



County of El Paso Purchasing Department
500 East San Antonio, Room 500
El Paso, Texas 79901
(915) 546-2048 / Fax: (915) 546-8180

ADDENDUM 1

To: All Interested Proposers

From: Claudia Sepulveda, Bid Clerk/Buyer

Date: October 23, 2006

Subject: RFP# 06-093, Medical Plan Stop Loss Insurance for the County of El Paso

The Purchasing Department received questions relating to the above referenced proposal. The Human Resources Department has responded to the following questions:

1. Current administrative fees, including PPO, UR and COBRA

These fees are not relevant to this RFP.

2. Large Claims disclosure for previous year

Attached

3. Aggregate report for the 2005 policy period. Information submitted seems to be missing October 2006 to December 2005.

Attached

Large Claims Disclosures in 2004 for 1/1/05

To the best of our knowledge, there are no employees, dependents, or COBRA participants disabled, hospital confined or that have or are anticipated to have a serious claim except for the following:

****All members that exceeded 50% of the specific deductible of \$225,000.00 for the previous 12 months are listed.

County

<i>Sex</i>	<i>Disabled</i>	<i>Paid</i>	<i>Diagnosis</i>	<i>Description</i>	<i>Prognosis</i>	<i>Status</i>	<i>Date of Onset</i>	<i>DOB</i>	<i>Relationship</i>
F	No	\$ 533,609.11	710.0	Lupus	Termed	Termed 01/01/04	09/16/02	07/02/73	Spouse
M	No	\$ 208,835.61	749.20	Cleft Palate and lip	Fair	Active	09/27/02	10/03/01	Child
* M	No	\$ 160,752.87	585	Chronic Renal Failure	Poor	Active	12/29/03	09/10/59	Self
M	No	\$ 152,683.96	585	Chronic Renal Failure	Poor	Active	03/01/04	06/23/43	Self
F	No	\$ 151,093.50	E812	MVA	Fair	Active	04/30/04	12/06/70	Spouse
M	No	\$ 137,042.95	208.0	Leukemia	Fair to poor	Active	07/06/04	08/31/77	Self
F	No	\$ 129,327.74	586	Renal Failure	Termed	Termed 08/20/04	02/20/04	08/06/59	Self
F	No	\$ 119,756.09	756.12	Spondylolisthesis	Fair to poor	Active	07/29/03	05/15/68	Self
M	No	\$ 113,558.65	154.0	Rectosigmoid Cancer	Poor	Active	04/28/04	11/12/68	Self
F	No	\$ 108,232.19	202.80	Lymphoma	Fair	Active	02/23/04	09/22/60	Spouse
F	No	\$ 103,141.46	442.81	Aneurysm Neck	Fair	Active	03/25/04	11/22/60	Self
F	No	\$ 101,703.47	162.8	Lung Cancer	Fair to Poor	Active	07/18/03	04/21/54	Spouse
M	No	\$ 99,992.19	428.0	Congestive Heart Failure	Fair	Retiree	07/23/04	05/28/49	Self
F	No	\$ 99,985.38	174.9	Breast Cancer	Poor	Retiree	01/12/04	06/28/48	Self
F	No	\$ 98,844.04	152.9	Malig Neoplasm Bowel	Fair to poor	Retiree	01/12/04	03/28/51	Self
M	No	\$ 98,765.11	430	Subarachnoid Hemorrhage	Fair-Poor	Active	06/29/04	06/07/64	Self
F	No	\$ 92,423.63	585	Chronic Renal Failure	Poor	Active	09/18/04	08/10/71	Self
F	No	\$ 85,395.06	622.1	Cervical Dysplasia	Fair	Active	12/13/03	09/12/83	Child
M	No	\$ 79,307.22	429.2	ASCVD	Good to fair	Retiree	02/10/04	04/23/40	Self
M	No	\$ 71,016.96	172.6	Malig Melanoma Arm	Fair	Active	04/21/04	01/17/35	Self
M	No	\$ 69,702.27	453.9	DVT	Fair	Active	08/02/04	05/20/54	Self
F	No	\$ 61,375.96	424.1	Aortic Valve Disorder	Fair	Active	07/26/04	03/18/45	Spouse
M	No	\$ 59,467.86	414.0	Coronary Artherosclerosis	Fair	Active	07/11/03	07/16/43	Self
F	No	\$ 58,877.74	769	RDS	Fair	Active	09/25/03	09/25/03	Child
F	No	\$ 58,411.88	765.1	Preterm Infant	Fair	Active	09/03/03	09/03/03	Child
M	No	\$ 55,056.99	186.9	Testicular Cancer	Fair	Active	08/02/01	11/15/51	Spouse
F	No	\$ 45,874.87	183.0	Ovarian Cancer	Poor	Active	01/31/03	12/13/38	Self
F	No	\$ 38,124.38	174	Breast Cancer	Fair	Active	10/23/03	11/16/49	Self
M	No	\$ 31,188.18	203.0	Multiple Myeloma	Fair	Retiree	04/28/03	12/13/41	Self
M	No	\$ 27,894.67	191.6	Malig Neoplasm Cerebellum	Fair	Active	02/26/03	05/14/95	Child
M	No	\$ 27,211.60	185	Prostate Cancer	Fair	Active	01/06/04	04/28/37	Self
M	No	\$ 25,172.39	228.09	Hemangioma	Fair	Active	11/14/01	08/20/54	Self
* M	No	\$ 16,582.15	571	Cirrhosis	Fair to poor	Active	02/10/03	08/25/51	Self
* M	No	\$ 13,929.13	070.54	Chronic Hepatitis C	Fair to poor	Active	05/10/04	11/08/63	Self

