



The City of Huntington

Request for Proposal
for
Group Health Insurance

Closing Date and Time:

Tuesday, December 2, 2025, at 10 am local time

This communication serves to apprise you and your company of the above-mentioned Request for Proposal (RFP) for Group Health Insurance (Medical and Rx Drug). We invite your company to respond to the RFP.

All inquiries regarding Bid Express should be directed to Purchasing Director Dan Underwood. Mr. Underwood's contact information is listed below:

Office: 304-696-5540, ext. 2015
Fax: 304-696-5991
Email: underwoodd@huntingtonwv.gov

All inquiries regarding the group health insurance should be directed to Human Resources Director Sherry Lewis. Mrs. Lewis' contact information is listed below:

Office: 304-696-5540, ext. 2012
Fax: 304-696-5991
Email: lewiss@huntingtonwv.gov



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GENERAL CONDITIONS

1. The City of Huntington will receive the RFP submissions until **Tuesday, December 2, 2025, at 10 am local time.**
2. Vendors are strongly encouraged to carefully read the entire Request for Proposal (RFP). In addition to the current benefit plan design, the **City is seeking Proposals for fully and self-insured plans** that would be financially sustainable moving into the future.
3. Vendors must submit one (1) electronic version of Proposals to BidExpress.com.
4. The time and date recorded by BidExpress shall be the official time of receipt.
5. Proposal openings shall be public on the date and at the time specified on the Proposal form. It is the Proposer's responsibility to assure that its Proposal is received in a timely manner.
6. In accordance with Public Records Law, and except as may be provided by other applicable State and Federal law, all Vendors should be aware that RFPs and the responses thereto are in the public domain. However, the Vendors are requested to identify specifically any information contained in their submissions which they consider confidential and/or proprietary and which they believe to be exempt from disclosure, citing specifically the applicable exempting law. All submissions received from Vendors in response to this RFP will become the property of the City of Huntington and will not be returned to the Vendors.
7. Proposals may be modified or withdrawn by written notice or in person by the Company or its authorized representative, provided the withdrawal is made prior to the deadline.
8. The information presented in the RFP is not to be construed as a commitment of any kind on the part of the City. There is no expressed or implied obligation for the City to reimburse responding Vendors for any expenses incurred in preparing Proposals in response to this request.
9. All proposals must be submitted based on the specifications attached. Proposals that significantly deviate or modify the concept and ultimate objectives of this RFP will not be considered. Non-compliance with RFP specifications will disqualify Proposals from further consideration.
10. Any explanation or statement that the Vendor wishes to make must be contained with the Proposal but shall be written separately and independently of the Proposal and attached thereto. Unless the Vendor indicates so, it is understood that it has proposed in strict accordance with the RFP requirements.
11. The City of Huntington reserves the right to decline any or all Proposals or to cancel the RFP call, in whole or in part, at any time, for any reason, without liability being incurred by the City to any Vendor for any expense, cost, loss or damage incurred or suffered because of such withdrawal.



12. The City reserves the right to reject any or all Proposals and to waive informalities and minor irregularities in Proposals received. The City, in its sole discretion, will determine whether an irregularity is minor.

13. Proposals, prices, terms and conditions shall remain firm for a period of sixty (60) days from the due date for Proposals or until such time as the City takes official action on the Proposals.

14. While the City of Huntington has used considerable efforts to ensure an accurate representation of information in this RFP document, the information contained herein is contained solely as a guideline for Vendors. The information is not guaranteed or warranted to be accurate by the City, nor is it necessarily comprehensive or exhaustive. Nothing in this RFP document is intended to relieve Vendors from forming their own opinions and conclusions with respect to the matters addressed in the RFP document.

15. The Vendor is responsible for its own verification of all information provided to it. The Vendor must satisfy itself, upon examination of this RFP, as to the intent of the specifications. After the submission of the Proposal, no complaint or claim that there was any misunderstanding will be entertained.

16. No verbal interpretation will be made to any Vendor as to the meaning of the RFP. Any verbal communication will be considered unofficial and non-binding on the City.

17. The City reserves the right to modify the specifications prior to the Proposal submission deadline and will endeavor to notify all potential Vendors, but failure to notify shall impose no obligation or liability on the City.

