

COMMISSION MEETING DATE:**August 25, 2026**

Vendor Name (& Location):			
Delta Dental of NJ, Parsippany, NJ CVS Health/CaremarkPCS Health L.L.C., Northbrook, IL EyeMed Vision Care, LLC, Mason, OH			
Description:			
Self-Funded Health Benefits Program Services – Dental, Pharmacy and Vision			
PROCUREMENT TYPE:			
☒	Competitive	☐	Non-Competitive
SOLICITATION TYPE:			
☐	Bid	☒	RFP
☐	Sole Source	☐	State Contract

Number: RM-200613			
Total Amount: \$ 2,478,450.00			
Budget Code:			
Various			
Contract Term (Including Options, if any):			
Three-year contracts with the option to extend for two additional one-year terms at the discretion of the Authority.			
Funding Source:		☒	Operating
		☐	Capital
FS	Funding subject to authorization through WRAF approval process.	F	Funds are available in the appropriate operating/capital budgets for the referenced procurements.
☐		☐	
FF	Future Funded	FP	Subject to funding availability at the time of services.
☐		☒	
Requesting Department:			
Human Resources			
Director/Manager:			
Mary Elizabeth Garrity			
Publicly advertised in the Asbury Park Press, nj.com and posted on the websites of the Authority and the State on March 31, 2026.			

The New Jersey Turnpike Authority ("Authority") issued a Request for Proposal ("RFP") to secure the services of a qualified healthcare firm or firms to administer one, all or a combination of the Health Benefits plans for its self-funded health benefits program to include: 1) Medical, 2) Dental, 3) Pharmacy, 4) Vision, 5) COBRA, 6) Flexible Spending Account ("FSA"); and 7) Health Savings Accounts ("HSA"). The scope of services included but was not limited to the accurate processing and payment of the Authority's health claims. The successful proposers will also provide: 1) their own provider networks; 2) account management and administrative services; 3) performance guarantees (medical, dental, pharmacy and vision); and 4) accurate and auditable claims reporting and invoicing. The medical portion of the health benefits program was awarded at the July 16, 2026 Board meeting.

On March 31, 2026, the RFP was advertised and posted on the websites of the Authority and the State of New Jersey. The RFP was also distributed to 29 firms. On April 2, 2026, a pre-proposal meeting was held. On or before the closing date of May 6, 2026, the Authority received proposals from the following seven (7) firms for the stated plans:

1. Amwins Benefit Watch, Inc. d/b/a Amwins Health and Employee Benefits Consulting, North Kingstown, RI	Pharmacy
2. CVS Health/CaremarkPCS Health, L.L.C., Northbrook, IL	Pharmacy
3. Delta Dental of New Jersey, Inc., Parsippany, NJ	Dental
4. EyeMed Vision Care, LLC, Mason, OH	Vision
5. Horizon Healthcare Services, Inc d/b/a Horizon Blue Cross Blue Shield of New Jersey, Newark, NJ	Medical, Dental, Pharmacy, Vision, FSA, HSA
6. Meritain Health/Aetna, Buffalo, NY	Medical, Dental, Vision, FSA, HSA, COBRA
7. United Concordia Dental, Camp Hill, PA	Dental

The Evaluation Committee ("Committee"), which was approved by the Chief Operating Officer, consisted of voting members from the Authority's Human Resources and Finance Department and a non-voting member from the Authority's Procurement and Materials Management ("PMM"). In addition, Decotiis, Fitzpatrick, Cole & Giblin,

LLP, the Authority's outside legal counsel, served as a non-voting member of the Committee to assist and advise the Authority throughout the procurement process.

The Committee ranked all proposals numerically based upon technical and cost criteria and determined that further consideration be given to the following eight (8) firms for the plans listed below. The below firms were invited for oral presentations, and each firm was given the opportunity to submit a best and final offer (BAFO) regarding its fee proposal. Upon receipt of the BAFOs, the Committee conducted further interviews and negotiations with the top ranked firm for each health plan.

