

OCA-DGCP-032 UCS Dental Insurance Plan

Questions & Answers

The New York State Unified Court System (UCS) thanks the vendors that submitted the questions below concerning the UCS Dental Insurance Plan Request for Proposal (RFP) issued on August 7, 2025.

Below are the responses to the questions UCS received in connection with this RFP.

Question #1:

How long has UCS, NYS been with Emblem health for dental?

UCS Response:

EmblemHealth and its predecessor company(ies) have been providing dental insurance benefits for certain classes of UCS employees since approximately 1998.

Question #2:

With a group this large, we will need to see 2-3 years Premiums/Claims/Lives by month.

Question #3:

Upon request, will potential bidders be provided with more detailed experience information such as 24 months of month-by-month premiums vs claims with corresponding in advance of the 10/2/2025 proposal due date?

UCS Response (Questions #2 and #3):

Additional claims experience data will be provided to bidders that have already executed and submitted a non-disclosure agreement to receive Exhibits G, H, and I. If you have not yet executed and submitted a non-disclosure agreement, please contact the designated contact in the RFP.

Question #4:

Have the rates been flat over the last 2-3 years or has it increased? Can you share what the rates are/have been over that period?

UCS Response:

Premium rates under the UCS dental plan that is the subject of this RFP have been flat since 8/1/2018; Individual \$53.58, family \$150.74.

Question #5:

We will need the current certificate of coverage to verify where the procedures are and the reimbursement rate for the schedule plan.

Question #6:

Upon request, will potential bidders be provided with a copy of the current Dental Certificate of Coverage in advance of the 10/2/2025 proposal due date?

UCS Response (Questions #5 and #6):

A copy of the current dental Certificate of Coverage is attached. Please note, the dental services and benefits described in the Certificate of Coverage do not necessarily represent the dental services and benefits required under this RFP. Bidders are advised to review the terms contained in this RFP for the requested dental services and benefits.

Question #7:

How many hours per week does an employee have to work to be benefit eligible?

UCS Response:

An employee must work at least 17.5 hours (50% of a full-time work week of 35 hours) to be benefit eligible.

Question #8:

Will a census file or any experience data be provided?

UCS Response:

This information is provided in Exhibits G, H, and I. Bidders may request Exhibits G, H, and I by contacting the designated contact of this RFP. Bidders will be required to enter into a non-disclosure agreement before receiving a copy of these Exhibits.

Question #9:

What will the state contribute towards the premiums?

UCS Response:

The dental insurance premiums are fully paid by UCS.

Question #10:

What plan design are we quoting? I am reading it as a schedule plan, can you confirm?

UCS Response:

The RFP is based on a plan that offers a set fee schedule. UCS expects bidders to offer pricing on a scheduled plan.

Question #11:

[VENDOR'S NAME] has completed the online questionnaire for both the hospital agreement and the dental agreement with NYSHIP. It's my understanding that we update it every 6 months. Will that suffice for the UCS dental RFP?

Question #12:

[Vendor Name] conducts business with various state agencies. Completion of a Vendor Responsivity Form through the New York State VendRep System is required of any vendor who conducts business with state agencies. Our most recent Vendor Responsibility Form under Vendor ID XXXXXXXXXXXX and EIN XXXXXXXXXXXX was certified on May 15, 2025. Does this certified Vendor Responsibility Form meet the requirement as outlined in Section 6.3.2 (Attachment III) of the RFP?

UCS Response (Questions #11 and #12):

The Vendor Responsibility Questionnaire requirements for the RFP are: 1.) online submissions must be certified and dated/updated not more than six (6) months prior to the bid opening date of this RFP (the online submission is not specific to this RFP); or 2.) Bidders opting to complete and submit a paper questionnaire for this RFP response, must complete a new questionnaire just for this RFP.

Question #13:

What is the proper name that potential bidders use in our proposals? Unified Court System, Office of Court Administration, and Division of Grants, Contracts, and Procurement? UCS Dental Insurance Plan? Is it acceptable to indicate the full name at the onset and the appropriate acronym throughout the proposal?

UCS Response:

Potential bidders should use the full name "NYS Unified Court System." Yes, it's acceptable to indicate the full name at the onset and the appropriate acronym throughout the proposal.

