

Scope of Services

The Board of Sumter County Commissioners, Florida Employee Benefits Consulting and Brokerage Services

The Sumter County Board of County Commissioners (County), located in Wildwood, Florida, is currently seeking proposals from established companies for Employee Benefit Consulting and Brokerage Services. The County intends to contract for a three (3) year period beginning October 1, 2011, so long as appropriate service is being provided on a cost-effective basis. The County reserves the right to retain the option to renew the contract annually for a maximum five years in total. The goal of the County is to award a contract on an annual fixed fee basis.

BACKGROUND

COUNTY BENEFIT MANAGEMENT STRUCTURE

The County currently employs a self-funded insurance model to provide coverage for health and dental benefits together with fully funded insurance that provides short-term disability, life and accidental death and dismemberment. Employees pay a small portion of their premiums and may cover their eligible dependents through payroll deduction. Retirees may remain on the plan at their expense and the premium cost may be offset by a subsidy through FRS and the County, if eligibility is met. Benefits Administration is handled by the Risk Management Department in coordination with the personnel offices of the other participating County employers named below.

ELIGIBLE EMPLOYEES

The combined participation of all County employees is approximately 569 employees, 75 retirees, 3 COBRA participants and 699 dependents.

PLAN YEAR AND OPEN ENROLLMENT

The plan operates on a fiscal year starting October 1 and ending September 30 with open enrollment conducted in August.

ELIGIBLE CHARTER OFFICES AND AGENCIES

Participating offices under the County contract include:

- Board of County Commissioners
- Clerk of Courts
- Property Appraiser
- Tax Collector
- Supervisor of Elections
- Sheriff Department

CURRENT BENEFIT PROVIDERS

Blue Cross Blue Shield (Administrative Services Only (ASO) for Health/Pharmacy, BlueOptions Network and COBRA administration)

Symetra Life Insurance Company - Reinsurance

Florida Combined Life – Dental ASO

Horizon Health - Mental Health/EAP

Sunlife of Canada - Short Term Disability

Florida Combined Life - Basic Life and Accidental Death & Dismemberment (AD&D)

Voluntary Benefits - Sunlife of Canada, Florida Combined Life

Professional Benefit Administrators (PBA) - Flexible Spending Accounts

Hartford – AD&D for Fire Services and Probation employees

SCOPE OF WORK

The County is seeking the following services from their Employee Benefit Consultant.

GENERAL SERVICES

- 1) Serve as designated insurance broker of record for employee Benefits Program. Negotiate and place employee benefit plans as directed by the County.
- 2) Audit resulting contracts for accuracy of coverage, terms and conditions.
- 3) Following up with insurance carriers for timely issuance of policies and endorsements placing coverage delivery binders to the County prior to the expiration of the current policies.
- 4) Assist covered employees in settling claims or grievances relating to insurance benefits issues.
- 5) Assist County in determining future insurance coverage needs including cost/benefit analysis.
- 6) Assist the development and planning of long range health insurance strategies.
- 7) Review the employee benefit package for quality of benefits provided, cost effectiveness, competitiveness and plan administration on an annual basis.
- 8) Provide the County with reasonable preliminary renewal figures during the budget preparation process.
- 9) Provide dedicated personnel to be the main contact for managing account relationship. The contact will be readily accessible to the County designated risk management and benefits personnel/contractor.
- 10) Provide general and technical guidance on employee benefit issues to include market analysis, trends, contract and statute interpretation and

cost containment methods. Monitor Employee Benefits Insurance Industry and notify the County of developments that may affect the County.

- 11) Assist in the development and review of communication materials written by County benefits personnel/contractor and other participating organizations for content, appearance, compliance, and accuracy.
- 12) Assist the County with the implementation and communication of new programs or changes to existing programs, including attending and presenting information at Open Enrollment meetings and Health Fairs.
- 13) Assist the County on a regular basis and in a timely manner to provide information, analysis and guidance on any and all aspects of County benefit program policy and administration.
- 14) Provide a qualified representative to attend County employee meetings as requested or needed.
- 15) Review plan documents for accuracy and compliance with appropriate laws and regulations and review of annual required filings.
- 16) Provide consultative assistance and research in the evaluation of vendors and monitor vendors for compliance with plan design, policies, and services agreements.
- 17) Advise and assist the County in negotiating renewal rates and plan provisions.
- 18) Assist the County in annual enrollment meetings or Health Fairs as needed.

TECHNICAL SERVICES

1. Request for Proposals – The broker will prepare and coordinate the Request for Proposal process for insurance and related products necessary for the implementation of the benefit plans for the Sumter County BOCC Group Health Plan and provide review and analysis of the received proposals.
2. Health Plan Comparison / Utilization Analysis - The broker is expected to work with the County in securing and analyzing financial and claims data from each of the carriers on a scheduled basis in order to monitor County benefit plans. Once analyzed, the broker is expected to provide a summary explanation of the data emphasizing any important trends, emerging problems, etc. It is preferred that the consultant have in-house capabilities to conduct detailed health plan comparison and utilization analysis of all County medical relationships.
3. Compliance - The broker will advise the County on any federal and state mandated compliance testing requirements relevant to County plans and provide guidance, when requested, in developing testing strategies. Upon the

request of the County, the broker shall advise of the financial and administrative impact of State and Federal legislation on the County and assist in the implementation of changes made necessary by such legislation.

