



School District Five of Lexington and Richland Counties

Benefits Enrollment Services

Request for Proposal: 2021-037

Technical Proposal - REDACTED

June 29, 2021



HUB International.com

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June 29, 2021

Ms. Lynda Robinson
Coordinator of Procurement
School District Five of Lexington and Richland Counties
1020 Dutch Fork Road
Irmo, SC 29063

Re: Solicitation # 2021-037

Dear Ms. Robinson & The Evaluation Committee,

Thank you for allowing HUB International Midwest Limited the opportunity to respond to Solicitation 2021-037 (Benefits Enrollment Services). We applaud District Five for your commitment to ensuring your employees understand and appreciate their benefits and have access to the best benefits options available.

Our team has the ability to perform all of the services requested by District Five. We have enjoyed working with South Carolina school districts since 2001 providing Benefits Communication and Enrollment services to include all of the services requested. Our experience with more than 30 South Carolina school districts (8 of the Top 10 largest districts and 5 in Lexington and Richland Counties), our PEBA history and relationships, our technology resources and our commitment to the employees in SC school districts makes HUB the most viable and serious option for District Five and your employees. We trust you will agree after reviewing our response.

We have formatted our response as instructed and to ensure we have addressed all requests of the District. We are happy to provide any further information or answer any questions the District may have regarding our response.

Thank you again for allowing us to participate in this solicitation.

Regards,

Thomas E. Suggs
President & CEO – HUB Carolinas



Table of Contents

Cover Letter	2
Executive Summary	4
I. Scope of Solicitation	5
IV. Information for Offerors to Submit	6
III. Scope of Work/Specifications	23
V. Qualifications	37
VI. Award Criteria	38

Exhibit 1: Benefits Communication and Enrollment / School District Team

Exhibit 2: National Benefit Trends and “Insurance Updates”

Exhibit 3: Implementation Plan and Sample Enrollment Review Packet

Exhibit 4: Benefits Analysis and Additional Benefit Options to Consider

Exhibit 5: Additional HR Resources / Employee Discounts / Retirement Resources

Exhibit 6: HUB Insurance License and Certificate of Insurance

Executive Summary

In 2001 KeenanSuggs and Ward Services, our enrollment partner for 20 years, created our Benefits Communication and Enrollment Program to help South Carolina school districts explain and enroll their employees into the districts' benefits plans. To date, [REDACTED] brought value by functioning as an extension of their benefits departments. We have enjoyed our relationship with the South Carolina school districts and trust our reputation, performance and overall value to the District warrants your serious consideration for partnering with School District Five of Lexington and Richland Counties (District Five).

KeenanSuggs Insurance was acquired by HUB International Midwest Limited (HUB) in August 2016. HUB's School District Team and Ward Services are both headquartered in Columbia and are independent brokers, not owned or affiliated with any one insurance company. This local, independent status allows us to provide our clients many [REDACTED] clients at no additional cost. Ward Services has been our enrollment partners for 20 years. [REDACTED]

Because of the input and suggestions from districts over the years, our Benefits Communication and Enrollment has broadened and developed into the most comprehensive "High Tech – High Touch" program of its kind and is a perfect example of a true Public-Private Sector Partnership. Please see Exhibit 1 for a brief overview of our program. Our track record of success and our client list distinguishes us from our competition based on the following facts.

[REDACTED]

[REDACTED]

HUB appreciates our relationships, cooperation and input from the districts. Our goal is to continuously improve our program to be a great partner and bring value to our school district and education clients and their employees. Thank you for the opportunity to propose of program to School District Five of Lexington and Richland Counties.



I. SCOPE OF SOLICITATION

School District Five of Lexington and Richland Counties is seeking proposals from qualified sources to provide Benefits Enrollment Services.

ACQUIRE SERVICES: The purpose of this solicitation is to provide services complying with the enclosed description and/or specifications and conditions.

Maximum Contract Period (Estimated): Start: August 1, 2021 End: July 30, 2026. Dates are estimates only. Any resulting contract will begin on the date specified in the notice of award.

The initial term of the contract will be one (1) year with four (4) additional one-year options to renew for a maximum contract term of five (5) years.

