



REQUEST FOR QUALIFICATIONS (RFQ)

FOR

EMPLOYEE BENEFITS BROKER/CONSULTING SERVICES

Section 125 Cafeteria Plan Proposals

Due:

May 11, 2018

No later than 4:00 P.M.

Mail to:

Richmond County Schools

Post Office Drawer 1259

Hamlet, NC 28345

Attention: Tina Edmonds

Sealed proposals must be received by 4:00 p.m. on Friday, May 11, 2018. Indicate the firm and/or company name and the primary contact person on the front of each sealed proposal envelope or package. Any proposals received after 4:00 p.m. on Friday, May 11, 2018 will not be considered.

Each vendor will need to furnish (7) copies of the proposal.

The Richmond County Board of Education reserves the right to reject any or all proposals submitted, or to accept a higher proposal if it is felt that the higher proposal provides better services or products for our employees or our school system.

During the evaluation process, the Richmond County Board of Education reserves the right, where it may serve the school system's best interest, to request additional information or clarifications from proposers, or to allow corrections of errors or omissions. At the discretion of the school system, firms submitting proposals may be requested to make oral presentations as part of the evaluation process.

Purpose

The Richmond County Board of Education is soliciting Request for Qualifications (RFQ) for our Section 125 Flexible Benefits Plan Administration for the plan year beginning July 1, 2019. Currently, we are in search of a broker/consultant with evidence that they are able to provide the needed benefit administration for Richmond County Schools and its employees. Through this RFQ, beginning with the 2019 benefits plan year, Richmond County Schools intends to consolidate all voluntary benefits work with a single broker based on the highest quality benefits, service and products they present.

This Request for Qualifications does not indicate in any way that we are dissatisfied with the services, plan and/or products of our current provider. Instead, we are ensuring that our employees are continually offered the best benefit services and products available.

The Richmond County Board of Education has approximately 945 full-time employees, 15 schools, a district office, which includes a maintenance site and transportation site.

Type of Plan

The board of education desires to have one vendor provide and service the proposed plan. Proposals should include the following benefits. Verify that your firm has the experience and expertise to “shop the market” for and administer each of the following benefits:

Benefits	Yes/No
Section 125 Flexible Benefits Plan Administration <i>(Including Medical & Dependent Care Flexible Spending Accounts)</i>	
Supplemental Disability	
Board Paid Group Term Life Insurance	
Voluntary Group Term Life Insurance	
Permanent Whole/Universal Life Insurance	
Group Dental Coverage	
Vision Care	
Cancer/Intensive Care	
Critical Illness	
Accident Plan	
Hospital Indemnity- Sickness Plan	

Other Services Desired by the Unit

The unit desires a Section 125 administrator which will be responsible for any tax filings as required by the Internal Revenue Service and complete all required discrimination testing, all required reports and will adhere to procedures, guidelines, regulations and laws related to the collection, disbursement and record keeping for spending accounts of employees. The brokerage firm will also maintain an appropriate level of fidelity bond coverage while servicing our product.

Proposals will be evaluated based on the model plan design, enrollment and communication capabilities, and cost to the employer.

The Richmond County Board of Education requires a North Carolina licensed agent with the expertise and capacity to provide the products and services requested to an employer of at least 945 full-time employees. Such expertise and capacity must be fully evident within the proposal and verifiable through a minimum of five (5) references. These five references must be from employers of at least 945 employees, in which you currently provide Flexible Benefit (Spending

Account) Administration, not insurance products only. Among those five references, at least four (4) must be from school systems in North Carolina. The references should not only be able to verify the company's ability, but also the agents and/or the agency. Please include the name, company name, number of employees, telephone number and email address for each reference.

Richmond County Schools is not responsible for any reimbursement to responding companies for any expenses incurred in preparing or presenting material in response to this request.

Questions

It is not necessary to repeat the question, but please identify your answer as 1., 2., 3., etc. This information may be contained elsewhere in your proposal; if it is, please identify the question number and where the information is contained within your proposal.

1. Information about firm submitting proposal:
 - a. Name of firm
 - b. Name and titles of person(s) submitting proposal
 - c. Address of firm submitting proposal
 - d. Phone number(s) of firm submitting proposal
 - e. Contact person(s) for firm and phone number(s)

2. Please describe the following as it pertains to Flexible Spending Account administration.
 - a. Describe the claim reimbursement process for Spending Accounts.
 - b. How often do you pay reimbursement claims?
 - c. What experience does your organization have with Flexible Benefit Administration?
 - d. Do you provide a Flex Card (debit card) and is your spending account vendor compliant with all relevant IRS Regulations in regards to administration of debit cards?
 - e. List any fees or charges associated with the Flexible Spending Accounts.

3. Describe in detail the communication and enrollment process.
 - a. Who will be doing the enrollments?

- b. What is their experience in benefit communication and enrollment with the NC Public Schools?
 - c. Include brochures or information you will be using during the enrollment process.
 - d. Do you offer online or web enrollment and if so, please describe the process.
4. List any cost for brochures, enrollment services, etc.
5. Please verify Richmond County Board of Education will not be responsible for any consulting services fees and your firm will be compensated directly for the insurance carriers in the form of commission base or other arrangement.
6. Provide a copy of a benefit election form that will be submitted to Richmond County Schools indicating an employee's benefit enrollment.
7. Do you provide toll free numbers to staff and employees for questions or service?
8. Do you provide a personalized interactive website?
9. Do you provide plan documents for the employer? If so, at what cost?
10. Describe the billing process from your company to Richmond County Schools.
11. What reports are sent to the employer and how often?
12. What reports are sent to the employee and how often?
13. Describe your post-enrollment data return processes to our financial software, LINQ by Education Management Systems, Inc.
14. To ensure no adverse effects for our employees, it is the Richmond County Board of Education's intention to continue payroll deduction and pretax for any employee that has a product(s) with the Board of Education's current Section 125 plan administrator and desires to continue coverage. How would you convey this message to all our employees?

By signing this Request for Qualifications, I certify to the following:

- I have read this Request for Proposals and have answered all questions on this Bid Form.
- Our firm has not and will not contact School Board members to gain favor for our firm.
- Our firm will honor all commitments made on this Bid Form.
- Our firm, and all representatives are licensed and will be licensed in North Carolina to provide all services offered during the life of the contract.
- Our firm is not listed on the Final Divestment List created by the State Treasurer pursuant to N.C.G.S. 147-86.58, Iran Divestment Act Certification.

Signature of Representative

Firm Name

Date of Signature