



Alaska Railroad Corporation
327 W. Ship Creek Ave.
Anchorage, AK 99501

July 21, 2020

Addendum 2
Request for Proposal #20-25-208266
FSA and HSA Administration Services

Addendum number 2 is issued for additional Questions

The Closing Date for this ITB has not changed.
Bids will be received until July 30, 2020 @ 3:00 PM Alaska time.

Questions:

- When do you plan to award this contract? **August 2020.**
- Our call center provides services from 4 a.m. to 4 p.m. local time. Is this acceptable? **It is possible depending on what time zone the provider is in. 4 p.m. may be too early if not in PST.**
- The RFP mentions that those who no longer participate in the HDHP pay a \$2.25 monthly maintenance fee. What is the current monthly maintenance fee for HDHP participants? Who pays the fee – ARRC or the participant? **For active HSA participants, the railroad pays the fee, and the fee is \$2.95. For inactive HSA participants the fee should also be \$2.95 – there was an editing error in the RFP.**
- What HSA investment options are currently available to participants? What are the participant costs? **ARRC's HR department is not aware of what options are available or their investment fees.**
- Under HSA claims processing, it states that you use a request for reimbursement form for HSA claims. Can you describe how this process works with your current contractor? **The request for the reimbursement gets sent to the vendor, and the vendor cuts a check or transfers the money into the employee bank account.**
- Per IRS guidelines, HSA claims do not require adjudication. Is ARRC open to allowing reimbursement of HSA claims with a debit card, electronic funds transfer or check disbursement initiated by the employee without the adjudication requirement? **Yes we are open to debit cards, electronic funds transfer or checks and we understand that the IRS does not require adjudication.**

- I was hoping to receive clarification regarding question #29. Can you please define what a communication credit is? **The communication credit to the ARRC in the amount of \$5,000 will be used to print flyers,/brochures about the new vendor for home mailings to approximately 650 employees during open enrollment – mid November 2020. After open enrollment closes and the ARRC has identified who elected an HAS or FSA, the balance of the funds will be used for printing and a home mailing to all who enrolled in a spending account to inform and remind them of new vendors and procedures. ARRC may also do a reminder mid-2021.**
- Does ARRC require the contractor to serve as a claims fiduciary? Does the current contractor serve as fiduciary? **The current vendor serves as the claims fiduciary for the medical and dependent care FSA.**

All other terms and conditions remain unchanged.

If there are any questions regarding this addendum please let me know.

Thank you,

Greg C Goemer

Sr. Contract Administrator
Alaska Railroad Corporation