


SIGNATURE PAGE
CC-1-2023

To the Monmouth County Board of County Commissioners:

**THE UNDERSIGNED HEREBY DECLARES THAT
I (WE) HAVE CAREFULLY EXAMINED THE SPECIFICATIONS.
I (WE) HEREBY CERTIFY PRICES QUOTED ARE IN ACCORDANCE
WITH YOUR REQUIREMENTS.**

Company Name: CFG Health Systems, LLC
(PRINT)

Preparer's Name: Les Paschall
(PRINT)

Signature: 
(DATE) 10/3/2022

Address: 765 East Route 70 Building A-100
Marlton, NJ 08053

Telephone No.: (856)797-4803

Fax No.: (856)797-4813

E-Mail Address: lpaschall@cfgpc.com
***** (This should be the email where Contracts would be sent) *****

Contact Person: Denise Rahaman, Executive Director of Correctional Services

FEIN: 

(Federal Employee ID)

BRC: 

(Revised 2/2017)

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INSURANCE FORM:

All insurance related costs below that the Vendor intends to charge as a pass-through cost to the County on an annual basis. The Vendor shall not include subcontractor costs, which are not allowed to be passed-through to the County. Please note that Vendor's will not be allowed to pass-through any costs greater than or more than five percent (5%) of the proposed costs for either year 1 or 2 of the two year contract.

Professional Liability Insurance

Malpractice Premium	\$ 38,000	
Malpractice Claims	\$ 25,000	
Tail coverage if separate	\$	
Errors and Omissions	\$	
Other	\$	
Other	\$	
		Total Annual Cost: \$ 63,000

Commercial General Liability Insurance

Premium	\$	
Other	\$	
Other	\$	
		Total Annual Cost: \$

Workers Compensation Insurance

Premium	\$ 56,081.42	
Other	\$	
Other	\$	
		Total Annual Cost: \$ 56,081.42

Vehicle Insurance

Premium	\$	
Other	\$	
Other	\$	
		Total Annual Cost: \$

Reinsurance / Stop Loss (\$125,000 deductible)

Premium	\$ 49,205.00	
Other	\$	
Other	\$	
		Total Annual Cost: \$ 49,205.00

Guarantee (\$20,000)

Total Annual Cost: \$ 20,000.00

Agreement of Surety (\$2,000,000)

Total Annual Cost: \$ 188,286.42

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START UP FORM:

Vendors are required to disclose all start-up costs, including staffing, travel, etc. to be passed-through to the County. All costs shall be provided and focused on MCCI start-up activity only. The Vendor shall only be reimbursed for those actual costs verified with the start-up and shall not exceed those costs in any given category below. Please note that costs may be incurred beginning on the date of contract award by the County and shall terminate on the 15th day post contract start date.

STAFFING:

HR: Hiring, applications, interviewing, credentialing, etc.

Number of Hours:	Rate:	\$ <u> N/A </u>
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HR: Orientation of new and existing staff

Number of Hours:	Rate:	\$ <u> N/A </u>
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Regional Management: All activity, including orientation of new and existing staff, implementation of policy & procedures, etc.

Number of Hours:	Rate:	\$ <u> N/A </u>
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Corp/Regional Medical Director: All activity, including orientation of providers, implementation of clinical protocols, policy & procedures, etc.

Number of Hours:	Rate:	\$ <u> N/A </u>
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Corp/Regional Nursing Management: All activity, including orientation of new & existing staff, implementation of nursing policy & procedures, protocols, etc.