M	No	\$ 12,854.97	185	Prostate Cancer	Fair	Active	06/09/04	11/17/49	Self
F	No	\$ 11,094.00	182.0	Uterine Cancer	Fair	Active	05/19/04	12/13/39	Self
M	No	\$ 8,352.14	343.9	Cerebral Palsy	Fair	Active	04/22/04	08/30/86	Child
M	No	\$ 4,361.53	429.2	ASCVD	Fair	Active	08/23/04	09/02/46	Self
M	No	\$ 3,672.96	173.5	Skin Cancer Trunk	Fair	Active	04/23/04	12/09/45	Self
* F	No	\$ 1,571.56	184.4	Cancer of vulva	Fair	Active	06/16/04	11/21/13	Self
* M	No	\$ 1,473.85	371.23	Bullous Keratopathy	Fair	Active	01/20/04	09/30/32	Spouse
F	No	\$ 567.44	174.8	Breast Cancer	Fair to poor	Active	10/07/04	08/20/51	Self
F	No	\$ 108.25	174.4	Breast Cancer	Fair	Active	10/06/04	12/01/42	Spouse
F	No	\$ 78.25	180.9	Cervical Cancer	Fair	Active	09/28/04	02/12/73	Self
* F	No	\$ -	585	Chronic Renal Failure	Fair	Active	07/07/03	07/08/48	Spouse

Disabled Members

M	Yes	\$ 1,932.21	854.00	Brain Injury	Good	Active	10/01/87	07/10/69	Child
F	Yes	\$ 227.99	-	Disabled	Good	Active	07/31/01	05/07/61	Child
F	Yes	\$ 168.74	758.0	Down's Syndrome	Good	Active	04/12/03	03/01/78	Child
M	Yes	\$ 120.00	-	Disabled	Good	Active	-	12/12/72	Child

* Please note that an asterisk on the left side of the patient's name denotes that they are on Transplant waiting lists.

Large Claims Disclosures in 2005 for 1/1/06

10/18/2005

To the best of our knowledge, there are no employees, dependents, or COBRA participants disabled, hospital confined or that have or are anticipated to have a serious claim except for the following:

