



Cartersville School System

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REQUEST FOR PROPOSAL

March 29, 2021

Dear Sir or Madam:

The Cartersville School System invites you to submit a proposal on the following items.

Cartersville School System(CSS) Employee Benefits Consulting/Broker Services

Return your sealed pricing bid clearly marked **on the outside of the envelope or package to:**

**Cartersville School System
RFP # 9000-0329-141 ENCLOSED
P.O. Box 3310, 15 Nelson Street
Cartersville, Georgia 30120**

no later than 2:00 p.m., Friday, April 30, 2021.

The Cartersville School Board reserves the right to accept and/or reject any and all bids.

We invite your participation.

Respectfully,

Richard Dyke
Chief Financial Officer

Enclosures

PROPOSAL FORM

Please include this cover sheet as (page 1) of your proposal

Cartersville School System
P.O. Box 3310
15 Nelson Street
Cartersville, Georgia 30120

We have carefully examined and fully understand the Instructions to Bidders and other documents found in the specifications as prepared by you.

We propose to enter into a contract to furnish the materials and deliver services as specified at the price listed below. We also assure you that a company representative will be readily available to assist in reviewing the materials and services.

Cartersville School System(CSS) Employee Benefits Consulting/Broker Services

\$ _____

Name of Company

Signature of Company Representative Authorized to Submit this Proposal

Printed Name of Representative

Business Address/ Street, City, State, Zip Code

Phone Number

Fax Number

Email

Office use only

Cartersville School System (CSS) Employee Benefits Consulting/ Broker Services RFP

Submission

The following lists the scope of services followed by questions to be answered as a part of your RFP (proposal). If after review of scope of services, you feel your firm would be able to provide all that is requested, we welcome your proposal. Questions should be answered in the same format as this RFP. You are welcome to include any additional information at the end of the proposal. Five (5) copies of your proposal should be submitted by 4/30, 2:00 p.m. Proposals will be opened publicly but only the company name will be read. This proposal will serve as your presentation to the committee. If you are selected to interview with the committee, it will not be a formal presentation. The interview will set up to answer basic questions to get a feel if you will be the right partner for the Cartersville School System.

Please email rdyke@cartersvilleschools.org if you are planning to submit a proposal. Please send this by April 12. If any questions or further clarification come up, an email will be sent to the group that are submitting a proposal to ensure everyone has the correct information.

Scope of Services

The Cartersville School System (CSS) is seeking to name a Broker of Record that can provide professional, highly qualified benefits, guidance and services specifically for public-sector employers. The District has about 425 benefit eligible employees. The District is particularly interested in a broker who can offer creative, innovative approaches with a proven track record that allows CSS to maintain quality programs and contain or reduce cost.

The selected Broker will perform a full range of benefit program services related to the acquisition, implementation, maintenance, communication and improvement of our current benefits. The selected broker shall provide services including, but not limited to, the following:

1. Partner with Payroll in the administration of all group insurance plans including an initial Open Enrollment, renewals, and the day to day operations involved in providing an efficient and cost-effective employee benefits program.
2. Assist in the development of short and long-range employee benefit goals and strategies.
3. Manage carrier/vendor relationships, review and advise on master contracts, review carrier service levels and compare to performance guarantees, resolve administrative issues, conduct periodic meetings as necessary.
4. Annual review of selected employee benefit package for quality of benefits provided, cost effectiveness, competitiveness and plan administration.
5. Establish and maintain a comprehensive benefit webpage hosted either at the broker's site or at the District's site.
6. Provide access to a Call Center that will assist our employees with benefit questions, forms, claims, change in status request and other services as needed.
7. Assist in COBRA and HIPPA compliance and reporting to include Summary Plan Descriptions and other Plan Documents.
8. Act as a technical resource and provide periodic updates on legislative developments and emerging trends, mainly in regard to the Affordable Health Care Act. Assist in the annual electronic filings.
9. Provide the district with information related to local and national benefit trends and provide industry-specific benchmark survey data to help design program offerings with employee and employer cost compared to similar organizations.
10. Review and analyze claims experience data, claims service, efficiency and accuracy of claims administration to ensure CSS is receiving optimum service and benefits from all carriers.

11. Develop benefits communication pieces specific to the needs of CSS employees.
12. Develop or assist in developing and evaluating employee satisfaction surveys.
13. Provide a range of other specialized insurance broker services which may be needed by CSS as a client.
14. Manage plan transitions as necessary.

Questions for Presentation

Firm Information and Background

1. Name of Company
2. Principal business address of the company
3. Telephone/fax number
4. Company website address
5. Number of full-time employees in Georgia
6. Please provide a list of at least five references and the services rendered.
7. What experience does the company have in providing brokerage services to public school systems in the State of Georgia? Please provide a complete school client list of those who you serve and have served in the past five years.
8. Is your firm a subsidiary, parent or affiliate of any other company, including insurance companies? Do any of your affiliated companies, if applicable, provide products?

9. Identify the team that will be assigned to this account and include biographical information and qualifications/professional designations and any applicable credentials. Please include titles and functions.
10. Provide a complete description of the organizational structure of the company and the method by which work is accomplished. Include an organizational work flow chart with description of duties of the proposed account team members, as well as the size or total number of accounts or clients each individual handles.
11. Provide a brief history of your firm and describe what makes your firm uniquely qualified to work with CSS.
12. Furnish a list of your three largest public sector accounts in Georgia including services you provide and for which benefit plans, the time period you have serviced the account, the number of covered employees, and contact name and phone number.

