



Albuquerque Bernalillo County
Water Utility Authority

**ADVERTISEMENT FOR PROPOSALS
FOR PROFESSIONAL TECHNICAL SERVICES**

P2027000001: *MEDICAL/RX*

Sealed Proposals from individuals and firms to provide the services described below shall be submitted to the office of the Albuquerque Bernalillo Water Authority Water Utility Authority (“Water Authority”) electronically through the Water Authority’s eProcurement provider, BidNet, no later than 2:00 p.m. local time on ***Friday, November 6, 2026***. Electronic submittal of Proposals by the deadline is required unless preapproved by the Water Authority. No Proposals will be accepted after the time and date specified. The Water Authority is not responsible for the delivery of Proposals.

This Request for Proposals (“RFP”) and any issued Addenda are available on the Water Authority eProcurement system, accessible through the Water Authority’s website at <https://www.BidNetdirect.com/new-mexico/abcwua> or by contacting the Water Authority Purchasing Office at (505) 289-3227.

A Pre-Proposal conference will not be held for this RFP.

Description of Services:

The Albuquerque Bernalillo County Water Utility Authority (“Water Authority”) Purchasing Section of the Procurement and Business Services Department (“Purchasing”) is soliciting proposals from Offerors to provide superior claims administration related services to the Water Authority and their employee population.

Gallagher Benefit Services, Inc. (GBS) a division of Arthur J. Gallagher has been retained by the Water Authority as their benefit consultants. Representatives from GBS are assisting the Water Authority with review and analysis of all proposals submitted to the Water Authority relating to their benefit programs. GBS will be providing consulting services only. Final selection of carriers and/or vendors to be contracted with will be done at the sole discretion of the Water Authority.

Date: 10/5/2026

PART I INSTRUCTIONS TO OFFERORS

1. Specific Instructions: Instructions specific to this RFP and the resulting Agreement, such as Submission of Proposals, Evaluation Criteria, Term of Agreement, Insurance, and additional instructions, terms and conditions, are contained in Part II, Special Instructions.

2. Time and Place for Receiving Proposals: The date, time and place for the receipt of Proposals is specified in the Advertisement for Proposals.

3. Pre-Proposal Conference: Information regarding the date, time and place for a Pre-Proposal conference for this RFP, if held, and whether it is mandatory is specified in the Advertisement for Proposals. A Pre-Proposal Conference may be conducted to provide additional information concerning the RFP. When attendance is mandatory, failure to attend shall disqualify the prospective Offeror from submitting a Proposal. If the Offeror is a joint venture, the attendance by any authorized representative of any of the parties to the joint venture will satisfy this requirement. Whenever attendance is not specified as mandatory, prospective Offerors are encouraged to attend. Offerors should be prepared to ask questions or request clarifications regarding the Services and the RFP Documents at a Pre-Proposal Conference.

4. Authority: This RFP is governed by the Bernalillo County Procurement Ordinance (the “Procurement Ordinance”), which the Water Authority has adopted pursuant to the powers granted in Section 72-1-10 NMSA 1978, to govern all purchasing transactions of the Water Authority; the Rules Governing Procurement for the Albuquerque Bernalillo County Water Utility Authority (the “Rules”), and the Water Authority’s Approval Resolution designating approval authority for Water Authority contracts, purchases and procurement documents (“Approval Resolution”). Additional statutes, ordinances, resolutions and regulations may apply. By submitting its Proposal, the Offeror agrees to comply with these authorities.

5. RFP Documents: This Request for Proposals (“RFP”), also referred to as the RFP Documents, contains the following:

- Cover Page
- Advertisement for Proposals
- Part I, Instructions to Offerors
- Part II, Special Instructions
- Part III, Draft Agreement
- Part IV, Proposal Instructions and Forms
- Appendix A, Scope of Services
- Appendix B, Sequence Of Events (Tentative)

The terms used in the RFP Documents shall have the meanings assigned to them in the Procurement Ordinance and in the Draft Agreement contained in this RFP. The terms RFP, Proposal, and Contract as used herein, include all Addenda, modifications, amendments and supplements to these documents unless otherwise stated.

The Water Authority assumes no responsibility for errors or misinterpretations resulting from the use of incomplete RFP Documents.

6. Contacts: This RFP is issued by the Water Authority’s Central Purchasing Office, which is the sole point of contact during the entire procurement process. All questions regarding the Services or this RFP should be directed to the following Purchasing representative or submitted anonymously using the question feature in BidNet:

Armida Magallanes, Purchasing Administrator, Purchasing Office

Albuquerque Bernalillo Water Authority Water Utility Authority
Phone: (505) 289-3272; Cell: (505) 433-8727
Email: amagallanes@abcwua.org
Address: Post Office Box 568, Albuquerque, New Mexico 87103-0568

The Agreement(s) resulting from this Request for Proposals will be managed by the Water Authority's Central Purchasing Office.

7. Interpretation of RFP: Any explanation desired by an Offeror regarding the meaning or interpretation of the RFP may be requested in writing at any time. For best consideration, questions should be submitted at least **ten (10) calendar days** prior to the date for receipt of Proposals unless deemed critical by the Water Authority or a shorter deadline for questions has been provided in the Advertisement for Proposals or in an Addendum to the RFP. Questions shall be submitted to the Purchasing representative in writing and may be submitted via email or submitted anonymously using the question feature in BidNet. Any interpretation of the documents will be made only by Addendum duly issued. Verbal answers, oral explanations or instructions given at any time will not be binding on the Water Authority.

8. Examination of RFP: Before submitting its Proposal, each Offeror must:

- Examine the RFP thoroughly, including, but not limited to the Scope of Services attached as Appendix A to this RFP.
- Take any necessary steps to familiarize itself with local conditions that may in any manner affect the performance of the Services.
- Familiarize itself with federal, state, and local laws, ordinances, rules and regulations affecting performance of the Services.
- Familiarize itself with the Procurement Ordinance, the Rules and other Water Authority policies, rules and ordinances which apply to the Services requested by this RFP.
- Carefully correlate its observations with the requirements of the RFP.

The submission of a Proposal will constitute an incontrovertible representation by the Offeror that it has complied with every requirement of the RFP and that the RFP is sufficient in scope and detail to indicate and convey understanding of all terms and conditions for performance of the Services.

9. Addenda: Addenda to the RFP shall be in writing, attached in the Water Authority eProcurement system, and delivered in person, by facsimile or electronically, at the discretion of the Water Authority, to all prospective Offerors that have informed the Central Purchasing Office of their desire to receive copies of all Addenda to this RFP. Copies of Addenda will be made available for inspection wherever the RFP Documents are on file for that purpose. No Addendum will be issued later than **five (5) calendar days** prior to the date for receipt of Proposals, unless deemed critical by the Chief Procurement Officer. Each Addendum shall be a part of the RFP to the same extent and as though contained in the original documents and itemized listings thereof and all Offerors shall be bound by such Addenda. Each Offeror shall ascertain, prior to submitting its Proposal, that it has received all Addenda issued and shall acknowledge such receipt in its Proposal.

10. Drafting the Proposal: Information regarding the required content of the Offerors' Proposals is contained in Part IV of this RFP, Proposal Instructions and Forms.

11. Submission of Proposals: The correct method for preparation of the Proposal package and its submission to the Water Authority is contained in Part II of this RFP. Proposals will be submitted electronically in the Water Authority eProcurement System.

12. Modification and Withdrawal of Proposals:

12.1 Offers may be modified or withdrawn only by written notice delivered to the Central Purchasing Office, provided such notice is received prior to the deadline for receipt of Proposals. The notice and the Modifications must be duly executed, prepared and submitted in the manner required for a Proposal.

12.2 After the deadline for receipt of Proposals, Proposals may be modified or withdrawn only if permitted by the Central Purchasing Office and in the best interest of the Water Authority. The decision to permit or deny modification or withdrawal of a Proposal shall be supported by a written determination which shall set forth the grounds of the decision and be placed in the specific procurement file.

12.3 If withdrawing its Proposal, an Offeror must present proper identification before its retrieval will be allowed.

13. Ad Hoc Advisory Committee: The Executive Director of the Water Authority shall name, for the purpose of evaluating the Proposals, an Ad Hoc Advisory Committee. Based on the evaluation criteria established in this RFP, the Ad Hoc Advisory Committee will subjectively score each responsive Offer in the manner determined by the Committee, including but not limited to individual scoring, by ranking, by group discussion scoring, or by consensus scoring, and shall submit to the Executive Director a list of qualified firms in the order in which they are recommended. Interviews may be conducted with all Offerors or only those responsive and responsible Offerors who are selected for the short list. After interviews, the Committee's final ranking of the Proposals shall be made a part of the procurement file with the Central Purchasing Office.

14. Proposal Review and Consideration: The Water Authority shall review the Proposals for a period of up to ninety (90) days after the hour and date specified for the receipt of Proposals to determine the successful Offeror(s). The Water Authority is not restricted to the minimum information required by the RFP Documents in evaluating Proposals and any relevant information from reliable sources may be considered. The Water Authority may also request clarification from Offerors regarding their offers, obtain additional materials or literature, and pursue other avenues of research as necessary to ensure that a thorough evaluation is conducted. The Water Authority may use any assistance deemed advisable, including Water Authority contractors and consultants to assist in the review of Proposals. Any proposal that is incomplete may be deemed non-responsive and may not be scored.