Question #14:

The Organizational Experience requires potential bidders include a list of current clients receiving dental administration services (especially any public-sector clients and union labor organizations). Would it be acceptable for potential bidders to limit this listing to clients with total membership (subscribers + dependents) greater than 10,000 or some other reasonable threshold?

UCS Response:

Per RFP Section 5.1.2, UCS requests a list of current clients receiving dental administration services, especially any public-sector clients and union labor organizations. A bidder may choose to limit its response to clients with total membership greater than 10,000 or another reasonable threshold, and should indicate in its proposal how it is limiting the client list and a

general idea of the number of such clients, but UCS reserves the right to request greater detail about such client list. It should be noted that if a bidder chooses to limit its response in this manner, the bidder may disadvantage itself as it may not compare equally to a bidder who submitted a complete list of current clients.

Question #15:

Does the UCS Dental Plan administer COBRA in terms of eligibility and premium collection?

UCS Response:

Yes, COBRA is administered by UCS.

Question #16:

Is the coinsurance for the current in-network benefit design based on the current carrier's fee schedule?

UCS Response:

Yes, the co-insurance for in-network is based on the current carrier's fee schedule.

Question #17:

Exhibit B states that the coverage is currently provided through a two-tiered plan. The first tier provides a network of participating providers for paid-in-full benefits with a customized fee schedule for out-of-network providers' benefits (Level 1). The second tier is an out-of-network benefit only which supplements, on a percentage basis, the customized fee schedule for out-of-network benefits in the first tier (Level 2). Level 2 also covers certain additional benefits not covered by Level 1 and is based on the current provider's UCR Schedule. All eligible employees are covered by both tiers of the current plan. The Awarded Contractor shall administer a unified plan (one tier) group insurance policy to provide dental benefits to judges, justices, management confidential and other unrepresented employees, retirees (collectively "Enrollees") and their dependents (collectively, with "Enrollees," "Beneficiaries") as set forth below. Can you provide an example of tier 1 and tier 2? We are not sure what the definition of tier is with regard to your specific dental plan. Is the requirement for potential bidders to propose a unified (one-tier) plan as well as a supplemental dental plan under one benefit design?

Question #18:

Upon request, will potential bidders be provided with a more detailed explanation of the current two-tiered plan in advance of the 10/2/2025 proposal due date?

UCS Response to #17 and #18:

UCS is requiring potential bidders to propose a unified (one-tier) benefit plan pursuant to this RFP. As a two-tier plan provided in the current contract is not relevant to a bidder's response to this RFP, UCS declines to provide examples of tier 1 and tier 2. Unless UCS advises otherwise, additional information regarding the current two-tiered plan will only be provided in response to questions received as part of the question & answer periods outlined in the RFP.

Question #19:

Are the Out-of-Network benefits based on a Maximum Allowable Charge, a specific fee schedule, or percentage of UCR, e.g., 50th, 80th, 90th percentile, etc.?

UCS Response:

Out-of-network benefits are based on a percentage of UCR established by the dental plan.

Question #20:

The RFP states the Following: Basic and Major Restorative Services: All covered basic and major restorative services (except for the Additional Services) provided by non-participating providers must be paid at 80% of insurer's UCR Schedule up to annual and/or lifetime maximums and not to exceed the provider's billed charges. Please define "except for the Additional Services."

UCS Response:

Pursuant to Exhibit B (Scope of Work), Additional Services are defined as Implants, Child Orthodontia, and Adult Orthodontia.

Question #21:

Please confirm that 80% of the insurer's UCR schedule is the potential bidder's UCR and not the incumbent's UCR?

UCS Response:

That is correct, 80% of the insurer's UCR schedule is referring to the Awarded Contractor's proposed and adopted UCR schedule in response to this RFP.

Question #22:

Will the Awarded Contractor be responsible for generating Certificates of Coverage and other required documents to enrollees? What is the complete listing of Enrollee Communications required.

UCS Response:

Page 12 of the RFP (Section 5.2.5) indicates what is expected of the bidder for Enrollee Communications. The bidder is requested to explain in detail how it would complete this task thoroughly and professionally. All information pertaining to Enrollee Communications is listed on page 12 (Section 5.2.5) and summarized on page 18 (Subsection E of Section 6.2.3), as well as the Enrollee Communications paragraph in Exhibit B on page 49.

