



**1301 BAILEY STREET
WAYCROSS, GA 31501**

MARCH 22, 2023

REQUEST FOR PROPOSAL

FOR

**QUALIFIED BROKERAGE/CONSULTANT SERVICES
FOR EMPLOYEE BENEFIT PLAN & LEGAL COMPLIANCE**

CONTRACT RFP No. 2023-01

SEALED RESPONSES DUE BY:

APRIL 19, 2023 at 2:00 PM

SEALED RESPONSES DUE TO:

**ALICIA HARKLEROAD,
PAYROLL AND BENEFITS
COORDINATOR**

Table of Contents

I.	Introduction/Overview	3
II.	RFP Process and Timeline	3
III.	Scope of Services	4
IV.	Applicant Response to RFP	5
V.	Evaluation	6
VI.	Questionnaire	7
VII.	References	10
VIII.	Supporting Documents	10
IX.	Submitting of Response	10
X.	Evaluation Criteria	11

I. INTRODUCTION / OVERVIEW

The Ware County Board of Education (WCBOE) is seeking to establish a long-term relationship with a broker consultant/compliance firm. The purpose for this is to utilize distinct and proven methodologies while maintaining and providing compliance support as it pertains to the Affordable Care Act (ACA) and other regulatory actions. This will be achieved by strategically planning, designing, negotiating, and communicating a comprehensive benefits package designed in response to employees' needs and desires that will allow for financial security and affordable benefits. The selected firm shall assume responsibility for the education, communication, and delivery of the benefits package to employees in a competent and innovative approach, and provide day-to-day consultation on plan interpretation, problem resolution, and other compliance-related administrative services.

The WCBOE has approximately 1,000 benefit eligible employees.

The WCBOE offers the following individual and group benefits plans through various insurance carriers:

- Group term life and accidental death and dismemberment insurance including dependent life, optional employee life, spouse life, and child coverage;
- Group dental insurance for employees and family coverage;
- Group vision insurance for employees and family coverage;
- Optional short-term and long-term disability plans;
- Optional cancer, critical illness, and hospital indemnity plans;
- Optional whole life insurance;
- Administration of flexible spending accounts (FSA), i.e., medical and dependent care reimbursement accounts that qualify under Section 125 of the Internal Revenue Code

II. RFP PROCESS AND TIMELINE

Release of RFP	March 22, 2023
Deadline for submission of questions by applicants	March 29, 2023
Answers to questions emailed to Alicia Harkleroad	April 12, 2023
RFP responses due	April 19, 2023
Review responses to RFP	Through April 26, 2023
On-site interviews of selected applicants	Complete by May 3, 2023
Recommendation to Board of Education	May 9, 2023
Notification of BOE approval to all applicants	May 12, 2023

The dates, times, and sequence of events related to this RFP shall ultimately be determined by the WCBOE and is subject to change. The WCBOE's intent is to enter into a three (3) year contract with an option of extending the contract upon favorable

pricing and performance of the selected partner firm.

The WCBOE reserves the right to decline to respond to any question if, in the WCBOE's assessment, the information cannot be obtained and answered in a timely manner. Applicants may not discuss needs and/or requirements of the WCBOE, any aspect of this RFP, the existing employee benefit package, or any technical questions with any employee of the WCBOE other than with Alicia Harkleroad, who is the only individual authorized to answer any questions submitted in writing from applicants.

All responses must follow the format outlined in this RFP. Applicants must respond to each question and information request. Failure to comply with this directive may result in disqualification of the applicant response.

The WCBOE shall not be liable for any expenses incurred by any party in connection with this RFP. This RFP does not obligate the WCBOE to award a contract or agreement to any individual or company. The WCBOE reserves the right to amend, modify, or cancel this RFP without prior notice, at any time, with sole discretion.

The WCBOE reserves the right to reject any or all proposals and to waive any technicalities or informalities. The WCBOE reserves the right to seek clarification of a response and verification of information contained in the response.

All responses will be evaluated to determine if the applicant can meet the minimum qualifications set forth in this RFP.