15. Qualification of Offerors: In determining the qualifications of an Offeror, the Water Authority may make such investigations it deems necessary and the Offeror shall furnish to the Water Authority all such information and data for this purpose as the Water Authority may request. The Water Authority may reject any Proposal if the evidence submitted by, or investigation of, such Offeror fails to satisfy the Water Authority that such Offeror is properly qualified to carry out the obligations of the contract resulting from this RFP.

16. Interviews and Discussions: Offerors may be asked by the Central Purchasing Office on behalf of the Committee to provide oral presentations, demonstrations or the like if such are deemed necessary to assist in the evaluation process. Discussions may be conducted with Offerors who submit Proposals, but Proposals may be accepted without such discussions. Revisions to Proposals may be permitted during the evaluation period prior to award, as clarifications, or for the purpose of obtaining interim or best and final offers.

17. Collusion: The Offeror warrants that its Proposal is submitted and entered into without any unlawful act of collusion with any other person or company engaged in the same line of business or commerce, or any other fraudulent act punishable under state or federal law. Collusion among Offerors or the submission of more than one Proposal under different names by any

company or individual with the intent to obtain an unfair advantage shall be cause for rejection of a single or multiple Proposals, without review.

18. Unfair Business Practices: Each Offeror shall execute and submit with its Proposal the form entitled, Unfair Business Practices Disclosure Form, included in this RFP. The form can be found on the Documents tab in BidNet, and may be submitted electronically or downloaded and attached with the Proposal. The awarded Contractor agrees to comply with Section 2-376 of the Procurement Ordinance and the New Mexico Unfair Practices Act, Section 57-12-1 et seq. NMSA 1978. Additional information is provided in the Draft Agreement contained in this RFP.

19. Penalties for Criminal Activities: Any business or person that willfully violates any provision of the Procurement Ordinance contrary to the New Mexico Criminal Code may be referred to the appropriate authorities for felony or misdemeanor prosecution. In addition, civil penalties may apply.

20. Rejection of Proposals and Cancellation: The Water Authority may cancel this RFP or reject any or all Proposals in whole or in part when it is in the best interest of the Water Authority. If a Proposal is rejected, written notice of the rejection, together with the reasons therefor, shall be sent to the Offeror. Offerors whose Proposals are rejected for any reason shall not be entitled to recover damages of any nature against the Water Authority resulting from the rejection. A determination containing the reasons for cancellation shall be made part of the procurement file.

21. Minor Technical Irregularities: The Central Purchasing Office may waive informalities and minor technical irregularities in Offers received if in the best interest of the Water Authority. Examples include, but are not limited to, the failure of an apparent successful Offeror to: (i) return the number of signed Proposals required by the solicitation; (ii) sign (or improperly sign) the Proposal, but only if the unsigned Proposal is accompanied by other material indicating the Offeror's intent to be bound; or (iii) acknowledge receipt of an Addendum to the RFP, but only if it is clear from the Proposal that the apparent successful Offeror(s) received the Addendum and intended to be bound by its terms.

22. Award of Contract:

22.1 Multiple Awards. The Water Authority reserves the right to make multiple awards as a result of the RFP if doing so may be advantageous to the Water Authority.

22.2 Negotiation of Terms. Prior to award of a contract, the Water Authority may conduct negotiation of all terms, including price, with one or more Offerors. The contents of any Proposal shall not be disclosed so as to be available to competing Offerors during the negotiation process and prior to award. Award in this context means the final required signature on the contract(s) resulting from this RFP.

22.3 Notice of Award. If a contract is awarded, the Water Authority will give the apparent successful Offeror(s) a Notice of Award with reasonable promptness and within the time allotted in these RFP Documents for consideration and review of Proposals, unless the Offeror(s) and the Water Authority agree in writing to extend the period specified.

22.4 Award of Contract. Award of contract occurs in most cases when a written agreement resulting from the RFP is signed by the Water Authority Executive Director, but if a written agreement is not signed, may occur when a Notice of Award, purchase order or other evidence of acceptance by the Water Authority is provided to an Offeror. A Recommendation of Award does not constitute award of contract.

22.4 Basis of Award. All contracts awarded under this RFP, whether a single contract or multiple contracts, will be awarded to responsible Offerors whose Proposals are determined to be in the best interest of the Water Authority.

22.5 *Non-exclusivity of Contracts.* The Water Authority reserves the right to contract with other firms and individuals to obtain similar professional technical services outside of this RFP.

23. Contract: Terms and conditions of the contract(s) to be entered into as a result of this RFP are set out in the Draft Agreement contained in this RFP. The contract(s) shall consist of the signed Agreement, all other RFP Documents and the Offeror's Proposal, as well as the purchase order and any Exhibits, forms or other documents attached to or referenced in these documents. By submitting a Proposal, an Offeror agrees to accept and be bound by all the terms and conditions of the Draft Agreement set out in this RFP. In order to be considered, exceptions, if any, must be submitted in writing with the Offeror's Proposal.

24. Execution of Agreement and Delivery: Upon notification by the Water Authority, the awarded Offeror (the "Contractor") must sign and deliver the Agreement and any and all contract documents prepared by the Water Authority, and provide the following:

- A completed and executed Form W-9, Request for Taxpayer Identification Number and Certification; and
- Certificates of insurance as required of this RFP.

Failure of the Contractor to deliver these documents within a reasonable time after notification shall entitle the Water Authority to reject the Contractor's Proposal and rescind the Notice of Award. In such event, the Water Authority shall be entitled to cancel the RFP, resolicit, or award to the next highest-scoring responsive and responsible Offeror.

25. Debarred Contractors: The Proposal of an Offeror that has been debarred pursuant to the procedures set forth in the Procurement Ordinance or the Rules, or is suspended, debarred or ineligible from entering into contracts with the federal government, or any agency or local public body of the State of New Mexico, or in receipt of a notice of proposed debarment from any federal agency or agency or local public body of the State of New Mexico, shall not be considered for award of a contract during the period for which the Offeror is suspended, debarred or declared ineligible. By submitting its Proposal, the Offeror certifies that it has not been so suspended, debarred or declared ineligible and that if notice of said suspension, debarment, or ineligibility is received by the Offeror, it will notify the Water Authority immediately.

26. Ethical Conduct: By submitting its Proposal, the Offeror warrants that it presently has no interest and shall not acquire any interest, direct or indirect, which would conflict in any manner or degree with the performance of Services required under the Agreement resulting from this RFP. The Offeror certifies that the requirements of the Procurement Ordinance and Rules as well as other Water Authority and State of New Mexico laws, ordinances, rules and regulations, policies, procedures, and administrative instructions governing ethical conduct, including, but not limited to, the Water Authority Code of Conduct, the New Mexico Governmental Conduct Act, Sections 10-16-1 through 10-16-18, NMSA 1978, and the New Mexico criminal statutes prohibiting bribes, gratuities and kickbacks, Sections 30-41-1 through 30-41-3, NMSA 1978, have been followed.

Each Offeror shall execute and submit with its Proposal the Campaign Contribution Disclosure Form included in this RFP, which must be signed and submitted with Offeror's proposal whether or not an applicable contribution has been made. The form can be found on the Documents tab in BidNet, and may be submitted electronically or downloaded and attached with the Proposal.

27. Proprietary Data: The file relating to this RFP, including the Proposals submitted by Offerors, shall be open to public inspection after the contract(s) awarded as a result of this RFP has been signed by the Executive Director, or his designee. An Offeror may designate trade secrets or other proprietary data in its Proposal to be confidential by separating that material from the Offeror's Proposal, placing it in a sealed envelope and marking it as "Confidential". Pricing and

terms of payment should not be so designated. The Water Authority will endeavor to restrict distribution of material separated, placed in a sealed envelope and designated as “Confidential” to only those individuals involved in the review and analysis of the Proposals. If a request for inspection of records under the New Mexico Inspection of Public Records Act, Sections 14-2-1 et seq, NMSA 1978 (the “Act”), is received however, which request encompasses such materials, the Offeror will be notified. It is the responsibility of the Offeror to take whatever action it deems necessary to assert and defend the confidentiality of the materials provided in its Proposal. If no protective action is taken to prevent the Water Authority from fulfilling the request submitted in accordance with the Act, the Water Authority will provide the entire response to the requestor.

28. Preferences Available: Proposals in response to this RFP may receive a State Resident Business Preference, State Native American Resident Business Preference, State Resident Veteran Business Preference, or State Native American Resident Business Preference and Water Authority Local Business and Small Business Preferences, and a Pay Equity Preference, if Offeror is so qualified. The Preference Eligibility Application form is provided to assist the Offeror in providing the correct documentation required for all applicable preferences. The form can be found on the Documents tab in BidNet. The Offeror should review the form and **MUST** submit the required documentation with its Proposal in order to obtain a preference. The completed and signed Preference Eligibility Application should be submitted electronically or downloaded and attached with the Proposal but may be submitted prior to award.

28.1 *State Preferences.*

- Resident Business and Native American Resident Business Preference. To qualify for this preference of eight percent (8%), the Offeror must submit with its Proposal a copy of its Resident Business Certificate or Native American Resident Business Certificate issued by the New Mexico Taxation and Revenue Department pursuant to Section 13-1-22 NMSA 1978.
- Resident Veteran Business and Native American Resident Veteran Business Preference. To qualify for this preference of ten percent (10%), the Offeror must submit with its Proposal a copy of its Resident Veteran Business Certificate or Native American Resident Veteran Business Certificate issued by the New Mexico Taxation and Revenue Department pursuant to Section 13-1-22 NMSA 1978.