Question #23:

Will the UCS Dental Insurance Plan be supplying bidders with copies of the current Enrollee Communications in advance of the 10/2/2025 proposal due date?

UCS Response:

No. The UCS is requiring all bidders to prepare and demonstrate the ability to prepare and distribute Enrollee materials of their own.

Question #24:

At the top of Exhibit G, it states that the “Due Date is Friday, September 26, 2025 at 2:00pm Eastern.” Please confirm proposal due date and time.

UCS Response:

Exhibit G is available only to vendors who requested and completed the Non-Disclosure Agreement. The date on the top of Exhibit G is incorrect. It should have stated Thursday, October 2, 2025 at 2:00pm Eastern, as stated in the RFP; however, as indicated in Amendment #1 to the RFP that is posted simultaneously with this Questions & Answers sheet, the new due date will be .

Question #25:

Upon request, will potential bidders be provided with a census broken out by contract type, e.g., single coverage or family coverage, in advance of the 10/2/2025 proposal due date?

UCS Response:

As of September 10, 2025, the UCS dental plan that is the subject of this RFP includes 1,209 individual and 3,218 family plans. The estimated number of individual and family plans for the first year of the awarded contract is provided in the Exhibit A Pricing Sheet. The UCS will not provide a further breakdown of the census by plan/contract type.

Question #26:

Please confirm that Exhibit O (Proposal Rating Sheets) are for our reference only and vendors do not need to be included in proposals?

UCS Response:

Exhibit O (Proposal Summary Rating Sheet) is for reference only and does not have to be completed by the bidder or included in the bidder’s proposal.

Question #27:

Is the UCS Dental Insurance Plan only seeking proposals under a fully insured arrangement or are self-funded/administrative services acceptable?

UCS Response:

The UCS is seeking proposals for a group insurance policy to provide dental benefits. The UCS is only seeking proposals from companies that will provide a fully insured arrangement. A self-funded or administrative service-only plan will not be considered.

Question #28:

What is the current funding arrangement for the UCS Dental Insurance Plan?

UCS Response:

The UCS currently pays the premiums for enrollees under a fully insured plan.

Question #29:

Upon request, will potential bidders be provided with current rates and renewal rates, in advance of the 10/2/2025 proposal due date?

UCS Response:

Premium rates under the UCS dental plan that is the subject of this RFP have been flat since 8/1/2018: Individual – \$53.58; Family – \$150.74.

Question #30:

Attachments III and IV both have an Adobe digital signature area requiring the signer to sign using their Adobe Digital ID. However, the instructions state to sign in blue ink only. Please clarify if an Adobe Digital Signature is acceptable.

UCS Response:

Adobe Digital Signature is not acceptable.

Question #31:

Since this RFP does not involve the purchase of physical materials/products, please confirm pages 6 and 7 requiring the attestation of recycled products are not required to be completed.

UCS Response:

Confirmed.

Question #32:

Please confirm Exhibit D is not required to be completed at this time in alignment with RFP footer pages 16-17 that states, “*the Awarded Contractor will be expected to complete the Questionnaire.*”

UCS Response:

Confirmed, however, a bidder is expected to describe in its proposal how its information management processes comply with Exhibit D.

Question #33:

RFP footer page 39 states, “*If total compensation to a subcontractor exceeds \$100,000, the subcontractor must submit and certify a Vendor Responsibility Questionnaire.*” Please confirm only the awarded contractor will be required to submit subcontractor VRQs and these are not required to be submitted with bidders’ proposals at this time.

UCS Response:

If the bidder is proposing to use a subcontractor and the total compensation to the subcontractor exceeds \$100,000, the bidder must have the subcontractor submit and certify a Vendor Responsibility Questionnaire prior to proposal submission.

Question #34:

Section 1.1 Purpose and Scope on footer page 4 of the RFP advises bidders to “*propose a single unified Plan (one-tier) for dental insurance coverage*”. Please confirm however, that 2-tier rates (Individual and Family) are desired for the single plan offering.

UCS Response:

Confirmed. Pursuant to Exhibit A Pricing Sheet, rates are requested for individual and family for the single plan offering.