III. Scope of Services

The WCBOE is seeking to name a Broker of Record that provides continuity of services in the rapidly changing area of employee benefits. The selected applicant will provide the following services at a minimum:

Analyze the current employee benefits package as to degree of sufficiency to meet current faculty and staff needs. Recommend needed changes to increase the value and quality of the employee benefits package.

Evaluate, compare, and market the plans to secure the best products, services, and value for all employees.

Partner with the WCBOE Human Resource and Finance departments for the administration of all insurance plans and assist benefits-related advisory services throughout the plan year. This includes but is not limited to, carrier billing reconciliation and dependent eligibility audits, claims review service, and claim administration to ensure maximum benefit to plan participants, and an in-bound call center with reporting as to resolution, monthly new hire, and existing strategies for terminated employees or retirees.

Educate and advise the WCBOE regarding Healthcare Reform, specifically ACA, and the current key strategic decisions public school entities should consider.

Prepare and maintain compliance regulations with the Section 125 Cafeteria Plan document as a continuum ensuring compliance with federal legislation and advise current issues to include discrimination testing, COBRA, HIPAA, Medicare, FMLA, FLSA, etc.

Deliver a comprehensive services program to communicate and educate the benefits package in a compliant manner as to assist each employee in determining personal needs during the selection phase of the enrollment.

Assignment of a dedicated account representative team to manage the benefit activities, answer questions, and resolve issues that arise during the year regarding employee benefits, contract administration and service provisions.

Provide strategic planning input, problem resolution, general administration of products and services, metrics, and reporting of enrollment and performance, due diligence in product marketing and recommendations, and enrollment support services.

Establish and maintain a comprehensive benefits web portal, to include online enrollment, hosted by the applicant. The webpage should display as an extension of the WCBOE webpage, similar in design and color scheme.

The intent of the WCBOE is to contract with a Broker/Partner to accomplish the stated scope of services without incurring direct costs to the WCBOE.

Note: Any written or verbal communication discrepancies within the responses to this RFP realized by the governance board during and/or at the conclusion of this RFP process will result in immediate disqualification from this bid process and/or termination of services.

IV. APPLICANT RESPONSE TO RFP

The WCBOE recognizes the amount of effort necessary to prepare a response to this RFP and it is the applicant's decision to determine the exact level of detail necessary to demonstrate prerequisite experience and capabilities to perform the WCBOE's expectations.

The response to the RFP shall include comments and answers to **all** questions listed in the Questionnaire section of this RFP. The response shall be prepared in a straightforward manner with concise delineation of the applicant's capabilities to satisfy the requirements of the RFP. Elaborate bindings, colored displays, and promotional materials are not required at this time. Emphasis shall be on the completeness and clarity of the content. To make this task more manageable for the WCBOE evaluators, the response shall be prepared in the prescribed format as noted below:

Five spiral-bound copies of proposals should be submitted with pages numbered and each page should contain the proposing organization's name. Additionally, a flash drive with an electronic copy of the proposal should be submitted along with the five hard copies.

The cover sheet should include the full legal name of the applicant, address, phone and fax numbers, website address, and federal tax ID number. In addition, the cover sheet should identify the individual contact name for all matters related to this RFP, phone and fax number, and email address of the identified contact. The cover sheet must be signed by an owner, corporate officer, or agent who is authorized to obligate and sign contracts on behalf of the proposing entity.

The Questionnaire section includes five topics with multiple questions for each topic. The applicant's response shall clearly identify each topic as a separate section and identify each question followed by the answer and/or comments.

The References section shall include three (3) references that will submit a **sealed** testimonial on behalf of the applicant. The testimonial from each of the applicant's references shall be received on or before 2:00 PM, April 19, 2023. The testimonial shall be sent to the attention of Alicia Harkleroad and shall be clearly marked on the outside envelope "Response to RFP No.2023-01."

The Supporting Documents section allows the applicant to include any additional documentation to support answers and comments to the questions. Each document shall be clearly identified by the topic and question that it references.

V. Evaluation

The WCBOE will deem the applicant response as qualified only if the response satisfactorily meets the minimum requirements as stated below:

The applicant is preferred to have a successful experience in providing similar services to a client(s) of comparable size and complexity as that of the WCBOE.