4. Self-Funded Programs - The broker will provide guidance on the annual budgets, rate structure options, stop loss purchases, and attachment points for the County self-funded programs.
5. Actuary Report – The broker will assist in the preparation of materials required for an annual actuary's review of the County's Self Funded Health Care program. The actuary report itself will be prepared by an independent actuary firm selected by the County.
6. Wellness / Disease Management Programs - The County desires to improve their Wellness and Disease Management Programs. The broker will assist the County in evaluating, implementing and measuring the effectiveness of Wellness and Disease Management Programs.
7. Review of the current automated enrollment and billing system and recommend continuing with the current system or transitioning to a new system. If the recommendation is to transition to a new system, the consultant will review available systems and provide the County with a recommendation based on their analysis.
8. Assist the County in developing online benefit training and benefit enrollment processes.
9. Litigation - On rare occasions, the County may be involved in litigation arising from requests for proposals, contracting, or employee grievances. If such a situation should occur, the broker will be expected to assist the County and the administrator in providing necessary materials and testify if required.
10. Insurance Policies and contracts – Coordinate with the Risk Manager to assure that all benefits information relative to the issuance of new and renewal policies are received from vendors.

PROPOSAL FORMAT

The proposal shall consist of the following sections labeled as such:

1. Required Submittals
 - a. Overview: Please provide an executive summary of two (2) pages or less which gives a concise summation of the proposal and must include a statement that all terms and conditions of the RFP are understood and acknowledged.
 - b. Corporate Information: If a Proposer is a corporation, it must be certified with the Florida Secretary of State and have a corporate status in good standing, and in the case of out-of-state corporation, evidence of authority to do business in the State of Florida must be provided.

- c. Summary of Litigation: Provide a summary of any litigation, claim(s), or contract dispute(s) files by or against the Proposer in the past five (5) years which is related to the services that Proposer provides in the regular course of business. The summary shall state the nature of the litigation, claim or contract dispute, a brief description of the case, the outcome or projected outcome, and monetary amounts involved.
- d. License Sanctions: List any regulatory or license agency sanctions within the past five (5) years.
- e. Current Workload: Provide a listing of your individual/firms current and projected workload. The Proposer shall include a graph or other informational diagram/format indicating the allocated and available man-hours. Indicate commitment of staff available for this project. Indicate how this account will fit into the total workload of the Consultant during the contract period.
- f. Compliance Forms
The seven enclosed forms must be completed, signed and/or witnessed. Proposals, which do not conform to the instructions provided herein shall be subject to disqualification.

PROPOSAL FORM
PROPOSER'S CERTIFICATION
STATEMENT OF TERMS AND CONDITIONS
ANTI-COLLUSION STATEMENT
DRUG-FREE WORKPLACE CERTIFICATION
PUBLIC ENTITY CRIME STATEMENT
INDEMNIFICATION AND INSURANCE REQUIREMENTS

2. Qualifications of the Firm and/or Individual(s)

This section of the proposal must be submitted as follows:

- a. Provide a brief history of you or your consulting firm along with your current organizational chart.
- b. Submit a Statement of Qualifications of proposed benefit consulting professionals and their credentials and experience. Provide resume of the individuals who will perform the required services under this Request for Proposals.
- c. List assignments with previous public sector clients in Florida for whom you provide similar services. Please include individual contact name, telephone number and fax numbers.
- d. Furnish samples of communication and educational materials, such as newsletters, announcements, plan amendments and any other pertinent written documents.
- e. Provide a description of any electronic and internet-based tools you provide to your clients.

- f. Provide any supplemental information that you feel may assist the County's evaluation of your firm's professional and consulting services qualifications.
 - g. Location of firm and the travel time required to be on-site at the Board of County Commissioners offices located at 7375 Powell Road (CR 139), Wildwood, Florida 34785.
3. Approach to Work / Methodology

Proposer shall explain the Scope of Services as understood by the Proposer, confirm in detail the approach and activities to be undertaken in providing the requested consulting services.

4. Fee Schedule for Benefit Consulting Services

The remuneration will be on an annual fixed fee basis and should be all inclusive of marketing, insurance policies issued and any services provided throughout the year.

Any other source of income, revenue, consideration, or compensation, including, but not limited to, commissions and overrides received by the Consultant in connection to the County's benefit account, must be disclosed and reimbursed back to the County.

The County recognizes that marketing for October 1 renewals commences prior to the effective date of the contract, and these services are paid for during the corresponding contract period contingent upon the County authorizing binding coverage with the insurance company(ies). The marketing for each subsequent year occurs in the same manner wherein the marketing occurs prior to the effective date of the contract term.

EVALUATION CRITERIA:

I. PROPOSER'S QUALIFICATIONS AND EXPERIENCE .25 Points

Respondents will be expected to have substantial expertise in the area of Employee Benefits Consulting including.

II. QUALIFICATIONS AND EXPERIENCE OF PARTICIPATING PERSONNEL .25 Points

Respondents will be evaluated based upon relative experience with Employee Benefit Plans. Respondents are expected to have experience working with at least medium-sized entity in order to handle Sumter County's account.

III. PROPOSAL RESPONSIVENESS .25 Points

Respondents will be evaluated based upon the responsiveness of the Request for Proposal submitted as it applies to meeting the County's specific needs.

IV. FEE PROPOSAL .25 Points

Respondent will be evaluated based upon the commission.