

Franklin County School District

Request for Proposal

Employee Benefits Insurance and Services

Project Overview:

Franklin County School District is seeking proposals from qualified companies that can provide employee benefits and benefits support services to supplement the current and future employee benefits offered by the District. The firm would also aid in the administration and communication of its benefits program. The District seeks a firm that is well versed in the benefits market, experienced in providing voluntary benefits and services to the public education sector, and works well with various levels of staff and management.

Schedule of Events:

Proposal Release Date and Advertisements: *08/21/2018*

Deadline for Submittal of Written Questions: *08/28/2018*

Proposals Due: *09/04/2018 @ 10:00am CST*

I. BACKGROUND

The district has approximately 200 employees with *four* locations. (The Section 125 plan year for the RFP will be 11/01/2018 with open enrollment conducted in October.)

The purpose of this RFP is to secure services from a company to aid the district in providing insurance products for its employee benefits program, provide Section 125 administration, and 403(b) plan administration. Additionally, the district is seeking a partner that has the resources and capabilities systems to educate both the Business Office and the district employees on changing benefit laws and requirements on a timely basis.

Current Benefit Programs (all voluntary, paid 100% by employee)

- **Cancer Insurance**
 - AFLAC
 - American Fidelity
- **Life Insurance**
 - AFLAC
 - American Fidelity
 - Blue Bonnet Life Insurance Company

Taylor & Sons Life Insurance
Texas Life Insurance Company
Transamerica Life Insurance Company

- **Accident Insurance**
AFLAC
- **Critical Illness Insurance**
AFLAC
American Fidelity
Alwayscare Benefits
- **Short-term Disability Insurance**
AFLAC
- **Disability Insurance**
American Fidelity Assurance Company
- **Tax Annuity**
American Fidelity Assurance Company
Valic
- **Dental Insurance**
Morgan White Administrators
- **Vision Insurance**
Morgan White Administrators
Alwayscare Benefits
- **Term Life Insurance**
Blue Bonnet Life Insurance Company
- **Unreimbursement Medical Insurance**
American Fidelity Flex Account Administration
- **Legalshield**
Legal Services
- **Telamed Health Services**
New Benefits, LTD
- **403B Plan**
Voya Institutional Trust Company
- **Air Ambulance Service**
MASA
AIR MED
- **Medical GAP Insurance**
American Fidelity Assurance Company

II. INSTRUCTIONS TO PROPOSERS AND GENERAL INFORMATION

Examination of proposal documents: By submitting a proposal, the firm represents that it has thoroughly examined and become familiar with the work required under this RFP and that it is capable of performing quality work to achieve the objectives. Before submitting this proposal, each firm will be held to have received all necessary information and satisfied themselves as to the existing conditions under which they will be required to operate. No allowances shall be made for any error or negligence on their part.

Firms are advised to review all sections of this RFP carefully, and to follow instructions completely, as failure to make a complete submission as described herein may result in rejection of the submission. The information contained herein is believed to be accurate, but is not intended to be an expressed or implied warranty.

By submitting, the bidding firm certifies that they have fully read and understand this Request for Proposals and has full knowledge of the scope and quality of the services to be furnished and intends to adhere to the provisions described herein. Failure to do so will be at the firm's own risk.

Any explanation, clarification or interpretation desired by a firm regarding any part of the RFP must be sent via email to *Stephanie Moore* at smoore@fcsd.k12.ms.us.

Request for clarification is due no later than **August 28, 2018 by 4:00 PM CST**.

III. SUBMISSION OF PROPOSALS

Any firm wishing to be considered for providing services described in this RFP shall submit an electronic proposal to *Stephanie Moore* at smoore@fcsd.k12.ms.us.

Responses are due no later than **September 4, 2018 by 10:00 AM CST**.

IV. SCOPE OF SERVICES

The district is seeking an organization that can offer a package of benefits administration, communication support, and benefits to its employees. The district is particularly interested in a single company who can offer all the requested services.

All District employees will be consistently offered a range of benefit services related to the ongoing administration, employee communication, and voluntary benefit offerings. Employees will be able to choose, within the preferred vendor's proposal, the services and benefits that best fit their needs.

The selected firm shall provide services, including, but not limited to the following:

1) Administration Services

- a) Provide a single platform online benefits enrollment software.
- b) Benefits enrollment should include one on one annual enrollment with an option for employees to self-enroll via the online enrollment site, new hire enrollment, changes, and other services to reduce the related administrative demands on the District.
- c) Section 125 Administration including FSA services (full and limited purpose) and debit card options.
- d) 403(b) Administration

2) Communication Support

- a) Attend, assist with, and coordinate benefits communication with, among and between the district and its staff.
- b) Provide communication services for annual enrollment, new benefit offerings and/or changes to the existing benefit offerings. Services should include:
 - i) In-person benefits education and enrollment support;

- ii) In-person group meetings;
 - iii) Print communication;
 - iv) Electronic communication; and
 - v) Website to provide benefits education and plan summaries.
- c) Recommend and help develop enhancements and improvements for communications specific to the needs of the employees (and retirees) including, but not limited to brochures, summaries, and electronic communications.
- 3) Voluntary Benefits
- a) Offer employees voluntary benefits that supplement the core benefits provided through the District.
 - b) Voluntary benefits will be offered on an employee-paid basis.
- 4) Fees

Please clearly outline all costs associated with the Section 125 administration and other required services.

