

## Responses to Questions Submitted for RFP: Employee Benefits Program Consulting Services

1. What is the name of the firm the Housing Authority uses as its current Broker Consultant and how many years have they served as the Broker Consultant? If the Housing Authority does not use a Broker Consultant, please advise.

**A: The Housing Authority uses Brown & Brown (aka Morris Sitzman Lavis) since 2014.**

2. If the Housing Authority is satisfied with the services of your Broker Consultant, why is the Housing Authority undergoing an RFP at this time? If the authority is not satisfied with the current services provided by your current Broker Consultant, please outline the reasons you have decided to go out for RFP.

**A: The Housing Authority's policy is to periodically rebid services.**

3. Please provide any annual fees or consulting fees paid to the current Broker Consultant. Proposer understands if there are no annual fees, the current Broker Consultant is paid by commissions paid by the Ancillary carriers.

**A: There are no annual fees.**

4. Please list the commission percentages or commission schedule paid to the current Broker Consultant for Dental, Vision, Life/AD&D, LTD and EAP. If no commissions are paid to the Broker Consultant for specific lines of coverage, please advise for which lines of coverage no broker commissions are paid.

**A: Please see the Compensation Disclosure document.**

5. What is the current enrollment for actives, pre-65 retirees and post-65 retirees by tier for the Met Life Dental and VSP Vision Plan by tier? Please break this out by actives, pre-65 and post-65 retirees. If you do not offer Dental and Vision to pre-65 and post-65 retirees, please advise.

**A: We do not offer retiree dental or vision.**

6. What are the monthly rates for the Met Life Dental and VSP Vision plans by tier?

**A:**

<b>MetLife - Dental PPO</b>	<b>Current Rates</b>
Employee	\$66.10
Employee & 1 Dependent	\$133.31
Employee & 2 or more Dependents	\$241.08

VSP - Vision	Current Rates
Employee	\$8.39
Employee & 1 Dependent	\$12.17
Employee & 2 or more Dependents	\$21.83

7. What is the Lincoln National rate per \$1,000 of covered benefit for Life/AD&D?

A: \$0.253 per \$1000 of life insurance

8. What is the Lincoln National rate per \$100 of covered benefit for LTD?

A: \$0.440 per \$100 of long-term disability

9. What is the Lincoln National rate per employee per month for the Employee Assistance Plan (EAP Plan)? If Lincoln National is not the carrier, please provide the EAP carrier name and the per employee per month rate.

A: \$1.32 per covered employee per month

10. Please list the Annual Total Premiums for the following lines of coverage:

A:

- a. Met Life Dental – From 1/1/2022 to current: \$58,097.73
- b. VSP Vision – From 1/1/2022 to current: \$4,092.30
- c. Lincoln National Life, AD&D, and LTD – From 1/1/2022 to current: \$28,240.04
- d. Lincoln National Employee Assistance Plan – From 1/1/2022 to current: \$716.76

11. Please confirm the Met Life Dental, VSP Vision, TASC Flexible Spending and Lincoln National Life/AD&D and Long Term Disability plans renew on January 1, 2023.

a. Are there any carrier or plan changes being considered for the 1/1/2023 renewals?

There are no carrier or plan changes being considered for the 1/1/2023 renewals.

12. Please provide the 2023 renewal rates or estimated renewal percentages if the renewals have not been finalized.

MetLife - Dental PPO	Renewal Rates
Employee	\$66.10
Employee & 1 Dependent	\$133.31
Employee & 2 or more Dependents	\$241.08

VSP - Vision	Renewal Rates
Employee	\$8.39
Employee & 1 Dependent	\$12.17

Employee & 2 or more Dependents
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\$21.83
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Lincoln renewal rate is \$57.64 a month; \$1.32 per person per month.

13. Please provide the Summary of Benefits and Coverage (SBC's) for the Met Life Dental Plan, VSP Vision Plan, Lincoln National Life/AD&D plan, Lincoln National LTD plan and TASC EAP plan. If the EAP plan carrier is not Lincoln National, please provide the name of the EAP carrier and the Summary of Benefits for the plan.

A: Please see posted documents. The EAP plan is through Lincoln, not TASC.

14. What is the enrollment and the per employee per month cost for the TASC Section 125 Flexible Spending Account? What is the monthly rate for the TASC COBRA administration?

A: 19 employees are currently enrolled in the FSA program. The cost is \$4.59 per employee per month for FSA administration. The cost is \$1.04 per employee per month for COBRA administration.

15. Does the Housing Authority offer Employee Paid Voluntary benefits to the Employees during open enrollment and onboarding of new employees? If so, who is the Employee Paid Voluntary benefits carrier and how many of the 59 employees are enrolled in one or more of the Voluntary benefits carriers plans?

A: Yes, the Housing Authority offers a voluntary 457, 457 Roth, and Roth IRA plans through MissionSquare. 22 employees are enrolled in one or more of these plans. The Housing Authority also offers voluntary life insurance through Lincoln; 43 employees are enrolled in this plan.

16. How is open enrollment handled? Are technology tools used to facilitate the open enrollment or onboarding of new employees or is it primarily a paper process?

A: Open enrollment is done primarily through a paper process. Only MetLife dental has an option for an employee to enroll online. AHA is interested in having more online enrollment options available.

17. If the Housing Authority uses a benefit guide, please provide a copy.

A: The Housing Authority does not use a benefits guide.

18. Outside of reducing costs, what are the top three objectives and priorities for the Housing Authority for the remainder of 2022 and 2023? Please list them in order of priority.

A: The top three objectives are: 1) ensuring the plans we offer are competitive and the best value for the price, 2) possible replacement for life insurance and EAP plans, and 3)

assist with any transition to new plans with strong customer support, either from the Broker or the plan itself, to assist with resolving any enrollment or administrative issues that occur initially or on an ongoing basis.

19. If the current Broker Consultant provided a renewal report and or a Broker Compensation Disclosure report for 2021, please provide that report.

A: Please see posted Compensation Disclosure report.