior month's actual service performance levels for applicable categories.

III-10. Value-Added Services. Describe in narrative form any value-added services that may be provided that are in addition to the products or services requested under this RFP. Any additional products and/or professional services described under **this section** will be consumed at the discretion of the Board. If there are any additional fees associated with these products or services, these fees must be included in the Value-Added Services Tab of **APPENDIX F Cost Submittal Worksheet**. The fees presented in the Value-Added Services tab in this workbook are for informational purposes and will NOT be scored as part of the cost evaluation for this RFP. The costs, however, will serve as a basis for negotiations during contract negotiations with the Selected Offeror, should the Board desire any of these products and/or professional services.

Offeror Response

III-11. Reports, Status Updates and Project Control. Describe how your firm will track progress against the tasks in **Section III-7** and provide regular, meaningful updates appropriate for engagement level client staff and Board/executive management.

Offeror Response

III-12. Objections and Additions to Commonwealth Standard Terms and Conditions. The Offeror will identify which, if any, of the terms and conditions contained in **PART V** it would like to negotiate and what additional terms and conditions the Offeror would like to add to the standard contract terms and conditions. The Offeror's failure to make a submission under this paragraph will result in its waiving its right to do so later, but the Issuing Office may consider late objections and requests for additions if to do so, in the Issuing Office's sole discretion, would be in the best interest of the Commonwealth. The Issuing Office may, in its sole discretion, accept or reject any requested changes to the standard contract terms and conditions. The Offeror shall not request changes to the other provisions of the RFP, nor shall the Offeror request to completely substitute its own terms and conditions for **PART V**. All terms and conditions must appear in one integrated contract. The Issuing Office will not accept references to the Offeror's, or any other, online guides or online terms and conditions contained in any proposal.

Regardless of any objections set out in its proposal, the Offeror must submit its proposal, including the Cost Submittal, on the basis of the terms and conditions set out in **PART V**. The Issuing Office will reject any proposal that is conditioned on the negotiation of the terms and conditions set out in the **PART V** or to other provisions of the RFP.

Offeror Response

PART IV
COST SUBMITTAL

IV-1. Cost Submittal. The information requested in this **PART IV** shall constitute the Cost Submittal. Cost Submittal information should not be included in the Technical Submittal. The Cost Submittal shall be submitted in a separately sealed envelope and electronically in accordance with **PART I, Section I-12** using **APPENDIX F Cost Submittal Worksheet**. The total proposed cost should be broken down into the components set forth in **APPENDIX F Cost Submittal Worksheet**. Offerors should **not** include any assumptions in their cost submittals. If the Offeror includes assumptions in its cost submittal, the Issuing Office may reject the proposal. Offerors should direct in writing to the Issuing Office pursuant to **PART I, Section I-9** of this RFP any questions about whether a cost or other component is included or applies. All Offerors will then have the benefit of the Issuing Office's written answer so that all proposals are submitted on the same basis.

The Offeror will provide guaranteed rates for the Initial Agreement Period regardless of actual enrollment. The Offeror will provide a Per Participant Per Month (PPPM) Premium Rate. Proposed rates and fees will be net of commission. For each of the Renewal Periods, the Offeror is requested to provide caps on rate increase or cap on renewal rate. These caps will serve as the maximum increase that will occur in the option years, with the finalized rates or fees for each of the Renewal Periods being subject to negotiation below such caps at the time the Board decides to renew for the applicable agreement period. All quoted rates and caps will be guaranteed regardless of actual enrollment in the DPPO Plan.

IV-2. Value-Added Services. Any additional products and/or professional services described under **PART III, Section III-10** will be consumed at the discretion of the Board. If there are any additional fees associated with these products or services, these fees must be included in the Value-Added Services Tab of **APPENDIX F Cost Submittal Worksheet**. **The fees presented in the Value-Added Services tab in this workbook are for informational purposes and will NOT be scored as part of the cost evaluation for this RFP.** The costs, however, will serve as a basis for negotiations during contract negotiations with the Selected Offeror, should the Board desire any of these products and/or professional services.

The Issuing Office will reimburse the selected Offeror for work satisfactorily performed after execution of a written contract and the start of the contract term, in accordance with contract requirements, and only after the Issuing Office has issued a notice to proceed.

PART V

SAMPLE CONTRACT FOR DENTAL INSURANCE PLAN

- EXHIBIT A PERFORMANCE GUARANTEES**
- EXHIBIT B DATA AND INFORMATION SECURITY ADDENDUM**
- EXHIBIT C CONTRACT TERMS AND CONDITIONS**
- EXHIBIT D HIPAA BUSINESS ASSOCIATE ADDENDUM**

(Attached electronically as a separate file.)