



District Administration Office ● 560 SE University Ave, Waukeee, IA 50263 ● Phone: 515-987-5161 ● Fax: 515-987-2701

REQUEST FOR PROPOSAL

BENEFIT BROKERAGE AND CONSULTING SERVICES

I. INTRODUCTION

The Waukeee Community School District (“District”) is currently seeking proposals from experienced firms specializing in benefit brokerage and consulting services to obtain and administer employee insurance benefits including medical, prescription, dental, vision, and life and disability plans. The District will select one firm that is interested in providing the highest quality of benefit brokerage and consulting services at a fair price to the District.

Waukeee Community School District has a student enrollment of 12,600. The District currently employs over 2,200 employees. Employees who work 30 hours per week or more are eligible for the insurance benefits. Currently there are just over 1600 benefit eligible employees.

The District offers three medical plans to choose from, with 1426 employees enrolled in one of those three plans, 1101 carry the employee only plan. Wellmark Blue Cross Blue Shield is the carrier for the District medical and prescription coverage. These plans are self-insured.

The District offers one dental plan with 1450 enrolled employees, 1095 of those are enrolled in the employee only option. Delta Dental is the carrier for the dental plan. The dental plan is self-insured.

The District offers two vision plans with 816 enrolled in one of the vision plans with 580 enrolled in the employee only option. Avesis is the District carrier for the vision plans.

The District pays for basic life and AD&D insurance as well as long-term disability for the employee. Employees have the opportunity to purchase supplemental/voluntary life insurance if they choose. The carrier for these insurance coverages is Symetra.

The District partners with American Fidelity in completing the enrollment of employees in the insurance coverage. In addition, American Fidelity is the carrier for Health Savings Accounts (HSA), Flexible Spending Accounts (FSA) and American Fidelity offered voluntary products.

The District has a Wellness plan with EBIX, open to all benefit eligible employees.

II. PROPOSAL PROCEDURES

A. TIMELINE FOR PROPOSAL

Issue Request for Proposal (RFP)	May 13, 2022
Questions Deadline	May 19, 2022
Responses to Questions Provided by	May 24, 2022
Proposals Due (electronic)	June 1, 2022
Presentation / Interview Finalists	mid June
Board Approval / Award of Contract	July 2022

B. PREPARATION FOR PROPOSAL

Each proposal shall be prepared simply and economically, avoiding the use of elaborate promotional materials beyond those sufficient to provide a complete, accurate and reliable presentation. All proposals shall respond clearly to the questions and information requested in the RFP. Each proposal shall follow the format of the RFP in presentation of the information requested.

C. PROPOSER'S CONDITIONS

Any conditions or expectations on the part of the proposer for performance by the District must be set forth in the proposal.

D. EFFECTIVE PERIOD OF PROPOSALS

All proposals must state the period for which the proposal shall remain in effect. Such period shall not be less than 90 days from the initial contract effective date indicated in Section III.D.

E. SUBMISSION OF PROPOSALS

Proposals shall be sent via email to:

Waukee Community School District
 Att: Ms. Brittany Smith, Accounting Specialist
 560 SE University Avenue
 Waukee, IA 50323

Proposals must be in PDF format and emailed to bsmith@waukeeschools.org on or before June 1, 2022, by 4 PM. **Emailed proposals received after the above date and time will not be considered.**

F. CONTACT OF SCHOOL DISTRICT OFFICIALS

Except as provided prior to the Pre-Proposal Inquiry Deadline, proposers shall not contact any District employees or elected officials regarding services requested in the proposal. Any violation of this condition shall disqualify the brokerage/consulting firm from consideration.

G. ADDITIONAL INFORMATION

The District reserves the right to request additional information, if necessary, for the evaluation of the proposals.

H. DISPOSITION OF PROPOSALS

All proposals shall become the property of the District and shall not be returned to the proposer. All proposals become public record as soon as received by the District.

I. NONCOLLUSION

The proposer certifies that the costs included in its proposal have been arrived at independently and without consultation with any competitor or representative of the District.

J. PROPOSAL PREPARATION COSTS

The District is not responsible for any costs incurred in the preparation of the proposal.

K. SIGNATURES

The proposal and any clarifications to it shall be signed by an officer of the proposing consulting/brokerage firm empowered to bind said firm in a contract.

L. APPROVAL OF ACCOUNT TEAM MEMBERS

The District reserves the right to require the successful brokerage/consulting firm to replace any assigned member to the District's accounts if, in the opinion of the District, an employee is not rendering, or is incapable of rendering, the quality of service and cooperation required.

M. NON-DISCRIMINATION

The successful brokerage/consulting firm shall not discriminate or permit discrimination in its operations or employment practices against any person or group regardless of age, race, sex, national origin, religion, sexual orientation, or disability, and shall furnish evidence of compliance with this provision when so requested by the District.

N. TAX-EXEMPT ENTITY

The District is a tax-exempt entity, and therefore, taxes are not to be included in the calculation of fees included in the proposal.

O. RECORDS AUDIT

The successful proposer shall maintain such account records in connection with its performance of services for the District as are required by federal, state, or local statute, and that may be reasonably required by the District. Such account records shall be kept for a period of three (3) years following the termination of the resulting contract, unless a longer period of time is required by a governing statute or generally accepted guidelines. The successful proposer shall afford the District's agents and auditors reasonable facilities and access for the examination and audit of its records pertaining to its performance, and shall upon request, produce and exhibit all such records.

