



SAN FRANCISCO HEALTH SERVICE SYSTEM

Affordable, Quality Benefits & Well-Being

ADDENDUM NO. 5

Request for Proposals for Active Dental PPO Plan (ASO-PPO) for Plan Year 2027 (RFPQHSS2025.B2)

December 31, 2025

REQUEST FOR PROPOSALS FOR

Active Self-Funded Dental PPO Plan for Plan Year 2027 (RFPQHSS2025.B2)

CONTACT: william.kudenov@sfgov.org, patrick.chang@sfgov.org and
mike.clarke@aon.com

This Addendum is being issued to modify the requirements in the above-referenced Request for Proposals (RFP) and to respond to questions and requests for clarification received by or before December 19, 2025 at 11:00 AM (PDT) (the “Deadline for Financial Questions”).

Please review the terms of the RFP and this Addendum carefully. If there are any inconsistencies between the RFP (issued December 9, 2025) and the terms of this Addendum No. 5, then the terms of this Addendum No. 5 shall prevail.

Section references below are to the RFP and are provided for convenience of reference only.

A. Questions and Responses

- 1. Would SFHSS and Aon be willing to grant an extension to the RFP schedule for the Deadline for Financial and/or Non-Financial Proposals?**

SFHSS Response:

Due to the firm nature of presentations required to the Health Service Board (HSB), an extension cannot be granted. The current schedule provides sufficient time for questions, responses, and proposals to be provided for this RFP.

- 2. Does SFHSS have a preference for implementing either physical or digital ID cards for enrollees in the PPO plan?**

SFHSS Response:

SFHSS enrollees in the Dental PPO plan currently receive printable digital ID cards for each plan year. While the preference is to maintain the current delivery method, SFHSS will consider proposals from Respondents to provide the option of physical ID cards to enrollees at no additional cost to SFHSS.

- 3. How long has the incumbent carrier been administering the City's Dental PPO plan? Why is this line of benefits going out to market?**

SFHSS Response:

It is SFHSS and City best-practice to competitively bid professional services and benefits at least once every ten (10) years. SFHSS and the incumbent carrier have had a contractual agreement that satisfies that threshold.

For more information on the goals and objectives of this procurement, please refer to the *SFHSS Announcement of Active Dental RFP* presented during the November 13, 2025 HSB Regular Board Meeting, available at <https://sfhss.org/sites/default/files/2025-11/November%202013%202025%20SFHSS%20Announcement%20of%20Active%20Dental%20RFP.pdf>.

- 4. Is the Local Business Enterprise (LBE) rating bonus available to all respondents, including non-LBE firms that subcontract with LBEs? Or is the rating bonus only applicable to vendors that are certified LBEs, including those listed in the directory at <http://sfgov.org/cmd/>?**

SFHSS Response:

The City's Chapter 14B Local Business Enterprise (LBE) program allows for a rating bonus for firms certified as a Local Business Enterprise by the City's Contract Monitoring Division (CMD) at the time their bid is submitted, subject to certain limitations and exceptions. For more information, please see

<https://www.sf.gov/resource--2024--14b-requirements-and-applicability>.

Per the City's CMD guidance to SFHSS, vendors may apply for LBE certification online at <https://www.sf.gov/get-certified-lbe>. CMD's Certification Unit will assist vendors in determining the appropriate certification size and category based on the documentation provided by the vendor.

Respondents to this RFP seeking to apply for a rating bonus as a certified LBE are advised to review Section 1.02 (Submission of CMD Forms – Pre-Award) of the CMD Attachment 2 form, available at

https://media.api.sf.gov/documents/CMD_Attachment_2_-_11.01.25_Fillable.pdf.

5. Do the 14B Local Business Enterprise (LBE) program's subcontracting requirements apply to this RFP?

SFHSS Response:

No, SFHSS has obtained a waiver for the 14B Local Business Enterprise (LBE) program's subcontracting requirement for an agreement resulting from this RFP. Per the response to Question 4 above, only LBE rating bonuses apply to this procurement.

6. Please clarify the extent of the required support and resources needed. Is there a requirement to provide full time on-site dedicated resources? If not, what level of resource is being requested?

SFHSS Response:

Please see the response to Question 9 for Addendum No. 1, issued on December 12, 2025 and posted to <https://sfhss.org/RFPs>.¹ As for the requirement to provide on-site support and resources, SFHSS expects resources to be assigned to attend and support Open Enrollment (OE) benefit fairs during the OE period in October, in addition to limited enrollment meetings, and trainings.

