Questions & Answers

For

Employee Benefits & Risk Management
Consultant/Brokerage Services

Request # 2012-003

Issue Date: November 30, 2012
Response Due Date: January 10, 2013, no later than 4:00pm
Purchasing Agent: Jerome Gissendanner 858.715.2642 ext.183

For Request for Proposal, Respondents are required to provide their best efforts based on the information provided in the solicitation.

Questions & Answers
(NHA’s response to questions are indicated in bold)

Employee Benefits:

1. What do you find most lacking in your current Health Benefits Plan?
   The agency is satisfied with our current benefits plans.

2. Would you like to explore a Self-Funding Plan for you and your employees to assist with healthcare cost management?
   NHA would consider self-funding on small scale but because we are grant driven we have budget restraints.

3. How many ongoing large claims over $50,000 or Medical conditions are you aware of?
   None

4. Describe your current enrollment process? Are you satisfied with it? What changes would you like to see?
   Employees complete a paper application. NHA is interested in possible telephonic or online enrollments in the future.

5. Are you currently paying your Broker with a Standard Commission or Consulting Fee?
Consulting Fee.

6. Current 5 Year History?  
   Currently Unavailable

7. Current eligible employees are 800. How many employees enrolled in medical?  
   Approximately 700

8. Please provide current benefit plan summaries for all lines. Currently Unavailable

9. Please provide current rates for all lines. Currently Unavailable

10. Please provide current contributions for all lines. Currently Unavailable

11. Do you currently have an intranet or electronic enrollment system in place?  
   No

Commercial:

1. Would you like Workers Compensation to be on a Loss Sensitive basis, Guaranteed Cost basis or a Retro? Respondent’s, based on expertise, are expected to make a proposal based on their best efforts.

2. Are Quarterly review meetings with Claims and Risk Management adequate? What areas are lacking?  
   Quarterly reviews are adequate. No areas lacking.

3. What are your current Risk Management strategies? Undecided

4. Are there any exposures you are not willing to provide coverage? Question is unclear

5. What is most important for NHA, the best Coverage, best Price or the best Service? NHA will consider all three in it’s selection of what is best offer for the agency.

6. What causes you the greatest concern about your insurance program? NHA opts to keep this information proprietary at this time.

7. What types of additional services will you be offering in the next year? Undecided

8. What lines of insurance are currently being offered? NHA opts to keep this information proprietary at this time.