Dental	Pharmacy	Vision
Delta Dental of NJ, Inc.	CVS Health/CaremarkPCS Health L.L.C.	EyeMed Vision Care, LLC
Horizon BCBS	Horizon BCBS	Meritain Health/Aetna
Meritain Health/Aetna		
United Concordia Dental		

The Committee's findings were presented in an Evaluation Report. Based upon the Report, the Committee has the following recommendations:

Dental

Four (4) firms submitted proposals with respect to the Dental Benefits Administration Services: 1) Delta Dental of NJ, Inc. ("Delta Dental"); 2) Horizon Healthcare Services, Inc d/b/a Horizon Blue Cross Blue Shield of New Jersey ("Horizon"); 3) Meritain Health/Aetna ("Meritain"); and 4) United Concordia Dental. The Committee reviewed these proposals and requested that all four firms give oral presentations and submit BAFOs. For the following reasons, the Committee recommends that the Authority award a contract for Dental Benefits Administration Services to Delta Dental:

No other proposer was able to match the breadth of the network or services offered to the Authority. Delta Dental has a strong account management team, a history of accurate claims adjudication rate (99%) and has continually offered the Authority a high level of customer service. The Authority's plan participants currently have a 94% utilization rate in Delta's provider network. Although Delta was not the lowest bidder, the differential in cost was not significant compared to the disruption cost by moving from the incumbent.

Pharmacy

Three (3) firms submitted proposals with respect to Pharmacy Benefit Manager ("PBM") Services: 1) Amwins Health and Employee Benefits Consulting; 2) CVS Health/CaremarkPCS Health, L.L.C., ("CVS Health"); and 3) Horizon. The Committee reviewed these proposals and requested that the two top-ranked firms give oral presentations: 1) CVS Health, and 2) Horizon. After oral presentations and receipt of BAFOs, the Committee recommends that the Authority award a contract for PBM services to CVS Health:

CVS Health is the incumbent vendor of PBM services for the Authority. CVS Health has an established track record of meeting the needs of the Authority and its members. It offers robust discounts, has formularies which offer an excellent selection of covered medications and has a large chain of pharmacies offering additional discounts on over the counter ("OTC") and specialty prescriptions.

Vision

Three (3) firms submitted proposals with respect to Vision Benefits Administration Services: 1) EyeMed Vision Care, LLC ("EyeMed"), 2) Horizon; and 3) Meritain. The Committee reviewed these proposals and requested that the two top-ranked firms make oral presentation: 1) EyeMed, and 2) Meritain. After oral presentations and submission of BAFOs, the Committee recommends that the Authority award a contract for Vision Benefits Administration Services to EyeMed:

EyeMed has a network of providers with competitive discount arrangements, the lowest projected costs and lowest network provider disruption. In addition, EyeMed has been a competent vision administrator with its network and claims administration.

CONCLUSION

Based on the above analysis and the Evaluation Criteria set forth in the RFP, the Committee recommends the following:

1. Dental Benefits Administration be awarded to Delta Dental of New Jersey, Inc. at a projected administrative fee not to exceed \$399,375.00 for the 3-year period. The PEPM fee for claims administration is \$3.55 and this fee is guaranteed for the 3-year period. Delta Dental also proposed a guaranteed PEPM fee of \$3.75 for renewal years 4 and 5.
2. Pharmacy Benefits Administration be awarded to CVS Health/CaremarkPCS Health, L.L.C., at a projected administrative fee not to exceed \$1,950,000.00 for the 3-year period.
3. Vision Benefits Administration be awarded to EyeMed Vision Care, LLC at a projected administrative fee not to exceed \$33,750.00 for the 3-year period. The PEPM fee is \$0.30 and EyeMed offered to hold this pricing for the 3-year period as well as in the first renewal year.

The total of all administrative fees awarded for the three (3) years is not to exceed \$2,478,450.00. It should be noted that total authorized amounts are dependent upon the actual enrollment in each of the plans and have been adjusted upwards by 4% to include anticipated enrollment growth and utilization.

The procurement process for this professional services contract was conducted in accordance with N.J.S.A. 27:23-6.1 of the Authority's enabling legislation, N.J.A.C. 19:9-2.9 promulgated pursuant thereto, and Executive Order No. 37 (Corzine 2006).

Accordingly, authorization is requested to award the contracts to the firms listed herein, for the services proposed, for a total amount not to exceed \$2,383,125.00 for the three-year terms. Furthermore, authorization is requested for an additional amount of \$95,325.00 (4%) as contingency to account for fluctuations in enrollment over the 3-year term, for a combined total not to exceed \$2,478,450.00, subject to funding availability at the time of service:

Authorization is further requested for the Executive Director to approve each of two (2), optional one-year extensions upon satisfactory performance (and upon recommendation of the Human Resources Department), subject to funding availability at the time of service. It is also requested that the Executive Director be authorized to take such actions and to execute any and all documents as may be deemed necessary and appropriate to further the intent and purpose of the authorizations stated herein.