



# Employee Benefits

Very HIGH LEVEL  
Medical/Rx TPA RFP Update

April 2, 2025



TPA/Carrier	Self-Funded	Fully Insured	Other Outstanding
<b>Regence</b>	Responded: -Lowering fees with 3-year rate guarantee -Offering \$50,000 credit for 2026	Outstanding	
<b>Providence</b>	Responded: -Fees higher -Offering credit on fees using rebates from pharmacy, creating almost \$0 fixed costs/month	Outstanding	Provider Disruption
<b>UMR/UHC</b>	UMR Responded: -Lower fees -Offering one time credit of \$80,000 and annual credit of \$25,000 -Offering credit on fees using rebates to further bring down fixed costs	UHC +8.3%; will not lock in until they see claims through August/September	Provider Disruption
<b>Moda</b>	Responded: -Fees higher -Offering a \$5,000 credit -Narrow network is only available in Oregon	Declined to Quote; cannot quote insured groups in Washington State	Provider Disruption
<b>Meritain (Aetna)</b>	Responded: -Lower fees than current -Offering \$15,000 annual credit	Outstanding	Provider Disruption
<b>Cigna</b>	Declined to Quote	Declined to Quote	



**Next Steps....**

# 2025 Action Timeline (DRAFT)

Action	Timing	Decisions need to be made
Send out RFP's – Medical/Rx/Vision/Dental	March/April	June 1, 2025
Send out RFP – FSA/Dep Care/HSA	April	June 1, 2025
<b>Review Medical/Rx Responses</b>	<b>April</b>	<b>May 1, 2025</b>
<b>Schedule interviews with top 3</b>	<b>May 1</b>	<b>Schedule and Conduct by May 15, 2025</b>
Implementation	June - September	Start by June 15, 2025
Carrier Utilization Reviews	June	NA
Self-Funded Plan Projections	June – October Preliminary; without final SL will start in June	NA
Kaiser Renewal	July 1	NA
Market Stop Loss	August	NA
Regence ASO Renewal and Summary of Changes	August/September	October 1, 2025
Stop Loss Decision – Finalize Rates Using Claims Data through August	September 16-27	
Stop Loss Decision – Finalize Rates Using Claims Data through September	October 14-25	
Open Enrollment (Dependent on Finalization of Rates)	October - November	Depends on when stop loss is finalized