**20-74487 BUSINESS PROPOSAL**

**ATTACHMENT E**

**Instructions: Please provide answers in the shaded areas to all questions. Reference all attachments in the shaded area.**

***Business Proposal***

* + 1. **General (optional) -** Please introduce or summarize any information the Respondent deems relevant or important to the State’s successful acquisition of the products and/or services requested in this RFP.

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| Since 1982, Delta Dental of Indiana has been providing dental benefits services to employees and organizations in the state of Indiana. In 2012, we began administering dental benefits for Indiana residents who are HIV+ and who meet the financial requirements for HIAP. Here is a summary of the key advantages Delta Dental will bring to the State of Indiana and its employee population:  • Claims & Out-of-Pocket Savings – Reflective of Delta Dental’s network strength and discounts in the areas in which HIAP members are located, the group’s claims costs, as well as members’ out-of-pocket costs, will be lower with Delta Dental than with any carrier. In 2022, the “net effective discount” for HIAP was 45.4 percent with the average discount for the Delta Dental PPO network at 50.3 percent and the Delta Dental Premier network at 20.5 percent. The group and members saved $641,495 in 2022 and in the past 5 years have saved $2,866,742.  Delta Dental has once again been recognized by Millman Delta Actuarial Analytics, LLC, a well-known independent dental actuarial firm, as having the top-ranked dental PPO discount in Indiana, as well as the best “net effective discount” nationally, among all major dental carriers. “Net effective discount” combines savings from both in-network and non-network dentists. The Milliman Dental Actuarial Analytics PPO Network Study, which is done annually, is designed to allow dental carriers the ability to benchmark the performance of their network discounts and utilization data against competitors in the industry.  • Member Balance-Billing – The greatly improved network access offered by Delta Dental will translate into radically reduced balance-billing exposure for members.  • Future Renewals – Between our annual trend factors which are the lowest in the industry (currently less than 2.5%), in addition to our nonprofit status (no shareholders to satisfy), HIAP’s future renewals will be lower with Delta Dental than with any carrier. We renew over 98% of our business each year!  • Online Portals – Delta Dental’s Benefit Manager Toolkit and Member Portal provide ease of administration for the group and its employees. We can also easily interface with any outside HR platform (Paycor, ADP, etc.) in funneling eligibility and billings. |

* + 1. **Respondent’s Company Structure** - Please include in this section the legal form of the Respondent’s business organization, the state in which formed (accompanied by a certificate of authority), the types of business ventures in which the organization is involved, and a chart of the organization. If the organization includes more than one (1) product division, the division responsible for the development and marketing of the requested products and/or services in the United States must be described in more detail than other components of the organization. Please enter your response below and indicate if any attachments are included.

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| Delta Dental of Indiana was initially incorporated as Indiana Dental Plan, Inc., in 1982 under the Indiana Not-For-Profit Corporation Act of 1971. In 1985, our name was changed to Delta Dental Plan of Indiana, Inc. We are licensed as a Limited Service Health Maintenance Organization under IC 27-13-34, et seq. We market and administer dental benefits programs.  We are an affiliate of Delta Dental Plan of Michigan, Inc. Delta Dental of Michigan is incorporated under the Nonprofit Dental Care Corporations Act, MCL 550.351, et seq. We entered into an administrative services agreement with Delta Dental of Michigan in 1982 under which Delta Dental of Michigan provides the administrative services required for the processing of all claims arising from all plans we administer. Delta Dental of Michigan has completed the requirements for a third party administrator as set forth in 27-1-25, et seq. and is licensed to act as an administrator in Indiana. We have included a corporate organizational chart in the Exhibits. |

* + 1. **Respondent’s Diversity, Equity and Inclusion Information -** With the Cabinet appointment of a Chief Equity, Inclusion and Opportunity Officer, on February 1, 2021, the State of Indiana sought to highlight the importance of this issue to the state. Please share leadership plans or efforts to measure and prioritize diversity, equity, and inclusion. Also, what is the demographic compositions of Respondents’ Executive Staff and Board Members, if applicable.

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| Delta Dental holds diversity and inclusion as a corporate value, and are investing in DE&I initiatives, including auditing, consulting, and education of the team. Please see the included DE&I Exhibit for additional information. |

* + 1. **Company Financial Information** - This section must include documents to demonstrate the Respondent’s financial stability. Examples of acceptable documents include most recent Dunn & Bradstreet Business Report (preferred) or audited financial statements for the two (2) most recently completed fiscal years. If neither of these can be provided, explain why, and include an income statement and balance sheet, for each of the two most recently completed fiscal years.