When a joint Proposal is submitted by a combination of Resident, Native American Resident, Resident Veteran, Native American Veteran Resident or nonresident businesses, the preference provided shall be calculated in proportion to the percentage of the Services provided under the contract resulting from this RFP which will be performed by each business, as specified in the joint Proposal.

An Offeror shall not be awarded both a Resident Business Preference and a Resident Veteran Business Preference or a Native American Resident Business Preference and a Native American Resident Veteran Business Preference.

In the event an Offeror qualifies for a State preference for a Resident Business, Native American Resident Business, Resident Veteran Business, or Native American Resident Veteran Business and submits a qualifying Proposal, the Offeror shall receive the full statutory preference applied in the manner set forth in Section 13-1-21 NMSA 1978.

28.2 *County Preferences.*

- Local Business Preference. To qualify for this preference of five percent (5%), the Offeror must hold and submit with its Proposal a valid Resident Business or Resident Veteran Business Certificate issued by the New Mexico Taxation and Revenue Department

pursuant to 13-1-22, NMSA 1978; and maintain an office and place of business in Bernalillo Water Authority, which is staffed and open to the public on a regular basis. If necessary, the Central Purchasing Office may seek additional information or proof to verify eligibility for the Local Business Preference.

- **Small Business Preference.** To qualify for this preference of five percent (5%), the Offeror must hold and submit with its Proposal a valid Resident Business or Resident Veteran Business Certificate issued by the New Mexico Taxation and Revenue Department pursuant to 13-1-22, NMSA 1978; must maintain an office and place of business in Bernalillo Water Authority, which is staffed and open to the public on a regular basis, and so verified by the Water Authority; and must employ an average of fewer than fifty (50) full-time employees in a calendar year, which number shall be verified by submitting with its Proposal an affidavit from a Certified Public Accountant.
- **Pay Equity Preference.** To qualify for this preference of five percent (5%), an Offeror must maintain a zero percent (0%) deviation between the salaries it pays to men and the salaries it pays to women for comparable positions. For purposes of this preference, comparable positions are those listed in the Job Classification Guide 2010 (as may be updated and amended from time to time) published by the federal Equal Employment Opportunity Commission. To be eligible for the preference, the Offeror must, at the time of submittal, hold a valid Pay Equity Business Certificate issued by the City of Albuquerque. Application for certification can be done pursuant to the Pay Equity Documentation instructions herein.

If necessary, the Central Purchasing Office may seek additional information or proof to verify eligibility for the Water Authority Preferences.

28.3 *Limitations.*

- These Preferences will not be applied if the valid Certificates, Certifications and Forms required are not provided **with** the Offeror's Proposal.
- Only the Offeror submitting a Proposal and not a subcontractor may qualify for a preference.
- The State Preferences shall be applied before the Water Authority Preferences.
- The total amount of all preferences awarded to a single Proposal shall not exceed eighteen percent (18%), with the limit on State preferences as set forth under the New Mexico State Procurement Code.
- These preferences shall not apply to RFPs for the expenditure of federal funds.

29. Protest: Any Offeror who is aggrieved in connection with the RFP or the resulting award of a contract may protest to the Chief Procurement Officer within fifteen (15) calendar days after knowledge of the facts or occurrences giving rise to the protest.

29.1 The protest must be submitted in written form and must be legible. Protests may be hand-delivered or mailed. Facsimile, telephonic, telegraphic or electronic protests will not be accepted. The protest shall be addressed as follows:

Albuquerque Bernalillo Water Authority Water Utility Authority
Attn: Chief Procurement Officer
PO Box 568
Albuquerque, New Mexico 87103
RFP Number
PROTEST

29.2 The protest shall contain at a minimum the following;

- The name and address of the protesting party;
- The number of the competitive solicitation;
- A clear statement of the reason(s) for the protest detailing the provisions believed to have been violated;
- Details concerning the facts which support the protest;
- A statement of when knowledge of the facts or occurrences giving rise to the protest occurred;
- Attachments of any written evidence available to substantiate the claims of the protest; and
- A statement specifying the ruling requested.

29.3 The Chief Procurement Officer shall promptly issue a determination relating to the protest which shall state the reasons for the action taken and inform the protestant of the right to judicial review of the determination pursuant to the Procurement Ordinance. The written determination shall be sent via certified mail to the protestant and otherwise provided via standard mail or electronically to other Offerors involved in the procurement.

29.4 The protestant shall have thirty (30) days from the date the protest determination is filed in the records of the Water Authority to file a Notice of Appeal with the Second Judicial District Court in Albuquerque, New Mexico, in accordance with Section 39-3-1.1 NMSA 1978.

29.5 The Chief Procurement Officer shall have the authority to take any action reasonably necessary to resolve a protest of an aggrieved Offeror in accordance with the Procurement Ordinance.

30. Pay Equity Documentation: All Offers shall include with their Offer, a Pay Equity Reporting Form, or valid Pay Equity Business Certificate, which can be accessed at; <https://www.cabq.gov/gender-pay-equity-initiative>

Offerors who are located out-of-state or have no facilities and no employees working in the State of New Mexico are not required to report pay equity data, but must verify their out-of-state status on the Pay Equity Reporting Form. Failure to provide a Pay Equity Reporting Form at the time of submission shall result in the Offer being deemed nonresponsive. The Central Purchasing Office may allow for a revised Pay Equity Reporting Form to be submitted by the Offeror if; (i) the originally submitted form requires a technical change; or (ii) the Offer fails to include a Pay Equity Reporting Form at the time of submission, provided that the Offeror submits the Pay Equity Reporting Form within the time allowed by the Central Purchasing Office.

NOTE: THE PAY EQUITY REPORTING FORM REQUIRED BY THIS PROVISION IS NOT A PAY EQUITY BUSINESS CERTIFICATE, NOR DOES IT QUALIFY AN OFFEROR FOR THE PAY EQUITY PREFERENCE. IF THE OVERALL TOTAL PAY GAP ON YOUR FORM IS 0%, YOU ARE ELIGIBLE FOR A 5% PREFERENCE. PLEASE CONTACT THE PURCHASING REPRESENTATIVE IDENTIFIED IN THIS RFP WITH ANY QUESTIONS ABOUT THE PAY EQUITY REPORTING FORM

PART II

SPECIAL INSTRUCTIONS

1. Submission of Proposals: The Offeror's sealed Proposal must be submitted electronically through the eProcurement system:

1.1 *Electronic Response.* Unless otherwise specified, the RFP must be responded to electronically by submitting the required information and uploading any required documents. Instructions may also be in a document attached in the eProcurement system. No other method of delivery will be permitted unless an exception has been approved in writing by the Central Purchasing Office at least five (5) calendar days prior to the deadline for receipt of Proposals.

- The individual submitting the Proposal certifies that he/she is authorized to submit the electronic response for the Offeror. The Offeror understands that it has an obligation to, and accepts responsibility for, safeguarding the vendor user identification ("ID") and password against unauthorized use and that the Water Authority has the right to rely on the authenticity of any Proposals submitted through the vendor user ID and password. The Offeror understands that a Proposal submitted electronically has the same force and effect as an originally signed document and that the Offeror is bound by any Proposal submitted electronically through the vendor user ID and password.
- The Offeror certifies that it has provided accurate information in registering for access to the eProcurement system. In the event that the Central Purchasing Office finds that an Offeror has provided inaccurate registration information allowing the Offeror an unfair advantage, the Offeror must correct the information upon receipt of written notification from the Water Authority. If the change is not made within fifteen (15) calendar days of the date of notification, the Central Purchasing Office may remove the Offeror from the Water Authority's vendor database and the Offeror will be unable to participate in further solicitations until the information is corrected.

1.2 *Proposal Preparation.* In drafting a Proposal, the format provided in Part IV should be followed. Failure to adhere to this outline format, or failure to provide all items listed under each topic, may result in lower evaluation scores by the Ad Hoc Advisory Committee members and any proposal that is incomplete may be deemed non-responsive and may not be scored. Provide any written information requested in sufficient detail but without unnecessary material. Have the signature page(s) signed by an individual authorized to sign on behalf of the business submitting the proposal.

1.2.1 **SECTION I Proposal Form:** Provide company information. Read and agree to statements. Acknowledge receipt of addenda.

1.2.2 **SECTION II Technical Information Required:** Provide the required information for all items, in the order requested, using separate numbered paragraphs or sections for each numbered item.

1.2.3 **SECTION III Cost Information Required:** Provide the required information for all items. Use separate numbered paragraphs or sections to provide any written information requested in sufficient detail but without including unnecessary material.

2. Evaluation Criteria: The following general criteria, not listed in order of significance, will be used by the Ad Hoc Advisory Committee in recommending contract award to the Executive Director. The proposal factors will be rated on a scale of **0-1000** with weight relationships as stated below.

Evaluation Criteria:

200 -- Organizational Strength

- | | |
|---|-----------|
| a. Administration / systems strength | 25 points |
| b. Public sector experience | 25 points |
| c. Overall Claims Administration Strength | 25 points |
| d. Support / Educational Tools for Employer and Member | 25 points |
| e. Ability to offer requested plan design | 25 points |
| f. Agreement to offer and/or enhance Performance Guarantees | 25 points |
| g. Disease Management/Wellness Programs Strength | 25 points |
| h. Utilization / cost management Programs | 25 points |

200 -- Client Management Team

- | | |
|---|-----------|
| i. Experience | 50 points |
| j. Size / dept | 50 points |
| k. Strength of local personnel | 50 points |
| l. Assignment of Dedicated Representative | 50 points |

300 -- Network Accessibility

- | | |
|------------------------|------------|
| a. Network Access | 150 points |
| b. Provider Disruption | 150 points |

300 -- Cost Proposal – The costs proposed by the Offeror to perform the tasks listed in the Scope of Services.