The applicant must have been in business a minimum of five (5) full years and have experience negotiating and administering employee benefit programs with multiple carriers on behalf of public school entities.

The proposing brokerage/consulting firm is preferred to be headquartered in Georgia, or have a significant account management presence in the state of Georgia.

The applicant must be able to fully manage their proposed program and assist in product evaluation, legal compliance, enrollment, employee education, communication, payroll, claims support, legislative and legal provisions for the WCBOE and its employees.

The applicant response is prepared in the prescribed format as outlined in this RFP.

In addition, the evaluation will be based on the applicant's response to all questions, testimonials from all applicant references, and probable on-site interviews of selected applicants to be considered. It is the goal of the WCBOE to select an Employee Benefits and Compliance firm to perform the duties of Broker/Consultant that will best serve the

needs and interests of the WCBOE and its employees.

VI. Questionnaire

I. Company Background and Operational Procedures

- (a) Please provide a summary of the proposing company to include the history of ownership, including current and previous owners, partners, co-owners, principals, company names both previous and current, and the chronological timeline of such proceedings.
- (b) Introduce and provide a current corporate structure summary, to include overall philosophy of providing benefits and investment solutions for public school entities. Tell us how long you have been serving Georgia Public school districts as a benefit consultant, how you are uniquely qualified to serve Ware County BOE and how you approach “the employee experience.”
- (c) Give an explanation how the firm may or may not operate as subsidiary or parent of any other provisional company, to include insurance company affiliations, joint ownerships, co- partnerships, national/international affiliations, and any other monetarily interested associations.

II. Experience, Standards of Conduct, and Conflicts of Interest

- (a) Provide three (3) to five (5) current school system references and include approximate number of benefit eligible employees. Include contact person’s name, title, phone number and e- mail address. (School systems listed will be considered references.)
- (b) Within the last seven (7) years, has the organization or an officer or principal been accused of or involved in actual or threatened litigation, administrative or regulatory or similar proceedings relating to the provisional services of insurance and/or consulting assignments?
- (c) Have any employees, financial advisors, sub-contractors and or enroller/consultants acted as or operated as agent, counselor, advisor, sub-agent or solicitor on behalf of your company without proper licensing?
- (d) If “Yes”, please outline in detail all appurtenant information per occurrence and/or offense.
- (e) Within the last seven (7) years, has the firm recommended or placed any insurance or investment products or services for which the company or principals have any ownership, financial interest, or stake in any insurance carrier, insurance/investment product or company, TPA or service of said products?
- (f) If “Yes”, please outline the company’s philosophy regarding fiduciary responsibilities as it pertains to the best interests of the client. Please specify.
- (g) List a description of the dedicated team or individual(s) providing services to our system and the accessibility of the Account Management team. Include specific responsibilities of services.
- (h) Provide a complete listing of all public school clients to whom the company previously offered products or services during the past seven (7) years which are no longer provided or where compensation ceased. Please specify reasoning of termination and include former client contact information for reference.
- (i) Explain how your firm is uniquely qualified to provide employee benefits,

brokerage/consulting, investment and compliance services to public school entities, and answer the question “Why should our system partner with your organization?”

III. Consulting

- (a) Describe the firm’s employee benefits design, implementation and communication/ educational process utilizing distinct methodologies while maintaining and providing compliance support as it pertains to the ACA and other regulatory entities.
- (b) Please outline the employee benefits review and renewal process currently in place with your school systems. This should be an expanded answer with an example and contact information provided for verification.
- (c) With regard to recent legislative mandates placed on local school boards, please describe the unique approach(es) your company currently provides to analyze and control costs on behalf of public school systems.
- (d) What competitive advantages does your firm provide during the initial and renewal marketing process?