Number of Hours:	Rate:	\$ <u> N/A </u>
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Other:

Number of Hours:	Rate:	\$ <u> N/A </u>
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Other:

Number of Hours:	Rate:	\$ <u> N/A </u>
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Other:

Number of Hours:	Rate:	\$ <u> N/A </u>
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TRAVEL:

Airfare:	\$	<u> N/A </u>
Mileage:	\$	<u> N/A </u>
Parking:	\$	<u> N/A </u>
Rental Car:	\$	<u> N/A </u>
Accommodations:	\$	<u> N/A </u>
Meals:	\$	<u> N/A </u>
Per Diem:	\$	<u> N./A </u>
Other:	\$	<u> N/A </u>
Other:	\$	<u> N/A </u>

Travel Subtotal:	\$	<u> N/A </u>
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Team Building: Pizza, lunches, snacks, etc. (on-site)

\$ N/A

Time Keeping System:

\$ N/A

Other Start-Up Costs: List

_____ \$

_____ \$

_____ \$

_____ \$

_____ \$

_____ \$

_____ \$

Other Start-Up Subtotal: \$ N/A

Total Start-Up Costs: \$ N/A

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EMPLOYEE HEALTH INSURANCE FOR LOWEST PRICED PLAN (1 OF 3):

The Vendor shall provide quotes or costs based upon their 2022 plan rates. This worksheet is for one (1) full time employee.

EMPLOYEE ONLY

What is the annual deductible, if any for the employee to meet? \$ 1500

Does your company assist in meeting employee deductibles for this plan? Yes No

Does your company assist in contributing to an employee FSA Yes No

What is the employee's monthly premium? \$ 21.88

What is the employee's bi-weekly premium deducted from paycheck? \$ 10.10

What is the County's actual pass-through cost for this one insured employee? \$ 13,193.23

Employee goes to a primary care doctor

What is the co-pay? \$ 30

Employee goes to a specialist

What is the co-pay? \$ 50

Employee goes to the Emergency Room

What is the co-pay? \$ 200

Employee is hospitalized for two inpatient days. Medicare allowable cost is \$4,500

What is the co-pay? \$ 500

What is the employee's out of pocket cost \$ 20%

Employee is authorized ten (10) Physical Therapy sessions

What is the co-pay? \$ 50

Employee is authorized ten (10) Mental Health Counseling sessions

What is the co-pay? \$ 50

Type text here

RFP #CC-1-2023

EMPLOYEE HEALTH INSURANCE FOR LOWEST PRICED PLAN (1 OF 3):

The Vendor shall provide quotes or costs based upon their 2022 plan rates. This worksheet is for one (1) full time employee.

EMPLOYEE ONLY

Type text here

What is the annual deductible, if any for the employee to meet? \$ 1500

Does your company assist in meeting employee deductibles for this plan? Yes No

Does your company assist in contributing to an employee FSA Yes No

What is the employee's monthly premium? \$ 21.88

What is the employee's bi-weekly premium deducted from paycheck? \$ 10.10

What is the County's actual pass-through cost for this one insured employee? \$ 13,193.23

Employee goes to a primary care doctor

What is the co-pay? \$ 30

Employee goes to a specialist

What is the co-pay? \$ 50

Employee goes to the Emergency Room

What is the co-pay? \$ 200

Employee is hospitalized for two inpatient days. Medicare allowable cost is \$4,500

What is the co-pay? \$ 500

What is the employee's out of pocket cost \$ 20%

Employee is authorized ten (10) Physical Therapy sessions

What is the co-pay? \$ 50

Employee is authorized ten (10) Mental Health Counseling sessions

What is the co-pay? \$ 50

EMPLOYEE + CHILD

Does this plan cover more than one child? Yes No
What is the individual and/or annual deductible, if any for the employee to meet? \$ 1500

Does your company assist in meeting employee deductibles for this plan? Yes No

Does your company assist in contributing to an employee FSA Yes No

What is the employee's monthly premium? \$ 38.26

What is the employee's bi-weekly premium deducted from paycheck? \$ 17.66

What is the County's actual pass-through cost for this insured Employee + Child? \$ 13,193.23

Employee or child goes to a primary care doctor
What is the co-pay? \$ 30

Employee or child goes to a specialist
What is the co-pay? \$ 50

Employee or child goes to the Emergency Room
What is the co-pay? \$ 200

Employee or child is hospitalized for two inpatient days. Medicare allowable cost is \$4,500
What is the co-pay? \$ 500/DAY
What is the employee's out of pocket cost \$ 20%

