

- Page 4 – Cost – please clarify “your total estimated fees and expenses for the services”. Is the City requesting an annual “all in” fee to deliver the requested broker and consultant services OR should it be an annual fee + commissions on the fully insured Life and voluntary insurance policies (current structure with CBIZ) OR an annual fee which is then offset by any commissions received from the fully insured Life and voluntary insurance policies? Is Cobra Administration Services to be included in this RFP response?

 - The City is requesting that respondents clearly explain their proposed fee structure and how their company charges for services. This may include annual fees, commissions, offsets, or any combination thereof. Please provide sufficient details so the City can fully understand your pricing model and evaluate proposals consistently. Additionally, COBRA Administration Services should be included as part of the RFP response.**
- Page 4 – Availability of Services/Technology – not exactly sure what is being requested as it looks to be a Third-Party Administration product question which are not Broker and Consulting Services related. Can you provide an example of such a product the City is looking for.

 - If you believe this question is not applicable to broker/consulting services please indicate as such, otherwise please provide your answer.**
- Page 4 – Contract Period – what month/year is the City looking to begin the Contract Period?

 - November 1, 2026- October 31, 2027- The City reserves the right to automatically renew this agreement under the same terms and conditions as stated herein in one (1) year time increments beginning from the expiration date of the original contract unless terminated early by the chosen proposer or City with written notice 90 days prior to the end of the given term.**
- Page 5 – Purpose and Need/Product Description – “additional insurance claims administration services” – are you referring to the Indemnity Vision plan and/or Chiropractic/Massage Services rendered by ES Beveridge? Broker and Consulting Services typically do not include Insurance Claims administration. What are you referring to here?

 - If you believe this question is not applicable to broker/consulting services please indicate as such, otherwise please provide your answer.**

- Page 5 – Current plan Information – this does not include the Base Life Insurance program. Should this be included?
 - **Yes, Basic Life Insurance current carrier is through The Hartford.**
- Page 5 – A. Organizational Background and Experience/Bullet point #1 – can you please define “supplemental health benefits”? Are these benefits in addition to the core benefits outlined in the Current plan information (i.e. voluntary benefits)?
 - **Yes, we are referring to benefits beyond the care benefits outlined in the current plan information. These may often be referred to as voluntary benefits.**
- Page 5 – B. Claims and Administration – Bullet point #1 – “average claims turnaround time” refers to Third Party claims administration, not Broker and Consulting Services. Are you asking how quickly we return phone or email correspondence?
 - **Please respond to this question based on how your broker firm handles these situations and related client service functions. For purposes of this RFP, ‘average claims turnaround time’ may be interpreted as your firm’s responsiveness and service timelines, including response times for phone calls, emails, issue resolution, and assistance with claims-related administration.**
- Page 5 – B. Claims and Administration – Bullet #2 – this again is referring to Third Party Claims administration. Can you clarify?
 - **If you believe this question is not applicable to broker/consulting services please indicate as such, otherwise please provide your answer.**
- Page 6 – G and H Pricing and Value/Innovation and Differentiator – all request in G & H. pertain to Voluntary products. Is this correct? “Consulting rates for each product” Are you asking for the annual fee to be broken down by product (Health, Dental, Vision etc.)?
 - **Please explain how your company structures its pricing for services provided. This includes any consulting fees, commissions, offsets, or other compensation arrangements associated with the various benefit products. The City is requesting a clear description of your pricing methodology rather than a required breakdown by individual product line unless applicable**

- Page 6 – G. Pricing and Value – “minimum participation requirements and cost containment strategies and wellness incentives are included?” – this is a question pertaining to voluntary insurance products, it this what you are asking for?
 - **If you believe this question is not applicable to broker/consulting services please indicate as such, otherwise please provide your answer.**

We are confused by all questions in A-G as they all pertain to supplemental or voluntary insurance products which are not Broker and Consulting Services. The offering and knowledge of these products is important but the interworking’s of the insurance product itself (i.e claims turnaround, electronic claims submission, supporting members during critical illness, admitted carrier status, handling of appeals and grievances, minimum participation) is an insurance product/policy question, not Broker and Consulting Services.

- Will the City post answers to these and other questions on the City website so all interested vendors can review and not ask the same questions over and over?