***All members that exceeded 50% of the specific deductible of \$225,000.00 for the previous 12 months are listed.

County

<i>Sex</i>	<i>Disabled</i>	<i>Paid</i>	<i>Diagnosis</i>	<i>Description</i>	<i>Prognosis</i>	<i>Status</i>	<i>Date of Onset</i>	<i>DOB</i>	<i>Relationship</i>
M	No	\$ 786,961.92	208.0	Leukemia	Deceased	Termed	07/06/04	08/31/77	Self
M	No	\$ 357,883.87	851.86	Brain laceration	Fair	Active	01/08/05	06/04/44	Spouse
M	No	\$ 311,630.83	430	Subarachnoid hemorrhage	Good	COBRA	06/09/04	06/07/64	Self
M	No	\$ 205,079.38	414.01	Coronary Atherosclerosis	Fair	Active	07/11/03	07/16/43	Self
M	No	\$ 166,185.14	154.0	Rectosigmoid Cancer	Fair	Active	04/28/04	11/12/68	Self
M	No	\$ 117,012.20	722.10	Lumbar disc displacement	Good	Active	04/01/04	02/09/57	Self
F	No	\$ 85,001.65	585	Chronic Renal Failure	Poor	Active	09/15/04	08/10/71	Self
F	No	\$ 82,581.28	152.9	Malignant Neoplasm-bowel	Fair	Retiree	01/12/04	03/28/51	Self
F	No	\$ 64,778.43	174.8	Breast Cancer	Fair	Active	10/07/04	08/21/51	Self
F	No	\$ 57,029.41	174.9	Breast Cancer	Fair	Active	02/17/05	06/08/50	Self
M	No	\$ 54,119.99	203.00	Multiple Myeloma	Good	Retiree	12/19/01	12/13/41	Self
M	No	\$ 45,692.56	769	Respiratory distress syndrome	Good	Active	12/14/04	12/14/04	Child
F	No	\$ 38,986.53	174.4	Breast Cancer	Fair	Retiree	09/30/04	12/01/42	Spouse
F	No	\$ 24,522.12	202.80	Lymphoma	Good	COBRA	02/23/04	09/22/60	Spouse
M	No	\$ 24,346.01	332.0	Parkinson's Disease	Good	Active	01/15/04	12/20/66	Self
M	No	\$ 18,022.23	414.01	Coronary Atherosclerosis	Fair	Retiree	10/20/05	04/25/47	Self
F	No	\$ 16,703.64	V23.89	High risk pregnancy	Fair	Active	10/06/05	05/16/78	Spouse
M	No	\$ 10,831.16	414.01	Coronary Atherosclerosis	Fair	Active	09/27/05	11/29/39	Self
M	No	\$ 7,398.27	042	HIV	Fair	Active	09/05/05	06/27/75	Self
* M	No	\$ 5,627.14	571	Cirrhosis	Poor	Active	12/10/03	08/25/51	Self
* M	No	\$ 1,214.17	277.3	Amyloidosis	Fair	Active	06/07/04	09/27/55	Spouse
M	No	\$ 376.18	E819	Motor vehicle accident	Fair	Active	09/09/05	04/03/48	Self

Disabled Members

M	Yes	\$ 1,029.05	854.00	Brain Injury	Good	Active	10/01/87	07/10/69	Child
F	Yes	\$ 984.25	758.0	Down's Syndrome	Good	Active	04/12/03	03/01/78	Child
M	Yes	\$ 345.22	-	Disabled	Good	COBRA	-	12/12/72	Child

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10/18/2005

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COUNTY OF EL PASO MONTHLY AGGREGATE REPORT

Stop Loss Carrier: RELIASTAR
Plan Year: 01/01/2005-12/31/2005
Contract: 63/12 (Incurred/Paid)
Aggregate Factor: *Medical, Rx (prescriptions)

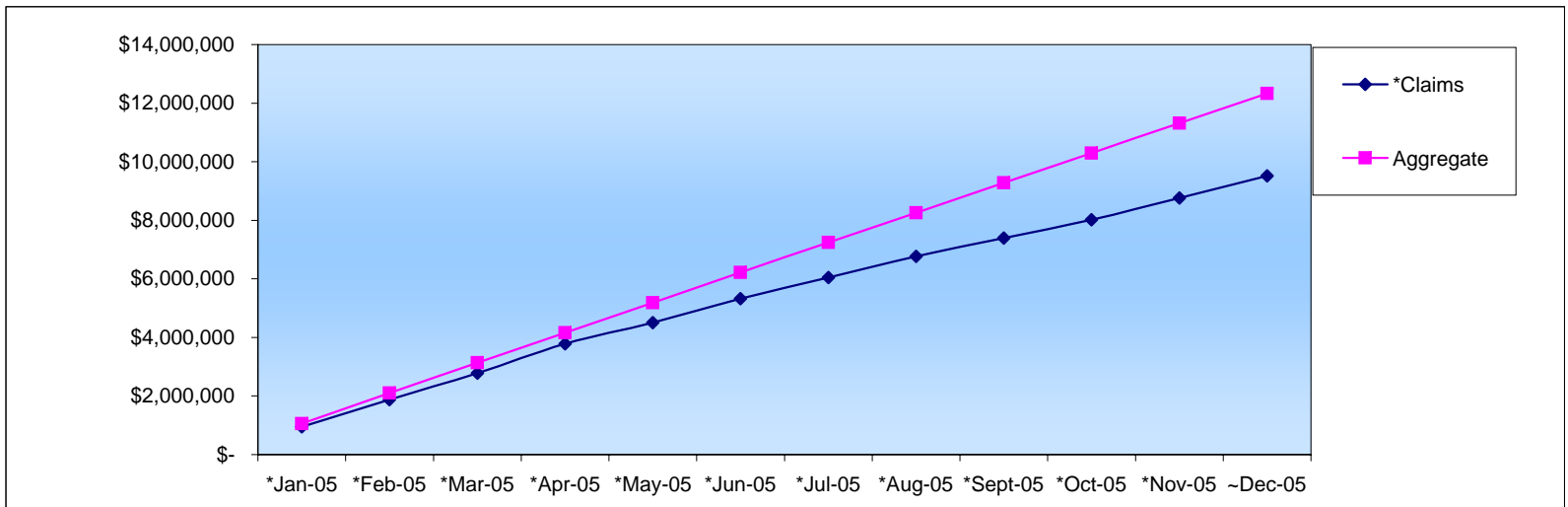
Composite Factor: \$ 451.98
Specific Deductible: \$ 225,000
Current Month: Dec-05
(Incurred 10/01/2000 - 12/31/2005)
(Paid 01/01/2005 - 12/31/2005)

