

Responses to Brokerage RFP Questions

The RFP has been issued as a matter of best practices in support of placing services within a competitive environment.

The current employee benefit broker is eligible to respond to the RFP.

The current employee benefit broker has been paid through commissions. However, Fresno EOC will accept pricing on both a commission and/or fee basis.

Different aspects of the plan have been competitively marketed at differing times. While certain aspects of the plan will be marketed annually (or other based on contract terms), a full marketing of the plans is not anticipated more than once over the next three years.

Our employee benefit broker advises on compliance issues and any changes in regulations. The third party administrator also assists with compliance issues.

Our Primary Concerns with Healthcare include:

- 1 – Increasing cost of health care services;
- 2 – Uncertainty of health care regulations at the Federal level;
- 3 – Promoting employee (and dependent) wellness.

Fresno EOC funds approximately 83% of the health insurance plan's total cost.

Open enrollment occurs annually in an online system. Employees complete their open enrollment online through Ascentis. HR reviews and accepts the data on the back end. Ascentis conducts a weekly interface through Carrier Connect to Pinnacle each Thursday, which is how our TPA receives the information for open enrollment or any benefit changes during the year.

Annual renewal dates vary based on the specific line of coverage / service agreement.