- | | |
|-----------------------------------|------------|
| a. Fixed costs/premiums | 75 points |
| b. Claims Cost | 200 points |
| c. Fixed Fee Rate guarantee / cap | 25 points |

3. Term of Agreement: The term of the contract resulting from this RFP (the “Agreement”) shall commence on the date of final execution by the Water Authority and is intended to continue for a period of ***up to ten (10) years***. This term may be extended by mutual written agreement of the parties up to the maximum number of years allowed by the Procurement Ordinance for contracts of this type.

4. Insurance: Contractor shall not commence any work under the attached Agreement until the insurances required in that Agreement have been obtained and the proper certificates, riders or endorsements (or policies) have been submitted to the Water Authority.

4.1 Increased Limits. If during the term of the Agreement, the Water Authority requires Consultant to increase the maximum limits of any insurance required herein, an adjustment in Contractor’s compensation will be made in the amount of the actual cost of additional insurance attributable directly to the Agreement.

4.2 Additional Insurance. The Water Authority may, as a condition of award of a contract, require a successful Offeror to carry additional types of insurance. The type and limit of additional insurance is dependent upon the type of Services provided by the successful Offeror.

PART III
DRAFT AGREEMENT

P2027000001: MEDICAL/RX

THIS AGREEMENT is made and entered into on the date of the last signature entered below by and between the Albuquerque Bernalillo Water Authority Water Utility Authority, a New Mexico political subdivision, P.O. Box 568, Albuquerque, New Mexico 87103-0568 (hereinafter referred to as the "Water Authority"), and _____ (hereinafter referred to as the "Contractor"), a _____, whose address is _____.

In consideration of mutual obligations stated herein, the parties agree as follows:

1. Scope of Services: The Contractor shall provide the services described in Exhibit A attached hereto (hereinafter the "Services") in a satisfactory and proper manner, as determined by the Water Authority.

2. Term of Agreement: This Agreement shall commence on the date of final execution by the Water Authority and continue for a period of _____. This term may be extended by mutual written agreement of the parties up to the maximum number of years allowed by the Procurement Ordinance.

3. Compensation and Method of Payment:

3.1 *Compensation.* For performing the Services specified in Section 1 hereof, the Water Authority agrees to pay the Contractor up to the amount of _____ Dollars (\$ _____), plus any applicable gross receipts taxes. Such amount shall constitute full and complete compensation for the Contractor's Services under this Agreement, including all expenditures made and expenses incurred by the Contractor in performing such Services.

3.2 *Method of Payment.* Such amount shall be paid to the Contractor in accordance with Exhibit B, Payment Schedule, upon receipt by the Water Authority of a properly documented invoice for payment as determined by the budgetary and fiscal guidelines of the Water Authority and on the condition that the Contractor has accomplished the Services to the satisfaction of the Water Authority. Applicable taxes will be stated separately on each invoice and paid by the Water Authority at current rates. Taxes may not be billed more than sixty (60) days after completion of the Services to which they apply.

3.3 *Appropriations.* Notwithstanding any other provisions in this Agreement, the terms of this Agreement are contingent upon the Water Authority Board making the appropriations necessary for the performance of this Agreement. If sufficient appropriations and authorizations are not made by the Water Authority Board, this Agreement may be terminated at the end of the Water Authority's then current fiscal year upon written notice given by the Water Authority to the Contractor. Such event shall not constitute an event of default. All payment obligations of the Water Authority and all of its interest in this Agreement will cease upon the date of termination. The Water Authority's decision as to whether sufficient appropriations are available shall be accepted by the Contractor and shall be final.

3.4 *Non-Exclusivity.* Unless specifically provided herein, this Agreement is not exclusive to the Contractor and the Water Authority may contract with other businesses to provide similar services at any time. In addition, if this Agreement is for the purchase of Services on an as needed basis, the Water Authority is not obligated to make any purchase of Services hereunder.

4. Independent Contractor: Neither the Contractor nor its employees are considered to be employees of the Water Authority for any purpose whatsoever. The Contractor is considered as an

independent contractor at all times in the performance of the Services described in Section 1. The Contractor further agrees that neither it nor its employees are entitled to any benefits from the Water Authority under the provisions of the Workers' Compensation Act of the State of New Mexico, or to any of the benefits granted to employees of the Water Authority under the provisions of the Merit System Ordinance as now enacted or hereafter amended.

5. Personnel:

5.1 The Contractor represents that it has, or will secure at its own expense, all personnel required in performing all of the Services required under this Agreement in a timely manner. Such personnel shall not be employees of or have any contractual relationships with the Water Authority.

5.2 All the Services required hereunder will be performed by the Contractor or under its supervision and all personnel engaged in the work shall be fully qualified and shall be authorized or permitted under state and local law to perform such Services.

5.3 None of the work or Services covered by this Agreement shall be subcontracted without the prior written approval of the Water Authority. Any work or Services subcontracted hereunder shall be specified by written contract or agreement and shall be subject to each provision of this Agreement.

6. Indemnity: The Contractor agrees to defend, indemnify and hold harmless the Water Authority and its officials, agents and employees from and against any and all claims, actions, suits or proceedings of any kind brought against said parties because of any injury or damage received or sustained by any person, persons or property to the extent arising out of or resulting from the negligent acts, errors, omissions, and performance by the Contractor under this Agreement or by reason of any asserted act or omission, neglect or misconduct of the Contractor or Contractor's agents or employees or any subcontractor or its agents or employees. The indemnity required hereunder shall not be limited by reason of the specification of any particular insurance coverage in this Agreement.

7. Insurance: The Contractor shall not commence any work under this Agreement until the insurances required have been obtained and the proper certificates, riders or endorsements (or policies) have been submitted to the Water Authority.

7.1 *General Conditions.* The Water Authority will require the successful Offeror, referred to as the Contractor, to procure and maintain at its expense during the term of the Agreement resulting from the RFP, insurance in the kinds and amounts hereinafter provided with insurance companies authorized to do business in the State of New Mexico, covering all operations of the Contractor under the Agreement. Upon execution of the Agreement and on the renewal of all coverages, the Contractor shall furnish to the Water Authority a certificate or certificates in form satisfactory to the Water Authority as well as the rider or endorsement showing that it has complied with these insurance requirements. All certificates of insurance shall provide thirty (30) days written notice be given to the Risk Program Manager, Albuquerque Bernalillo Water Authority Water Utility Authority, P.O. Box 568, Albuquerque, New Mexico 87103, before a policy is canceled, materially changed, or not renewed. Various types of required insurance may be written in one or more policies. **With respect to all coverages required other than professional liability or workers' compensation, the Albuquerque Bernalillo Water Authority Water Utility Authority shall be named an additional insured.** All coverages afforded shall be primary with respect to operations provided.

7.2 *Approval of Insurance.* Even though the Contractor may have been given notice to proceed, it shall not begin any work under the Agreement until the required insurance has been obtained and the proper certificates (or policies) filed with the Water Authority. Neither approval nor failure

to disapprove certificates, policies, or the insurance by the Water Authority shall relieve the Contractor of full responsibility to maintain the required insurance in full force and effect. If part of the Agreement is sublet, the Contractor shall include any or all subcontractors in its insurance policies, or require the subcontractor to secure insurance to protect itself against all hazards enumerated herein, which are not covered by the Contractor's insurance policies.

7.3 *Coverage Required.* The kinds and amounts of insurance required are as follows:

7.3.1 Commercial General Liability Insurance. A commercial general liability insurance policy with combined limits of liability for bodily injury or property damage as follows:

\$1,000,000	Per Occurrence
\$1,000,000	Policy Aggregate
\$1,000,000	Products Liability/Completed Operations
\$1,000,000	Personal and Advertising Injury
\$ 50,000	Fire Legal
\$ 5,000	Medical Payments

Said policy of insurance must include coverage for all operations performed for the Water Authority by the Contractor and contractual liability coverage shall specifically insure the hold harmless provisions of the Agreement.

A Waiver of Subrogation endorsement in favor of the Additional Insureds or a blanket waiver of subrogation endorsement.

7.3.2 Automobile Liability Insurance. An automobile liability insurance policy with liability limits in amounts not less than \$1,000,000 combined single limit of liability for bodily injury, including death, and property damage in any one occurrence. The policy must include coverage for the use of all owned, non-owned, hired automobiles, vehicles and other equipment both on and off work.

7.3.3 Workers' Compensation Insurance. Workers' compensation insurance policy for the Contractor's employees, in accordance with the provisions of the Workers' Compensation Act of the State of New Mexico, (the "Act"). If the Contractor has determined that it is not subject to the Act, the Contractor will certify, in a signed statement to that effect. The Contractor will notify the Water Authority and comply with the Act if it becomes subject to the Act during the term of the Agreement.

7.3.4 **Professional Liability Insurance.** Professional liability insurance in an amount not less than \$1,000,000.00 per claim and in the aggregate.

7.3.5 **Cyber Liability Insurance.** Cyber liability insurance in an amount not less than \$1,000,000.00 per claim and in the aggregate.