If the documents being provided by the Respondent are those of a parent or holding company, additional information should be provided for the entity/organization directly responding to this RFP. That additional information **should explain the business relationship between the entities and demonstrate the financial stability of the entity/organization which is directly responding to this RFP.**

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| We have included a copy of our Consolidated and Combined Financial Statements for Delta Dental of Michigan and its affiliates, which includes Delta Dental of Indiana, for 2020 and 2021 in the Exhibits. We will be happy to provide 2022’s report once it becomes available. |

* + 1. **Integrity of Company Structure and Financial Reporting** - This section must include a statement indicating that the CEO and/or CFO, of the responding entity/organization, has taken personal responsibility for the thoroughness and correctness of any/all financial information supplied with this proposal. The areas of interest to the State in considering corporate responsibility include the following items: separation of audit functions from corporate boards and board members, if any, the manner in which the organization assures board integrity, and the separation of audit functions and consulting services. The State will consider the information offered in this section to determine the responsibility of the Respondent under IC 5-22-16-1(d).

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| As Chief Executive Officer, Goran Jurkovic takes personal responsibility for the thoroughness and correctness of all financial information we provided with our proposal.  Our company is structured in such a fashion so as to provide integrity and accountability throughout the organization. Each member of our governing board is independent of our organization and its executives, and strong independent committees exist within this board with responsibility for nominating new directors. Our board members reviewed and approved the Employee Policy Guide that all of our employees must sign. In addition, our board files conflict of interest statements annually.  Our board also has a strong audit committee that appoints and oversees an independent firm to audit our financial statements annually. We do not use this audit firm for consulting purposes other than tax assistance. |

* + 1. **Contract Terms/Clauses** - Please provide the requested information in RFP Section 2.3.6.

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| Confirmed. We have provided a redlined version of Attachment B, as well as the completed Attachment J. |

* + 1. **References** - Reference information is captured on **Attachment H** Respondent should complete the reference information portion of the **Attachment H** which includes the name, address, and telephone number of the client facility and the name, title, and phone/fax numbers of a person who may be contacted for further information if the State elects to do so. The rest of **Attachment H** should be completed by the reference and **emailed DIRECTLY** to the State. The State should receive three (3) **Attachment Hs** from clients for whom the Respondent has provided products and/or services that are the same or similar to those products and/or services requested in this RFP. **Attachment H** should be submitted to [idoareferences@idoa.in.gov](mailto:idoareferences@idoa.in.gov). **Attachment H** should be submitted no more than ten (10) business days after the proposal submission due date listed in Section 1.24 of the RFP. Please provide the customer information for each reference.

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| **Customer 1** |  |
| Legal Name of Company or Governmental Entity | State Teachers Retirement System of Ohio |
| Company Mailing Address | 275 E Broad St |
| Company City, State, Zip | Columbus, Ohio  43215 |
| Company Website Address | <https://www.strsoh.org/> |
| Contact Person | Lynn Bessant |
| Contact Title | Manager, Health Care Services |
| Company Telephone Number | 1-614-227-2986 |
| Company Fax Number | 1-614-744-3351 |
| Contact E-mail | [Bessantl@strsoh.org](mailto:Bessantl@strsoh.org) |
| Industry of Company | Health and Welfare Funds |
| **Customer 2** |  |
| Legal Name of Company or Governmental Entity | State of Michigan, Michigan Dental Program |
| Company Mailing Address | PO Box 30815, Elliott- Larsen Building 5-N |
| Company City, State, Zip | Lansing, MI 48909 |
| Company Website Address | https://www.michigan.gov/mdhhs/adult-child-serv/childrenfamilies/familyhealth/oralhealth/michigan-dental-program |
| Contact Person | Pam Manning |
| Contact Title | MDP Coordinator |
| Company Telephone Number | 517-512-0241 |
| Company Fax Number | 517-763-0220 |
| Contact E-mail | ManningP3@Michigan.gov |
| Industry of Company | Michigan Department of Health & Human Services (MDHHS) |
| **Customer 3** |  |
| Legal Name of Company or Governmental Entity | City of Indianapolis |
| Company Mailing Address | 200 E. Washington Street, Suite 1501 |
| Company City, State, Zip | Indianapolis, IN 46204 |
| Company Website Address | indy.gov |
| Contact Person | Seraph Burgin |
| Contact Title | Benefits Manager, Office of Finance and Management – Human Resources |
| Company Telephone Number | (317) 327-5882 |
| Company Fax Number | (317) 327-4435 |
| Contact E-mail | Seraph.burgin2@indy.gov |
| Industry of Company | Local Government |

