

RFQ 14-06 Insurance Broker Services  
Question & Answer

**1Q. Who is your current broker and how long have you been with them?**

1A. NIRPC's current broker is no longer servicing small businesses. NIRPC has been with this broker for seven (7) years.

**2Q. How long has NIRPC been with the current health insurance company?**

2A. NIRPC has been with the current health insurance company since 2009.

**3Q. How long has NIRPC been with the current brokerage?**

3A. Seven (7) years

**4Q. Who are the current carriers? (Health, Dental, Vision, Life, & Disability)**

4A. NIRPC's current carriers are:

Health – Anthem

Dental – MetLife

Vision – Eye Med

Life – Anthem Life

Disability – MetLife

**5Q. What is the current employer contribution on the health premium?**

5A. The current employer contribution is 90%. This may change for 2015.

**6Q. Are there certain things that you like about the current benefit package and/or broker services?**

6A. Overall, the employees are satisfied with the current benefits package. There have been no employee complaints regarding Anthem.

**7Q. Why are you currently out for RFQ?**

7A. NIRPC's current broker no longer provides services to small businesses.

**8Q. Are there certain needs that are not being met or things you wish were different?**

8A. Since the current broker is no longer providing services to small businesses, NIRPC is missing the personalized service of a broker.

**9Q. What services would you expect of your broker?**

9A. There are basic services that NIRPC would require from a broker. This includes the ability to speak to a representative, as needed, to discuss concerns, answer questions, and provide assistance with employee changes and coverage. NIRPC would also expect the winning broker's

representative to participate in the open enrollment process to inform employees of benefit updates and changes.

**10Q. Will preference be given to brokers located in Lake, Porter, or LaPorte counties?**

10A. No preference will be given to brokers in Lake, Porter, or LaPorte counties.

**11Q. Section 5 states, that the “Commission is desirous of obtaining affordable replacement” Does the Commission have a definition of what is affordable?**

11A. NIRPC is seeking equal or better coverage than the current coverage for the same cost or less.

**12Q. The brokerage that wins the contract, How long is the contract term?**

12A. The contract term is negotiable.

**13Q. I would like to request a copy of the current census of employees and elections.**

13A. A copy of the current census of employees and elections will be provided only to the winning broker. General information pertaining to employee participation can be found in RFQ 14-06 for Insurance Broker Services, Section 4, Page 4.