

**HEALTH SERVICE SYSTEM
Vendor Report Card**

Employee Benefit Specialists
August 15, 2007
Period Evaluated: July 1, 2005 – June 30, 2007

COMPOSITE RATINGS

Criterion	Composite Rating	Rating Standards
<i>A. Quality and Value</i>		
1. Overall NCQA Rating	N/A	1. "Denied" or not accredited 2. "Provisional" 3. "Accredited" 4. "Commendable" 5. "Excellent"
2. Quality of written communication materials	3.8	1 - Consistently incomplete, confusing and unattractive. 2 - Significant problems in quality, but usually of a good quality of content, clarity, attractiveness and accessibility to diverse members. 3 - Rarely compelling, and some unevenness in quality, but usually of a good quality of content, clarity, attractiveness and accessibility to diverse members. 4 - Sometimes compelling, but always of a high quality of content, clarity, attractiveness and accessibility to diverse members. 5 - Consistently compelling; outstanding content, clarity, attractiveness and accessibility to diverse members.
3. Quality of website	4.3	Same as item 2 above.
4. Members' view of access to health care services	3	1 - Consistently long waits to see providers; most providers not accepting new patients; extremely difficult to access specialists. 2 - Often long waits to see providers, with some exceptions; many providers not accepting new patients; some difficulty in accessing specialists. 3 - Occasional long waits to see providers, but most waits are reasonable; some providers not accepting new patients; occasional difficulty accessing specialists. 4 - Almost all waits to see providers are reasonable, with infrequent exceptions; most providers are accepting new patients; infrequent difficulty accessing specialists. 5 - Waits to see providers are consistently short; rarely is a provider not accepting new patients; rarely any difficulty in accessing specialists.
5. Members' view of provider quality	3.5	Use any number from 1 to 5, where 1 is the worst provider quality and 5 is the best provider quality to rate the overall quality of the provider(s) accessed through the vendor's plan. Please include supporting comments for your rating.

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6. Members' view of vendor's customer service	3	Use any number from 1 to 5, where 1 is the worst customer service and 5 is the best customer service to rate the overall quality of the customer service received through the vendor's plan. Please include supporting comments for your rating.
7. Overall quality of service to members	4.3	Use any number from 1 to 5, where 1 is the worst quality of both care and service and 5 is the best quality of care and service to rate the overall quality of the care and service provided through the vendor's plan. Please include supporting comments for your rating.
8. Overall value delivered	3.9	Use any number from 1 to 5, where 1 is the worst ratio of cost to quality and 5 is the best ratio of cost to quality to rate the overall value provided by the vendor's plan. Please include supporting comments for your rating.
<i>B. Responsiveness to HSS Needs and Concerns</i>		
1. Attendance and level of participation at relevant Health Service Board meetings	4.4	Use any number from 1 to 5, where 1 is the worst level of attendance and participation and 5 is the best level of attendance and participation to rate the overall attendance and participation of the vendor's plan representative(s). Please include supporting comments for your rating.
2. Responsiveness and flexibility in interactions with Board	4.5	Use any number from 1 to 5, where 1 is the worst level of responsiveness and flexibility and 5 is the best level of responsiveness and flexibility to rate the overall responsiveness and flexibility of the vendor's plan representative(s). Please include supporting comments for your rating.
3. Responsiveness and flexibility in interactions with HSS Staff	4.7	Use any number from 1 to 5, where 1 is the worst level of responsiveness and flexibility and 5 is the best level of responsiveness and flexibility to rate the overall responsiveness and flexibility of the vendor's plan representative(s). Please include supporting comments for your rating.
<i>C. Contracting and Performance Guarantees</i>		
1. Written contract in place?	1	1 – Written contract executed and delivered more than 90 days after effective date. 2 – Written contract executed and delivered within 90 days after effective date. 3 – Written contract executed and delivered within 60 days after effective date. 4 – Written contract executed and delivered within 30 days after effective date. 5 – Written contract executed and delivered prior to effective date.