**2.3.8** **Registration to do Business** – Per RFP 2.3.8,Respondents providing the products and/or services required by this RFP must be registered to do business by the Indiana Secretary of State. The Secretary of State contact information may be found in Section 1.18 of the RFP. This process must be concluded prior to contract negotiations with the State. It is the successful Respondent’s responsibility to complete the required registration with the Secretary of State. Please indicate the status of registration, if applicable. Please clearly state if you are registered and if not provide an explanation.

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| Delta Dental of Indiana is licensed as a Limited Service Health Maintenance Organization under IC 27-13-34. Delta Dental of Michigan is licensed to act as an administrator in Indiana. Separate certificates of registration are not required. Additionally, we have registered with the Indiana Department of Administration (IDOA), and the Secretary of State. Our Control number is 198210-642. |

* + 1. **Authorizing Document -** Respondent personnel signing the Executive Summary of the proposal must be legally authorized by the organization to commit the organization contractually. This section shall contain proof of such authority. A copy of corporate bylaws or a corporate resolution adopted by the board of directors indicating this authority will fulfill this requirement. Please enter your response below and indicate if any attachments are included.

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| Confirmed. We have included the Delta Dental of Indiana by-laws, as well as the minutes from the appointment where Anthony Robinson was promoted to Executive Vice President of Delta Dental of Michigan, Indiana, and Ohio are included as Exhibits. |

* + 1. **Subcontractors -** The Respondent is responsible for the performance of any obligations that may result from this RFP and shall not be relieved by the non-performance of any subcontractor. Any Respondent’s proposal must identify all subcontractors and describe the contractual relationship between the Respondent and each subcontractor. Per instructions in **Attachment J**, either a copy of the executed subcontract or a letter of agreement over the official signature of the firms involved must accompany each proposal.  
         
       Any subcontracts entered by the Respondent must be in compliance with all State statutes and will be subject to the provisions thereof. For each portion of the proposed products and services to be provided by a subcontractor, the technical proposal must include the identification of the functions to be provided by the subcontractor and the subcontractor’s related qualifications and experience.

The combined qualifications and experience of the Respondent and any or all subcontractors will be considered in the State’s evaluation. The Respondent must furnish information to the State as to the amount of the subcontract, the qualifications of the subcontractor for guaranteeing performance, and any other data that may be required by the State. All subcontracts held by the Respondent must be made available upon request for inspection and examination by appropriate State officials, and such relationships must meet with the approval of the State.  
  
The Respondent must list any subcontractor’s name, address, and the state in which formed that are proposed to be used in providing the required products and/or services. The subcontractor’s responsibilities under the proposal, anticipated dollar amount for subcontract, subcontractor’s form of organization, and an indication from the subcontractor of a willingness to carry out these responsibilities are to be included for each subcontractor. This assurance in no way relieves the Respondent of any responsibilities in responding to this RFP or in completing the commitments documented in the proposal. The Respondent must indicate which, if any, subcontractors qualify as a Minority Business Enterprise, Women’s Business Enterprise, or Veteran Owned Business under IC 4-13-16.5-1 and IC 5-22-14-3.5. [See Sections 1.21](file:///C:\Working%20Documents\Sourcing%20Documents\RFP_Bid%20Template%20Review\IDOA%20RFP%20Boilerplate%20E-BID%20v06-15-2020_rac%20review%2006292021.docx#_1.21_MINORITY_&), [1.22](file:///C:\Working%20Documents\Sourcing%20Documents\RFP_Bid%20Template%20Review\IDOA%20RFP%20Boilerplate%20E-BID%20v06-15-2020_rac%20review%2006292021.docx#_1.22_INDIANA_VETERAN) and **Attachments A/A1** for Minority, Women, and Veteran Business information.

IVOSB entities (whether a prime or subcontractor) must have a Bidder ID. If registered with IDOA, this should have already been provided (as with MWBEs). IVOSBs that are only registered with the Federal Center for Veterans Business Enterprise will need to ensure that they also have a Bidder ID provided by IDOA (please see [section 2.3.7](file:///C:\Working%20Documents\Sourcing%20Documents\RFP_Bid%20Template%20Review\IDOA%20RFP%20Boilerplate%20E-BID%20v06-15-2020_rac%20review%2006292021.docx#_2.3.7_Registration_to) for details).