*Prescription figure updated received pending information from PBM-Aetna.

-Prescription figure not reflected due to pending information from PBM-AETNA; once information received data will be updated accordingly.

Paid Month	Employee Census Count	Monthly *Claims w/o Specific Adj.	Year to Date *Claims Including Specific Adj.	Monthly Aggregate	Over Specific (Filing)	Year to Date Aggregate	Year to Date *Claims % of Agg
*Jan-05	2332	\$ 944,213.21	\$ 944,213.21	\$ 1,054,005.70	\$ -	\$ 1,054,005.70	0.90
*Feb-05	2307	\$ 929,591.99	\$ 1,873,805.20	\$ 1,042,706.33	\$ -	\$ 2,096,712.03	0.89
*Mar-05	2293	\$ 909,100.71	\$ 2,782,905.91	\$ 1,036,378.68	\$ -	\$ 3,133,090.70	0.89
*Apr-05	2274	\$ 1,002,237.13	\$ 3,785,143.04	\$ 1,027,791.15	\$ -	\$ 4,160,881.85	0.91
*May-05	2267	\$ 729,840.38	\$ 4,505,197.17	\$ 1,024,627.33	\$ 9,786.25	\$ 5,185,509.18	0.87
*Jun-05	2283	\$ 855,538.18	\$ 5,321,968.43	\$ 1,031,858.93	\$ 38,766.92	\$ 6,217,368.10	0.86
*Jul-05	2260	\$ 911,983.47	\$ 6,046,931.83	\$ 1,021,463.50	\$ 187,020.07	\$ 7,238,831.60	0.84
*Aug-05	2259	\$ 754,552.54	\$ 6,767,519.32	\$ 1,021,011.53	\$ 33,965.05	\$ 8,259,843.13	0.82
*Sept-05	2245	\$ 648,492.13	\$ 7,389,111.08	\$ 1,014,683.88	\$ 26,900.37	\$ 9,274,527.00	0.80
*Oct-05	2259	\$ 722,588.12	\$ 8,020,969.07	\$ 1,021,011.53	\$ 90,730.13	\$ 10,295,538.53	0.78
*Nov-05	2252	\$ 739,457.28	\$ 8,757,960.89	\$ 1,017,847.70	\$ 2,465.46	\$ 11,313,386.23	0.77
~Dec-05	2256	\$ 815,425.80	\$ 9,514,217.22	\$ 1,019,655.60	\$ 59,169.47	\$ 12,333,041.83	0.77

	Average	Average		Average	Total		
	2274	\$ 830,251.75		\$ 1,027,753.49	\$ 448,803.72		



Formulary:

Monthly Aggregate: (Composite Factor) x (Employee Census Ct)

