



# HO-CHUNK NATION

## DEPARTMENT OF THE TREASURY

### PROCUREMENT DIVISION

February 2, 2024

## ADDENDUM #2

RFP #2024SFS24

### Property & Casual Insurance Brokerage, Risk Management Services with Employee Benefits Brokerage & Consulting Services“

#### Vendor Questions & HCN Responses

- Q1: Who is Ho Chunk Nation’s employee benefits consultant/broker from 2021 to current?  
**A1: This information will be provided to the project winner**
- Q2: Commissions and fees paid to broker/consultant from 2021 to current  
**A2: Commissions.**
- Q3: Current employee benefits consultant/broker scope of services and contract  
**A3: Strategies for keeping our plan cost effective. Keeping out plans in compliance.**
- Q4: Number of full-time employees receiving health benefits currently  
**A4: 2612 Employees and Elders. 4536 Total Lives**
- Q5: Employee Benefits Benefit Guide for 2023 and 2024  
**A5: Currently, no Benefits Guide**
- Q6: Please provide names of all insurance companies and third-party administrators utilized to include clinic and pharmacy administrators  
**A6: Auxiant, Delta Dental, Serve You, Med Watch**
- Q7: What is the effective date for the new employee benefits consultant/broker contract?  
**A7: No set date**
- Q8: Pg. 20, 4.27 Indemnification. Is Ho Chunk Nation requesting unlimited liability?  
**A8: If an incident happens to arise as a direct result from this agreement and a suit is brought against the Nation, then yes, you are agreeing to indemnify us, unless the issue was due to some wrongful act or gross negligence from one of our employees.**
- Q9: Will Ho Chunk Nation select one firm for this RFP  
**A9: Yes**

- Q10:** P.25, 4.52 Contract Documents. Please provide sample contract documents as mentioned.
- A10:** **Any further Contract Documents will send be sent, by the requesting Dept, once a winning bid has been determined. Any Contract Documents are listed at the end of the posted RFP.**
- Q11:** Regarding Section 3, page 11 letter C Insurance Marketing: Provide a transition plan- are you looking for a transition plan for a new broker relationship or a transition plan if you were to change between insurance companies/carriers and TPA's?
- A11:** **New Broker relationship.**
- Q12:** Regarding Section 3, Page 12 letter G "COMPENSATION": Are we able to provide compensation/pricing options for both annual and multi-year agreements? Do you have a preference on how you would like to see that?
- A12:** **Please provide a 1yr with 2<sup>nd</sup> and 3<sup>rd</sup> year options.**
- Q13:** Regarding Section "5.6- Performance": This section does not seem to align with how P&C/Benefits brokerage services typically work. The RFP references, as an example, "to provide the number of staff hours for each segment of the engagement, what analytical procedures are used and an expected completion date for this project..." it appears this may be more of an accounting or law firm type of question or something for specific project work. Typically the consulting fee will encompass a scope of services for the entire year and as you know, on an "as needed" basis. Is there something you're specifically looking for with that request or are you comfortable if everything is laid out in our scope of services?
- A13:** **This should be laid out with their scope of services**
- Q14:** What issues is the Nation having with the current insurance broker this RFP is hoping to solve?
- A14:** **No current nor pending issues**
- Q15:** Does the Nation require their broker to be on an administrative fee or commissions or both?
- A15:** **Commissions**
- Q16:** Has there been any claim issues that went unpaid or paid to the dissatisfaction of the Nation? (Please provide details)
- A16:** **No**
- Q17:** 5 years of loss runs by insurance company and line of insurance.
- A17:** **This information will be provided to the project winner**
- Q18:** List of current insurance policies by insurance carrier
- A18:** **See below**
- Q19:** Premium by line of insurance
- A19:** **Please clarify**
- Q20:** Statement of Values for all property listings
- A20:** **This information will be provided to the project winner**
- Q21:** How many employees on the plan?
- A21:** **2612 Employees and Elders. 4536 total lives**

**Q22:** Has the Nation implemented POLR, MLR (Facility & Professional), Sponsorship, and or 340b?

**A22:** **MLR**

**Q23:** Please provide the 2023 year end claims package including insurance costs, medical and RX claims costs and enrollment/participation figures

**A23:** **This information will be provided to the project winner**

	LINE OF COVERAGE	CARRIER
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject  Not Optional	<u>Property Package:</u> Property / Inland Marine / TRIA Terrorism / Cyber Risk / Pollution Liability / Deadly Weapons Liability  TRIA	Princeton Excess & Surplus Lines Insurance Company and additional A-rated non-admitted carriers (Tribal First)
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject  Not Optional	<u>Liability Package:</u> General Liability / Employee Benefits / Liquor Liability Cemetery Malpractice / Innkeeper's Legal Liability Tribal Officials Errors & Omissions / Fiduciary Liability / Misc. Professional Errors & Omissions / Sexual Misconduct Liability / Business Auto Liability / Auto Physical Damage / Garagekeepers Legal Liability / Garage Liability  TRIA	Hudson Insurance Company (Tribal First)
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject  Not Applicable	Employment Practices Liability  TRIA	Hudson Insurance Company (Tribal First)
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject  Not Optional	Excess Liability (\$15M x/s \$10M)  TRIA	Hudson Excess Insurance Company (Tribal First)
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject  Not Applicable	Crime  TRIA	Great American Insurance Company (Tribal First)
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject  Not Optional	<u>Housing Department Package:</u> General Liability / Property  TRIA	AMERIND Risk Corporation
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject  Not applicable	Underground Storage Tank Liability  TRIA	ACE American Insurance Company (Chubb)
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject  Not applicable	Student Accident  TRIA	Gerber Life Insurance Company

