

**Responses to RFQ Questions
RFQ for BROKER SERVICES**

Q: Please confirm due date. RFQ and website state two different dates.

A: The due date for the RFQ is noon EST on January 10, 2014. The document is correct.

Q: For Section A, Professional Qualifications and Experience, the third bullet point says “Relevant experience and qualifications of personnel to be assigned to the project **the proposed cost**”. Please confirm that the highlighted words should not be part of the question.

A: The highlighted words are not part of the question. They were entered in error.

Q: Please confirm the Price Proposal should state the total cost for all services included and does not have to be broken down between Property/Casualty and Employee Health.

A: We would like to see cost broken down between Property/Casualty and Employee Health.

Liability Insurance Brokerage Services Questions

Q: Does Workforce Central Florida currently work with an M/WBE for its brokerage services?

A: No.

Q: Please provide the total insurable values for Workforce Central Florida under the current Property Insurance Coverage.

A: \$13,871,386 Total Building & Business Personal Property / \$2,500,000 Total Business Income

Q: Please disclose the total annual premiums, commission percentage structure, and current carriers for the following lines of coverage listed in the chart below.

Line of Coverage	Premium	Commission %	Carrier
General Liability	\$35,675	15%	Travelers P & C
Professional Liability	Not elected	N/A	
Auto Liability	\$42,970	15%	Charter Oak Fire
Property Coverage	\$51,303	17.5%	Travelers E&C
Director’s & Officer’s	\$20,051.45	10%	Zurich America
Crime Coverage	\$3,791.68		
Fiduciary Coverage	Included in D&O		
Umbrella Coverage	\$26,860	15%	St. Paul F&M
Workers’ Compensation	\$139,790	11%	Bridgefield Emp

			Ins. Co.
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Q: Has Workforce Central Florida experienced any large losses within the past 5 years (i.e. liability or property losses over \$10,000)?

A: No.

Q: Approximately how many hours of loss control services will Workforce Central Florida require on an annual basis?

A: None

Q: Who is the current Property & Casualty Insurance Broker for Workforce Central Florida?

A: MARSH & McLENNAN

Employee Health and Welfare Insurance Brokerage Services Questions

Q: Please describe your current premiums and commission percentage structure as it relates to the following benefits:

The following data reflects the most recent complete plan year (May, 2012 – April 2013) for which premiums and commissions are available:

Line of Coverage	Premium	Commission %	Carrier
Medical	\$2,002,061*	\$127,031*	United Health Care
Dental	\$149,253	4,239	Guardian (now UHC)
Vision	\$27,906	\$2,617	Humana (now UHC)
Life	\$100,567**	\$10,568**	Aetna
STD	Incl above**	Incl above**	Aetna
LTD	Incl above**	Incl above**	Aetna
Other ancillary coverage	Voluntary	N/A	Multiple

Q: Who is currently administering the COBRA services and the HRA? Who is currently paying for the COBRA services and the HRA?

A: Cobra Administration through Ceridian. Costs are paid as part of our current plan.

Q: Please clarify/redefine the Minimum Respondent Qualifications section on page 5. Compensation Management is referenced but not mentioned again in the RFQ.

A: Pardon our error. Compensation Management is not part of this RFQ.

Q: Please describe what has been done in the areas of Healthcare Risk Management, i.e. wellness.

A: WCF is a sub-recipient of federal funds and as such activities in the area of wellness must be thoughtful and carefully reviewed. Staff has developed ideas for such activities and will work with the selected vendor to review feasibility and scheduling.

Q: Please describe how you would envision WCF's wellness program in the future?

A: Again, ideas have been developed but are limited in scope due to restriction of funds.

Q: "Support employee wellness Initiatives" – Page 4 under "Ongoing support". What are the current Wellness Initiatives? Who pays for the expenses of your Wellness Initiatives if any?

A: WCF Human Resource Staff have identified wellness needs and interests of staff. The department has ideas for activities they will discuss with the selected vendor. Discussion will include feasibility and scheduling.

Q: Can you provide the renewal dates for: Health Insurance, Vision, Dental, Life and Disability, HRA Accounts, Cobra, and EAP.

A: All are on a May 1 – April 30 plan year.

Q: Cobra Services - Are the costs for Cobra vendor paid by WCF or Current Broker?

A: Costs are paid by current broker.

Q: How many employees are eligible for benefits and how many participate in your plans?

A: All employees eligible for benefits on the first of the month following date of hire. Participation varies based on plan.

Q: What carriers are currently in place for medical, vision, dental, life/disability, HRA administration, COBRA administration, and EAP.

A: See table above. Additionally, HRA Administration is through United Health Care, Cobra Administration through Ceridian and Employee Assistance is through United Health Care.

Q: Who is the current broker for each of these plans?

A: Bennett Insurance & Financial Services, Inc.

Q: Can you describe your procurement process for benefit vendors, frequency of solicitations, and do these go out directly through the broker or through a purchasing department?

A: Services are procured as they are deemed necessary, an availability of funds, and contract renewal dates. Contracts are issued on an annual basis, but may be renewed for up to 2 years, with a 3 year maximum. Procurements and contracts are announced publically via newspaper and on WCF's website. All WCF solicitations are handled by WCF's Finance Department.

Q: What, if any, contracts are due to go out to market in the coming year?

A: This will vary from year to year.