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2. Adherence to City's social policy legislation	4	1 – Contract omits more than two requested provisions. 2 – Contract omits two requested provisions. 3 – Contract omits one requested provisions. 4 – Contract includes all requested provision with minor modifications. 5 – Contract includes all requested provisions without modification.
3. Inclusion of performance guarantees	1	1 – Contract contains no performance guarantees. 2 – Contract contains performance guarantees, but none includes monetary penalties. 3 – Contract contains performance guarantees, but more than one does not include monetary penalties. 4 – Contract contains performance guarantees, but one does not include monetary penalties. 5 – Contract contains performance guarantees with monetary penalties attached to each guarantee.
4. Comprehensiveness and sufficiency of performance guarantees		Use any number from 1 to 5, where 1 is the worst level of comprehensiveness (i.e., omits major components of vendor's contractual performance requirements) and 5 is the best level of comprehensiveness (i.e., includes all major components of vendor's contractual performance requirements). Please include supporting comments for your rating.
5. Adherence to performance guarantees		1 – Failed to reach three or more of the guaranteed performance levels specified below. 2 – Failed to reach two of the guaranteed performance levels specified below. 3 – Failed to reach one of the guaranteed performance levels specified below. 4 – Exceeded or reached all guaranteed performance levels specified below. 5 – Exceeded all guaranteed performance levels specified below.
6. Prompt reporting and payment for breaches of performance guarantees	N/A	1 – Vendor failed to report performance or pay any applicable penalties within 30 days of applicable due dates under contract. 2 – Vendor reported performance and paid any applicable penalties within 30 days of applicable due dates under contract. 3 – Vendor reported performance and paid any applicable penalties within 15 days of applicable due dates under contract. 4 – Vendor reported performance and paid any applicable penalties within five days of applicable due dates under contract. 5 – Vendor reported performance and paid any applicable penalties on or prior to applicable due dates under contract.

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Rating Panel Participants (Individual Ratings and Comments Follow Below):

Vendor Self-Rating:	Chimane Rhodes, Vice President, Employee Benefit Specialists
HSS Operations Staff:	Jeffrey Hildebrant, Assistant Director
HSS Finance Staff:	Tess Navarro, CFO
Active Member:	Matt Smyth, DPW and MEA Board Member
Active Member:	Jean Mariani, SFSD
HS Board Member	Sean Elsbernd, Commissioner

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INDIVIDUAL PANELIST RATINGS AND COMMENTS

Criterion	Vendor's Self-Rating	HSS Operations Staff	HSS Finance Staff	Active Member	Active Member	Board Member	Overall Rating
<i>A. Quality and Value</i>							
1. Overall NCQA Rating	N/A						3
2. Quality of written communication materials	<p>5 EBS provides the booklet information each year for the MEA participants for the voluntary benefits. EBS partners with HSS each year to develop the booklet information. Some years EBS has printed, but generally HSS prints the booklets with the EBS information included. The feedback each year has been positive and people arrive at their enrollment meetings well informed about their choices which</p>	<p>2.5 Communications are generally complete and informative. Certain topics (i.e. Commuter Checks, Computer Purchase, etc.) need to be improved so that members are more informed about how the benefit options work.</p>	<p>4 The communication materials incorporated in the membership booklet are seemingly clear, easy to understand and comprehensive as evidenced by low level of inquiries or questions from the applicable members.</p>	4	<p>3 Primarily the booklet we receive at open enrollment -- has all the information but is pretty dry.</p>	<p>5 Communication information simply put forward.</p>	3.8

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	allows our enrollment staff to stay on schedule.						

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3. Quality of website	N/A EBS does not have a website specific for the MEA member plans.	2.5 Many MEA members attempting to log in for the first time receive an error message and are not able to access their accounts online. The qualified expenses listed under the Miscellaneous Reimbursement Account are incorrect. The expenses listed are applicable to a healthcare Reimbursement Account, not the Misc. Reimbursement Account.	3 As a member I have not had the need to use the website as all of my credits are placed in the medical premium category. However, I did try to log in as a new user to prepare for this evaluation and was not successful even if instructions are followed. As mentioned, difficulty possibly is the social security number 9 digits vs. City's payroll of 11 digits. Easiness of access should be evaluated and modifications as applicable should be implemented.	1 Access information needs improvement. I haven't used this service due to difficulty acquiring username and password.	3 Navigation is easy; information is accessible.	5 Excellent.	4.3
4. Members' view of access to health care services				4	N/A		3

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Criterion	Vendor's Self-Rating	HSS Operations Staff	HSS Finance Staff	Active Member	Active Member	Board Member	Overall Rating
5. Members' view of provider quality				5	3		3.5
6. Member's view of vendor's customer service				3 Improving with time.	3		3

