**RSSB2483 Private Medical and Dental Insurance and Employee Assistance Programme – Q&A**

1. Is the dental scheme fully company paid; or company paid for the employee with the option to add partners/children. Also, is it part of a flex scheme?   
     
   The dental scheme is company paid for the employee with the option to add partners and dependants, this information is already included in the specification of requirements. Employees can opt in or out of the scheme, the benefits are taxable.
2. What is the current excess level for the PMI?  
     
   The excess is £100 per annum.
3. Can you confirm who is the current insurers of your Medical, Dental and EAP services?   
     
    The incumbent providers are Aviva (PMI), Cigna (Dental Insurance) and Optum (EAP).
4. The tender is worded for both intermediaries and providers to provide terms. This is likely to cause confusion in the market, as there is no dual pricing, insurers will offer the same financial terms with all intermediaries, this may duplicate the insurers efforts?   
     
   There is no conflict of interest inherent in the process, it is up to individual insurance providers to decide if and how they will bid, either directly with RSSB or to provide a quote via an intermediary.
5. Because the tender is aimed at both intermediaries and providers the scoring will be difficult to use for both groups. The current scoring suggests that only the insurance premiums will be scored and the intermediary fees and added value which they offer will not be scored. Based on the scoring criteria provided, a direct provider would be scored above an intermediary?  
     
   We have updated the pricing schedule to include any intermediary fees to be included in the pricing evaluation.

There is also a section in the quality evaluation questions which is weighted at 15% that is specifically asking about additional value, “Please detail additional benefits that you think will add significant value to these services for RSSB at no additional cost, such as enhanced definitions of cover and benefit”.

1. How do the employees access the flex benefits?  For example, do you use an online portal provided by a third party?   
     
   These benefits are paid for by RSSB and are taxable benefits, employees can opt out of the PMI and Dental Insurance if they wish to do so, these are not accessed via an online portal. Employees will have the opportunity to opt in our out once a year, usually mid-March where they can also choose to add dependants, spouses etc. The additional benefits are paid by the employee through a salary sacrifice scheme.