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ADDENDUM NO. 1

COUNTY OF PUEBLO, COLORADO

**RFP No 26-13 - Pueblo County (COBRA), (FSA), and (HSA)
Administration**

Date: 5/29/2026

What the Change is being done to the current RFP:

Question and Responses

The proposer shall permanently affix this Addendum No. 1 to the RFP packet so it will be submitted with the RFP.

The undersigned proposer acknowledges receipt of this Addendum No. 1.

Received by: _____

Firm Name: _____

Address: _____

Date: _____

COBRA/FSA/HSA RFP No 26-13

Questions

Ameriflex- No NDA has been received

1. When is Open Enrollment scheduled?
2. Please provide the current Monthly Admin Fees for COBRA, FSA and HSA.
3. Out of the 96 FSA participants, do any have both FSA and Dependent Care FSA plans?
4. Please provide the number of years the County prefers for the rate guarantee.

Inspira Financial

1. # of Benefit Employees **1,241**
2. Who is the medical carrier? **Anthem**
3. Who is the Payroll Administrator? **Workday**
4. Who is the Ben Admin? **Workday**

HSA

1. Number of Accounts **Listed in the Attachment D Financial Workbook**
2. **AUC or average account balance (cash vs investments)** **Attached reporting**
3. Is there an ER contribution? If so, how much-single, family? **No ER Contributions**

Incumbent - Alerus

1. Why out to bid/pain points **To ensure their benefits align with the best partner of their choice**
2. Current rate **Listed in the Attachment D Financial Workbook**
3. Requested rate **Best and Final**

All FSA types (all numbers are per product)

1. Healthcare, Dependent Care, Limited Purpose- **Healthcare FSA and Dependent Care FSA**
2. Number of Accounts for each **attached reporting**
3. Average EE Contribution **attached reporting**

Incumbent - Alerus

1. Why out to bid/pain points **To ensure their benefits align with the best partner of their choice**
2. If LSA, what will they be using it for? **N/A**
3. Current rate **Listed in the Attachment D Financial Workbook**
4. Requested rate **Best and Final**

COBRA

1. How many Employees are enrolled in COBRA eligible products (medical, Rx plans, dental and vision)? **4 Enrolled 950 Benefit Eligible**

Incumbent - Alerus

1. Why out to bid/pain points?? **To ensure their benefits align with the best partner of their choice**
2. Current rate **Listed in the Attachment D Financial Workbook**

P&A Administrative Services, Inc

1. What does the Pueblo County currently pay for FSA, COBRA, and HSA services? Is the debit card included? **Listed in the Attachment D Financial Workbook**
2. What are the total assets under management for HSA? **attached reporting**
3. Are there employer contributions to the HSA? If so, what are the total contributions? **N/A**
4. What is the frequency of contributions? What is the annual contribution amount? **N/A**
5. Will the employer supply the vendor with a payroll file of FSA payroll deductions every pay cycle? If so, will the Pueblo County conform to the vendor file specs? **Yes, Pueblo County will work with the vendor to ensure proper delivery of payroll deductions and file specs. We cannot confirm to conform to match the vendors file specs as it will be dependent on system allowances, but we will work with the selected vendor to confirm an agreed upon layout.**
6. Will the vendor have ACH access to a Pueblo County account for claims? If not, will prefunding be provided? **Pueblo County does use an ACH system for payments where appropriate, but we do not allow companies to “pull” from our account, we can only “push” payments. We will be able to prefund accounts within an appropriate amount that is agreed upon by both parties.**
7. Are any onsite enrollment meetings required/expected? If so, how many meetings and how many different locations? **At this time, they do not require in-person meetings but may require if there is a vendor change or future needs change. Pueblo County also hosts the annual health fair at which each vendor is requested to be present.**
8. Will the Pueblo County provide an electronic open enrollment and ongoing file for new hires, terminations and changes? **Pueblo County will provide an Open Enrollment file as well as New Hire enrollments, Terminations and any changes made with each pay cycle.**
9. What is desired the claims funding arrangement and frequency of funding between Pueblo County and the vendor? **Pueblo County has 1 payroll per month, and the funding of accounts will match that payroll cycle.**
10. What is Pueblo County ‘s COBRA activity - Roughly, how many COBRA qualifying events per year? How many Initial Notices sent per year? How many current COBRA members? **In 2025 168 Specific Rights Notices and 232 General Rights Notices were sent out. Current COBRA members listed in RFP**
11. Is the COBRA administrator expected to pay carriers directly? Or can COBRA premiums be remitted to Pueblo County on a monthly basis? **Remit premiums to Pueblo County.**

ASIFlex

FSA

1. Please clarify the County’s preferred claim funding methodology for Medical FSA reimbursements. Will the selected vendor have ACH access to withdraw reimbursement funding from a County-owned account, will the County remit reimbursement funding to the vendor, or is the vendor expected to hold participant contributions and disburse claims from a vendor-controlled account? **Pueblo County does use an ACH system for payments where appropriate, but we do not allow companies to “pull” from our account, we can**

only “push” payments. We will be able to prefund accounts within an appropriate amount that is agreed upon by both parties. Historically, Pueblo County has a front-loaded Medical FSA that is “use-or-lose” with receipts due by March 1 for reimbursement.

HSA

1. What are the current HSA cash balances under management? **attached reporting**
2. What are the current HSA investment balances under management? **attached reporting**
3. How many of the 70 HSA accounts are investing? **attached reporting**
4. Does the County offer employer contributions to HSA holders? **No**

COBRA

1. Does the County prefer COBRA administration pricing on a PEPM basis for active COBRA participants, or is the County open to a per-event/per-active-participant fee structure? **We would like pricing to match as outlined in Attachment D.**
2. Please provide the approximate average number of Qualifying Event notices and Initial Rights notices issued monthly or annually.
3. Please provide the approximate average number of active COBRA participants per month. **Listed in the Attachment D Financial Workbook**
4. Does the County expect the COBRA administrator to manage annual open enrollment activities for COBRA participants? **Yes**

RMR Benefits **No NDA has been received**

Procurement & Strategy

1. What prompted Pueblo County to go to market at this time?
2. What are the top priorities in selecting a new administrator?
3. Beyond pricing, what will ultimately differentiate a winning proposal?
4. Who are the primary stakeholders involved in the evaluation and decision process?
5. Is a hard copy of the proposal required or will a digital copy suffice?

Current Environment

1. What aspects of the current relationship are working well, and where are there opportunities for improvement?
2. If you could improve one thing about the current experience tomorrow, what would it be?

Population & Operational Complexity

1. Can you provide an overview of employee eligibility, enrollment, and current participation across the programs?
2. What payroll, HRIS, and benefits administration systems are currently in place?
3. Are there any integration, eligibility, or file management challenges vendors should understand upfront?

Service & Compliance

1. What service expectations are most important to the County for both administrators and participants?
2. Are there any compliance, audit, or operational concerns you'd like vendors to proactively address?

Implementation & Partnership

1. What implementation risks or transition concerns are top of mind for the County?
2. What level of communication and employee education support would you expect from your administrator partner?
3. What would a highly successful partnership look like 12 months after implementation?