Access Administrators, Inc.
005 D-Aggregate.xls

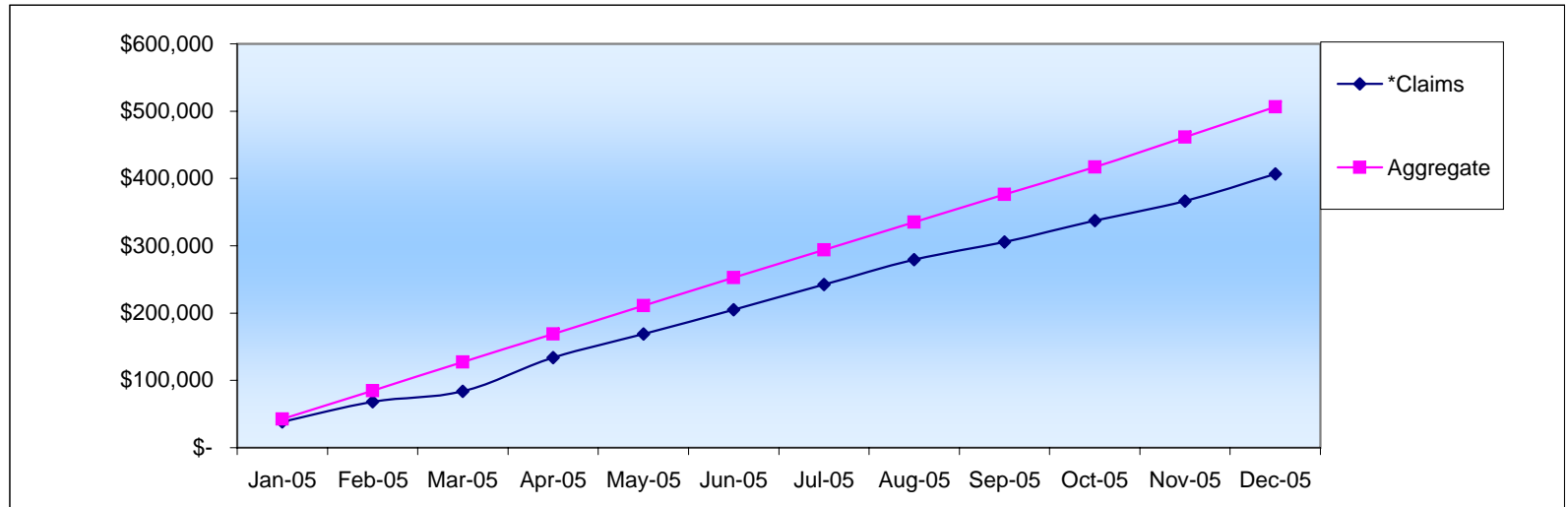
COUNTY OF EL PASO MONTHLY AGGREGATE REPORT

Stop Loss Carrier: RELIASTAR
Plan Year: 01/01/2005-12/31/2005
Contract: 63/12 (Incurred/Paid)
Aggregate Factor: *Dental

Composite Factor: \$ 30.13
Specific Deductible: \$ 225,000
Current Month: **Dec-05**
(Incurred 10/01/2000 - 12/31/2005)
(Paid 01/01/2005 - 12/31/2005)

Paid Month	Employee Census Count	Monthly *Claims w/o Specific Adj.	Year to Date *Claims Including Specific Adj.	Monthly Aggregate	Over Specific (Filing)	Year to Date Aggregate	Year to Date *Claims % of Agg
Jan-05	1421	\$ 38,288.20	\$ 38,288.20	\$ 42,814.73	\$ -	\$ 42,814.73	0.89
Feb-05	1398	\$ 29,868.43	\$ 68,156.63	\$ 42,121.74	\$ -	\$ 84,936.47	0.80
Mar-05	1410	\$ 15,449.89	\$ 83,606.52	\$ 42,483.30	\$ -	\$ 127,419.77	0.66
Apr-05	1386	\$ 50,293.64	\$ 133,900.16	\$ 41,760.18	\$ -	\$ 169,179.95	0.79
May-05	1385	\$ 34,971.74	\$ 168,871.90	\$ 41,730.05	\$ -	\$ 210,910.00	0.80
Jun-05	1390	\$ 36,063.89	\$ 204,935.79	\$ 41,880.70	\$ -	\$ 252,790.70	0.81
Jul-05	1369	\$ 37,626.07	\$ 242,561.86	\$ 41,247.97	\$ -	\$ 294,038.67	0.82
Aug-05	1368	\$ 36,657.54	\$ 279,219.40	\$ 41,217.84	\$ -	\$ 335,256.51	0.83
Sep-05	1364	\$ 26,344.39	\$ 305,563.79	\$ 41,097.32	\$ -	\$ 376,353.83	0.81
Oct-05	1355	\$ 31,890.96	\$ 337,454.75	\$ 40,826.15	\$ -	\$ 417,179.98	0.81
Nov-05	1475	\$ 28,970.06	\$ 366,424.81	\$ 44,441.75	\$ -	\$ 461,621.73	0.79
Dec-05	1480	\$ 40,185.18	\$ 406,609.99	\$ 44,592.40	\$ -	\$ 506,214.13	0.80

Average	Average	Average	Total
1400	\$ 33,884.17	\$ 42,184.51	\$ -



Formulary:

Monthly Aggregate: (Composite Factor) x (Employee Census Ct)

Access Administrators, Inc.
005 D-Aggregate.xls