Employee or child is authorized ten (10) Physical Therapy sessions
What is the co-pay? \$ 50

Employee or child is authorized ten (10) Mental Health Counseling sessions
What is the co-pay? \$ 50

EMPLOYEE + FAMILY

What is the individual and/or annual family deductible if any, for the employee to meet? \$ 1500

Does your company assist in meeting employee deductibles for this plan? Yes No

Does your company assist in contributing to an employee FSA Yes No

What is the employee's monthly premium? \$ 383.15

What is the employee's bi-weekly premium deducted from paycheck? \$ 176.84

What is the County's actual pass-through cost for this insured employee + family? \$ 13,193.23

Employee or family member goes to a primary care doctor

What is the co-pay? \$ 30

Employee or family member goes to a specialist

What is the co-pay? \$ 50

Employee or family member goes to the Emergency Room

What is the co-pay? \$ 200

Employee or family member is hospitalized for two inpatient days.

Medicare allowable cost is \$4,500

What is the co-pay? \$ 500/DAY

What is the employee's out of pocket cost \$ 20%

Employee or family member is authorized ten (10) Physical Therapy sessions

What is the co-pay? \$ 50

Employee or family member is authorized ten (10) Mental Health Counseling sessions

What is the co-pay? \$ 50

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EMPLOYEE HEALTH INSURANCE FOR MIDDLELEVEL PRICED PLAN (2 OF 3):

The Vendor shall provide quotes or costs based upon their 2022 plan rates. This worksheet is for one (1) full time employee.

EMPLOYEE ONLY

What is the annual deductible, if any for the employee to meet? \$ 750

Does your company assist in meeting employee deductibles for this plan? Yes No

Does your company assist in contributing to an employee FSA Yes No

What is the employee's monthly premium? \$ 50.22

What is the employee's bi-weekly premium deducted from paycheck? \$ 23.18

What is the County's actual pass-through cost for this one insured employee? \$ 13,193.23

Employee goes to a primary care doctor

What is the co-pay? \$ 20

Employee goes to a specialist

What is the co-pay? \$ 50

Employee goes to the Emergency Room

What is the co-pay? \$ 200

Employee is hospitalized for two inpatient days. Medicare allowable cost is \$4,500

What is the co-pay? \$ 300/DAY

What is the employee's out of pocket cost \$ 10%

Employee is authorized ten (10) Physical Therapy sessions

What is the co-pay? \$ 50

Employee is authorized ten (10) Mental Health Counseling sessions

What is the co-pay? \$ 50

EMPLOYEE + CHILD

Does this plan cover more than one child? Yes No
What is the individual and/or annual deductible, if any for the employee to meet? \$ 750

Does your company assist in meeting employee deductibles for this plan? Yes No
Does your company assist in contributing to an employee FSA? Yes No
What is the employee's monthly premium? \$ 80.45
What is the employee's bi-weekly premium deducted from paycheck? \$ 37.13
What is the County's actual pass-through cost for this insured Employee + Child? \$ 13,193.23

Employee or child goes to a primary care doctor
What is the co-pay? \$ 20

Employee or child goes to a specialist
What is the co-pay? \$ 50

Employee or child goes to the Emergency Room
What is the co-pay? \$ 200

Employee or child is hospitalized for two inpatient days. Medicare allowable cost is \$4,500
What is the co-pay? \$ 300/DAY
What is the employee's out of pocket cost? \$ 10%

Employee or child is authorized ten (10) Physical Therapy sessions
What is the co-pay? \$ 50

Employee or child is authorized ten (10) Mental Health Counseling sessions
What is the co-pay? \$ 50

EMPLOYEE + FAMILY

What is the individual and/or annual family deductible if any, for the employee to meet? \$ 750

