

**Responses to Questions:
RFQ #10-2021-BENE
RFQ Benefits Broker**

The following questions/clarifications were asked prior to the April 20th deadline for questions. Please read through them thoroughly and consider them in completing your responses.

Please remember responses are due on **Friday, May 6 by 4 p.m.** and no late responses will be accepted or opened.

VENDOR QUESTIONS

Some of the questions posed were similar to others and were listed together in original wording, thus there are sometimes more than one question posed before the answer is listed. Questions are in black font; [answers in blue font](#).

1. Why is the Court going out to Bid at this time? [We are required to.](#)
2. Who is the Court's current Benefits Broker/Consultant? [Keenan and Associates](#)
3. Is the Court satisfied with the services from the current Broker/Consultant? [Yes](#)
4. How long has the current Broker/Consultant partnered with the Court? [11 years](#)
5. What qualities does the Court value most in working with a broker/consultant?
[The qualities are listed in the RFP.](#)
6. What was the total commissions/fee payments paid to the Court's current Broker/Consultant in 2020 and 2021? How is the current Broker/Consultant is compensated? Consulting fee, commissions, or a combination? If you pay a consulting fee to the current Broker/Consultant, please state the amount in the agreement? Any brokers fees in any of the self-funded plans. [The current broker is paid by commission. A reconciliation is performed of total commission amount received. If the amount received is less than the contract amount, the Court is billed for the difference. If the amount received is more than the contract amount, the Court receives the overage. Commission contract amounts for FY 20/21-\\$78,000; FY 21/22-\\$80,000. Self-funded plans N/A.](#)
7. What are the current commission levels by line of coverage? Or are all of the plans "Net of Commissions"? We need to know the current commission levels in all fully insured plans (CORE and Voluntary). [Current commissions: Medical-1%, Dental-3% & 10%, Vision-5%, Life and Disability-10%, EAP-10%, Voluntary Plans-10%.](#)
8. Please provide monthly or annual premium for the current plans by coverage line?
Rate sheets for all Core and Voluntary Benefits. [See Exhibit A - 2022 Health Plan Premiums Rates for full-time employees.](#)
9. Are any of the Court's Health & Welfare plans (Medical/Dental/Vision etc.) purchased through a pool or joint purchasing arrangement? If yes, please describe. Or are all your plans purchased on a

direct basis with your current carriers? [They are purchased directly via the broker.](#)

10. Are any of the Court's coverages self-funded? Please describe. [No.](#)
11. Does the Court offer cash in lieu to employees waiving the health plan? Please describe. [No.](#)
12. Please provide medical enrollment totals by Plan: [Approximately 500 per RFP.](#)
 - a) Employees Enrolled in Kaiser? How many are early retirees? [72%. N/A](#)
 - b) Employees Enrolled in Blue Shield? How many are early retirees? [28%. N/A](#)
13. Does the Court offer a Flexible Spending Account (FSA)? [Yes.](#)
If so, does the Court contribute to FSA and how much? [No.](#)
14. Who is the FSA Administrator for the Court? [Navia Benefits.](#)
 - a) Does your current consultant pay for any of these services? [No.](#)
15. How does the Court handle COBRA administration, in-house? Administrator, if so who? [ADP COBRA Services \(via WageWorks\)](#)
 - a) Does your current consultant pay for any of these services? [No.](#)
16. When was the last time the Court's Medical, Dental, Vision, Life/Disability, EAP, FSA/COBRA services were marketed for competitiveness and services? [July 2021](#)
17. What are the top 3 Health and Benefit issues facing the Court for the 2023 plan renewals? [See RFP for services and deliverables.](#)
18. What are the planned major activities for 2023-2024, e.g., obtaining competitive bids for health, dental or other coverage, all labor agreements are open and investigating different plan designs, wellness, etc.? [See RFP for services and deliverables.](#)
19. How does the Court handle annul and new hire enrollment? On-line or Paper or a Combination? Please describe. [The Court pays for on-line enrollment, administered by ADP Benefit Services.](#)
20. What is the name of the vendor(s) utilized for HRIS and Payroll? [ADP.](#)
21. Does the Court have an established Benefits communication strategy and brand? If so, what does the strategy entail, e.g., paper, website, flyers, emails, videos, smart phone app etc? [All may be applicable.](#)
22. Will the Broker/Consultant be responsible for drafting open enrollment materials and other participant communications? [Yes; the annual renewal materials for consideration by the Health Benefits Advisory Committee \(HBAC\) and Court Administration, as well as the Annual Enrollment Guide.](#)
23. Will the printing and mailing of these materials be required under this contract? [Printing of renewal materials and broker relationship reporting only.](#)