III. AWARD OF CONTRACT

A. PROPOSAL EVALUATION

A District committee will evaluate all proposals. The committee may choose to conduct interviews and allow for brief presentations with the highest two or three ranking proposals. Interviews will be held at the District's Office located at 560 SE University Avenue, Waukee, Iowa. The committee's recommendations will be forwarded to the Waukee Board of Directors for approval.

B. RIGHT OF REJECTION

Notwithstanding any other provisions of this RFP, the District reserves the right to award this contract to the consulting/brokerage firm that best meets the requirements of the RFP, and not necessarily to the lowest bidder. Further, the District reserves the right to reject any or all proposals, or any part thereof, and to waive informalities, and to enter into such contract or contracts as shall be deemed in the best interests of the District.

C. WRITTEN CONTRACT

A proposer to whom a contract is awarded shall be required to enter into a written contract with the District in a form approved by legal counsel for the District. This RFP and the proposal, or any part thereof, may be incorporated into and made a part of the final contract. The District reserves the right to negotiate the terms and conditions of the contract with the selected brokerage/consulting firm. The contract will be approved by the District Board of Directors. Any contractual changes shall be made in writing and shall be mutually agreed upon by the District and the brokerage/consulting firm.

D. CONTRACT TERM

It is the intent to award a contract for an initial two (2) year period commencing on or before January 1, 2023. The contract shall continue in force from year to year after the expiration of the initial term, subject to annual price negotiation, provided that notice to terminate has not been exercised by either party. Renewal terms require that ninety (90) days prior to the end of the contract term or renewal period, the brokerage/consulting firm must provide written notice of the proposed pricing schedule for the next option period, with any increases. The District will provide written acceptance sixty (60) days prior to the expiration of contract term or renewal option period.

E. TERMINATION OF CONTRACT

The contract may be terminated by either party by giving the other party written notice of such intent not less than sixty (60) days prior to the effective date of termination. In the event of termination, claims for compensation will be governed by the method of remuneration option agreed upon, and shall be limited to verifiable services rendered, if applicable.

IV. FORMAT OF PROPOSAL

A. COVER LETTER

The cover letter should briefly outline the firm's understanding of the work to be performed. The local address of the office of the firm to be performing the work, the telephone number and the name of the contact person for the proposal shall be clearly stated in the letter.

B. TABLE OF CONTENTS

Include a table of contents which identifies the material by section, page number and a reference of the information contained in paragraphs C-F below.

C. GENERAL INFORMATION

1. Provide the history of your firm, including your employee benefits division. Summarize the range of benefit brokerage and consulting services that your firm specializes in.
2. Detail the number of employees in the local office that will primarily be responsible for the District's account and also the other accounts in which the employee is primarily responsible for. State the number of offices and employees maintained by your firm locally, in the State of Iowa, and across the United States. Explain if the employees assigned to the client's service team sell, renew and service the client, or if these activities are separated.
3. Provide a profile, including resumes, for employees that will be working directly with the District account.
4. Outline experiences working with collectively bargained public employers and employees, specifically public school districts.

D. ACCOUNT SERVICES

1. Describe the employee communication services you provide for your clients. Briefly describe your capabilities in this area and provide a sample of communication material and reports you have distributed to and used with other clients.
2. Outline the turnover rate of the employee benefit services area within your organization.
3. Based on a plan year beginning January 1, provide a detailed annual timeline of formal interactions with the District.
4. Provide information regarding employee benefit business plans provided by your organization.
5. Describe the resources you use to analyze medical and pharmacy claims.
6. Provide credentials for any in-house or external attorney used by your firm.
7. Explain how your firm will notify the District of changes in federal and/or state legislation that could impact the District or the insurance plans offered.
8. Outline your HIPAA compliance resources.
10. Detail firm's experience with employee wellness plans.

E. STRATEGIC PLANNING/VENDOR SELECTION

1. Describe the resources you have available to help us manage our benefits and outline a benefits strategy.
2. Outline how you will assist the District with the competitive marketing and placement of our plans including: development of marketing specifications, identification of market conditions, evaluation of proposals, trend analysis, insurance carrier negotiations, and placement of insurance contracts for annual renewal.
3. Furnish a list of insurance companies, third-party administrators and other providers for which your firm is currently an authorized agent or broker, or have had business relationships with in the past three years.
4. Explain strategies for how your firm can reduce the District's employee benefit expenses and how those savings will be demonstrated.
5. Explain how you review network discounts and criteria established for recommending changes in network affiliations.
6. Describe how your firm can help the District to develop cost projections tied to our fiscal goals.
7. Outline how you will assist in the management of claim activity reports, executive summary reports, underwriting analysis for annual renewals, annual financial projections and funding analysis.
8. Outline your strategy for assisting in employee education initiatives and the open enrollment process.
9. Describe the process your firm will go through in recommending changes in plan design and/or carriers.

F. FEES

1. Describe your proposed form of compensation (commission, annual retainer, fee for service, etc.) Please detail the specific amount you expect to be paid and how these fees are broken out between services.
2. Describe any additional fees and services that are not included in the proposal.
3. Describe the timeline in which your fees will be guaranteed and any incremental increases that would occur annually.
4. Include a service agreement detailing fees and services with your proposal.