Does your company assist in meeting employee deductibles for this plan? Yes No

Does your company assist in contributing to an employee FSA Yes No

What is the employee's monthly premium? \$ 726.97

What is the employee's bi-weekly premium deducted from paycheck? \$ 335.53

What is the County's actual pass-through cost for this insured employee + family? \$ 13,193.23

Employee or family member goes to a primary care doctor
What is the co-pay? \$ 20

Employee or family member goes to a specialist
What is the co-pay? \$ 50

Employee or family member goes to the Emergency Room
What is the co-pay? \$ 200

Employee or family member is hospitalized for two inpatient days. Medicare allowable cost is \$4,500
What is the co-pay? \$ 300/DAY
What is the employee's out of pocket cost \$ 10%

Employee or family member is authorized ten (10) Physical Therapy sessions
What is the co-pay? \$ 50

Employee or family member is authorized ten (10) Mental Health Counseling sessions
What is the co-pay? \$ 50

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EMPLOYEE HEALTH INSURANCE FOR PREMIUM PRICED PLAN (3 OF 3):

The Vendor shall provide quotes or costs based upon their 2022 plan rates. This worksheet is for one (1) full time employee.

EMPLOYEE ONLY

What is the annual deductible, if any for the employee to meet? \$ 500

Does your company assist in meeting employee deductibles for this plan? Yes No

Does your company assist in contributing to an employee FSA Yes No

What is the employee's monthly premium? \$ 105.05

What is the employee's bi-weekly premium deducted from paycheck? \$ 48.51

What is the County's actual pass-through cost for this one insured employee? \$ 13,193.23

Employee goes to a primary care doctor

What is the co-pay? \$ 20

Employee goes to a specialist

What is the co-pay? \$ 50

Employee goes to the Emergency Room

What is the co-pay? \$ 200

Employee is hospitalized for two inpatient days. Medicare allowable cost is \$4,500

What is the co-pay? \$ 250/DAY

What is the employee's out of pocket cost \$ 5%

Employee is authorized ten (10) Physical Therapy sessions

What is the co-pay? \$ 50

Employee is authorized ten (10) Mental Health Counseling sessions

What is the co-pay? \$ 50

EMPLOYEE + CHILD

Does this plan cover more than one child?

Yes No

What is the individual and/or annual deductible, if any for the employee to meet?

\$ 500

Does your company assist in meeting employee deductibles for this plan?

Yes No

Does your company assist in contributing to an employee FSA

Yes No

What is the employee's monthly premium?

\$ 155.22

What is the employee's bi-weekly premium deducted from paycheck?

\$ 71.64

What is the County's actual pass-through cost for this insured Employee + Child?

\$ 13,193.23

Employee or child goes to a primary care doctor

What is the co-pay?

\$ 20

Employee or child goes to a specialist

What is the co-pay?

\$ 50

Employee or child goes to the Emergency Room

What is the co-pay?

\$ 200

Employee or child is hospitalized for two inpatient days. Medicare allowable cost is \$4,500

What is the co-pay?

\$ 250/DAY

What is the employee's out of pocket cost

\$ 5%

Employee or child is authorized ten (10) Physical Therapy sessions

What is the co-pay?

\$ 50

Employee or child is authorized ten (10) Mental Health Counseling sessions

What is the co-pay?

\$ 50

EMPLOYEE + FAMILY

What is the individual and/or annual family deductible if any, for the employee to meet?

\$ 500

Does your company assist in meeting employee deductibles for this plan?

Yes No

Does your company assist in contributing to an employee FSA

Yes No

What is the employee's monthly premium?

\$ 1234.37

What is the employee's bi-weekly premium deducted from paycheck?

\$ 569.71

What is the County's actual pass-through cost for this insured employee + family?

\$ 13,193.23

Employee or family member goes to a primary care doctor

What is the co-pay?

\$ 20

Employee or family member goes to a specialist

What is the co-pay?

\$ 50

Employee or family member goes to the Emergency Room

What is the co-pay?

\$ 200

Employee or family member is hospitalized for two inpatient days.