GENERAL INFORMATION:

School District Five of Lexington and Richland Counties encompasses a land area of approximately 196 square miles, approximately one-half of which is situated in each of Lexington and Richland Counties. The school district consists of the northern portion of Lexington County lying north of Lake Murray and the Saluda River and the northwestern portion of Richland County lying south of the Broad River. The School District is primarily a residential suburb located to the northwest of the city of Columbia, the capital city of South Carolina. The District has approximately 2,500 employees and operates a total of 12 elementary schools, 2 intermediate schools, 3 middle schools, 4 high schools, 1 Center for Advanced Technical Studies and 1 alternative school. A new elementary school is scheduled to open in the fall of 2021. Additional basic information about the District is posted on the District's website: www.lexrich5.org.

HUB understands the scope of this solicitation and has provided the services requested in this solicitation to South Carolinas school districts for 20+ years. HUB, and our enrollment partner, Ward Services, are very familiar with District Five as our teams are located in Columbia and have worked with three Lexington County Districts and Richland One and Richland Two for many years.



IV. INFORMATION FOR OFFERORS TO SUBMIT

Each offeror must respond with information in sequence to each of the following. Failure to respond to each of the items below may result in your bid being deemed non-responsive.

By submitting a bid, the offeror warrants its response to this solicitation to be fully disclosed and correct. Information, documents and materials submitted in the bid must be complete and accurate in all material aspects. All bids must contain direct responses to the following requests for information and be organized so that specific requests being responded to are readily identifiable and in the same sequence as outlined below. Responses may include cross-references to material elsewhere in the bid or to appendices.

We understand and have formatted our response as instructed.

TECHNICAL INFORMATION:

1. **Cover Letter:** One-page letter, including the legal name of the Offeror, providing a summary of the Offeror's ability to perform the services requested in this solicitation and confirm that the offeror is willing to perform those services and enter into a contract with the District. The letter shall be signed by the person having the authority to commit the Offeror to a contract.

HUB has provided a cover letter which includes a summary of our team's ability to perform the services and confirm that we are willing to perform those services and enter into a contract with District Five. The cover letter is signed by Tommy Suggs, President and CEO of HUB Carolinas.

2. **Table of Contents:** A table of contents of the material contained in the bid should follow the Cover Letter.

We have included a Table of Contents on page 3.

3. **Company Profile:**
 - a) State whether your firm is local, regional, or national.

HUB International Midwest Limited (HUB) acquired KeenanSuggs Insurance in August 2016. KeenanSuggs decided to partner with HUB to enhance the resources and services for our clients. Prior to our merger, KeenanSuggs was the largest independently owned broker in the Carolinas with offices in Columbia, Greenville, Charleston and Raleigh, NC.

HUB is a global firm and is the 5th largest broker in the world with over 14,000 employees in 500 offices. HUB is privately held and owned by a private equity firm and our employees. HUB operates within a regional model allowing its global/national resources to be delivered by local teams of professionals committed to their local community. HUB Carolinas is the region for SC and NC headquartered in Columbia, SC.

HUB's enrollment partner for District Five and all of our SC school district clients is Ward Services. Ward Services is a local, independent and minority-owned enrollment firm headquartered in Columbia, SC.



- b) Provide the location of the office from which the work is to be performed and the number of partners, managers, supervisors, seniors and other professional staff employed at that office. One company representative must be clearly assigned to the District as the point of contact for all performance and contract issues. Include representative's name, telephone number, email address and any other appropriate means for contact for the representative.

HUB Carolinas' School District Team is located in Columbia and will perform the work for this solicitation. Our School District team consists of the HUB Carolinas President, three Insurance Advisors, [REDACTED] two Certified School Risk Managers, three Claims Manager and two Account Manager dedicated to our school clients. An outline of HUB School District team is provided in Exhibit 1.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

4. **Technical Response:** Offeror shall provide their response to the information requested below in the order listed within each category. Offerors are cautioned to respond to each request or their bid may be determined to be non-responsive. When responding to the requests, do not simply refer to an attached document; insert any reference information at the specific location where the answer is to be provided. Offerors may attach supplemental materials to enhance understanding, but bid responses will be evaluated primarily on the specific written responses by category below.

We understand and have formatted our response as requested.

(a) Background and Organizational Information

- 1) Briefly furnish your organization’s history, legal form (sole proprietorship, partnership, corporation and State of incorporation), number and location of offices, number of employees, days/hours of operation and other pertinent data.