8. Reports and Information: At such times and in such forms as the Water Authority may require, there shall be furnished to the Water Authority such statements, records, reports, data and information, as the Water Authority may request pertaining to matters covered by this Agreement. Unless authorized by the Water Authority, the Contractor will not release any information concerning the work product including any reports or other documents prepared pursuant to the Agreement until the final product is submitted to the Water Authority.

9. Establishment and Maintenance of Records: Records shall be maintained by the Contractor in accordance with applicable law and requirements prescribed by the Water Authority with respect to all matters covered by this Agreement. Except as otherwise authorized by the Water Authority, such records shall be maintained for a period of three (3) years after receipt of final payment under this Agreement and shall be available to the Water Authority until all applicable statutes of limitation have run. This Section 9 shall survive and continue beyond the termination

of this Agreement or any of its provisions.

10. Audits: At any time during normal business hours and as often as the Water Authority may deem necessary, there shall be made available to the Water Authority for examination all of the Contractor's records with respect to all matters covered by this Agreement. The Contractor shall permit the Water Authority to audit, examine, and make excerpts or transcripts from such records, and to make audits of all contracts, invoices, materials, payrolls, records of personnel, conditions of employment and other data relating to all matters covered by this Agreement.

11. Publication, Reproduction and Use of Material: No material produced in whole or in part under this Agreement shall be subject to copyright in the United States or in any other country. The Water Authority shall have unrestricted authority to publish, disclose, distribute and otherwise use, in whole or in part, any reports, data or other materials prepared under this Agreement.

12. Ethical Conduct: The Contractor warrants that it will perform the Services under this Agreement in compliance with the Ethical Conduct provisions (§2-390) and Unfair Business Practices provisions (§2-376) of the Procurement Ordinance, the Water Authority Code of Conduct, the Governmental Conduct Act (Sections 10-16-1 through 10-16-18, NMSA 1978), the New Mexico criminal statutes prohibiting bribes, gratuities and kickbacks, (Sections 30-41-1 through 30-41-3 NMSA 1978), and any other Water Authority or New Mexico laws, ordinances, rules and regulations, policies, procedures and administrative instructions applicable to ethical conduct. Contractor warrants that it presently has no interest and will not acquire any interest, direct or indirect, which would conflict in any manner or degree with the performance of this Agreement.

13. Unfair Business Practices: The Contractor agrees to comply with the Unfair Business Practices provisions (§2-376) of the Procurement Ordinance and the New Mexico Unfair Practices Act, Section 57-12-1 et seq. NMSA 1978 (the "Act"). If during the term of this Agreement the Contractor has been found to engage in any Unfair Business Practices the Contractor agrees to report that finding to the Water Authority Central Purchasing Office. Unfair Business Practices are defined as a system or pattern of acts or practices that a federal or State enforcement agency has made a formal finding within the last three (3) years to be discriminatory, deceptive, fraudulent, or abusive (or similar terms) under the Act, or an applicable federal or State consumer protection law relating to the Scope of this Agreement or that have violated a relevant criminal statute, as evidenced by a public enforcement order or judgment, settlement with the enforcement agency or other formal finding by the relevant enforcement agency with regulatory enforcement authority under the applicable consumer protection law, or criminal conviction.

14. Compliance with Laws: In providing the Services outlined herein, the Contractor shall comply with all applicable laws, ordinances, and codes of the federal, State, and local governments, including, but not limited to the New Mexico Human Rights Act, Title VII of the federal Civil Rights Act of 1964, the Americans with Disabilities Act of 1990, and all federal, State and local statutes, regulations and executive orders relating to civil rights.

15. Changes: If changes occur in the terms and conditions of this Agreement, scope of services, or the description of the Project, a supplemental agreement may be negotiated at the request of either party.

16. Assignability: The Contractor shall not assign any interest in this Agreement and shall not transfer any interest in this Agreement (whether by assignment or novation), without the prior written consent of the Water Authority thereto.

17. Termination for Cause: If, through any cause, the Contractor shall fail to fulfill in a timely and proper manner its obligations under this Agreement or if the Contractor shall violate any of

the covenants, agreements, or stipulations of this Agreement, and fail to cure any such default within fifteen (15) days after receipt of a notice of default from the Water Authority, the Water Authority shall thereupon have the right to terminate this Agreement without further notice to the Contractor. The notice of default shall specify the date of termination. In the event of termination for cause, all finished or unfinished documents, data, and reports prepared by the Contractor under this Agreement shall, at the option of the Water Authority, become its property, and the Contractor shall be entitled to receive just and equitable compensation for any work satisfactorily completed hereunder. Notwithstanding the above, the Contractor shall not be relieved of liability to the Water Authority for damages sustained by the Water Authority by virtue of any breach of this Agreement by the Contractor, and the Water Authority may withhold any payments to the Contractor for the purposes of set-off until such time as the exact amount of damages due the Water Authority from the Contractor is determined.

18. Termination for Convenience of the Water Authority: The Water Authority may terminate this Agreement at any time by giving at least thirty (30) days' notice in writing to the Contractor. If the Contractor is terminated by the Water Authority as provided herein, the Contractor shall be entitled to receive just and equitable compensation for any work satisfactorily completed hereunder. If this Agreement is terminated due to the fault of the Contractor, the preceding Section hereof relative to termination shall apply.

19. Construction and Severability: If any part of this Agreement is held to be invalid or unenforceable, such holding will not affect the validity or enforceability of any other part of this Agreement so long as the remainder of the Agreement is reasonably capable of completion.

20. Enforcement: The Contractor agrees to pay to the Water Authority all costs and expenses including reasonable attorney's fees incurred by the Water Authority in exercising any of its rights or remedies in connection with the enforcement of this Agreement.

21. Entire Agreement: The RFP and Contractor's Proposal submitted in response to the RFP, and all Exhibits and other documents attached or referred to in this Agreement are hereby incorporated into and made a part hereof as though set forth in full in this Agreement to the extent they are consistent with its conditions and terms. In the event of a conflict, the documents shall have precedence as follows: Exhibits, Agreement, RFP and Proposal.

This Agreement and incorporated documents contain the entire agreement of the parties and supersede any and all other agreements or understandings, oral or written, whether previous to the execution hereof or contemporaneous herewith.

22. Applicable Law: This Agreement shall be governed by and construed and enforced in accordance with the laws of the State of New Mexico, and the ordinances, rules and regulations of the Water Authority.

23. Approval Required: This Agreement shall not become effective or binding until approved by the Executive Director of the Water Authority.

24. Liability: Notwithstanding any provision herein to the contrary, neither Party shall be liable to the other or any third party for any incidental, indirect, punitive, or consequential damages arising out of or connected in any way to this Agreement or the work performed hereunder. As between the Parties hereto, the maximum aggregate liability for any and all claims and damages arising under this Agreement is limited to the total compensation value of the Agreement. Neither the Water Authority nor the Contractor shall be responsible for liability incurred as a result of the other Party's acts or omissions in connection with this Agreement. Any liability incurred in connection with this Agreement is subject to the immunities and limitations of New Mexico Tort Claims Act (Section 41-4-1, et seq. N.M.S.A. 1978) and any amendments hereto. This paragraph

is intended only to define the liabilities between the Parties hereto and it is not intended to modify, in any way, the Parties' liabilities as governed by common law or the New Mexico Tort Claims Act. By entering into this Agreement, the Water Authority and its "public employees" as defined in the New Mexico Tort Claims Act, do not waive any sovereign immunity, nor do they waive any limitation(s) of liability pursuant to law. No provision in this Agreement modifies or waives any provision of the New Mexico Tort Claims Act.

IN WITNESS WHEREOF, the Water Authority and the Contractor have executed this Agreement as of the last date written below.

**ALBUQUERQUE BERNALILLO WATER
AUTHORITY
WATER UTILITY AUTHORITY**

CONTRACTOR:

Approved By:

Mark S. Sanchez, Executive Director

Date: _____

By: _____

Title: _____

Date: _____

Reviewed by:

Christopher P. Melendrez, General Counsel

Date: _____

PART IV
PROPOSAL FORMS

PROPOSAL FORM

P2027000001: *MEDICAL/RX*

TO THE ALBUQUERQUE BERNALILLO WATER AUTHORITY WATER UTILITY AUTHORITY:

I. GENERAL STATEMENTS.

- (1) This Proposal is submitted by the undersigned Offeror in response to the above-cited RFP. The Offeror is more particularly identified as follows:

Name _____

Address _____

Principal Office _____

Type of Services Provided: _____

☐ Corporation (if corporation, where incorporated) _____

☐ Partnership ☐ Sole Proprietorship ☐ Joint Venture

☐ Other _____

NM Secretary of State Business ID Number: _____

Name and Email of individuals authorized to bind the firm:

Name: _____

Email: _____

Name: _____

Email: _____

Name: _____

Email: _____

- (2) The Offeror agrees as follows:

- To comply with all laws, rules, and regulations referenced in this RFP;
- To accept the Draft Agreement contained in this RFP; and
- To provide the insurance, if applicable required in the RFP.

- (3) The Offeror acknowledges receipt of the following Addenda:

Addendum No. ____ Dated: ____

Addendum No. ____ Dated: ____

Addendum No. ____ Dated: ____

Addendum No. ____ Dated: ____

II. TECHNICAL INFORMATION REQUIRED

Provide the following information in the order in which it is requested. Attach relevant documentation.

Reference Appendix A, Scope of Services, in its entirety.

Follow the submittal requirements found in section G, Proposal Response File 1.

