



Q&A for the Employee Benefits Broker and Consulting Services RFP

Q. Who are the current benefit carriers?

- A. Please see the list of our benefits and providers.
- Health – CareFirst (Kelly Benefits- TPA)
 - Dental – CareFirst (Kelly Benefits- TPA)
 - Vision – CareFirst (Kelly Benefits- TPA)
 - Health Care Reimbursement FSA – Optum Financial-Connect Care
 - Life Insurance - Lincoln National Life Insurance (Benefit Mall -TPA)
 - STD and LTD - Lincoln National Life Insurance (Benefit Mall -TPA)
 - EAP- BHS
 - Retirement plan 403(b)- Principal

Q. What is the preferred compensation method? Commission or fee based.

- A. Our preferred compensation method is commission-based, but we are open to evaluating fee-based compensation as long as philosophy and full disclosure are provided.

Q. When are benefit renewals?

- A. Our benefits renewal is based on the calendar year cycle. Open Enrollment takes place in November, with changes becoming effective on January 1st.

Q. Can you share the name of current broker and names of the Brokerage and Consulting firms invited to respond to the RFP?

- A. The RFP is available to the public and our current broker is Assured Partners.

Q. Do you currently offer a wellness program?

- A. Employees with our health benefits have access to the CareFirst WellBeing wellness program. We are also evaluating a more comprehensive wellness program based on our organization's needs.

Q. How is communication sent out to employees?

- A. We communicate via email, Slack, or in person.

Q. Can you explain your new hire onboarding process?

- A. On the first day of employment, employees are set up in ADP Workforce Now and provided with all the standard HR forms, including employment benefits enrollment documentation. All full-time employees are eligible to start receiving benefits on their first day, but they have up to 30 days to enroll. Once the paper forms are received, HR updates both ADP and our TPA Kelly Benefits. However, we are strongly looking forward to improving this process and making it paperless.

Q. Would you be able to provide us benefit summaries for your current benefits.

- A. Below is a summary of our current benefits and a link to the Benefits section of our Employee Handbook for your reference.
- Health insurance through CareFirst, the employee is required to pay a portion of the premium, the amount of which depends on the level of coverage selected.
 - Dental insurance through CareFirst, no cost to the employee; available for other family members with a portion of the cost shared by the employee.



- Vision insurance through CareFirst, the employee is responsible for premium.
- Flexible Spending Account (FSA) is available for employee pre-tax contributions.
- Dependent Care Assistance Program (DCAP) is available for employee pre-tax contributions.
- Life (1.5 times the employee salary), AD&D, Short Term, and Long-Term Disability insurances, the employee is automatically enrolled on the 1st of the month following 30 days of employment. BRHP pays all premiums.
- 403(b) Retirement Plan administered by Principal. BRHP matches 100% of the first 2% of an employee's contribution and 50% of the next 4% of an employee's contribution. Employees are enrolled and can begin making contributions on the first day of employment. Employer matching begins on the 1st of the month following 6 months of employment.
- Employee Assistance Program (EAP) to help employees resolve personal and work-related issues. This is a free and anonymous benefit that offers financial services, mental health resources, and a variety of other services.

[2024 BRHP Employee Handbook-Benefits](#)

Q. Also are there any pain points that you are experiencing that would like to be addressed?

A. We aim to optimize our current platforms and explore alternatives to eliminate the paper-based process. We also seek to ensure reliable and accurate enrollment through the TPA to the carrier, thereby enhancing our quality assurance and audit controls. Among other improvements to keep up with the needs of the organization.

Q. I did notice, there was not supporting documents attached; I wanted to outline below what is needed to vet the marketplace and the various vendor solutions.

We will need:

- **Full employee/dependent census**
- **Benefits Guide or Employee Handbook that outlines the plans available, the contributions/premiums that employees pay, as well as any eligibility/enrollment waiting periods.**
- **Plan summaries**
- **Rate/Premiums**
- **Last Renewal or Last two**

A. While we are eager to delve deeper into the specifics of how our collaboration could materialize, there are certain details and internal considerations that we are not in a position to fully disclose at this juncture. This is due in part to the preliminary nature of our discussions and the need to ensure that any information shared aligns with both our organizations' strategic objectives and compliance requirements.

However, I want to assure you that we intend to foster an open and transparent dialogue as we move forward. To that end, we would be delighted to learn more about the range of services your firm offers, particularly in the context of how they might complement our mission and objectives. Understanding more about your brokerage and consulting capabilities, as well as any innovative approaches or success stories, would be incredibly valuable as we consider the potential contours of our partnership.