

Hamilton County School District
RFP 23-101 Health Insurance Brokerage & Consulting Services
Questions from Brown & Brown

1. What is the date range for inactive clients, e.g., inactive clients for past 3 years or inactive clients for past 5 years? [Please provide information on inactive clients for the past 5 years.](#)
2. What is the current broker annual compensation amount by line of insurance (Medical, Dental, Vision, Life, Disability, etc.) including commission % and caps on commission?

[Total Broker compensation for 2022 was budgeted at \\$75,900.](#)

Coverage	Commission	Supplemental Compensation
Medical	3%	\$0.00 to \$100,000.00 on block of business semi-annually
Dental	10%	1.5% - 3.5% based on block of business
Vision	10%	1.5% - 3.5% based on block of business
Basic Life/ AD&D	10%	1.5% - 3.5% based on block of business
Voluntary Life/ AD&D	10%	1.5% - 3.5% based on block of business
LTD	10%	1.5% - 3.5% based on block of business
STD	10%	1.5% - 3.5% based on block of business

3. Does the current broker cover any additional costs, such as benefits administration system, COBRA services, etc? [The broker does not contribute anything towards the cost of the system as that is paid through a 5% override of premiums \(non-medical\). The 5% averages an annual cost between \\$15k-\\$17k. The system provides COBRA administration services which the District pays for at a rate of \\$1.00 per enrolled person per month.](#)
4. How many employees & retirees are currently enrolled in the medical plans?
[There are currently 142 employees and retirees enrolled in medical plans.](#)
5. Does HCSB receive an annual wellness fund from FI Blue?
[No.](#)