HUB is the 5th largest insurance broker in the world and was formed in 1998. Prior to joining HUB, KeenanSuggs was founded in 1949 and was the largest independently owned insurance broker in the Carolinas.

HUB is a corporation and is incorporated in Indiana. We are employee and private equity owned and not publicly traded which allows us to remain focused on our clients and not pressured by “Wall Street”. HUB has over 500 locations and over 14,000 employees. HUB Carolinas consist of 10 offices and over 300 employees. HUB’s normal hours of operation are Monday – Friday, 8:00am to 5:00pm. However, our team can be reach via cell phone at any time.



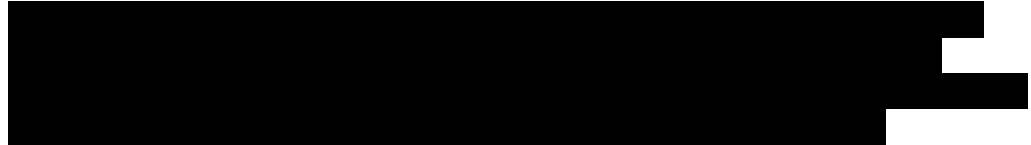
- 2) Disclose any conditions (e.g. bankruptcy or other financial problems, pending litigation, planned office closures, impending merger) that may affect your organization’s ability to perform contractually.

HUB nor Ward Services have any conditions as described above that will affect our ability to perform contractually.



- 3) Describe your professional liability insurance, including the type and level of coverage. Confirm you will notify the District at least thirty (30) days in advance of any material changes to this coverage.

HUB and Ward Services have the professional liability insurance, specifically Errors and Omissions coverage, to meet the requirements of this solicitation and perform the services requested.



- 4) Describe how your organization is properly licensed, bonded, and/or insured (both fidelity insurance and errors and omissions insurance).

HUB is properly licensed to meet the requirements of this solicitation and perform the services requested. Exhibit 6 includes a copy of our South Carolina insurance license as well as our professional liability/errors and omissions insurance certificate of insurance as described above.

- 5) Certify that your organization and any principal of the organization is not prohibited, suspended or otherwise declared ineligible to contract or provide any services required hereunder by any federal, state, or local public agency.

We certify that HUB, Ward Services and any and all principals of either organization are not prohibited, suspended or otherwise declared ineligible to contract or provide any services required hereunder by any federal, state, or local public agency.

(b) Response to the Scope of Work and Technical Capabilities

- 1) Respond to the requirements of the Scope of Work

In order to ensure the District that we are fully capable of performing all of the services requested, we have specifically responded to each of the scope of work request beginning on page 23.

The following page includes a brief overview of the most utilized services provided through our Benefits Communication and Enrollment Program and that meet many of the requirements of the scope of work.

Chart redacted

- 2) Include a preliminary implementation plan consisting of a sequential listing of all steps necessary to provide the requested services

Exhibit 3 includes a preliminary implementation plan that will be customized to meet the specific needs and timeline of District Five.

[Redacted content]

- 3) State the responsibilities of the vendor and the District

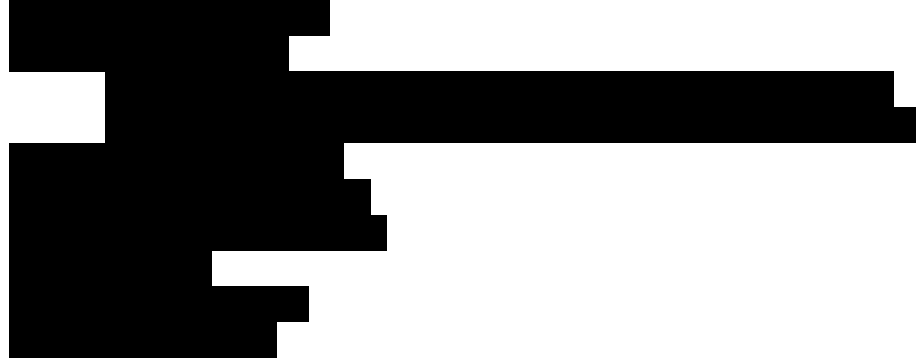
[Redacted content]

- 4) Describe the firm’s resources to service this contract

We have outlined our resources that we would utilize to service this contract throughout our response. Those include the following:

[Redacted content]

In addition to the resources described in response to the services requested, HUB has additional resources that may be advantageous to the District. As the 5th largest broker, HUB has developed tremendous HR Resources to support our clients. An outline of our HR Resources is included in Exhibit 5 and include:



5) Describe the firm’s philosophy for servicing an account and commitment to customer service and quality assurance

Our firm’s customer service philosophy is stated, managed and delivered through our “SERVICE COMMITMENT” to our clients.

