

Fully Insured Medical Insurance RFP

Q&A

8/7/2026

1. Is the current coverage with ETF?
 - No, they are fully insured with Quartz
2. Do they have retiree coverage, if so, are they pre 65 (early retirees) or Post 65 (Medicare retirees) or both. We would also need a copy of their retiree language.
 - Yes, the retiree language is available up request.
3. Do they have surviving Spouse Benefits?
 - The spouse/dependents will lose coverage at the end of the month in which the retirees death occurs.
4. Do they offer any nonstandard benefits we should be aware of?
 - They do not.
5. Do they have a wellness program and if so, how does it work?
 - They currently do not have any wellness programs outside of the wellness program provided by their current medical provider; however, they are interested in starting wellness initiatives.