¹ Addendum No.1 (RFPQHSS2025.B2) dated December 12, 2025 available at https://sfhss.org/sites/default/files/2025-12/Addendum%201_Active%20Dental%20PPO%20RFP%20PY2027.pdf

7. Please confirm the deadline for respondents to provide the redline of the Standard Agreement.

SFHSS Response:

Per the response to Question 1 for Addendum 3, the deadline to submit the redline of the Standard Agreement is the Deadline for Qualitative (Non-Financial) Proposals on February 20, 2026, 11:00AM (PT).

8. Where can we review information on the Health Care Accountability Ordinance (HCAO) and Minimum Compensation Ordinance (MCO)?

SFHSS Response:

The City directs Respondents to review the Office of Labor Standards Enforcement (OLSE) website, as an initial source, which is located here:

<https://www.sf.gov/departments--office-labor-standards-enforcement>. From the OLSE webpage, please visit the following pages for more information about these requirements, including and not limited to links to each ordinance:

- Minimum Compensation Ordinance: <https://www.sf.gov/information--minimum-compensation-ordinance>
- Health Care Accountability Ordinance: <https://www.sf.gov/information--health-care-accountability-ordinance>

Per RFP Section 3.1.22 under Minimum Qualifications, Respondents must complete the Health Care Accountability Ordinance (HCAO) and Minimum Compensation Ordinance (MCO) Declaration forms included with the *Notice of Intent to Bid* posted to <https://sfhss.org/RFPs> and available at https://sfhss.org/sites/default/files/2025-12/Notice%20of%20Intent%20to%20Bid_Dental%20PPO%20PY2027%20RFP.pdf.

9. Please provide details of any changes to the plan design, eligibility, or contribution structure that may have occurred between 01/01/2023 and 08/31/2025.

SFHSS Response:

Below are the plan design changes which took place between Calendar Year beginning on January 1, 2023, through Calendar Year ending December 31, 2025:

- Effective January 1, 2023:
 - Diagnostic & Preventive services claims costs are excluded from the annual benefit maximum accumulator.

- Effective January 1, 2024
 - No changes to benefit design.
- Effective January 1, 2025:
 - Coverage for cone beam CT's added.
 - Combined imaging limit added for complete intraoral series or a panoramic film, to once every 60-months.

There were no changes to add or remove eligible populations, nor were there changes to the City's contribution model for dental services for the Calendar Year beginning on January 1, 2023, through Calendar Year ending December 31, 2025.

10. On the census, for the three (3) employees that were not listed with a ZIP Code or State, how should these records be considered?

SFHSS Response:

SFHSS recommends that all vendors omit the three (3) employee records and not use those records.

11. If SFHSS will be reviewing the re-pricing data, would they be willing to sign a non-disclosure agreement (NDA) to ensure our information is kept confidential?

SFHSS Response:

Per the response to Addendum 4, Question 6, all re-pricing data will be reviewed by Aon. SFHSS recommends that all Respondents carefully review RFP Sections 7.1 (Disposition of Proposals, Public Disclosure and Confidentiality) and 7.2 (Confidentiality) before proceeding with their RFP submissions.

12. Please include the current funding rates for the Active Dental PPO plan.

SFHSS Response:

Please see the slides available at "April 10, 2025 Dental Plans 2026 Rates" (<https://sfhss.org/sites/default/files/2025-04/April%2010%202025%20Dental%20Plans%202026%20Rates.pdf>) presented

during the April 10, 2025 HSB Regular Board Meeting and referenced in RFP Section 2.1.1 (History of Dental PPO Plan (ASO-PPO) Rates (PY2021 – PY2026))².

13. Please provide a list of where SFHSS's Dental PPO plan materials can be accessed.

SFHSS Response:

The 2026 SFHSS Delta Dental PPO Benefit Summary is available at
https://sfhss.org/sites/default/files/2025-10/2026%20Delta%20Dental%20PPO_9502_Active_SOB_Final%20copy.pdf

The 2026 SFHSS Delta Dental PPO Plan Document (EOC/Certificate) is available at:
https://sfhss.org/sites/default/files/2025-10/2026%20Delta%20Dental%20PPO_9502_Active_EOC_Final%20v2.pdf

These documents include covered services, by category, in addition to indicating limitations where applicable.

14. Does the current administrator's fee include any credits, payments for audits, or other services reimbursable or paid to San Francisco Health Service System?

SFHSS Response:

No, the current administrator's fee does not include credits, payments for audits, or other services reimbursable or paid to the San Francisco Health Service System.

15. Does the current carrier allow for assignment of benefits to non-participating providers?

SFHSS Response:

Payments made toward out-of-network (OON) claims are made directly to the member (claimant) and are not assignable.