To provide the highest level of service to clients, employees, company partners and other stakeholders utilizing knowledge, professionalism and treating others as we want to be treated.

Consistently serve clients needs in a prompt and professional manner.

Create personal interaction with clients, employees and companies to develop lasting relationships.

Be pro-active in identifying and analyzing problems and providing solutions.

Respond timely and professionally to fellow employees and company partners.

It is also HUB’s philosophy to hold our carrier partners to the same level of customer services that we provide to our clients. We also only work with insurance carriers that have an AM Best Financial Rating of A- or greater. We appreciate long term relationships and understand that the financial stability of the insurance carriers is an important factor in determining long term partners for ourselves and our clients.

Please refer to the following page for HUB Carolinas’ Visions, Value, Missions Statements and Service Commitment.



HUB Carolinas

VISION

To consistently perform in the top third of all HUB regions by helping our clients be successful and maintaining a workplace environment supporting and promoting our employees' success.

VALUES

Relationship	Professionalism	Trust	Consistency
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MISSION

To operate the HUB Carolinas region by maintaining and developing quality, profitable relationships with individuals, businesses and public entities located primarily in the Carolinas;

To consistently deliver quality, personal service by employing a well-trained, highly-motivated and service-oriented staff;

To manage the region and support our clients with integrity, vision and professionalism;

To generate consistent profitability and growth by exercising sales and service management and fairness to all stakeholders to include clients, employees, insurance markets and other parties;

To be good corporate/community citizens through active participation in civic, cultural, charitable and governmental organizations.

SERVICE COMMITMENT

To provide the highest level of service to clients, employees, company partners and other stakeholders utilizing knowledge, professionalism and treating others as we want to be treated.

- Consistently serve clients' needs in a prompt and professional manner
- Create personal interaction with clients, employees and companies to develop lasting relationships
- Be pro-active in identifying and analyzing problems and providing solutions
- Respond timely and professionally to fellow employees and company partners

- 6) Describe the firm’s resources or methods to provide education on best practices, trends or hot topics.

HUB’s School District team focuses on ensuring we are up-to-date on the latest topics, benefits and enrollment trends, best practices, products, technologies, PEBA changes, etc.

[Redacted]

Lastly, HUB’s national benefits team assists us stay abreast of the latest challenges and opportunities facing our clients and their employees.

This information is shared with our clients in a variety of ways.

[Redacted]

Exhibit 2 includes our compilation of various national studies on employee benefits, specifically enrollment and voluntary/supplemental benefits. Exhibit 2 also includes the “School District Updates” shared last year related to Covid-19.

- 7) Describe the firm’s capabilities with regard to communication. Include ongoing employee communication/open enrollment and web-based communications

Communication is key to the success of our Benefits Communication and Enrollment Program. We know that good communication comes through various communication channels. We will work with the District to leverage our experience and resources in developing an effective communication plan to include:

[Redacted]

[Redacted]

[Redacted]

[Redacted]



[Redacted]

[Redacted]

8) Detail how the firm protects sensitive personnel information derived from providing services under this contract

Employees' and the District's data and information security is a top priority of ours. Below is an overview of the security measures taken to protect the information collected during the enrollment or provided by the District. More information is available if requested.

[Redacted]

[Redacted]

[Redacted]

[Redacted]

(c) **Qualifications and Experience**

- 1) Describe the responsibility, experience and qualifications of the individual(s) who would comprise the service team for this project. Describe the role each member will play. Include a simple organizational chart.

The HUB and Ward Services’ team has over 100 years of combined experience providing the services proposed in this response. Below are our team members that will be assigned to District Five:

HUB

[Redacted text block]

Ward Services

[Redacted text block]

Exhibit 1 includes the bios of HUB’s entire School District team.

