

**2024 RFP Employee Benefits Broker Services Questions and Responses**

	<b>Reference</b>	<b>Vendor Question</b>	<b>Response</b>
<b>1</b>	N/A	What is the main purpose in GCCSA going out to RFP?	GCCSA published this RFP in compliance with our procurement process.
<b>2</b>	N/A	What is GCCSA looking for in a benefits broker?	GCCSA is particularly interested in a broker/consultant who can offer creative, innovative approaches, with a proven track record, that allows GCCSA to maintain quality programs and contain or reduce costs. This includes state-of-the-art consulting and employee support services that align with our mission, vision, and strategic goals for better organizational wellbeing.
<b>3</b>	N/A	Does your current broker pay for any current vendors? (example being COBRA/FSA, EAP, tech services, etc.)	Our current broker does not pay for any current vendors.
<b>4</b>	N/A	Does your current broker handle eligibility? (adds terms/deletes)	Our current broker does not handle eligibility.
<b>5</b>	Section 7, pg. 5	“Claims Audit & Reviewing” Could you please expound upon what this entails?	Review of claims as needed in special circumstances to ensure accuracy and compliance with plan requirements.
<b>6</b>	Section 7, pgs. 4-5	<p><i>Can you please provide the following necessary documents in order for us to prepare an accurate proposal for your Employee Benefits Package:</i></p> <ol style="list-style-type: none"> <li>1. Complete census showing each employee’s benefits selection along with any dependent data.</li> <li>2. Current Medical Rates</li> <li>3. Renewal Medical Rates</li> <li>4. Loss Report for the past 2 years</li> <li>5. Large Loss report for the past 2 years</li> <li>6. Current plan design (for all plans currently being offered)</li> <li>7. Current employer’s contribution rate for each tier (EE, ES, EC, EF)</li> </ol>	<ol style="list-style-type: none"> <li>1. A summary of the enrollment numbers by benefit was provided in the RFP. A complete census will not be provided.</li> <li>2. See <i>2024-2025 Benefit Guide</i> document uploaded to website.</li> <li>3. Renewal medical rates will not be provided.</li> <li>4. The Loss report will not be provided.</li> <li>5. The Large Loss report will not be provided.</li> <li>6. See <i>2024-2025 Benefit Guide</i> document uploaded to website.</li> <li>7. See <i>2024-2025 Benefit Guide</i> document uploaded to website.</li> </ol>
<b>7</b>	Section 8, pg. 8	How much are you currently paying in broker commissions and fees? Do you prefer commissions or fees?	Commission rates/fees are confidential and will not be shared. We do not have a preference between commissions or fees.
<b>8</b>	Section 7, pg. 4	What do you believe are your biggest challenges to overcome?	Our biggest challenge is maintaining a rich, affordable plan design that meets the needs of our demographic.

<b>9</b>	Section 7, pg. 4	How have you attempted to control costs?	We have attempted to control costs by using creative plan designs and prevention incentives.
<b>10</b>	Section 7, pg. 4	What cost control measures have you decided against and why?	We have decided against restrictive plan designs that are unfavorable to our population or that are potentially punitive.
<b>11</b>	Section 7, pg. 4	How do you currently educate and engage with your employees?	GCCSA hosts annual educational activities: Professional Development Institute, Open Enrollment educational meeting, and Health & Wellness Fair. A comprehensive Benefits Library is at employees' fingertips on our ADP Workforce Home page. Our benefits broker's Benefit Advocate Center team acts as an extension of GCCSA's Human Resources team by fielding questions from our employees about their benefits. On a regular basis, benefits related communication is emailed to employees. Annually, a Benefits Satisfaction Survey is distributed to employees.
<b>12</b>	Section 7, pg. 4	How do you incentivize employees to make good health decisions?	Employees can win gift cards if they complete biometric screenings at our annual Health & Wellness Fair. Our healthcare insurance carrier has a wellness rewards platform; only members who have medical coverage and their enrolled spouses can register for the wellness programs embedded. Members can access all the wellness programs through their member account. Through our Critical Illness Insurance, our voluntary benefits insurance carrier provides an annual benefit of \$50 per calendar year for taking one of the eligible screening/prevention measures. The insurance carrier will pay only one health screening benefit per covered person per calendar year.
<b>13</b>	N/A	What pain points are you facing with your current broker?	None
<b>14</b>	N/A	Are there any gaps in service?	No
<b>15</b>	N/A	What are your 2025 goals for your benefits program?	Our goal for our benefits program is to maintain or decrease premiums without impacting plan design.
<b>16</b>	N/A	What improvements would you like to make to your benefits program?	Provide lower premium and deductibles, a larger provider network, and additional wellness programs.

<b>17</b>	N/A	Is your medical plan fully insured or self-funded? How long have you had this funding arrangement? If fully-insured, have you evaluated other funding arrangements?	We have been fully insured for 20+ years. We have evaluated other funding arrangements, but they are not applicable due to our funding sources.
<b>18</b>	N/A	How long have you been with UHC?	We have been with UHC for 2 years.
<b>19</b>	N/A	What was your latest medical renewal?	Renewal medical rates will not be provided.
<b>20</b>	N/A	Can we please get monthly or annual premium for each line of coverage that will be administered by this RFP?	See 2024-2025 Benefit Guide document uploaded to website.
<b>21</b>	N/A	Can you provide your latest open enrollment benefits guide? - Medical plan options - Ancillary plan designs - Premium rates and employee contributions	See 2024-2025 Benefit Guide document uploaded to website.