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# POLK SCHOOL DISTRICT

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The Polk School District invites you to submit a proposal in response to the following:

**Polk School District (PSD) Employee Benefit Consulting/Broker Services**

Proposals must be submitted in a sealed envelope marked on the outside "Benefits Consulting and Brokerage Services Request for Proposal #PSD03072022" and the broker's name and address clearly indicated on the outside of the envelope. All Proposals must be typewritten. Please return your sealed bid clearly marked on the outside the envelope or package to:

**Polk School District  
RFP # PSD03072022  
612 S. College Street  
Cedartown, GA 30125**

Deadline for Bids: No later than 1:00 p.m., April 14, 2022

Any proposal received after this time will not be considered for award.

Please note that the Polk School District reserves the right to accept and/or reject any and all bids. Please email by March 24, 2022, by 4pm if you plan to submit an RFP.

VENDORS ARE STRONGLY ENRCOURAGED TO CAREFULLY READ THE ENTIRE REQUEST FOR PROPOSAL. THIS IS NOT A REQUEST FOR INSURANCE COVERAGE.



Dr. Katie Thomas  
Polk School District  
Superintendent  
770-748-3821

**PROPOSAL FORM**

**Please include this cover sheet as page 1 of your proposal**

Polk School District  
RFP 03072022  
612 S. College Street  
Cedartown, GA 30125

Please accept this proposal as our official statement that we have reviewed and understand the intent and instructions to bidders and other documents found within this RFP #03072022

We have carefully examined and fully understood the Instructions to Bidders and other documents found in the specifications provided by you.

We propose to enter into a contract to furnish the materials and deliver services as specified within the attached proposal. We assure that a company representative will be readily available to answer any questions and/or assist with any additional review that may be required. Should a follow up interview be required, a company representative will be available for such interview.

**Polk School District (PSD) Employee Benefits Consulting/Broker Services**

\_\_\_\_\_  
Company Name

\_\_\_\_\_  
Signature of Company Representative Authorized to Submit this Proposal

\_\_\_\_\_  
Printed Name of Company Representative

\_\_\_\_\_

\_\_\_\_\_ Street, City, State, Zip Code

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
Company Website

**Polk School District (PSD) 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). 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. All proposals must be submitted with one (1) original signed in ink, six (6) hard copies and (1) one electronic version (USB Flash Drive) copy of your proposal should be submitted by April 14, 2022, by 1pm. 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 Polk School District.

Please email [rfp@polk.k12.ga.us](mailto:rfp@polk.k12.ga.us) if you plan to submit a proposal by 4pm on March 24, 2022. Please submit any questions or clarification to [rfp@polk.k12.ga.us](mailto:rfp@polk.k12.ga.us) by March 31, 2022, and a response(s) will be provided by Polk School District in a timely manner.

The Broker shall not contact or direct inquiries concerning this to any other employee unless the contact specifically identifies a person other than the email [rfp@polk.k12.ga.us](mailto:rfp@polk.k12.ga.us) as a contact. Brokers are hereby advised that lobbying is not permitted with any district personnel or board members related to or involved with this RFP until the administration's recommendation for award has been posted in the business office. All oral or written inquiries must be directed to the [rfp@polk.k12.ga.us](mailto:rfp@polk.k12.ga.us) email address.

Polk School District will not reimburse any Broker the cost of responding to this Solicitation.

At any time during the term of this Contract and five (5) years thereafter, the Broker's or any Affiliate's books and records shall be subject to audit by the School District and, where applicable, the Federal Government, the extent that the books and records relate to the performance of the Broker or Affiliates.

Public Record: Under applicable law, all Offers submitted and opened are public records and must be retained by the School District/Public Entity. Offers shall be open to public inspection after Contract award, except for such Offers deemed to be confidential by the School District/Public Entity and otherwise not subject to disclosure under applicable public/open records laws. If an Offeror believes that information in its Offer should remain confidential, it shall stamp as confidential that information and submit a statement with its Offer detailing the reasons that it believes such information should not be disclosed. The School District/Public Entity shall make a determination on whether the stamped information is subject to disclosure pursuant to applicable public/open records laws.

Polk School District (PSD) is seeking to name a Broker of Record to provide professional highly qualified employee benefits, guidance, and services, as detailed with RFP. The District has approximately 1000 benefit eligible employees. The District is particularly interested in a broker who can offer creative innovative approaches with a proven track record that allows PSD to maintain quality programs and contain or reduce cost.