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| Delta Dental of Indiana is under an administrative services agreement with Delta Dental of Michigan under which Delta Dental of Michigan provides the administrative services required for the processing of all claims arising from all plans we administer. We also utilize the Delta Dental Plans Association for access to the dental directories and the mobile application. Finally, we utilize dental consultants to review claims and they are contracted to Delta Dental of Michigan. In addition to these contracts, Delta Dental is utilizing the following for the State of Indiana RFP:  MBE: Fineline Graphics Partners  WBE: Employee Benefit Advisors, LLC and Smile Promotions  IVOSB: Bravia Services, LLC |

* + 1. **Evidence of Financial Responsibility** – Removed at the request of the agency.

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| No response required per the note above. |

* + 1. **General Information** - Each Respondent must enter your company’s general information including contact information.

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| **Business Information** |  |
| Legal Name of Company | Delta Dental Plan of Indiana, Inc. |
| Contact Name | Melinda Tyo |
| Contact Title | Senior Account Manager |
| Contact E-mail Address | [MTyo@DeltaDentalIN.com](mailto:MTyo@DeltaDentalIN.com) |
| Company Mailing Address | 225 S. East Street, Suite 200 |
| Company City, State, Zip | Indianapolis, IN 46202 |
| Company Telephone Number | 317-348-1820 |
| Company Fax Number | 317-706-3577 |
| Company Website Address | www.DeltaDentalIN.com |
| Federal Tax Identification Number (FTIN) | 35-1545647 |
| Number of Employees (company) | Delta Dental of Indiana, Ohio, and Michigan has 1,068 employees, with 14 of those employees working specifically for Delta Dental of Indiana. |
| Years of Experience | Delta Dental of Indiana has been in business since 1982. However, our affiliate partners have been providing dental benefits for more than 60 years. |
| Number of U.S. Offices | Delta Dental of Indiana has one office, located in Indianapolis, Indiana. Our affiliate partners that comprise Delta Dental of Indiana, Michigan, and Ohio have a total of six offices within the three states. |
| Year Indiana Office Established (if applicable) | 1982 |
| Parent Company (if applicable) | Delta Dental of Indiana and its affiliates in Arkansas, Kentucky, Michigan, New Mexico, North Carolina, Ohio and Tennessee collectively are among the largest dental plan administrators in the nation. |
| Revenues ($MM, previous year) | Delta Dental of Indiana’s 2022 revenue was $137,600,000 and the affiliated Delta Dental of Michigan, Indiana, and Ohio had a revenue of $1,526,700,000. |
| Revenues ($MM, 2 years prior) | Delta Dental of Indiana’s 2021 revenue was $127,900,000 and the affiliated Delta Dental of Michigan, Indiana, and Ohio had a revenue of $1,378,200,000. |
| % Of Revenue from Indiana customers | 100 percent of Delta Dental of Indiana’s revenue is from Indiana customers and Indiana customers comprise nine percent of the revenue for Delta Dental of Indiana, Michigan, and Ohio. |

* 1. Does your Company have a formal disaster recovery plan? Please provide a yes/no response. If no, please provide an explanation of any alternative solution your company has to offer. If yes, please note and include as an attachment.

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| Yes. We have included our Delta Dental BCM Program Charter as an Exhibit. |

* 1. What is your company’s technology and process for securing any State information that is maintained within your company?

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| Encrypting Our Data  All data is encrypted at rest. This includes desktops, laptops, servers, backups and removable media. Removable media includes thumb or flash drives, external hard drives, CDs and DVDs; which are strictly limited to approved personnel only.  Securing Our Locations  Employees wear proximity key card badges with photo ID to access buildings and interior secured areas. Internal and external video cameras are monitored 24 hours a day, 365 days a year.  Strictly Governing Passwords & Access  Passwords are changed at regular intervals, and “strong” passwords are required. We review accounts regularly for appropriate access and access is immediately revoked on all employee terminations/ separations. Plus, two-factor authentication is in place for all privileged and remote users.  Protecting Our Systems  Anti-virus and malware protection software is installed and updated on all desktops, laptops and servers. Internal and external firewalls enforce multiple network segments. Intrusion Prevention and Detection Systems (IPS/IDS) are installed at critical “choke points” on the network. In combination with web-filtering and advanced malware protection, IPS and IDS reduce the threat of command and control malware infections, and other attacks. Systems are monitored 24x7x365 by a third party security firm. Email gateways identify and encrypt messages that contain privacy information.  Testing Our Security  We regularly perform vulnerability scanning of our systems and applications. We also engage a third party annually, to perform internal and external penetration testing. This is intended to monitor for any potential vulnerabilities in our system and applications, to enable us to identify and remediate any items found, as quickly as possible. |