Be sure to review and include any of the requested attachments and exhibits.

III. COST INFORMATION REQUIRED

Provide the following information in the format or in the number order in which it is requested. Attach relevant documentation.

Reference Appendix A, Scope of Services, in its entirety.

Follow the submittal requirements found in section H, Proposal Response File 2.

Be sure to review and include any of the requested attachments and exhibits.

Note: The cost/price evaluation may be performed by the Water Authority Purchasing Office or its designee or the Ad Hoc Committee. The evaluation of cost factors in the selection will be determined by a cost/price analysis using your proposed figures. A preliminary cost review will ensure that each Offeror has complied with all cost instructions and requirements and ensure that all proposed elements are priced and clearly presented. Cost proposals that are incomplete or reflect significant inconsistencies or inaccuracies will be scored accordingly or may be rejected by the Ad Hoc Advisory Committee. Please note that the lowest cost is not the sole criterion for recommending contract award.

PROPOSAL SIGNATURE PAGE

THE UNDERSIGNED CERTIFIES THAT ALL OF THE INFORMATION SUBMITTED IN THIS PROPOSAL AND ATTACHED TO IT IS TRUE AND CORRECT TO THE BEST OF HIS/HER KNOWLEDGE AND BELIEF.

Name and Title

Firm Name

Signature

Address of Firm

E-mail address

City, State, Zip Code

Telephone Number

Date

APPENDIX A

SCOPE OF SERVICES

A. General

1. The Water Authority is interested in a medical carrier (or carriers) who will provide a “bundled” medical & prescription drug plan, to include ASO services, for medical claims administration, disease management, utilization and case management, and wellness.
2. The Water Authority is interested in obtaining medical ASO services on both a SOLE carrier and SLICE carrier arrangement.
3. The Water Authority will be looking at all possible network options including a single network option and/or multiple network options. However, it is the Water Authority’s interest to offer its members access to both Lovelace and presbyterian networks
4. The Water Authority is also looking for bundled stop-loss insurance
5. The Water Authority is not interested in considering stand-alone Wellness proposals.
6. The Water Authority is seeking vendors who will offer Performance Guarantees. All proposals should include details of the Performance Guarantees being offered.
7. The Water Authority currently has approximately 1,000 eligible employees. Refer to the Census for an exact count.
8. The Water Authority covers the following eligible members:
 - a. Employee: Permanent employees (including those on probation), Elected Officials, and Unclassified employees working 20+ hours per week. NO Retiree coverage.
 - b. Spouse: Legal spouse, including Domestic Partners (same and opposite sex).
 - c. Children: Birth to end of the month dependent becomes 26.
 - d. Date Eligible for Coverage: First day of current pay period.
9. **No commission or any other broker compensation is to be included in proposed rates or fees.**

B. PLANS / SERVICES AVAILABLE FOR QUOTATION:

1. Medical Coverage

Plans should be quoted as close as possible to existing plan design. Any deviation from the current plan designs should be highlighted in your proposal.

a. Self-funded Medical

Quotes will be accepted for both stand- alone (SOLE carrier) and co-exist (SLICE carrier) offerings. If you are quoting a SLICE arrangement, be sure to indicate any pricing differences in the RFP Cost Exhibit A.

1. ASO fees must be guaranteed for 2 years (no increase in year 2). A 3-year guarantee is preferred.

2. Proposals will be accepted from ASO carriers capable of offering the following services on a bundled basis:

i. Medical claims administration

- *Your proposal must allow the Water Authority to carve out Stop Loss coverage, in the event the Water Authority elects to unbundle Stop Loss, and place it with an outside carrier.*
- *Your proposal must clearly indicate any difference in rates for a SOLE versus SLICE carrier arrangement.*

ii. Provider network (in and out of state)

- Limit your response to one (1) network solution. Note: if necessary, you may provide an additional network for out of area coverage. You will need to identify if this is a network that is owned by your company or if it's a rented/leased network. You will also be asked to identify the cost of this network and how the fee is collected (included in ASO, separate fee, etc.)
- NOTE: You must currently have an established medical provider network in the Bernalillo Water Authority area. Bids from vendors who do not have an existing medical provider network will not be

considered.

- iii. Utilization management, Case management, and Disease Management. You will be required to identify those Disease Management and Wellness services that are included in your ASO fee, as well as optional services available at an additional cost.
- iv. Communication materials (including plan document and booklet/SPD)
- v. HIPAA administration

NOTE: ONLY bundled proposals (including Stop Loss and PBM services) will be accepted.

C. QUOTE THE FOLLOWING PLAN DESIGNS AND PARAMETERS:

1. Medical

- a. Duplicate the current plan designs as closely as possible.
- b. Quote on a self-funded basis only.
- c. Self-funded coverage should be quoted both as a SOLE carrier offering and as a SLICE carrier offering.
- d. Quote ASO fees on a PEPM basis.
- e. Must provide a dedicated account management and service team to support the Water Authority benefits staff. Proposals must include the names, positions and background of the team that will be assigned to service the account. Concise resumes must be included as well.

2. Medical Geo Access Parameters:

- a. 2 PCPs within 10 miles
- b. 1 Specialist within 10 miles
- c. 1 Hospital within 10 miles

Geo-Access should be based on entire eligible population included in the census. Include a copy of your GeoAccess report with your proposal.

D. CURRENT PLAN DESIGN

1. Current Medical plan design information is provided in the Certificate of Coverage documents attached to this RFP. See RFP Attachments for more details.
2. Currently, the Water Authority offers employees multiple plan design options for medical coverage - all of which are self-funded and provided through the City of Albuquerque with following vendors:
 - United Healthcare
 - Blue Cross Blue Shield of New Mexico (BCBSNM)

E. CENSUS, CLAIMS DATA, AND PREMIUM RATE / FEE HISTORY

1. Due to PHI restrictions, the census and claims data files are not physically attached to this RFP. **Offerors must contact Theresa Schenck at Gallagher Benefit Services (theresa_schenck@ajg.com) to request these exhibits**

F. RFP ATTACHMENTS

1. The following Attachments have been provided to assist in providing a complete response to this RFP:

NOTE: Due to PHI restrictions, Attachment 5 is not physically attached to this RFP. Offerors must contact Theresa Schenck at Gallagher Benefit Services (theresa_schenck@ajg.com) to request this attachment.

- Attachment 1 - UHC EPO / PPO Plan summary
- Attachment 2 - BCBSNM EPO Plan summary
- Attachment 3 - BCBSNM PPO Plan summary
- Attachment 4 - Optum Rx Plan summary
- Attachment 5 - Census

SUBMITTAL REQUIREMENTS

G. PROPOSAL RESPONSE FILE 1

Must include the following completed Exhibits and Questionnaires. NOTE: Some of the Exhibits contain multiple spreadsheets.

- Exhibit 1 – Deviations
- Exhibit 4 – RFP Questionnaires

Completed Exhibits and Questionnaires must be submitted in the format provided (Word or Excel). DO NOT convert to PDF.

H. COMPLETE COST RESPONSE FILE 2

Must include the following completed Exhibits. NOTE: Some of the Exhibits contain multiple spreadsheets.

Note: Due to PHI restrictions, Exhibit 3 & 5 is not physically attached to this RFP. Offerors must contact Theresa Schenck at Gallagher Benefit Services (theresa_schenck@ajg.com) to request these exhibits.

- Attachment A – Cost Exhibits: A1 – A8 (Please complete all tabs)
- Attachment D – Network Discount Data Request: D1 – D4 (Please complete all tabs)
- Exhibit 3- Claims & Enrollment Data
- Exhibit 5- Provider Disruption Analysis

Completed Exhibits and Questionnaires must be submitted in the format provided (Word or Excel). DO NOT convert to PDF.

APPENDIX B

SEQUENCE OF EVENTS (TENTATIVE)

TASK	RESPONSIBLE PARTY	DATE
RELEASE OF RFP	ABCWUA	10/4/2026
WRITTEN QUESTIONS DUE	VENDORS	10/16/2026
RESPONSES TO WRITTEN QUESTIONS	GBS/ABCWUA	10/23/2026
PROPOSALS DUE	VENDORS	11/6/2026
PRELIMINARY "AWARD" OF CONTRACT	ABCWUA	2/15/2027
IMPLEMENTATION	ABCWUA/GBS/VENDOR	3/1/2027
EFFECTIVE DATE OF COVERAGE(S)/SERVICE(S)		7/1/2027