- 3) Provide a comprehensive description of the firm’s experience in supplying the services required by this RFP in a K-12 school setting, preferably within a South Carolina public school district setting. Include a detailed description of your expertise in providing benefits communication and enrollment programs. Offeror should demonstrate experience with school districts of similar size in terms of employees.

HUB and Ward Services began our Benefits Communication and Enrollment program 20 years ago. We now work with 30+ South Carolina school districts. Together with our school district clients, we have developed an unrivaled program to support PEBA subscriber employer groups and their employees and have had a very successful record of



[Redacted text block]

[Redacted text block]

Chart redacted

- 4) Provide a listing of all public School district clients for each of the last two (2) years. Offeror shall provide a minimum of three (3) public school district references, preferably from South Carolina, from districts with similar contracts. References to include the company name, address, contact person, telephone number, email address, and how long the district has been a client. Letters of recommendation are encouraged.

Please see the above list which includes all South Carolina School District clients. Below are our South Carolinas references, similar in scope and size, to whom we provide the services requested in this RFP.

[Redacted]

[Redacted]

[Redacted]

Additional references and contact information can be provided if desired by the District or evaluation committee.

(g) Additional Data

- 1) Provide additional information considered essential to the proposal which has not been specifically requested.

HUB applauds the District Five Benefits and Procurement Departments for issuing a thorough and specific RFP. We have addressed each request and feel the requests encompass the majority of the services provided by our program to the South Carolina school district.

[Redacted]



[Redacted]

- 2) Describe any other benefits the District will realize through a contract with your firm.

In addition to the services outlined in our response to each specific request as well as the HR Services described in question # 4 on page 12 and Exhibit 5, HUB will provide the following additional benefits:

[Redacted]

[Redacted]

[Redacted]

- 3) Provide a statement of any exceptions proposed to the requirements of this Request for Proposals or the Terms and Conditions of the contract.

HUB has no exceptions to the requirements of this RFP or the term and conditions of the contract.

INFORMATION FOR OFFERORS TO SUBMIT – GENERAL: Offeror shall submit a signed Cover Page, Page Two, and Amendments (if applicable). Offeror should submit all other information and documents requested in this part and in parts II.B. Special Instructions; III. Scope of Work; V. Qualifications; and any appropriate attachments addressed in section IX. Attachments to Solicitations.

HUB understands and have provided this information.



You should submit a summary of all insurance policies you have or plan to acquire to comply with the insurance requirements stated herein, if any, including policy types; coverage types; limits, sub-limits, and deductibles for each policy and coverage type; the carrier's A.M. Best rating; and whether the policy is written on an occurrence or claims-made basis.

HUB has all appropriate insurance policies necessary to comply with the insurance requirements.

SUBMITTING REDACTED OFFERS: You are required to mark the original copy of your offer to identify any information that is exempt from public disclosure. You must do so in accordance with the clause entitled "Submitting Confidential Information." In addition, you must also submit one complete copy of your offer from which you have removed any information that you marked as exempt, i.e., a redacted copy. The information redacted should mirror in every detail the information marked as exempt from public disclosure. The redacted copy should (i) reflect the same pagination as the original, (ii) show the empty space from which information was redacted, and (iii) be submitted on magnetic media. (See clause entitled "Magnetic Media Required Format.") Except for the redacted information, the CD must be identical to the original hard copy. Portable Document Format (.pdf) is preferred.

We have appropriately marked our offer "confidential" and have submitted a redacted copy as requested.

III. Scope of Work / Specifications

SCOPE OF WORK

It is the intent of School District Five of Lexington and Richland Counties to contract with an offeror to assist the District’s Human Resource Department with the administration of Benefits Enrollment Services for its employees. The successful offeror will, with limited direction of the Benefits Administrator, conduct all open enrollment programs for the District, meet with and enroll new employees of the District, and review individual benefits of employees at their worksite. The successful offeror will be expected to work closely with the District’s Benefits Administrator who will coordinate and support the benefit program that will include all State and District approved benefits. The successful offeror will not be permitted to offer employee benefits, which have not been approved by the district.

