



## RFP 2026- -003 Employee Benefits Insurance Broker Services

### Questions & Responses

1. Are shelf plans acceptable in the cost proposal?

Yes. Shelf plans are acceptable. Cost proposals may include brokerage structures and commissions tied to premiums.

2. Can retirement benefits be included?

Yes. Retirement benefits and related rate structures may be considered, along with medical and dental coverage.

3. Are there any items not applicable to this RFP?

Certain items discussed during the meeting were identified as not applicable to the current scope.

4. Are current broker services already in place?

Yes, the City currently utilizes broker services.

5. Is commission-based compensation acceptable?

Yes. A range of commission structures may be proposed, provided they are reasonable and clearly defined.

6. What fiscal year does the City operate on?

The City operates on a standard fiscal year (July–June).

7. Who are key contacts or stakeholders?

City leadership and administrative staff, including finance and HR, will be involved in coordination and evaluation among other evaluation committee members. The committee members will not be released.



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8. Can the current broker agreement and compensation be shared?

This request will be reviewed. A formal written response will be provided if applicable.

9. Does New Mexico resident preference apply?

Yes. Applicable state procurement preferences will be applied in accordance with New Mexico law.

10. How often should broker services be provided or reviewed?

At a minimum, services should include ongoing support with regular reviews (recommended at least annually, with more frequent engagement as needed).

11. What is expected in terms of service approach?

The City is seeking:

A comprehensive benefits strategy

Streamlined services

Strong, responsive communication

Alignment with City needs and workforce

12. Are there expectations for insurance plan creativity or alternatives?

Yes. Proposals may include creative options such as:

Alternative plan structures

Cost-saving approaches

Innovative benefit offerings



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13. Are life insurance options (term vs. whole life) required?

Vendors may include recommendations for life insurance options. Clarification was discussed and will be confirmed if needed in writing.

14. Can vendors provide local government references?

Yes. Local government experience and references are encouraged.

15. Are supplemental benefits part of the scope?

Yes. Supplemental offerings may be included as part of a comprehensive proposal.

16. What is the current employee structure for benefits?

The City currently provides group health coverage, with the City covering a significant portion of employee costs. 90%. Also, dental and vision, and term life insurance.

17. Are there expectations regarding HR coordination?

Yes. Vendors should be prepared to coordinate closely with City HR staff and provide timely support.

18. Will legal or commission-level review be required?

Yes. Final recommendations and contracts may be subject to review by City administration and governing body.