IV. Technology

- (a) Describe your company’s online enrollment capabilities and online enrollment process. Do you provide a benefits administration system for your customers? Is it provided at no client fee? What is your role in benefits plan administration ? Is benefits administration support provided at no client fee?
- (b) Describe the benefits staff’s role in ongoing administration. Describe the process beginning with demographic data and ending with enrollment and payroll reporting, and clarify the customer’s responsibilities.
- (c) Describe the capabilities of your marketing and IT resources. Is your payroll reporting provided in a format that is uploaded to the HRIS system? Do you manage all aspects of carrier eligibility files, including confirmation or receipt of files and error handling?
- (d) Outline any additional technology resources (outside the enrollment systems/website) that your company will provide to our HR staff and employees.

V. Service Model

- (a) Briefly describe the level of service and support provided by your company on a day-to-day basis throughout the plan year.
- (b) Explain your day-to-day tracking for employee servicing requests and satisfaction.
- (c) What resources are available to our administrative department for ongoing support after open enrollment?
- (d) What resources are available to employees for ongoing support after open enrollment?

VI. Implementation and Enrollment

- (a) Describe the manner in which your firm will participate in developing a strategic benefit plan with our school system.
- (b) Describe your firm's methodology for insurance product selection and implementation.
- (c) Briefly describe three (3) events in which your firm's actions, negotiation skills, or recommendation resulted in a positive financial impact for your client.
- (d) Describe your proposed plan for enrolling employees in the first year of implementation and the subsequent years. Include all resources your firm utilizes for multi-location enrollments, and your firm's online enrollment capabilities. Do you have a service center staffed with your employees?
- (e) Describe the process in which your firm will assist in monitoring and evaluating employee satisfaction. Detail at least two (2) instances in which your firm implemented a change as a result of either a positive or negative satisfaction evaluation.
- (f) Describe the ongoing benefits training and education for both our administrative department and our employees.
- (g) Describe any resources your firm may have in the creation of a wellness plan and a proposed implementation process.
- (h) Describe the philosophy your firm employs in educating employees on their employee benefits package.
- (i) If your company is selected, how would you propose we transition our account?
- (j) Are there any limitations and/or fees associated with any of the above services?

VII. Legal and Compliance

- (a) Describe your firm's legal/compliance research capabilities.
- (b) Describe your procedure for the timely communication of changes and proposed changes in federal statutes and regulations that may impact the WCBOE employee benefit plans.
- (c) How do you support your clients in ensuring their employee benefits programs remain compliant with all federal and state laws?
- (d) How does your firm assist clients with HIPAA compliance and maintain client records in a HIPAA-secure environment?
- (e) Do you have in-house legal advisors/counsel who provide guidance to your company and clients?
- (f) Do you assist clients in the preparation of ACA forms and other required reporting? Is there a cost for these services? If so, what is the cost?

VIII. Conclusion

- (a) Provide any additional information regarding your organization or services that you feel would be beneficial in helping to select an employee benefits broker/consultant and compliance partner.
- (b) What specific results should we expect to achieve at the conclusion of your process?

IX. Compensation and Conclusion

- (a) To reiterate, the intent of the WCBOE is to contract with an applicant to accomplish the stated scope of services without incurring direct costs to the

WCBOE.

- (b) Provide your recommendation for commission fees to be borne by the selected insurance carrier(s) as broker compensation.
- (c) Provide a comprehensive listing of any fees or costs associated with any of the services included in this RFP that will be directly incurred by WCBOE.
- (d) Provide a comprehensive listing of any fees or costs related to the outsourcing of services included in this RFP that will be directly incurred by WCBOE.
- (e) Provide complete detail of any exceptions to the services and general terms noted in this RFP.

VII. REFERENCES

Please provide information on the three (3) references who will be submitting a sealed testimonial on your behalf. It is the responsibility of the applicant to notify the reference of the timeline and submission information. The three required references are as follows:

	Carrier Reference	Client Reference	Personal Reference
Contact Name			
Telephone Number			
Email Address			

VIII. Supporting Documents

Please provide a table of contents for all supporting documents provided, and the corresponding section and question number it references.

IX. Submitting of Response

The response to the RFP is due no later than 2:00 PM, April 19, 2023. The proposal shall be sent to the attention of Alicia Harkleroad, Payroll and Benefits Coordinator, 1301 Bailey St., Waycross, GA 31501. The applicant shall submit five (5) complete sets of spiral bound responses, to include the cover sheet with required signature, and one electronic copy via flash drive.