24. Who makes up the HBAC? How frequently does the HBAC meet? What has the current broker/consultant role been with the committee? [HBAC is made up of employees at all levels of court positions. HBAC meets generally annually to review the health benefit plans and options up for consideration for the new plan year. The broker conducts the meeting and presents the health benefits plans/options to the committee.](#)
25. How many meetings is the broker expected to attend in a calendar year? [Whatever is required in the RFP.](#)
26. Does the current broker provide an 800 number for members/employees. [Yes.](#)
27. When was the last Compliance Audit completed for the Court by the current broker/consultant? [Dependent Eligibility Verification Audits are completed by the Court. Further clarifications, if needed, will be provided during the presentation phase.](#)
28. Is the Court interested in DEIB (Diversity, Equity, Inclusion and Belonging) services? [No](#)
 - a) Has the Court's current broker/consultant assisted with any DEIB initiatives? [No](#)
29. Does the Court offer voluntary benefits, such as critical illness, cancer, accident, long term care etc.? Please describe. [Voluntary benefits are provided through American Fidelity \(Life, accident, cancer, heart/stroke/hospital intensive care unit rider\), Cigna \(Life\), Liberty Mutual \(Auto, Home, Life\).](#)
30. Complete employee census broken down for all CORE benefits (CORE benefits are Medical, Dental, Vision, Group life, Group DI and EAP) and for Voluntary Benefits. [Approx. 500 for CORE benefits. 291 currently for Voluntary Benefits.](#)
31. Billing statements for all plans where appropriate. [See Exhibit B - 2022 Consolidated Billing Statement-Apr.](#)
32. Contracts or Benefit booklets for all plans both CORE and Voluntary Benefits. [See Exhibit C - 2022 Employee Benefits Guide.](#)
33. Flex Provider single point of contact or different vendors for each benefit being offered? [Different vendors for each benefit being offered.](#) Contract and Pricing? Who pays for the Flex services, the Court or Broker? [The Court](#)
34. If any of the Court's CORE is Self-funded, need claims history data for two years, month by month covered lives and paid claims. Same for Fully insured, except to include paid premium. [N/A](#)
35. Will need the administration fees for each of the Core Self-funded plans. [N/A](#)
36. Courts contribution level for EE's and Dep's for the CORE coverages? [Court-87%, Employee 13%](#)
37. What plans are mandatory during OE? Are they bundled with the ancillary CORE coverages? [All CORE plans are mandatory during OE. Rate plans are bundled \(Health, Dental, Vision\)](#)

38. Courts annual health benefits fair, when? [October](#)
39. Need clarification of STD and Long-Term Disability plans that are offered? [Short-term disability is via the state of California; long-term disability is provided to management as a benefit; also a voluntary long-term disability is offered via the carrier.](#)
40. How does the Court handle annul and new hire enrollment? On-line or Paper or a Combination? Please describe. [The Court pays for on-line enrollment, administered by ADP Benefit Services.](#)

Wellness Questions

41. Does the Court currently participate in any wellness programs or initiatives? If so, please describe or attach materials. [The Court participates in the base wellness programs provided by Kaiser and Blue Shield.](#)
- a) Does the Court have a separate wellness committee? [Not at the current time.](#)
- b) Do any of the Court's Carriers/Vendors provide wellness funds, incentives or other services related to wellness? Please describe. [Not currently, but at various times in the past yes.](#)
42. Wellness Program contract or benefit description. [Included in Kaiser and Blue Shield base services](#)

Retiree Questions

43. How many early retirees (non-Medicare) does the Court have? [N/A](#)
44. How many post 65 (Medicare) retirees does the Court have? [N/A](#)
45. What does the Court contribute towards Actives and Early Retirees Medical, Dental & Vision Premiums? [The Court does not provide Retiree benefits.](#)
46. What does the Court contribute towards Post 65 (Medicare) Retirees? [N/A](#)
47. Does the Court offer Retiree Dental? If so, what is the Court's contribution? [The Court does not provide Retiree benefits.](#)
48. How does the Court handle Retiree Billing? In-house or administrator, if so, who? [The Court does not provide Retiree benefits.](#)
- a) If outsourced, does your current consultant pay for this service? [N/A](#)
49. Definition of Retirees (early vs regular over 65) and benefits that they have access to stay on. [The Court does not provide Retiree benefits.](#)

END

Attachments: Exhibit A - 2022 Health Plan Premiums Rates
Exhibit B – 2022 Consolidated Billing Statement-Apr
Exhibit C - 2022 Employee Benefits Guide