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June 18, 2009

ADDENDUM 3
TO
REQUEST FOR PROPOSALS
NO. 09-002

**TO FURNISH INSURED HEALTH BENEFITS PLANS FOR ACTIVE EMPLOYEES
AND RETIREES**

EUTF's Response to Written Questions – Part 2

53. We note that several of the cells in the excel spreadsheet are designated "drop down box". The drop down boxes do not seem to work. Please advise as to alternative methods to complete information in the cells.

Excel file has been corrected and is being transmitted by e-mail and has been posted (by replacement) on the EUTF web site.

54. We are interested to respond to the **RFP No. 09-002** focused on **“Insured Health Benefit Plans for Active Employees and Retirees”**. Further to this, we need a Microsoft Word document for the same RFP if possible. I will really appreciate if you please send me a word file for the same document ASAP.

This question has been answered several times in several ways. Appendices D, E, F and G have been posted on the EUTF web site since May 28, 2009. Excel file for completing responses is being transmitted by e-mail and posted on the EUTF web site. The remainder of the RFP WILL NOT be made available in Word format in order to maintain EUTF control over the document. This question will not be answered again.

55. As you may be aware, developing an accurate quote for a large group Medicare Advantage plan requires both claims and demographic information for that group. Demographic information, including dates of birth, genders and resident zip codes, is especially critical, since MA carriers must estimate the CMS revenue they will receive for a group based on those characteristics. Base CMS reimbursements in Hawaii, for example, vary from area to area by as much as \$80 per member per month, and even more compared to areas in other states where EUTF retirees now live. Conceivably we could make a variety of assumptions for illustrative rating purposes. However, our concern is that without accurate demographic information, we cannot provide accurate

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MA pricing for EUTF and feel that places non-incumbents at a distinct competitive disadvantage to the incumbent carrier or carriers that do have accurate demographic information. In fairness, therefore, we respectfully request that EUTF share the demographic information the incumbents have if a full EUTF census is unavailable."

The EUTF is preparing a file of Medicare eligible retirees and spouses by sex, date of birth and zip code. The EUTF expects to have the file ready by Monday, June 22, 2009, and possibly as early as Friday, June 19, 2009. As soon as the file is ready, it will be posted on the EUTF web site and transmitted by e-mail to the prospective offerors who have submitted inquiries or otherwise identified themselves.