* + 1. **Experience Serving State Governments -** Please provide a brief description of your company’s experience in serving state governments and/or quasi-governmental accounts.

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| We have extensive experience providing benefits for other government agencies such as the State of Michigan, the State of Ohio, the Michigan Public School Employees Retirement System (MPSERS), the Healthy Kids Dental Program, and the State Teachers Retirement System of Ohio.  No other dental benefits administrator can match our experience and expertise: we are the dental experts. Our hard-earned skills enable us to strike an appropriate balance between managing our customer’s costs and making sure their members receive quality care. All of our programs have proven cost management and quality assurance features that save millions of dollars each year for our customers and enrollees, enabling us to manage both cost and quality like no other carrier can. |

* + 1. **Experience Serving Similar Clients -** Please describe your company’s experience in serving customers of a similar size to the State with similar scope. Please provide specific clients and detailed examples.

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| Delta Dental has administered benefits for the Michigan Dental Plan, Michigan’s HIV positive dental benefits plan, since its inception in August 2016. Other public sector clients include the City of Indianapolis (since 2020) and the State of Michigan (since 1988). Delta Dental of Indiana, Ohio, and Michigan currently services 484 groups with more than 1,000 subscribers. More than 39 percent of our customers have been with us for 15 years or more, demonstrating their continued satisfaction with us. More than 56 percent of them have been with us for at least 10 years. No other dental benefits administrator can match this expertise and experience! |

* + 1. **Indiana Preferences -** Pursuant to IC 5-22-15-7, Respondent may claim only one (1) preference. For the purposes of this RFP, this limitation to claiming one (1) preference applies to Respondent’s ability to claim eligibility for Buy Indiana points. **Respondent must clearly indicate which preference(s) they intend to claim. Additionally, the Respondent’s Buy Indiana status must be finalized when the RFP response is submitted to the State.**

Approval will be system generated and sent to the point of contact email address provided within the Bidder Registration profile. This is to be attached as a screenshot (copied/pasted) for response evaluation.

Buy Indiana

Refer to Section 2.7 for additional information.

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| Yes. We are currently registered at the State’s Buy Indiana website, with bidder number 0000019140. |

* + 1. **Payment -** Removed at the request of the agency.

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| Per the note, this is not applicable. |

* + 1. **Extending Pricing to Other Governmental Bodies** – Indicate your willingness to extend prices of awarded products and/or services to other governmental bodies per RFP section 2.3.17.

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| This is not applicable, as there is no RFP Section 2.3.17. |

* + 1. **IOT Additional Terms and Conditions -** Additional Terms and Conditions related to Cloud-based systems that the State expects to execute with the successful Respondent(s) are provided in Attachment L1, L2, and L3. Depending on your proposed System, you could be required to agree to one or more of the following sets of Additional Terms and Conditions:
* Attachment L1 – IOT Additional Terms and Conditions - Infrastructure as a Service Engagements (IaaS)
* Attachment L2 – IOT Additional Terms and Conditions - Platform as a Service Engagements (PaaS)
* Attachment L3 – IOT Additional Terms and Conditions - Software as a Service Engagements (SaaS)

Please indicate in your response below which of these sets of Additional Terms and Conditions you believe applies to your proposed System. Review these Additional Terms and Conditions and indicate acceptance and/or any redlined edits, via Track Changes. It is the State’s strong desire to not deviate from the Additional Terms and Conditions that are provided in these attachments and as such the State reserves the right to reject any and all requested changes. Any or all portions of this RFP and any or all portions of your response may be incorporated as part of the final contract.

In addition to your response below, **Respondents are also required to review and respond to the questions included in Attachment L, IOT Cloud Provider Questions Form.**

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| Delta Dental believes that the SaaS version of the IOT Additional Terms and Conditions best matches the services provided. We have provided a redline version of the Terms and Conditions, as well as completed the IOT Cloud Provider Questions Form. |