A side-by-side comparison of plans

	EPO Plan	PPO Plan	
	Network	Network	Out of network
Plan year deductible	July 1 - June 30	July 1 - June 30	
Individual	\$175	\$175	\$500
Family	\$350	\$350	\$1,000
Out-of-pocket maximum			
Individual	\$6,350	\$6,350	\$12,700
Family	\$12,700	\$12,700	\$25,400
Preventive care services including preventive office visits, lab, radiology and other tests	No charge	No charge	40%*
24/7 Virtual Visits	No charge	No charge	Not covered
Primary care office visit PCP: General practice, family practice, OB/GYN, internal medicine and pediatrician	\$35 copay per visit, deductible does not apply	\$40 copay per visit, deductible does not apply	40%*
Specialist office visit	\$60 copay per visit, deductible does not apply	\$60 copay per visit, deductible does not apply	40%*
Behavioral health visit	\$35 copay per visit, deductible does not apply	\$40 copay per visit, deductible does not apply	40%*
Virtual Behavioral health visit	No charge	No charge	40%
Maternity services Includes initial office visit, prenatal and postnatal care	\$35 copay for the first office visit; \$750 copay* for inpatient hospital	\$40 copay for the first office visit; \$750 copay* for inpatient hospital	40%*
Outpatient speech, physical, and occupational therapy Up to 24 visits per year combined	\$35 copay per visit, deductible does not apply	\$40 copay per visit, deductible does not apply	40%*
Chiropractic and acupuncture Limited to 20 visits per year	\$60 copay per visit, deductible does not apply	\$60 copay per visit, deductible does not apply	40%*
Urgent care	\$65 copay per visit*	\$65 copay per visit*	\$65 copay per visit*
Emergency room (ER copay waived if admitted)	\$300 copay per visit*	\$300 copay per visit*	\$300 copay per visit*
Emergency medical transport	\$50 ground/\$100 air*	\$50 ground/\$100 air*	\$50 ground/\$100 air*
Inpatient hospital/skilled nursing	\$750 copay*	\$750 copay*	40%*
Outpatient surgery	\$750 copay*	\$750 copay*	40%*
Imaging	\$75 CT scan copay/\$125 MRI/PET scan copay*	\$75 CT scan copay/\$125 MRI/PET scan copay*	40%*
Lab, X-ray, diagnostic - outpatient lab testing/ X-ray and other diagnostic	No charge	No charge	40%*
Durable medical equipment	50%*	50%*	50%*
Home health care	No charge	No charge	40%*

*After the Annual Medical Deductible has been met.

All individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount.

All individual out-of-pocket maximum amounts will count toward the family out-of-pocket maximum, but an individual will not have to pay more than the individual out-of-pocket maximum amount.

Once you've met your deductible, you start sharing costs with your plan – coinsurance. You continue paying a portion of the expense until you reach your out-of-pocket limit. From there, your plan pays 100% of allowed amounts for the rest of the plan year.



City of Albuquerque

\$175 Deductible EPO

Highlights copayments, deductible, out-of-pocket limit amounts; member coinsurance percentage amounts; and provides a brief description of EPO health care plan benefits.

EPO Benefits – This plan does not cover services received from nonpreferred providers, except for urgent/emergency services.	Member's Share of Covered Charges from a Preferred Provider
Annual Deductible per Plan Year (Only services subject to a percentage "coinsurance" amount apply toward deductible) ¹	\$175 (\$350 / family)
Annual Out-of-Pocket Limit per Plan Year (Deductible, Coinsurance, and Copayments (for Medical and Rx) apply; penalty amounts and noncovered charges do not.) ²	\$6,350 (\$12,700 / family)
Primary Preferred Provider (PPP) Office Services*	
Office Visit**, Medication Management**	\$35 copay/visit
Telehealth Visit	\$35 copay/visit
Virtual Visit (MDLIVE Providers 1-888-858-5074)	\$0 copay/visit
Mental Health/Chemical Dependency Services (office visit only)	\$35 copay/visit
Telehealth Visit	\$0 copay/visit
Virtual Visit (MDLIVE Providers 1-888-858-5074)	\$0 copay/visit
Specialty Physician Office Services	
Office Visit**, Medication Management**, Office Evaluations**	\$60 copay/visit
Preventive Care Routine Adult Physicals and Gynecological Exams, Well-Child Care; Routine Vision or Hearing Screenings, Related Testing (includes routine Pap tests, cholesterol tests, urinalysis, etc.), Routine Colonoscopies (outpatient/office), and Immunizations	No Charge (deductible waived)
Acupuncture/Spinal Manipulation (max. 20 visits each /plan year)	\$60 copay/visit
Allergy testing and serum	20% coinsurance (deductible applies)
Ambulance Services	\$50 per trip/Ground or \$100 per trip/Air ³ (deductible applies)
Autism Spectrum Disorders Applied Behavioral Analysis, ³ and Occupational, Physical, and Speech Therapy	Copay based on place of treatment and type of service
Cardiac Rehabilitation (max. 36 outpatient visits/plan year)	\$10 copay/visit
Pulmonary Rehabilitation (max. 24 outpatient visits/plan year)	\$35 copay/visit
Dental/Facial Accidents, Oral Surgery, TMJ/CMJ	Based on place of treatment and type of service ⁴
Emergency and Urgent Care Services*** Emergency Room (includes all related ER services) Urgent Care Facility	\$300 copay/visit (deductible applies) \$65 copay/visit (deductible applies)
Hearing Aids and Related Services: Hearing aids for children under age 21 are paid at 50% of covered charges up to a maximum of 1 hearing aid per hearing-impaired ear every 3 years ; exams and testing are subject to usual cost-sharing provisions.	
Home Health Care (prescribed home nursing care, physician, and therapy care)	No Charge (deductible waived)
Hospice – inpatient	\$750 copay/admission (deductible applies) ⁴
Hospice – home	No charge (deductible waived) ³
Infertility Services – coverage is limited only to diagnosing the cause of infertility and surgical treatment to correct the medical condition causing infertility	50% coinsurance (deductible applies)
Inpatient Hospital/Facility Services	
Room and Board and Physician Care such as Physician Visits, Surgeon, Anesthesiologist, Lab, X-Ray, Other Diagnostic Tests, Medical/Surgical, Inpatient Rehabilitation	\$750 copay/admission (deductible applies) ⁴
Mental Health/Chemical Dependency (including partial hospitalization) and Residential Treatment Center	\$750 copay/admission ⁴
Maternity – initial office visit to diagnose pregnancy	\$35 copay
Maternity – inpatient delivery	\$750 copay (deductible applies) ⁴
Extended Newborn Stay	\$750 copay (deductible applies) ⁴

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EPO Benefits – This plan does not cover services received from nonpreferred providers, except for urgent/emergency services.	Member's Share of Covered Charges from a Preferred Provider
Lab Tests, X-Rays, and Other Diagnostic Services	No Charge (deductible waived)
MRI/PET Scans	\$125 copay/type of test (deductible applies) ⁴
CT Scan (Note: including tests done in office, outpatient facility, freestanding facility, ambulatory surgery facility, or any other place of treatment)	\$75 copay/type of test (deductible applies) ⁴
Outpatient Facility/Surgeon/Physician (including surgical procedures related to pregnancy and family planning; and nonroutine colonoscopies)	\$750/admission (deductible applies) ⁴
Outpatient Infusion Therapy (for routine maintenance drugs) Administered by Professional Provider in Home, Office or Infusion Suite Outpatient Facility	\$60 copay/visit ⁴ \$750 copay/visit ⁴ (deductible applies)
Short-Term Rehabilitation: Skilled Nursing Facility (max. 60 days /plan year)	\$750 copay/admission (deductible applies) ⁴
Outpatient (Occupational, Physical and Speech Therapy)	\$35 copay/visit
Sleep Disorder Studies Inpatient Outpatient	\$750 copay per admission (deductible applies) ⁴ \$60 copay per test (deductible applies) ³
Supplies, Durable Medical Equipment, Prosthetics, and Orthotics	50% coinsurance (deductible applies) ⁵
Therapy: Chemotherapy (chemotherapy drugs are covered at 20% up to \$400/drug) and Radiation Therapy Dialysis	No Charge 20% coinsurance
Transplant Services (Must use facilities that contract with BCBSNM or through the national BCBS transplant network.)	
Cornea, Kidney, Bone Marrow	Based on place of treatment and type of service ³
Heart, Heart-Lung, Liver, Lung, and Pancreas-Kidney: \$10,000 maximum for travel and lodging per diem	\$750 copay/admission (deductible applies) ⁴
Prescription Drugs	
Pharmacy benefits are administered by Optum Rx Pharmacy Benefits Management (phone number 800-372-8563)	

* A Primary Preferred Provider (PPP) is a preferred physician or other professional provider in one of the following categories of practice: Family or General Practice, Internal Medicine, Pediatrics, Obstetrics and Gynecology, and Gynecology Only.

** If therapy is received or diagnostic tests are performed during the visit, please see additional services listed on this summary. In such cases, you will pay both the office visit copay – if an office exam is billed – and the amount due for the therapy or diagnostic test.

*** Copay waived if admitted into a hospital, then hospital copay applies

Footnotes

¹ Each member's initial covered charges (for most services that are subject to a percentage "coinsurance" amount) are applied to the deductible, per plan year. The deductible must be met before benefit payments are made for such services. **Note:** A deductible is not required for covered services that are subject to a fixed-dollar copayment.

² After a member (or family) reaches the out-of-pocket limit during a plan year, BCBSNM pays 100 percent of that member's (or family's) covered charges for the remainder of the plan year.

³ Certain services are not covered if preauthorization is not obtained from BCBSNM. See a benefit booklet for details.

⁴ Preauthorization is required for inpatient admissions. Some services, such as transplants, require additional preauthorization. If you do not receive preauthorization for these individually identified procedures and services, benefits for any related admissions will be denied.

⁵ Rental benefits for medical equipment and other items will not exceed the purchase price of a new unit.

Important Note: You must use a BCBSNM Preferred Provider, unless in an emergency. Deductibles, copayments, and coinsurance percentages are applied to BCBSNM's covered charges, which may be less than billed charges. Covered services received from Preferred Providers that contract with their local BCBS Plan are also eligible for coverage under this plan.

NOTE: BCBSNM provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims, except as may be specified in the Administrative Services Agreement.

This is a summary only – please refer to the Summary of Benefits and Coverage (SBC) document and Benefit Booklet for more details.