² April 10, 2025 HSB Regular Board Meeting: <https://sfhss.org/board-meeting/2025-04-10t200000>

16. Please define the distinctions SFHSS intends between the roles of an Account Executive and Account Manager on the “Contact Information” tab of the excel Questionnaire document.

SFHSS Response:

It has been the experience of SFHSS, that with large accounts, such as the City and County of San Francisco, account management structure to support the account is generally inclusive of an executive sponsor, in addition to an account manager.

Whereas the account manager may serve as the primary point of contact for day-to-day matters, the executive sponsor would be the conduit for urgently critical escalations and executive level discussion and planning, in cases where it would be inappropriate to engage the account manager.

17. Can you please expand on the expectations that exist for the selected dental partner as it relates to communications (i.e., scope, method, languages needed, etc.)?

SFHSS Response:

Although, there are many employees who have job roles which computer access is central to their job duties, there are notable populations of employees who perform their duties away from a computer terminal, like that of public transportation operators, first responders, physical laborers, healthcare providers, and other job classifications where computer access to e-mail or electronic communications may be limited.

SFHSS expects the selected Respondent to be flexible, creative, and willing to collaborate with SFHSS to communicate with the City’s diverse workforce through various mediums and methods as needed, including electronically, paper-based, in-person, and/or other forms of communication.

Examples of communication deliverables and efforts may include, but not be limited to:

- Distributing communications at a frequency and mode which will result in notable increases of utilization toward preventive services;
- Development of empowerment materials which will work to better inform employees about the benefits of selecting Network Providers, understanding dental billing and claims processes, and their rights when visiting a dentist/clinician (in and out-of-network);
- In partnership with SFHSS, developing and hosting up to ten (10) educational webinars on topics that may take place throughout the year, including during the annual Open Enrollment period;

- Providing a unique microsite for SFHSS members, which will serve at the entry point to the Dental Plan, and may also include, but not be limited to, a provider network search utility, a claim modeling utility, plan documents, and educational resources (e.g., on-demand videos, flyers, guides, trainings, etc.) on various topics; and
- Develop custom educational materials, on an as needed basis.

18. Please provide the number of Evidence of Benefits (EOB) processed each month for the period beginning 01/01/2023 and ending 08/31/2025.

SFHSS Response:

SFHSS does not maintain count of individual EOB's released. In lieu of providing monthly count of individual EOB's from January 1, 2023 through August 31, 2025, SFHSS requests that the interested Respondents leverage monthly claims reporting, which was provided to Respondents, and referenced in Addendum No. 4, Question 12, released on December 30, 2025.

19. We are unable able to process overseas claims. Is that acceptable?

SFHSS Response:

Respondents are expected to consider, review, and process dental claims from out-of-network providers, including urgent and emergent claims incurred outside of the United States and United States territories. Currently, there are no eligible Active City Employees with a residence outside of the United States or US Territories.

20. Are there any current initiatives led by the incumbent carrier focused on increasing preventive utilization? If yes, can you please describe them?

SFHSS Response:

Although there are no current major campaigns, the incumbent has been tasked with the release of bi-annual communications to members via mail and email on the importance of preventive services.

21. Are the benefits offered under the incumbent's Wellness program in addition to the regular dental PPO benefits? Are Respondents required to match the current Wellness program exactly, even if Respondents do not have a similar benefit currently in place?

SFHSS Response:

The incumbent's Wellness benefit, are outlined on page 20 of the 2025 Plan Document, available at <https://sfhss.org/sites/default/files/2025-01/2025%20Delta%20Dental%20PPO%2009502%20Active%20EOC%20%2801-01-25%29.pdf>.

The incumbent's Wellness benefit provides additional preventive services for certain members who qualify. The manner which these services are listed amend/replace the standard services. As an example, for a member who qualifies for the Wellness benefit, they are able to receive up to four (4) Routine Cleanings per year, instead of the standard limit of two (2) Routine Cleanings per year.

As this benefit is ASO, the design of the benefit needs to match the spirit of what is currently being offered, and Respondents should have the capability to code the benefit within their systems accordingly. Offerings and options which may be deemed inferior to the current design are discouraged.

- 22. Can Respondents offer a benefit design, which reduces or discontinues benefit elements which are currently available through the incumbent, and still meet minimum qualifications? Example: Respondent will not offer a benefit design which includes Dental Accident Coverage.**

SFHSS Response:

The removal of the Dental Accident Coverage would be considered a reduction.

In accordance with RFP Sections 3.1 (Minimum Qualifications to Bid) and 3.2 (Confirmation of Minimum Qualifications to Bid), bidders must attest to meet all Minimum Qualifications at the time their Quantitative Proposal is submitted. SFHSS recommends that Respondents review all Minimum Qualifications prior to submitting their proposals.