18. The Vendor shall not, under penalty of law and immediate disqualification of the Proposal, offer or give any gratuities, favors or anything of monetary value to an officer or an employee of the City for the purpose of influencing favorable disposition toward a submitted Proposal or for any reason while a Proposal is pending or during the evaluation process.

19. The City may award a contract based upon the initial Proposals received without discussion of such Proposals. Accordingly, each initial Proposal should be submitted with the most favorable price and service standpoint.

20. To facilitate consideration of the Proposals, the City may, at its option, conduct interviews after receipt of the Proposal. If this is necessary, the Vendor will be contacted to arrange a time for an interview.

21. The City reserves the right to negotiate in an effort to clarify and qualify terms of any Proposal.

22. The City reserves the right to negotiate final contract terms with any Vendor, regardless of whether such Vendor was interviewed or submitted a best and final Proposal.

23. The City reserves the right to withdraw the award to a successful Vendor within thirty (30) days of the award if, in the opinion of the City, the successful Vendor is unable or unwilling to enter into a



contract that is satisfactory to the City. The City shall be entitled to do so without any liability being incurred by it to the Vendor.

24. In the event of a conflict between the Proposal and the RFP, the City shall resolve any inconsistency in favor of the RFP. Additionally, the City shall in good faith decide all inconsistencies and/or disputes to the RFP and the Proposal. The Vendor agrees to abide by the decision of the City. Any ambiguity in the Proposal because of omissions, error, lack of clarity or non-compliance by the Vendor with specifications, instructions and all conditions of bidding shall be construed in favor of the City.

25. All the terms and conditions of this RFP are deemed to be accepted by the Vendor and incorporated into the Vendor's Proposal submission. The terms and conditions stated in this RFP and the successful Vendor's response to this RFP shall be incorporated into the contract between the City and the successful Vendor.

26. By submitting a Proposal, the Vendor certifies that it is not currently barred or otherwise prohibited from submitting the same to any political subdivision or agency of the State of West Virginia and it is not an agent of a person or entity that is currently barred or otherwise prohibited from submitting a Proposal by any political subdivision or agency of the State of West Virginia.



INSTRUCTIONS TO VENDORS

1. Vendors shall base their Proposals on the City's current plan design as provided with this RFP.
2. Vendors shall base their alternate plan Proposals which, in their opinion, best meet the needs of the City based upon the information provided with this RFP. Significant variations from the current plan designs should be clearly identified. Vendors may submit up to three (3) alternative submissions for fully and self-insured plans.
3. Vendors shall use the Medical Active Census and Medical Retiree Census provided with this RFP in developing their Proposals.
4. Vendors shall clearly disclose in their Proposals all plan costs, including premiums, fees, commissions, etc.
5. Vendors shall include the properly completed and signed "PROPOSAL SUBMISSION FORM."
6. Vendors shall make certain that one (1) copy of their electronic Proposal is received by the specified date and time.



PROPOSAL SUBMISSION FORM

Please submit one (1) electronic version of the Proposal to BidExpress.com no later than **Tuesday, December 2, 2025, at 10 am local time.**

All Proposals must be submitted to BidExpress by the specified date and time. When submitting a Proposal, the Vendor must:

1. Submit this form with the Proposal.
2. Sign the Proposal. Signature acknowledges full acceptance of all components of the RFP. The Proposal must be completed in the name of the Proposer, corporate or other, and must be fully and properly executed by an authorized person.

Proposer's Name Phone Number

Address

City State Zip Code

Proposer's Signature Title Date

CITY OF HUNTINGTON RESIDENT VENDOR PREFERENCE REQUEST

I hereby certify that the above-listed firm qualifies as a resident vendor (located within Huntington WV city limits) and further requests the four percent (4%) preference to be applied to this bid.

Signature

Date



STATEMENT OF NEEDS

The City of Huntington is seeking Proposals for its group health insurance (Medical and Rx Drug). The plan includes group health insurance for active and retired (pre-Medicare) employees of the City and their eligible dependents.