Administered by



City of Albuquerque

\$175 Deductible PPO

Highlights copayments, deductible, out-of-pocket limits, member coinsurance percentage amounts, and provides a brief description of PPO Health Care Plan benefits.

PPO Benefits There is no lifetime maximum benefit. However, certain services have maximum annual limits. See below.	Member's Share of Covered Charges	
	Preferred Provider ¹	Nonpreferred Provider ¹
Annual Deductible per Plan Year¹ Deductible does not apply to services with copays or "no charge."	\$175 (\$350 / family)	\$500 (\$1,000 / family)
Annual Out-of-Pocket Limit per Plan Year (Includes deductible, coinsurance, and copayments (for Medical and Rx); NOT penalty amounts or noncovered charges. ²)	\$6,350 (\$12,700 / family)	\$12,700 (\$25,400 / family)
Primary Preferred Provider (PPP)* Office visit/exam and initial office visit to diagnose pregnancy Telehealth Visit Virtual Visit (MDLIVE Providers 1-888-858-5074)	\$40 copay/visit \$40 copay/visit \$0 copay/visit	40% coinsurance
Mental Health and Chemical Dependency (office visit only) Telehealth Visit Virtual Visit (MDLIVE Providers 1-888-858-5074)	\$40 copay/visit \$0 copay/visit \$0 copay/visit	40% coinsurance
Specialist Office Visit and initial office visit to diagnose pregnancy	\$60 copay/visit	40% coinsurance
Allergy testing and serum	20% coinsurance	40% coinsurance
Preventive Services Routine Adult Physicals and Gynecological Exams, Well-Child Care; Routine Vision or Hearing Screenings, Related Testing (includes routine Pap tests, cholesterol tests, urinalysis, etc.), Routine Colonoscopies (outpatient/office), and Immunizations	No Charge (deductible waived)	40% coinsurance
Acupuncture Treatment (max. 20 visits/plan year)	\$60 copay/visit	40% coinsurance
Ambulance Services: Ground	\$50 copay/trip (deductible applies)	
Ambulance Services: Air Transfer	\$100 copay/trip (deductible applies) ⁴	
Ambulance Services: Interfacility transport	No Charge ⁴	
Autism Spectrum Disorders Applied Behavioral Analysis, ⁴ and Occupational, Physical, and Speech Therapy	Based on place of treatment and type of service	40% coinsurance
Cardiac Rehabilitation (max. 36 outpatient visits/plan year) Pulmonary Rehabilitation (max. 24 outpatient visits/plan year)	\$10 copay/visit \$40 copay/visit	40% coinsurance
Dental/Facial Accident, Oral Surgery, and TMJ/CMJ Services	Based on place of treatment and type of service ⁴	40% coinsurance ⁴
Emergency Room Treatment**	\$300 copay/visit (deductible applies) ³	
Hearing Aids and Related Services: Hearing aids for members under age 21; up to a maximum of 1 hearing aid per hearing-impaired ear every 3 years; exams and testing are subject to usual cost-sharing provisions. These services are not covered for members age 21 and older.	50% coinsurance	50% coinsurance
Home Health Care	No Charge	40% coinsurance
Hospice Services: Inpatient In Home	\$750 copay/admission (deductible applies) ^{4,5} No Charge ⁴	40% coinsurance
Lab, X-Ray, and Other Basic Diagnostic Tests (outpatient)	No Charge	40% coinsurance
MRI or PET Scans	\$125 copay/type of test (deductible applies) ⁴	40% coinsurance ⁴
CT Scans	\$75 copay/type of test (deductible applies) ⁴	40% coinsurance ⁴
Infertility Services: Coverage is limited only to diagnosing the cause of infertility and surgical treatment to correct the medical condition causing infertility.	50% coinsurance	50% coinsurance

Blue Cross and Blue Shield of New Mexico, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

PPO Benefits There is no lifetime maximum benefit. However, certain services have maximum annual limits. See below.	Member's Share of Covered Charges	
	Preferred Provider ¹	Nonpreferred Provider ¹
Inpatient Hospital/Facility Services		
Medical/Surgical, Maternity-Related Room and Board, and Covered Ancillaries; Inpatient Rehabilitation	\$750 copay/admission (deductible applies) ⁵	40% coinsurance ⁵
Mental Health/Chemical Dependency (including Partial Hospitalization), Residential Treatment Center	\$750 copay/admission ⁵ (deductible waived)	
Maternity Services		40% coinsurance ⁵
Inpatient delivery	\$750 copay/admission ⁵ (deductible applies)	40% coinsurance ⁵
Routine Nursery/Pediatrician Care for Covered Newborns	No Charge	
Extended Newborn Stay	\$750 copay/admission (deductible applies) ⁵	40% coinsurance ⁵
Outpatient Facility/Surgeon/Physician (including surgical procedures related to pregnancy and family planning; and nonroutine colonoscopies)	\$750/admission ⁴ (deductible applies)	40% coinsurance
Outpatient Infusion Therapy (for routine maintenance drugs) Administered by Professional Provider in Home, Office or Infusion Suite	\$60 copay/visit ⁴ (\$750 copay/visit ⁴ (deductible applies)	40% coinsurance ⁴
Outpatient Facility		
Short-Term Rehabilitation:		
Skilled Nursing Facility (max. 60 days/plan year) ⁵	\$750 copay/admission (deductible applies) ⁵	40% coinsurance ⁵
Outpatient – Occupational, Physical and Speech Therapy	\$40 copay/visit	
Sleep Disorder Studies		
Inpatient	\$750 copay per admission (deductible applies) ⁴	40% coinsurance ⁶
Outpatient	\$60 copay per test (deductible applies) ³	
Spinal Manipulation Services (max. 20 visits/plan year)	\$60 copay/visit	40% coinsurance
Supplies, Durable Medical Equipment, Prosthetics, Orthotics	50% coinsurance ⁶	50% coinsurance ⁶
Therapy: Chemotherapy and Radiation (chemotherapy drugs are covered at 20% up to \$400/drug)	No Charge	40% coinsurance
Dialysis	20% coinsurance	
Transplant Services (Must be received at a facility that contracts with BCBSNM or with the national BCBS transplant network.)		
Cornea, Kidney, and Bone Marrow	Based on place of treatment and type of service ^{4 5}	
Heart, Heart-Lung, Liver, Lung, and Pancreas-Kidney (\$10,000 maximum for travel and lodging per diem)	\$750 copay/admission (deductible applies) ^{4,5}	Not Covered
Urgent Care Facility	\$65 copay/visit (deductible applies)	
Prescription Drugs		
Pharmacy benefits are administered by Optum Rx Pharmacy Benefits Management (phone number 800-372-8563)		

* A Primary Preferred Provider is a physician or other professional provider in one of the following categories of practice: Family or General Practice, Internal Medicine, Pediatrics, Obstetrics and Gynecology, and Gynecology Only. A "PPP" is a Primary Preferred Provider in the preferred provider network.

** Copay waived if admitted into a hospital, then hospital copay applies

Footnotes:

¹ The deductible must be met before benefit payments are made for services with coinsurance, per plan year. Deductible amounts do not cross-apply in the Preferred Provider and Nonpreferred Provider benefit levels.

² After a member reaches the applicable out-of-pocket limit per plan year, BCBSNM pays 100 percent of most of that member's covered Preferred or Nonpreferred Provider charges, whichever is applicable. Out-of-pocket amounts do not cross-apply in the Preferred Provider and Nonpreferred Provider benefit levels.

³ Initial treatment of a medical emergency is paid at Preferred Provider level. Follow-up treatment and treatment that is not for an emergency is paid at Nonpreferred Provider level.

⁴ Certain services are not covered if preauthorization is not obtained from BCBSNM. See a Member's Benefit Booklet for a list of services requiring preauthorization.

⁵ Preauthorization is required for inpatient admissions. Some services, such as transplants and inpatient physical rehabilitation, require additional preauthorization. If you do not receive preauthorization for these individually identified procedures and services, benefits for any related admissions will be denied. See a Member's Benefit Booklet for details.

⁶ Rental benefits for medical equipment and other items will not exceed the purchase price of a new unit.

IMPORTANT: Deductible amounts and coinsurance percentages are applied to BCBSNM's covered charges, which may be less than the provider's billed charges. Preferred Providers will not charge you the difference between the covered charge and the billed charge for covered services; Nonpreferred Providers may.

NOTE: BCBSNM provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims, except as may be specified in the Administrative Services Agreement.

This is a summary only – please refer to the Summary of Benefits and Coverage (SBC) document and Benefit Booklet for more details.

Know your costs



Check out these drug tiers

When your doctor prescribes a medication, it will fall into one of these drug tiers. Tiers are a way of explaining how much your prescription will cost.

- **Tier 1** drugs are generics. They are usually the lowest-cost option.
- **Tier 2** drugs are preferred brand names.
- **Tier 3** drugs are non-preferred brand names. Many tier 3 drugs have lower-cost options available.

Here are your benefits at a glance:

	30-day supply	90-day supply
Tier 1: Lower-cost generics and some brand name	\$15	\$30
Tier 2: Mid-range-cost preferred brand name	\$40	\$75
Tier 3: Higher-cost brand name and some generics	\$65	\$150

Once your plan begins, you can check which tier your current medication falls into at **optumrx.com** or on the **Optum Rx app**. If your medication is in a higher tier, talk to your doctor to see if a lower-cost option is available.



Ready to learn more? Scan this code with your smartphone's camera for info on Optum Rx and your prescription drug plan.



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