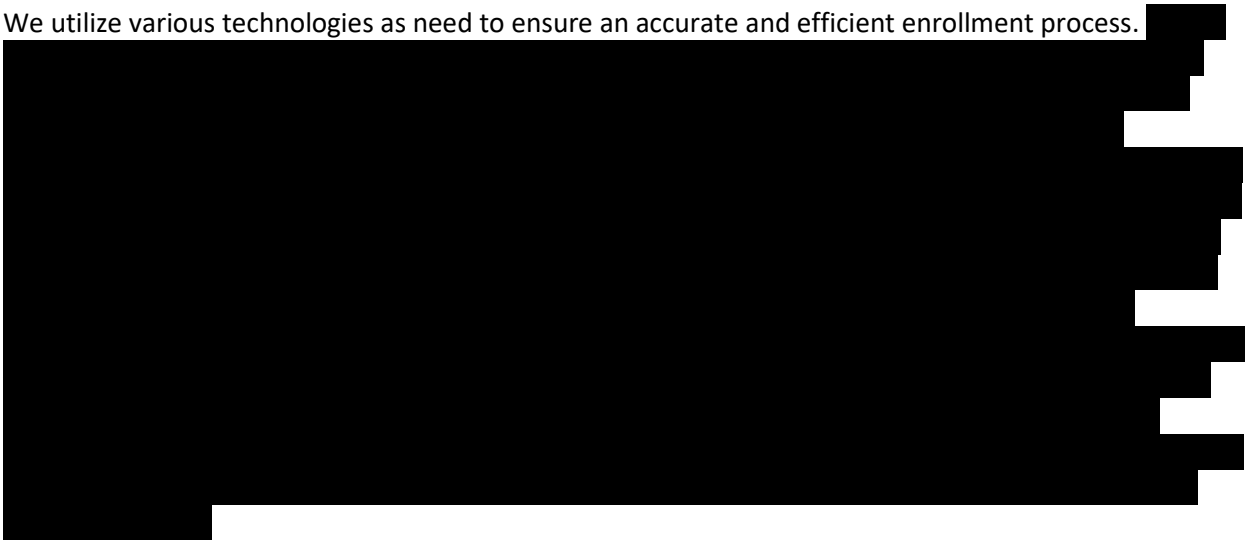
We understand and will comply with this requirement. Our team looks forward to working with the District’s Benefits Administrator/Specialist as well as the Chief Human Resources Officer, Human Resources Specialist and other team members to coordinate and support the benefits program.

Our team has worked with numerous SC school district for many years and have found that no district is exactly the same. Our program is flexible, working with each district to meet the specific needs of each district and their employees. Our goal is to be an extension of District Five’s HR/Benefits Department providing the services outlined in our response.

The Offeror’s Automated Employee Benefit Enrollment Service program must provide a software program that interfaces with the Public Employee Benefit Authority (PEBA) and the District’s payroll operating system (Infinite Visions), and provide customer service and enrollment counselors with the knowledge and ability to educate and enroll 2,500 benefit eligible District employees annually and approximately 100 annual new hires. The District has one centralized payroll unit and all employees are paid on the same semi-monthly schedule.

Our program provides these services.

We utilize various technologies as need to ensure an accurate and efficient enrollment process.



For the voluntary, supplemental benefits enrollment, [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Enrollment services may include all benefits offered by the District, including the State of South Carolina, voluntary plans, retirement, annuities and deferred compensation. The District is seeking proposers that can maintain the existing automated benefit enrollment services.

[REDACTED]

[REDACTED]

[REDACTED]

It is expected that there will be no cost to the District for the services proposed. The contract will be awarded in conjunction with offering district-approved voluntary products. The current District approved voluntary products include universal and whole life, short-term disability, and cancer/critical illness. The awarded firm will be considered the agent of record for all District supplemental and voluntary products. Employees currently purchasing voluntary benefit coverage through payroll deduction will be allowed to keep their existing policies and payroll deductions. All new enrollments will be processed through the District’s agent of record.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

The proposal shall consist of details for the provision and management of the services detailed in the specifications noted in the solicitation, in accordance with the requirements described in the Request for Proposals. The District is particularly interested in any suggestions offered in a proposal that may enable the District to improve its current process.