	LINE OF COVERAGE	CARRIER
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	Cyber \$3,000,000 limit	Beazley Breach Response/Lloyds of London
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>Option: \$5,000,000 Limit (+\$58,000)</i>	
Not applicable	TRIA	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Workers Compensation \$450,000 Retention (\$193,379 deposit premium)	Safety National Casualty Insurance
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	<i>Option: \$500,000 Retention (\$185,878 deposit premium)</i>	
TRIA cannot be rejected	TRIA	

**Q24:** How much is the total payroll for Tribe/Gaming Facilities?

**A24:** **This information will be provided to the project winner**

**Q25:** How many total employees for the Tribe/Gaming Facilities?

**A25:** **1,369**

**Q26:** Will we see the current program structure of Tribe/Gaming Facilities?

**A26:** **This information will be provided to the project winner**

**Q27:** Will a statement of values on the property be shared before RFP needs to be submitted?

**A27:** **This information will be provided to the project winner**

**Q28:** What are your current pain points with your current broker? Program?

**A28:** **None**

**Q29:** What are your long-term goals for your Employee Benefits Program?

**A29:** **To keep a rich benefits and cost containment program**

**Q30:** What are the biggest strengths and weaknesses of your current program?

**A30:** **Rich benefits for our employees, low participation in wellness programs**

**Q31:** What type of partnerships are you looking for with a Benefits Provider?

**A31:** **Working with the Brokers on Cost Containment and Plan Designs along with staying compliant. Working closely with the Vendors**

**Q32:** Are your costs allocated to each entity? Is this already established in the billing structure?

**A32:** **Yes**

**Q34:** How many total Employees and how many enrolled in plan?

**A34:** **See A21**

**Q35:** How are you encouraging enrollment/participation in Disease Management and other Care Management Programs?

**A35:** **Currently, we do not have an effective plan in place.**

- Q36:** What Specialty Drug cost saving Program are in place?  
**A36:** **Specialty Drugs are filled and distributed from our 2, Ho Chunk Nation Clinic Pharmacies.**
- Q37:** Do you currently leverage Medicare like Rates?  
**A37:** **Yes**
- Q38:** How often is the Ho Chunk Nation's Benefit Plans, Contributions, Plan Design, Health Care Cost, etc., benchmarked with other Employers of similar size?  
**A38:** **Unsure**
- Q39:** Have you received a benchmark against other Tribal Benefits Program?  
**A39:** **Yes**
- Q40:** What Benefits Admin System do you use (or do you use paper enrollments)?  
**A40:** **Currently, paper enrollment however by May 2024 we will be transitioning to Infor Lawson**
- Q41:** Does your Benefits Admin System send file feeds to the carriers?  
**A41:** **They will once Infor Lawson is implemented**
- Q42:** When the Ho Chunk Nation needs guidance or education, like tackling tough HR Issues, what resources are most beneficial to the Team?  
**A42:** **Webinars or speaking directly with dedicated Brokers**
- Q43:** What support does the HR Team need to more, effectively, manage the Employee Benefits Program?  
**A43:** **To ensure we are in compliance with existing plans**
- Q44:** How satisfied are your employees with your current Benefits Program?  
**A44:** **We understand it to be a satisfactory to our employees.**
- Q45:** Have you conducted any recent Employee Satisfaction Surveys regarding Benefits?  
**A45:** **Not recently**
- Q46:** What Services, Programs and/or Resources are available to Employees and their family members?  
**A46:** **EAP, also, our Clinics offer Services such as Medical, Dental, Vision and Pharmacy.**
- Q47:** What steps do you take to ensure that your Benefits Program complies with the relevant laws and regulations?  
**A47:** **We rely on our Brokers for such compliance**
- Q48:** Have you faced any recent challenges with Benefits compliance?  
**A48:** **No**
- Q49:** What specific compliance do you have?  
**A49:** **Ensuring that our plan is in compliance with Benefits, also, ensuring that the mailings and information are distributed in a timely manner.**

**Q50:** What specific risks do you have concerns about?

**A50:** **Slips, trips and falls**

**Q51:** What are your biggest challenges or frustrations with your existing Risk Management Program?

**A51:** **At this moment, none.**

**Q52:** When it comes to strengthening your Risk Management Program, what emerging technologies or strategies are you most interested in?

**A52:** **Undetermined, however, we are open to recommendations**

## END OF ADDENDUM

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