Medicare allowable cost is \$4,500

What is the co-pay?

\$ 250/DAY

What is the employee's out of pocket cost

\$ 5%

Employee or family member is authorized ten (10) Physical Therapy sessions

What is the co-pay?

\$ 50

Employee or family member is authorized ten (10) Mental Health Counseling sessions

What is the co-pay?

\$ 50

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EMPLOYEE DENTAL INSURANCE PLANS:

LOWEST PRICED PLAN

Employee Only

Employee Monthly Cost \$ 0

Employee Deductible \$ 0

Employee Plan Maximum \$ none

What is the County's actual pass-through cost for this one insured employee? \$ 350

Employee + Family

Employee Monthly Cost \$ 42.94

Employee Deductible \$ 0

Employee Plan Maximum \$ none

What is the County's actual pass-through cost for this one insured employee + family? \$ 350

MID-LEVEL PRICED PLAN N/A

Employee Only

Employee Monthly Cost \$

Employee Deductible \$

Employee Plan Maximum \$

What is the County's actual pass-through cost for this one insured employee? \$

Employee + Family

Employee Monthly Cost \$

Employee Deductible \$

Employee Plan Maximum \$

What is the County's actual pass-through cost for this one insured employee + family? \$

PREMIUM PRICED PLAN

Employee Only

Employee Monthly Cost	\$ 6.00
Employee Deductible	\$ 50
Employee Plan Maximum	\$ 1000
What is the County's actual pass-through cost for this one insured employee?	\$ 350

Employee + Family

Employee Monthly Cost	\$ 57.94
Employee Deductible	\$ 150
Employee Plan Maximum	\$ 1000
What is the County's actual pass-through cost for this one insured employee + family?	\$ 350

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EMPLOYEE EYE INSURANCE PLANS:

LOWEST PRICED PLAN

Employee Only

Employee Monthly Cost	\$ 0
Annual Eye Exam Co-pay	\$ 30
Glasses Deductible or limit	\$ Plan pays \$100
What is the County's actual pass-through cost for this one insured employee?	\$ 0

Employee + Family

Employee Monthly Cost	\$ 0
Annual Eye Exam Co-pay	\$ 30
Glasses Deductible or limit	\$ Plan pays \$100 per family member
What is Monmouth County's actual pass through cost for this one insured employee + family?	\$ 0

MID-LEVEL PRICED PLAN N/A

Employee Only

Annual Eye Exam Co-pay	\$
Glasses Deductible or limit	\$
Employee Plan Maximum	\$
What is the County's actual pass-through cost for this one insured employee?	\$

Employee + Family

Employee Monthly Cost	\$
Annual Eye Exam Co-pay	\$
Glasses Deductible or limit	\$
What is the County's actual pass-through cost for this one insured employee + family?	\$

PREMIUM PRICED PLAN

Employee Only

Employee Monthly Cost	\$ 0
Annual Eye Exam Co-pay	\$ Allows \$45
Glasses Deductible or limit	\$ \$210 allowance
What is the County's actual pass-through cost for this one insured employee?	\$ 0

Employee + Family

Employee Monthly Cost	\$ 0
Annual Eye Exam Co-pay	\$ Allows 45
Glasses Deductible or limit	\$ \$210 allowance
What is the County's actual pass-through cost for this one insured employee + family?	\$ 0

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PROVIDER NETWORK AND CLAIMS MANAGEMENT:

What is the cost per Inmate per month to participate in a provider discount network (e.g. BC/BS, Optima, Anthem, Cigna, Amerihealth, etc.) and passed-through to the County?

\$ N/A

If your company uses a third party administrator to process and pay each claim, then what is the cost per claim that will be passed-through to the County?

\$ N/A

Is your company able to process and pay claims in-house?

Yes No

If yes, then what would be the cost per claim?

\$ 5

Is your company able to process and pay claims electronically in-house?

Yes No

If yes, then what would be the cost per claim?

\$ 1.50