By responding to each section, our intent is to format our proposal to respond to and provide details for the provision and management of the services requested. We have also suggested various ways we can assist the District in enhancing its current processes. The process improvements implemented for other districts have been developed over 20 years of working with numerous districts, listening to our clients’ needs and working together to enhance various areas of the benefits enrollment process to include:

[REDACTED]

SPECIFICATIONS:

These specifications cover professional services to furnish all supervision, labor, materials, training, technical support, supplies and equipment necessary to provide the services requested. Specifically, the District is requesting assistance with benefits enrollment, presentations, and individual meetings with employees to communicate available benefits services to employees including, but not limited to the following items.

Voluntary Products

1. Provide an annual review of all District supplemental products and make insurance coverage and carrier recommendations to maintain a competitive employee benefits program

HUB understands the need for districts to provide a competitive benefits package and will provide an annual review of District Fives current and potential voluntary/supplemental benefits offerings. Based on our understanding and the information provided above, the District has a good foundation of benefits package (universal and whole life, short-term disability, and cancer/critical illness). We will initially analyze the District benefits and insurance carriers and will continue that analysis on an annual basis to ensure you are offering the best benefit options to your employee.

[Redacted]

[Redacted]

[Redacted]

Exhibit 4 includes more information about these benefits

2. State whether or not the offeror has access to products of multiple insurance carriers

[Redacted]



[Redacted]

[Redacted]

- 3. Promote all aspects of the benefits program with equal emphasis on products and programs offered without preferential treatment and/or emphasis on programs and/or services approved by the District which may be offered by the offeror

[Redacted]

- 4. Process voluntary payroll deductions to the correct vendor on a semi-monthly basis

[Redacted]

We will work with the District's benefits vendors to ensure correct deduction files are provided on a semi-monthly basis.

- 5. Maintain District approved errors and omissions insurance

We have and will continue to maintain the appropriate insurance coverages. Exhibit 6 includes the certificate of insurance for our Errors and Omissions coverage.

Enrollment – New Employees – On going

- 1. Provide, at a minimum, one (1) counselor as needed on a year-round basis as requested by the District's Benefits Department

[Redacted]

We will monitor the staffing resources needed to ensure that we are meeting the needs of the District.

- 2. Provide a virtual option

[Redacted]

[Redacted]

We also leverage various other technologies to assist in both the on-site and virtual enrollments. Those tools include:

[Redacted]

All of these technologies are mobile friendly and customizable to meet the specific needs of District Five’s diverse group of employees.

- 3. Provide additional counselors as needed during peak enrollment times for the June, July and August new-hire season and the October annual enrollment period

We will provide this service. Our team will work with the District to develop a new hire orientation and annual enrollment schedule that ensures all District Five employees have an opportunity to meet with a Benefits Counselor. We have the flexibility and capacity to provide additional counselors during the peak times of the year.

- 4. Provide a bi-lingual (English/Spanish) customer service call center for toll free telephone inquiries to include enrollment questions, claim filing assistance and general questions

Ward Services’ call center is staffed with bi-lingual Benefits Counselors who are available to explain and enroll employees in their benefits, answer questions, assist with claims filing and other services.

[Redacted]

- 5. Provide training on how to use the State’s web-based tool, “My Benefits”, when enrolling

Our program provides this service. [Redacted]

Enrollment/Training:

- 1. Conduct benefit orientation sessions and group meetings for all eligible new hires at the discretion of the District.

HUB and Ward Services’ goal is to function as an extension of the District’s Benefits Department and provide this service. [Redacted]



- 2. Meet individually with eligible, newly hired employees throughout the year to explain the State, District, Supplemental State Retirement System, and supplemental retirement benefits

We will provide this service. Our staff will coordinate with the District's Benefits Department to develop a schedule and process to ensure that all newly hired employees have their enrollment meeting.

[Redacted]

[Redacted]

- 3. Receive notification and account for eligible new hires who attend orientation and document completion of the enrollment process

Our program provides this service.

[Redacted]

We will work with District Five to develop a process similar to this to ensure all eligible new hires complete the enrollment process.

- 4. Assist employees with the completion of an automated, electronic enrollment process within thirty-one (31) days of hire. Included in the process will be a combination of EIPs, EBS system, and vendor system. Exceptions may require regular forms.