All bidders shall provide appropriate proof of current and valid occupational license issued by an agency from within the State of Georgia. All brokers will be required to show proof of Errors and Omissions coverage prior to the award of business.

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

1. Analyze the current employee benefits package as to the degree of sufficiency to meet current faculty and staff needs. Recommend needed changes to increase the value and quality of the employee benefits package.
2. Evaluate, compare, and market the plans to secure the best products, services, and value for all employees.
3. Work seamlessly with Payroll/Benefit /HR Departments in the administration of all applicable group 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 claims administration to ensure maximum benefit to plan participants, and an inbound call center with reporting as to resolution, monthly new hire and exiting strategies for termed employees or retirees.
4. Assignment of 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.
5. Assist in the development of short and long-range employee benefit goals and strategies.
6. Manage carrier/vendor relationships, review and advise on master contracts, review carrier services, and ensure performance guarantees, resolve administrative issues, conduct periodic meetings as necessary.
7. Annual review of selected employee benefit package for quality of benefits provided cost effectiveness, competitiveness, and plan administration.
8. Establish and maintain a comprehensive benefit website hosted either at the broker's site or PSD's site.
9. Enrollment and Quarterly audits of PSD payroll, benefit website and carrier billing.

10. Provide access to an employee call-center that will assist employees with benefit questions, forms, claims, change in status requests and employee advocacy or any other services required to assist employees with benefits.
11. Provide onsite education and enrollments for new hires and open enrollment.
12. Educate and advise Polk School District regarding 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 and FLSA etc.
13. Assist in COBRA and HIPAA compliance and reporting. As well as COBRA communications with employees and carrier.
14. Act as a technical resource and provide periodic updates on legislative developments and emerging trends that will benefit PSD. Assist with any Affordable Care Act annual electronic filings.
15. Provide PSD with information related to local and national benefit trends and provide industry-specific benchmark survey data to help design offerings with employee and employer cost compared to similar organizations.
16. Review and analyze claims experience data, claims services, efficiency, and accuracy of claims administration to ensure PSD is receiving optimum service and benefits from carriers.
17. Develop benefits communications for employees specific to PSD benefits and assist in determining personal needs during the open enrollment selection phase.
18. Develop and evaluate employee satisfaction surveys.
19. Work as an advocate for PSD and provide other specialized services which may be needed by PSD as a client.
20. Manage plan transitions as necessary.

## Questions for Presentation

### Firm Information and Background

1. Name of Company and provide a brief history of your company and include any information that you feel makes it uniquely qualified to work with PSD. Answer the question "Why should our system partner with your organization?"
2. Principal business address of the company
3. Telephone/fax number
4. Company website address
5. Number of full-time employees in Georgia
6. 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.
7. 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?
8. 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 responsibilities, workflow within the organization to include a description of duties of the proposed account team members, as well as the size or total number of accounts or clients each individual handles. Also, how far is the office location that will serve as the main point of contact for PSD?
9. Furnish a list of your three largest public sector accounts in Georgia including services you provide, and for which benefit plans, the time 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 1/1/2023 based on a 7/1/2022 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? Are 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?

6. Is your company currently responsible for the administration of COBRA and HIPAA plans? If so, please provide details on the services provided and any additional fee associated with this service.

7. What additional services does your firm provide?

### **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/Critical Illness Insurance

l. Accident Insurance

m. Hospital Indemnity

n. Telemedicine Plans

### **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**

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
- i. COBRA Administration

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 PSD select a benefits broker.

## **Proposal Evaluation**

A committee will evaluate the proposal responses based on 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 during the evaluation request an interview with one or more selected benefit brokers. The selected firm will be notified by May 26th if they are selected for an interview. During the selection process, all prospective companies are cautioned not to contact School Board Members or Selection Committee Members or attempt to persuade or promote through other channels.

### **Proposed Timeline**

March 7 - Issue RFP

March 24 - Submit an email if planning to submit an RFP

March 31-Submit any questions to PSD regarding the RFP

April 14 @ 1:00pm - RFP Due Date - Public opening, only company names will be read.

May 26 - Notify selected firms regarding interview

June 2- Interviews with Brokers, if necessary

June 14 - 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 [rfp@polk.k12.ga.us](mailto:rfp@polk.k12.ga.us). All questions must be submitted March 31, 2022. Phone calls with questions or requests for information regarding the Request for Proposal will not be accepted. Oral statements or instructions will not constitute a response to this Request for Proposal.