

THERESA AXFORD
Superintendent of Schools



Members of the Board

District #2
ANDY GRIFFITHS
Chairperson

District # 5
DR. SUE WOLTANSKI
Vice-Chairperson

District # 1
DARREN HORAN

District # 3
MINDY CONN

District # 4
JOHN DICK

Bid No: RFP 2023012

Name of Bid: Employee Benefits Section 125 and Voluntary Benefits Administrator, Broker and Consultant

Post Date: 7/26/2023

Notice Post Time: 4:30 p.m.

Q&A Response No: 2

Q1. Please confirm why the Schools are out to bid at this time.

A1. As a result of collective bargaining with the United Teachers of Monroe, MCSD has elected to competitively solicit the services of a qualified firm to serve as the District's Voluntary Benefits Administrator.

Q2. Please confirm that you are requesting open enrollment services for October of this year to enroll the for the 2024 Plan year. Are you aware that the very short time period between the award date and the open enrollment period potentially will cause system issues?

A2. The selected contractor will not be expected to provide Open Enrollment Services for the 2024 Plan Year. The effective date of the contract awarded pursuant to this solicitation will be 01/01/2024. The current Benefits Administrator, FBMC, will conduct open enrollment for PY 2024 and MCSD will electronically transfer enrollment information to the awarded contractor. Prospective bidders should confirm their capacity to provide administration services under these conditions. If necessary to ensure a smooth transition between vendors, MCSD will consider extending the contract of the incumbent Benefits Administrator for a period not to exceed one (1) year.

Q3. Are the Schools requesting a straight fee-based contract or a commission based contract?

A3. A Straight fee-based contract

Q4. Will the Schools allow the consultant to accept commissions on both group and voluntary plans?

A4. The awarded Contractor will not be paid commission on voluntary benefits plans.

Q5. Our insurers are not required to provide advance notice of cancellation/non-renewal via the terms of the policies, so we cannot agree to provide 30 days prior notice to its clients. Rather, any cancelled or non-renewed policy will be replaced with no coverage gap and a current Certificate of Insurance will be provided to the Schools. Is this acceptable to the Schools?

A5. Yes, under the following conditions: (1) all policies required by the contract name MCSD as a party to receive direct notice of policy cancellation or non-renewal; (2) that the awarded Contractor provides to MCSD within ten (10) days of cancellation or non-renewal a certificate of insurance evidencing new coverage; and (3) the awarded Contractor agrees to indemnify and hold harmless MCSD from and against any liability that may arise during any period for which required insurance coverage was not in effect.

Q6. With regards to WOS, we would request that the waiver of the insurer's subrogation rights with WC, EL, GL and AI be removed or if not, will the Schools allow mutual waivers under the other party's policies? Is this acceptable to the Schools?

A6. Waiver of subrogation was not requested by this solicitation.

Q7. Please confirm if the Schools are willing to accept the Auto Liability based on Auto limits on any one accident or loss?

A7. The awarded Contractor will not be required to provide auto liability insurance. See all required coverages on Page 17.

Q8. We can only agree to name the Schools as an additional insured on the Commercial General Liability Policy and we provide this via a Certificate of Insurance, not an endorsement. Will this be acceptable to the Schools?

A8. Yes, provided that the Certificate of Insurance for CGL reflects the School Board of Monroe County as an additional insured on that policy.

Q9. Indemnification: Please confirm if the Schools is willing to accept the indemnification be limited to losses and damages as a result of our negligence and covered under the terms of our general liability policy; any wrongful acts solely in rendering or failing to render professional services and covered under our professional liability policy; or, any claim alleging a security failure, privacy event or wrongful act and covered under our cyber liability policy (misappropriation of trade secret or, infringement of patent are exclusions in our cyber policy).

A9. The required scope of indemnification required by MCSD is reflected in the specification. Prospective bidders conditioning their proposals on modifications to the required indemnification will not be disqualified from consideration, but must specify all such limitations in their proposal. MCSD reserves the right to provide preference to prospective bidders able to provide the full scope of indemnification requested.

Q10. Can you provide the current consulting agreement and annual fee of the incumbent Consultant? If there are additional commissions, please provide the annual premium for each line of coverage, including any overrides and supplemental commissions within each line of coverage.

A10. The current consulting agreement provides for fee-based compensation. Annual premiums for individual coverages vary. Please email Taylor.Gandolfo@keysschools.com to gain access to the link with the requested documents.

Q11. Regards to Section V - The Administrator must provide a secure online benefits enrollment system.

a) Are you expecting the broker/consultant to provide this as an internal solution or is there an option to partner with a third party?

b) Employee Resource Center – Describe in greater detail. Are you looking for an intranet page or microsite?

A.11

a) We are looking for the TPA to provide an internal solution for our enrollments. The online benefits system must be capable of receiving bulk transfers of enrollment information from MCSD's ERP system: Focus School Software.

b) We are looking for a Vendor who can provide a site where employees can go in to enroll during open enrollment, status changes from a qualifying event, new hires throughout the year and so forth. On that same site they are able to see the benefits guide, be assisted with bi-lingual support, the site to be 24/7 secured for the employee, etc.

