



I. Overview

The Cook County Board of Education (CCBE) 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 the employee's 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.

CCBE has approximately **437** benefits eligible employees. As student population continues to grow, the number of benefits eligible employees is also expected to increase.

CCBE offers, and/or is considering to offer, the following individual and group benefit plans through various carriers:

Dental Insurance

Short Term Disability Insurance

Long Term Disability Insurance

Term Life Insurance

AD&D Insurance

Whole Life Insurance

Critical Care Insurance

Vision Insurance

Flexible Spending Account

Dependent Child Care Account

*\$10,000 Life Insurance for all full time employees, paid for by CCBE

II. RFP Process and Timeline

The timeline for the Request for Qualified Brokerage/Consultant Services (RFP) process is as follows:

Release of RFP	April 12, 2019
Deadline for Submission of Questions by Applicant	May 09, 2019
Deadline for Submission of Receipt of Proposals to CCBE	May 10, 2019, 4:00 PM
On-site Interviews of Selected Applicants	May 20, 2019
Recommendation to Board	June 10, 2019
Relationship Effective Date	January 1, 2020

The dates, times, and sequence of events related to this RFP shall ultimately be determined by the CCBE and is subject to change.

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

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

CCBE reserves the right to reject any or all proposals and to waive any technicalities or informalities. CCBE 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 qualification set for in the RFP.

III. Scope of Services

CCBE 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 the degree of sufficiency to meet the 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 CCBE Finance/Human Resources/Payroll departments with 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 inbound call center with reporting as to resolution, monthly new hire and existing strategies for termed employees or retirees.

*Educate and advise CCBE regarding Healthcare Reform, specifically ACA, and 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 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 question 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 CCBE web page, similar to design and color scheme.

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

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

CCBE 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 CCBE 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 straight forward manner with concise delineation of the applicant's capabilities to satisfy the requirements of the RFP. Elaborate binding, 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 CCBE evaluators, the response shall be prepared in the prescribed format as noted below:

*Proposals should be submitted in a 3-ring binder with pages numbered, and each page should contain the proposing organization's name.

The cover sheet should include the full legal name for 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 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 4:00 pm on May 1, 2019. The testimonial shall be sent to the attention of Regina Surrency and shall be clearly marked on the outside envelope "Response to RFP".

*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

CCBE 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 CCBE.

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

*The proposing brokerage/consulting firm is preferred to be headquarter 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 provision for the CCBE and its employees.

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

*In addition, the evaluation will be based on the applicant 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 CCBE to select an Employee Benefits and Compliance firm to perform the duties of Broker/Consultant that will best serve the needs and interest of the CCBE and its employees.

VI. Questionnaire

Company Background and Operational Procedures

1. Please provide a summary of the proposing company to include the history of ownership, including current and previous owners, partners, co-workers, principals, company names both previous and current, and the chronological timeline of such proceedings.
2. Introduce and provide a current corporate structure summary, to include overall philosophy of providing benefits and investment solutions for public school entities.
3. 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.

Experience, Standards, of Conduct, and Conflicts of Interest

1. Proved three (3) to five (5) current school system references and include an approximate number of benefit eligible employees. Include contact person's name,

title, phone number and e-mail address. (School systems listed will be considered reference.)

2. (a) 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?

(b) Have any employee, financial advisors, sub-contractors and or enroller/consultants acted as or operated as an agent, counselor, advisor, sub-agent or solicitor on behalf of your company without proper licensing?

(c) If “Yes”, please outline in detail all appurtenant information per occurrence and/or offense.

3. 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?

4. List a description of the dedicated team or individual (s) providing services to our system. Include specific responsibilities of services.

5. 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.

6. 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?”

Consulting

1. 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.
2. 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.*
3. 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.
4. What competitive advantages does your firm provide during the initial and renewal marketing process?

Technology

1. Describe your company’s online enrollment capabilities and online enrollment process (major components).
2. Describe your preferred method of communication with all staff.

3. Describe the capabilities of your marketing and IT resources.
4. Outline any additional technology resources (outside the enrollment systems/website) that your company will provide to our HR staff and employees.

Service Model

1. Briefly describe the level of service and support provided by your company on a day-to-day basis through the plan year.
2. Explain your day-to-day tracking for employee servicing request and satisfaction.
3. What resources are available to our administrative department for ongoing support after open enrollment?
4. What resources are available to employees for ongoing support after open enrollment?

Implementation and Enrollment

1. Describe the manner in which your firm will participate in developing a strategic benefit plan with our school system.
2. Describe your firm's methodology for insurance product selection and implementation.
3. Briefly describe three (3) events in which your firm's actions, negotiation skills or recommendation resulted in a positive financial impact for your client.
4. 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.
5. 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.
6. Describe the ongoing benefits training and education for both our administrative department and our employees.
7. Describe any resources your firm may have in creation of a wellness plan and a proposed implementation process.
8. Describe the philosophy your firm employs in educating employees on their employee benefits package.
9. If your company is selected, how would you propose we transition our account?
10. Are there any limitations and/or fees associated with any of the above services?

Legal and Compliance

1. Describe your firm's legal/compliance research capabilities.
2. Describe your procedure for the timely communication of changes and proposed changes in federal statutes and regulations that may impact the CCBE employee benefit plan.
3. How do you support your clients in ensuring their employee benefits programs remain compliant with all federal and state laws?
4. How does your firm assist clients with HIPAA compliance and maintain client records in a HIPAA – secure environment?

5. Do you have in-house legal advisors/counsel who provides guidance to your company and clients?
6. Do you assist clients in preparation of ACA forms and other required reporting? Is there cost for these services?

Conclusion

1. 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.
2. What specific results should we expect to achieve at the conclusion of your process?

Compensation and Conclusion

1. To reiterate, the intent of the CCBE is to contract with an applicant to accomplish the stated scope of services without incurring direct cost to CCBE.
2. Provide your recommendation for commission fees to be borne by the selected insurance carrier(s) as broker compensation.
3. Provide a comprehensive listing of any fees or costs associated with any of the services included in the RFP that will be directly incurred by CCBE.
4. 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 the CCBE.
5. Provide a complete detail of any exceptions to the services and general terms noted in this RFP.
6. The review committee may call finalist for a presentation prior to recommending a proposal to the superintendent and the board of education.

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 (3) required references are as follows:

1. Carrier Reference
Contact Name
Telephone Number
Email Address
2. Client Reference
Contact Name
Telephone Number
Email Address
3. 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 4:00 PM, May 10, 2019. The proposal shall be sent to the attention of Regina Surrency, 1109 N. Parrish Ave., Adel, Ga. 31620. The applicant shall submit five (5) complete sets of bound responses, to include the cover sheet with required signature.

The response package shall be sealed and clearly identified on the outside as "RFP". 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 CCBE.

The CCBE 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.

X. Evaluation Criteria

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

- Qualifications, experience, references of Proposer, 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)

The organization reserves the right to reject any or all proposals, to waive any irregularities or informalities in the offers received and to change the evaluation process described above if circumstances dictate this or it is otherwise in the best interest of the organization to do so. In the event a proposal is rejected or otherwise does not result in a contract award, the Organization shall not be liable for any costs incurred by the Proposer in connection with the preparation and submittal of the proposal.