- A. The Vendor shall provide Proposals for all products that said Vendor is available to administer; for example, a partially self-funded plan and a fully insured product.
- B. **The Vendor shall provide benefits similar to the current plan design.** Proposals and pricing based on the current plan design as provided with this RFP shall be clearly identified as “Current Plan Proposal.”
- C. The City will consider up to three (3) alternative plan designs. Proposals and pricing based on alternative plan design should be clearly identified as “Alternative Plan Proposal # ____.”
- D. The Vendor shall provide plans priced **without** any commission loaded into the rate.
- E. Recognizing that provider discounts will play an important part in comparing Proposals, the Vendor shall provide actual discount information.



BACKGROUND

The City of Huntington is located in western West Virginia. It is the second largest city in the state with a population of approximately 45,000. The City of Huntington operates under a Mayor-Council form of government, and its budget for fiscal year starting July 1, 2025, was \$78 million.

Services are provided to City residents by approximately 370 full-time City employees. It employs both union and non-union employees.

- Highmark BlueCross BlueShield WV administers a partially self-funded program for the City.
- Medical and Rx Drug benefits are provided for active employees and pre-Medicare retirees and their eligible dependents.
- The City requires active employees and retirees to contribute to the cost of the insurance.
- The City provides both explicit and implicit subsidies to its eligible retirees.
- The City provides one (1) high-deductible plan, Option U1G. Active employees and some retirees also participate in a Health Reimbursement Arrangement (HRA) through The Health Plan.
- Union contracts mandate that the City provides annual HRA contributions of \$1,000 for individual coverage and \$2,000 for family coverage for all active employees covered under the group health plan.

As of November 1, 2025, the City had 448 contracts (see attached breakdown).

For more details regarding insured employees, please contact Human Resources Director Sherry Lewis at 304-696-5540, x2012 or lewiss@huntingtonwv.gov.

Option U1G was implemented on April 1, 2017. It is a high-deductible plan with a \$2,000 individual/\$4,000 family deductible 80/60%, \$2,000/\$4,000 co-insurance limit. Total Maximum Out of Pocket (TMOOP) of \$6,850 single/\$13,700 family. \$20/\$30 (PCP/Specialist) office visit co-pays and ER visit at 80% after network deductible.



PROPOSED BID SPECIFICATIONS

- A. It is the City’s intent to seek Proposals for health insurance equal to or exceeding the existing coverage provided by Highmark BlueCross BlueShield WV.

- C. The Vendors shall provide Proposals for the following:
 - 1. Full-time employees working 30 hours per week or 130 hours per month average as mandated by the Affordable Care Act;
 - 2. Legally married spouse;
 - 3. Children up to age 26;
 - 4. Step children;
 - 5. Grandchildren, if employee is legal guardian;
 - 6. Medicare benefit coordination as per Federal law or regulations;
 - 7. Compliance with all COBRA requirements;
 - 8. Present and future pre-Medicare retirees.

- D. Specific Reinsurance Coverage with \$260,000 specific deductible (incurred in 12 months and paid out in 15 months). Reinsurance to cover both Medical and Rx Drug coverage.

- E. No Aggregate Reinsurance.

- F. The Vendor shall identify its provider network by name, address and telephone number, and shall include its directory of hospitals, physicians, laboratory service providers, Durable Medical Equipment (DME) and respiratory/home infusion therapy providers.

- G. The Vendor shall provide re-pricing of the paid claims for Plan Year 2024-25. The Vendor must contact Human Resources Director Sherry Lewis to obtain an electronic version of the report.



SUMMARY OF BENEFITS

Appendix A

Summary of Benefits and Coverage (SBC) for Option U1G for Plan Year 2025-26 (July 1, 2025–June 30, 2026).

Appendix B

1. Employee and Pre-Medicare Retiree Census
2. Listing of Group Numbers and Description
3. Highmark WV Information on the Last Three (3) Renewal Periods:
 - 07/01/22 – 06/30/23
 - 07/01/23 – 06/30/24
 - 07/01/24 – 06/30/25

Appendix C

1. Highmark WV Utilization Package for Plan Year 2025-26
2. Financial Summary — enrollment and paid claims by month by service category for the last 24 months
3. Top 20 Prescription Drugs (Paid)

Appendix D

High-Cost Claimant Report <\$50K (with diagnosis)

ATTACHMENTS MAY BE FOUND ON BIDEXPRESS.COM UNDER THE ATTACHMENT SECTION AT THE END OF THE DOCUMENT.