Q12. Regards to Section VI- will the current products be taken off payroll deduction and replaced with the new carrier/product?

A12. For those voluntary benefits described in the specifications, the awarded contractor should have the capacity and capability of beginning administration for the 2024 PY with existing products. Although MCSD is not currently looking to replace its existing carriers (ex. Medical, dental, vision), the awarded contractor is expected to present alternative products to MCSD that represent potential cost-saving measures.

Q13. When was the last time you changed consultants?

A13. The current contract was awarded in 2017

Q14. Who is your current consultant? How many years has this relationship existed?

A14. FBMC. Since 2017.

Q15. Please provide a breakdown of your current consultant's services, fees and compensation or a copy of the contract/agreement with your current consultant. Relative to the fees, what is the breakout for benefit administration and consulting?

A15. Please email Taylor.Gandolfo@keysschools.com to gain access to the link with the requested documents.

Q16. Please confirm the following:

a) Number of benefit eligible retiree employees

- b) Number of current COBRA participants
- c) Number of new hire notices sent out or anticipated monthly and/or annually
- d) Number of qualifying event notices sent out or anticipated monthly and/or annually

A16. a) 537

b) 6

c) less than 30 per month

d) less than 10 monthly

Q17. What would be the two – three main objectives MCSD is looking to improve in any possible change in its consulting relationship?

A17. (1) Benefit Advocacy –a service that would help all of our employees, help answer questions, resolve prescription drug or medical service billing issues. Refer to section IV of the RFP; (2) Customer Service – improving the degree of communication with the consultant; receiving regular updates on changes in law and industry practice

Q18. What has MCSD done relative to data analytics? Please provide a copy of your financial reporting.

A18. N/A This has nothing to do with our RFP. We simply are looking for an Employee Benefits Section 125 and Voluntary Benefits Administrator, Broker, and Consultant.

Q19. What has MCSD done relative to strategic initiatives (Rx, surgery, musculoskeletal, diabetes, etc.)?

A19. Nothing of significance.

Q20. Are actuarial services included in this request (i.e., 112.08, projections, plan design modeling)?

A20. No

Q21. Does your current benefits administration system automatically feed to all insurance carriers?

A21. Currently, enrollment information is collected and housed by MCSD in its ERP System: Focus School Software. This information is transferred in bulk to FBMC's benefits administration system, who then feeds the information to all carriers.

Q22. For the services you are utilizing (i.e., benefits administration technology, COBRA, FSA), who is paying the cost?

A22. Monroe County School District & Employees

Q23. Are funds received from any vendors for services such as wellness, communications, or technology?

A23. Monroe County School District does receive wellness funds through medical administrator Blue Cross Blue Shield. Such coverage is outside the scope of this solicitation.

Q24. Can you provide details for each of your current benefits (i.e., enrollment guide, benefit summaries, certificates of coverage, contracts/agreements), renewal dates, and costs for each eligible class of participants (i.e., full time employees, retirees, COBRA)?

A24. Please email Taylor.Gandolfo@keysschools.com to gain access to the link with the requested documents.

Q25. When is the last time that benefit coverages were marketed and the last time there was a change in vendors?

A25. The last time we went out for RFP in 2017.

Q26. How often do you hold strategic meetings and financial reviews?

A26. We hold Wellness/Insurance Committee meetings every other month with the exception of the summer months.

Q27. How often do you audit your medical/pharmacy programs?

A27. Annually

Q28. When marking material that is believed to be exempt from public records, is there a particular location that it must be marked, or is it okay for the notation to be in the bottom footer?

A28. There is no particular location for designating a document as confidential, but such designation must be prominently marked on the document. Confidential documents submitted with responses to this solicitation should be uploaded to DemandStar in a separate file marked 'Confidential.'

Q29. Is the county currently looking to bid the following lines of coverage?

- Dental
- Vision
- Term Life
- Critical Illness
- Short-and-long Term Disability
- Whole Life
- Universal Life
- Cancer
- Accident
- FSA Accounts

A29. None, we are not looking to bid on our current lines of coverage.

Q30. Who are the current carriers providing the benefits for the following lines of coverage? (same as above)

A30.

- Dental - Humana
- Vision - Humana

- Term Life – The Standard
- Critical Illness – Varies we have multiple Voluntary benefit providers
- Short-and-long Term Disability – Short term varies as we have multiple Voluntary Benefit providers. Long Term- The Standard but also offered by multiple Voluntary Benefit providers.
- Whole Life – Varies as we have multiple Voluntary Benefit providers
- Universal Life – Varies as we have multiple Voluntary Benefit providers
- Cancer – Varies as we have multiple Voluntary Benefit Providers
- Accident – Varies as we have multiple Voluntary providers
- FSA Accounts – Payflex

Our various Voluntary Benefit providers include Washington National, American Fidelity, Trustmark, NTALife, Texas Life, Lincoln Financial, Aflac.

Q31. How is the existing administrator compensated on the lines of coverage? Fee or commission?

A31. The existing administrator is compensated by fee. Please email Taylor.Gandolfo@keysschools.com to gain access to the link with the current contract.