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7. Overall quality of service to members	4.5 EBS' open enrollment team and new hire enrollments received positive feedback from members. The customer service calls with participants questioning deductions or other issues have dramatically decreased. The calls from HSS regarding customer issues are very rare. The employees that do call receive prompt attention to their matters.	3 Service is generally timely, accurate and efficient. Improvements are needed to ensure that enrollers who are assigned to assist City employees in the enrollment process are knowledgeable about all products and services available under the Management Cafeteria Plan and that any questions regarding City processes or City administered benefits are referred to the appropriate HSS staff.	4 For the most part, it has been adequate. Enrollment with a live person is viewed positively with personal interaction for questions. Areas of improvement are on staff training and exploration of possible additional site for clustered enrollment. Also more frequent, timely, and attention-getter format of, communication to members on miscellaneous reimbursement account option towards eliminating or reducing forfeitures.	4	3	5 Superior benefit provided to members. I receive no member complaints.	4.3

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8. Overall value delivered	<p>4.5 EBS provides an extensive enrollment service for new hires that provides them with a one on one opportunity to speak with someone in person about their specific benefit needs. There are many benefit options for the MEA members and having the opportunity to speak with someone in person to learn about them gives the MEA members a great opportunity to address all of their benefit needs.</p> <p>(See Additional Comments.)</p>	<p>3 The value of services provided to Management Cafeteria Plan participants generally meet expectations.</p>	<p>4.5 Considering the number of choices currently offered there is definite value to cost.</p>	<p>4 Value is increasing as I become more educated about products. I have only been a member for 2.5 years.</p>	<p>3</p>	<p>5 Company is member service oriented. Best service available.</p>	<p>3.9</p>

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<i>B. Responsiveness to HSS Needs and Concerns</i>							
1. Attendance and level of participation at relevant Health Service Board meetings	<p>1 EBS does not frequently attend the meetings, we had in years past however there are very infrequent references to the plan(s) that we administer. We review the meeting information prior to the meeting date to see if there are items that are relevant to the MEA plan to determine if our attendance is necessary for the continued successful administration of the program.</p>					<p>5 VSP is very responsive.</p>	4.4

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Criterion	Vendor's Self-Rating	HSS Operations Staff	HSS Finance Staff	Active Member	Active Member	Board Member	Overall Rating
2. Responsiveness and flexibility in interactions with Board	N/A EBS has not had a lot of interaction with Board, and to date have not had requests that required flexibility or other types of response. EBS is very aware of the Board's role in the benefits however and is ready and willing to entertain any requests.					5 Always prepared and ahead of game.	4.5
3. Responsiveness and flexibility in interactions with HSS Staff	5 EBS has had a lot of interaction over the years with the HSS staff members. EBS has been very responsive to all requests & process changes. EBS has a proven track record of responding immediately and thoroughly to HSS staff.	4 EBS representatives are responsive and ensure timely follow up of issues raised by HSS staff.	4 Year long communication and exchange of information has been adequately smooth related to file transmission, funds transfer, payment adjustments. There is certainly a marked improvement specifically with				4.7

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			dedicated staff working to address specific contract related issues including performance guarantees revision, and related reporting of information and results.				
<i>C. Contracting and Performance Guarantees</i>							
1. Written contract in place?							1
2. Adherence to City's social policy legislation							4
3. Inclusion of performance guarantees							1
4. Comprehensiveness and sufficiency of performance guarantees	4.5 The performance guarantees were developed with the HSS staff members to ensure that they addressed all aspects of the services that EBS	3	4				N/A

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Criterion	Vendor's Self-Rating	HSS Operations Staff	HSS Finance Staff	Active Member	Active Member	Board Member	Overall Rating
	provides.						
5. Adherence to performance guarantees							N/A
6. Prompt reporting and payment for breaches of performance guarantees							N/A

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ADDITIONAL COMMENTS OF FULL HEALTH SERVICE BOARD

Vendor's Self-Rating:

Re: Overall value delivered:

Each year at open enrollment the MEA members get an opportunity to meet with an enrollment counselor to review their current year choices and also look into future year changes that they may want to make based on any changes to the benefit offerings that may have occurred or changes to their personal situations since their last enrollment.

EBS's administrative services are very valuable to both the individual members and HSS as there are several benefit options available to the MEA members that are aggregated and deducted out of a couple of deduction fields in the payroll system. The contributions and deductions are pre and post tax and are allocated by EBS from the aggregate fields to the individual elections for each participant. Those accounts are updated every pay period with contribution information and funds are reconciled and forwarded to the appropriate vendors. EBS ensures that there is a policy for every contribution and a contribution for each policy.

EBS provides the member with a single number to call for all of their benefits from the various vendors under the program. EBS' administration team works with the vendors to provide the service to the members for claim and policy issues, alleviating the need for the member or HSS to maintain a list of all of the individual vendor contacts.

Active Member No. 2:

EBS has improved over the years. I have limited experience with them beyond miscellaneous reimbursements but their customer service through their website is prompt and responsive. When I have a problem, they are quick to address it.