Insurance Plan Selection and Monitoring

1. Describe your process for insurance product selection.
2. What is your philosophy concerning insurance recommendations to client employees?
3. What makes your firm's benefit enhancement process unique?
4. List insurance carriers or vendors with whom you have ceased your working relationship (or the carrier ceased with you) within the last three (3) years, and explain why you/they did so.
5. Describe the steps involved in the creation and implementation of your plan specifically the process, timeframes, negotiations of rates and vendor selection. All benefits to be effective 1/1/2022 based on a 7/1/2021 effective date of this agreement. Open enrollment will align with the State Health Benefit Plan open enrollment period.

Benefit Services

1. Is your company currently responsible for the administration of any IRS Section 125/Cafeteria plans? If so, please provide details.
2. How would the plan document and updates be addressed under your guidance?
3. Do you provide Flex Debit Cards? Is there any costs to employees?
4. How do you support your clients in ensuring their employee benefits programs remain compliant with all federal and state laws?
5. How do you assist regarding all requirements of the Affordable Health Care Act? Do you provide assistance with the electronic filing?

Provider Selection and Monitoring

1. Are there any restrictions regarding insurance companies you can work with? Will your compensation be the same regardless of any provider we may choose in the market?
2. What specific results should we expect to achieve at the conclusion of your process?
3. How do you protect against conflicts of interest?
4. What is your commission (percentage) on each of the following products?
 - a. Dental Insurance
 - b. Vision Insurance
 - c. Dependent Care Flexible Spending Accounts
 - d. Medical Flexible Spending Accounts
 - e. Short Term Disability Insurance
 - f. Long Term Disability Insurance
 - g. Basic Group Life Insurance
 - h. Supplemental Group Life Insurance
 - i. Dependent Group Life Insurance

- j. Individual Life Insurance
- k. Cancer Insurance
- l. Accident Insurance

Education, Advice and Technology

1. Describe the philosophy your firm employs in educating employees in employee benefit plans.
2. Does your company outsource any advisory services?
3. What educational, technological or advice solutions can your firm offer to our employees? List any technology tools used to serve our system and the benefits of such tools.
4. How many clients do you currently serve with any applicable technology tools?
5. How many employees does your company/firm have covered under any applicable online enrollment/management systems? Is this system managed by your firm or an outside firm? Is this system an independent system, or is it connected to insurance carriers/providers?
6. Detail how you develop a benefit communication strategy with your clients. Include what tools or resources you have available to assist your clients in effectively communicating not only specific plan details but also the value of the benefits offered?
7. Does your company offer onsite enrollment counselors during open enrollment and new hires? How are these counselors paid? Is it based on what they sell, or something else? Please explain.
8. Does your firm offer a call center that will assist our employees with benefit questions, forms, claims, change in status request and other services as needed? Explain in detail how this call center is set up, where it is located, number of employees, hours of operations, are all calls monitored/recorded and any other information that you would like to provide.

9. How is open enrollment different since the COVID pandemic? Is it now virtual? Please explain.

Fees and Expenses

1. Outline your proposed fees for the following services:
 - a. Insurance Plan Selection
 - b. Plan Enrollment and Implementation (including participant education and enrollment)
 - c. Ongoing Monitoring of Administrators and Plans
 - d. Flexible Spending Accounts
 - e. Employee Materials
 - f. Electronic Benefits Management System, if applicable
 - g. Websites and/or other Technology Tools, if applicable
 - h. Assistance and reporting as related to the Affordable Health Care Act

Please identify if the fees are:

- a. One time or ongoing
- b. Do you require a contract for your services? If so, please attach.
- c. How will all plan fees be disclosed/reported to the client?
- d. Cost per hour for flat fee services defined in this RFP?
- e. Hourly rate for services not listed in the scope of this RFP?

Other

1. What is your company's philosophy on accepting contingency/override compensation or any other sources of income for insurers relative to the placement of insurance programs and making available documentation of the commissions received from insurers?
2. Describe our right to terminate a contract with you. Is there a minimum contract period?
3. Please provide a list of the products your company has brokered for your clients and explain any types of benefit enhancements that you have been able to provide to your clients.

4. In your opinion, what are the two major challenges organizations our size face in managing the benefits program and how will your firm help meet these challenges?
5. Provide any additional information regarding your organization or services that you feel would be beneficial in helping the CSS select a benefits broker.

Proposal Evaluation

A committee will evaluate the proposal responses on the basis of qualifications, technical experience, fees and expenses, and references/related experience. Cost will not be the sole determining factor in the award.

The committee may in its sole discretion and in the course of the evaluation request an interview with one or more selected benefit brokers. The selected firm will be notified by May 7th if they are selected for an interview.

Evaluation Criteria

Qualifications	35%
Technical Experience	25%
Fees and Expenses	10%
References/Related Experience	20%
Interview	10%
Total	100%

Proposed Timeline

March 29 – Issue RFP

April 12 – Submit an email if planning to submit an RFP

April 30 @ 2:00 – RFP Due Date – Public opening, only company names will be read.

May 7 – Notify selected firms regarding interview

May 12 - 13 – Interviews with brokers, if necessary

June 7 – Submit to Board for approval

July 1 – Effective date of award

Questions

If you have any questions regarding this RFP, please direct them in writing to rdyke@cartersvilleschools.org