



**Request for Proposals
Group Health Insurance Program
Proposal No.: P16-011**

**Purchasing Department
73 Harlow Street
Bangor, ME 04401
(207) 992-4282**

Issue Date: October 19, 2015

Addendum No. 2

The following questions were submitted. The City's responses to the questions follow in *Italics*.

1. Q: Do you have the active and termed status of the high cost claims?

A: No, the City does not have that information.

2. What is the pooling level that Cigna uses?

A: \$200,000

3. Do you know what the RAT and FAT mean on the "claims documentation" attachment?

A: In the RAT column, R=claims under the pooling point, M= claims over the pooling point.

FAT: Funding Arrangement Type—1 indicates Shared Returns

4. The City is currently fully insured with Cigna. What arrangement do you have? Shared returns, shared returns 50/50, or minimum premium?

A: Shared Returns

5. On the attachment labeled "experience documents" do the month by month claims include all claims, even large claims over the pooling level?

A: Yes, all claims including large claims over the pooling point

All other terms, conditions and specifications remain the same.

Please acknowledge this addendum by signing the acknowledgement below and returning this form with you bid.

If you have already submitted a bid and would like to make a change reflecting this addendum, you may request in writing your bid be returned to you.

The following Addendum(s) is/are hereby acknowledged:

Addendum No. 1 – Issued October 19, 2015

Business Name

Name (print or type)