Bidding insurance companies will be compensated through the sales and distribution of their voluntary benefits.

5) Invoice

Provide Franklin County School District with one comprehensive monthly invoice for voluntary benefits.

Provide Franklin County School District business office with one (1) comprehensive billing that includes all voluntary benefits and ensure that reconciliation and transfer of funds are performed electronically.

V. MINIMUM QUALIFICATIONS

- 1) Company shall have at least five years of experience providing benefits services, Section 125 administration, and 403(b) administration to public schools in MS of similar size.
- 2) Company shall have control of benefits administration platform (in-house programmers) to ensure that there are enough resources to support the district.
- 3) Company must offer the benefits administration system as either an annual open enrollment site, or as a year-round management tool.
- 4) Company shall employ staff that will assist in one on one employee enrollment, online enrollment, group meetings, and other in-person communication services.

VI. REQUIRED REQUEST FOR PROPOSAL NARRATIVE COMPONENTS

Organization/Company Information:

- 1) Provide background information about your company.
 - a. History

- b. Provide the number of staff members employed full-time within your company, as well as part-time and seasonal employees.
 - c. What percent of your business is in the education sector?
 - d. Organizational mission, brand, and market differentiators
- 2) Identify the number of MS public schools your company currently provides Section 125
 - 3) Describe your company structure and the departments or third party companies' services that will be utilized in this RFP.
 - 4) Please summarize in 250 words or less why your company is the best candidate and the principal reasons your company should be selected over your competitors

Account Management:

- 5) Please provide the details on the Account Management staff, including key personnel whom would have primary responsibility of supporting the District.
- 6) Please describe the training provided to your field staff.

Benefits Administration:

- 7) Provide background on your company's experience providing online benefits administration services.
- 8) Provide an overview of your system. Provide screen shots and a summary of key features.
- 9) How many full-time (or full-time equivalent) programmers/developers does your company employ to support the online administration platform?
- 10) Provide a sample project timeline that outlines the implementation process.
- 11) What security standards do you implement to ensure participant privacy?
- 12) Describe your security procedures to ensure the District and employee data is protected in full.
- 13) Describe your Section 125 Administration.
 - a. Who is responsible for the employer risk? If the account is negative at the end of the plan year when the account is reconciled (i.e., employee leaves plan with negative unreimbursed medical balance), who is responsible?
 - b. Through which methods can employees submit claims for reimbursement?
- 14) Describe your 403b Administration.
- 15) Describe your online service center for employees and the District
- 16) Describe your firm's service model including claims' services.

Enrollment Services:

- 17) Describe the process for completing annual employee election form requirements.
- 18) Describe your process for onboarding new employees.
- 19) What measurements does your company have in place to ensure all employees are educated equally on the Section 125 options available to them?
- 20) How are employee elections provided back to the District?
- 21) Describe post-enrollment services.

Employee Communication:

- 22) How would your company work with the district to develop a communication campaign?
- 23) Describe the process to educate employees on the employee benefits available at open enrollment. Include a description of your print and digital resources, including benefits website.

24) How are employees able to access in-person resources to assist with the enrollment process?

Voluntary Benefits:

25) List all the benefits, products, services and administrative services you provide and the carrier or TPA utilized.

Other Services:

26) Describe the benefits compliance resources your company can offer to the district and its employees.

27) Does your company have other services or technology that could be offered?

28) Please describe any additional services or support that would be available to the District

29) What are the hours of operation for the live customer service office?

30) Does your customer service staff support other languages? What policies and procedures are in place to accommodate these needs?

Fees:

31) Please describe the fees or requirements associated with providing each of the following services:

- a. Section 125 Plan Administration, including formal plan setup and ongoing maintenance, employee education, election form completion, printing of enrollment materials or employee enrollment into the plan?
- b. Flexible Spending Account (unreimbursed medical and dependent care) recordkeeping, including billing, processing and reimbursing claims, employee education and enrollment. Are there any additional fees for the following:
 1. Flex Debit Card?
 2. For your firm to provide upfront funding?
 3. For your firm to cover the District's FSA risk?

32) Please list and describe any other fees or requirements not mentioned above.

References:

33) Do you have any association relationships? If yes, please list those associations.

34) Please provide the following information for five references for which you are currently providing Section 125 benefits administration/Agent of Record Services: Company Name, Type of company, Services provided and number of years, Contact person name, phone number and email address.

Execution of Proposal
Franklin County School District
Request for Proposals

TITLE: Employee Benefits Services/Agent of Record/Section 125
ISSUE DATE: August 21, 2018
DUE DATE: September 4, 2018
ISSUING AGENT: Franklin County School District
Payroll/Human Resource Office – Stephanie Moore
41 1st Street
Post Office Box 605
Meadville, MS 39653-0605

The potential contractor certifies that this was signed by an authorized representative of the firm and agrees to the condition as set forth in the Request for Proposal.

Therefore, in compliance with the foregoing Request for Proposal, and subject to all terms and conditions thereof, the undersigned offers and agrees, if this proposal is accepted within 60 days from the date of the opening, to furnish the services for the prices quoted within the timeframe required.

Contractor

Address _____

Phone Number _____ Fax Number _____

Name _____ Federal ID Number _____

Signature and Title _____

THIS PAGE MUST BE COMPLETED AND SUBMITTED AS PART OF YOUR PROPOSAL