

Benefits Broker Services Q&A

1. Other than the medical, are any of the current lines of coverage in a pool? If so, what lines of coverage and what pool? **Dental, Vision, Life , Disability (short and long)**
2. Are there any issues SVCE is experiencing with any of its incumbent insurance carriers? **No**
3. What are the major areas of focus in the SVCE benefits programs in the next 3-5 years? **To be as competitive with other businesses and as applicable to employee demographics.**
4. Who is SVCE's current benefits consultant? **Marsh McLennan Agency**
5. What is the current consultant's compensation? How is the consultant paid? Direct with SVCE on a fee basis, commissions from the carriers, or both? **The Consultant receives commissions and other compensation from insurance carriers following standard industry practices, the consultant also receives a monthly fee.**
6. How long has SVCE worked with their current benefits consultant? **Since 2019**
7. Are there any issues or concerns that SVCE is experiencing with current benefits consultant? **no**
8. Are there any services that the current benefits consultant pays for on behalf of SVCE? If so, please provide a list of the services covered and the cost associated. **no**
9. To ensure our proposal aligns with your needs, can you please clarify the specific Workers' Compensation functions you anticipate with the benefits consultant, and how these would be coordinated with your existing workers' compensation partners? **SVCE is looking for guidance and competitive options.**
10. Please clarify the COBRA administration expectations for the benefits consultant selected, including whether you anticipate full in-house administration or oversight of an external COBRA vendor, as well as any technology or integration requirements given that service should not reside within the HRIS system. **Manage the third party Cobra administration up to full in house administration if possible.**