The response package shall be sealed and clearly identified on the outside as “RFP No. 2023-01”. The response shall follow the format as noted in Section IV, Applicant Response to RFP. Responses that do not follow the prescribed format or responses that are incomplete may be

rejected by the WCBOE.

The WCBOE is not responsible for any delays in the mail and for any responses that are not clearly marked. Any responses received after the deadline will not be considered and will be returned to the applicant.

X. Evaluation Criteria

Proposals will be evaluated by the Organization based on the following:

- Qualifications, experience, references, and ability to carry out the Scope of Work
- Health Care Reform Services
- Technology Platform Services
- Staffing, Project organization
- Work Plan/Technical Approach
- Commissions, Fees, and Pricing
- Miscellaneous (exceptions/deviations to the RFP, completeness of proposal, adherence to RFP instructions, other relevant factors not considered elsewhere)

VENDOR DECLARATION

The offeror understands, agrees and warrants:

That the offeror has carefully read and fully understands the full scope of the request.

That the offeror has the capability to successfully undertake and complete the responsibilities and obligations in said proposal.

That the offeror has liability insurance and a declaration of insurance form is included in the proposal.

That the successful offeror, prior to the award of the Request for Proposal, shall provide an Immigration Requirement Form (**Georgia Security and Immigration Compliance Act OCGA 13- 10-90**).

That this proposal may be withdrawn by requesting such withdrawal in writing at any time prior to **April 19, 2023, 2:00 PM**, but may not be withdrawn after such date and time.

That the Ware County Board of Education reserves the right to reject any or all offers and to accept that offer which will, in its opinion, best serve the public interest. The Ware County Board of Education reserves the right to waive any technicalities and formalities in the proposal.

That by submission of this proposal the vendor acknowledges that the Ware County Board of Education has the right to make any inquiry or investigation it deems appropriate to substantiate or supplement information supplied by the vendor.

If a partnership, a general partner must sign.

If a corporation, the authorized corporate officer(s) must sign and the corporate seal must be affixed to this bid.

OFFEROR:

Name Title

Name Title

AFFIX CORPORATE SEAL (If Applicable)

CERTIFICATE OF NON-DISCRIMINATION

In connection with the performance of work under this contract, the vendor agrees as follows:

The vendor agrees not to discriminate against any employee or applicant for employment because of race, creed, color, sex, national origin, ancestry or disability. The successful vendor shall take affirmative action to insure that employees are treated without regard to their race, creed, color, sex, national origin, ancestry or disability. Such action shall include, but not be limited to the following: employment, upgrading, demotion, transfer, recruiting or recruitment, advertising, lay-off or termination, rates of pay or other compensation and selection for training, including apprenticeship.

In the event of the vendor's non-compliance with this non-discrimination clause, the contract may be canceled or terminated by the Ware County Board of Education. The vendor may be declared, by the Ware County Board of Education, ineligible for further contracts with the Ware County Board of Education until satisfactory proof of intent to comply shall be made by the vendor.

The vendor agrees to include this non-discrimination clause in any sub-contracts connected with the performance of this agreement.

COMPANY

SIGNATURE

TITLE

NON-COLLUSION AFFIDAVIT

The following affidavit is to accompany the proposal:

STATE OF _____

COUNTY OF _____

Owner, Partner or Officer of Firm

Company Name, Address, City and State

Being of lawful age, being first duly sworn, on oath says, that he/she is the agent authorized by the offeror to submit the attached proposal. Affidavit further states as offeror, that they have not been a party to any collusion among offerors in restraint of competition by agreement to propose at a fixed price or to refrain from submitting; or with any office of the Ware County Board of Education or any of their employees as to quantity, quality or price in the prospective contract; or any discussion between offerors and any official of the Ware County Board of Education or any of their employees concerning exchange of money or other things of value for special consideration in submitting a sealed proposal for:

FIRM NAME _____

SIGNATURE _____

TITLE _____

Subscribed and sworn to before me this _____ day of 20____.

NOTARY PUBLIC