We follow the process outlined above to account for every new hire within 31 days of their hire date. When meeting with each employee,

[Redacted]

[Redacted]

- 5. Provide District staff with all required employee enrollment documentation to establish the employee’s benefit file (i.e. EBS confirmation statement and other enrollment forms)

Our process for many districts is to provide the following completed documents for each newly hired district employee:

[Redacted]

- 6. Conduct supplemental employee benefit professional development throughout the year by meeting with employees individually at their worksite to discuss their current enrolled benefits and to instruct them on how to use the State’s web-based tool, “My Benefits”, as coordinated with the District’s Benefits Department.

Our Benefits Counselors will meet with District employees [Redacted]

- 7. Support the District’s Human Resources Office and help with individual employee benefit issues as needed (status changes, dependent certification issues, retirees, etc.).

[Redacted]

- 8. Provide ad hoc services as required by the District.

Our teams are always looking to improve our processes and how we assist in the District’s processes. We will review and consider providing additional services requested by the District as we have done for many other districts. Examples of past services include:

[Redacted]

Additional HUB resources and services available:




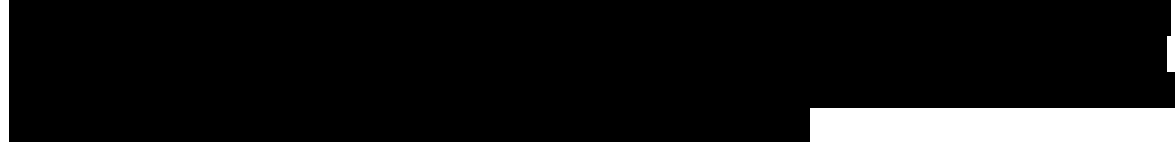
Please refer to Exhibit 5 for more details of the HUB Resources.

Annual Open Enrollment (October of each year)

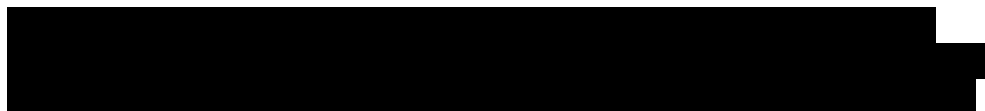
- 1. Develop a schedule at each school/location for employee meetings

Our staff will meet with the District in July to begin planning for the October Open/Annual Enrollment. We develop an enrollment schedule to begin mid-September which allows for our Benefits Counselors to be in each location to meet with all District employees. We then communicate directly with the location contacts to coordinate the Benefits Counselors being in their locations. Our schedule is flexible to ensure that every employee has an opportunity to meet with their Benefits Counselor. Make-up days are also built into the schedule.

- 2. Provide a virtual option

As outlined in the response to #2 in the Enrollment – New Employees section, 


- 3. Meet individually with all benefit eligible employees at their work location to:
 - a. Explain state benefit program changes and what coverage can be added or dropped during the enrollment period.


 This is our primary reason for the individual, one-on-one meetings with District employees.

- b. Educate, demonstrate, and train employees on the use of the state, “My Benefits”, web-based enrollment tool





Our customer service



center is also available to answer the employees' benefits questions, if needed.

4. Initiate all state benefit changes through "My Benefits"

[Redacted]

[Redacted]

5. Provide employee with a confirmed Summary of Change form created through "MyBenefits".

After the enrollment changes and elections are made, we provide each employee their Summary of Change form. We also show employees how they can retrieve their Summary of Change form from MyBenefits during the enrollment meeting.

6. If "My Benefits" is not accessible, the successful offeror must have a backup, enrollment tool that complies with the state Public Employee Benefit Authority (PEBA) rules and guidelines. The tool must be able to produce a state enrollment form titled Notice of Election (NOE) form for the employee's signature.

[Redacted]

7. Securely synchronize all enrollment data collected through vendor's enrollment system nightly to a secure server.

Our program provides this service.

[Redacted]

[Redacted]

[Redacted]

[REDACTED]

Employees' and the District's data and information security is a top priority of ours. We have included an overview of the security measures taken to protect District and employee information in response to question #8 on page 15.

8. Communicate District policies, procedures, or programs as related to Benefits and as requested by District administration.

We have done this in the past and will continue to do so as requested by the District. Again, our goal is to act as an extension of the Districts HR/Benefits Department and provide the "man-power" needed to communicate benefits, policies, procedures, programs, etc. to all 2,500 employees.

9. Track the following information for employees seen:
- Date, time, duration of meeting
 - Whether or not the employee made any changes
 - How change was made ("My Benefits" or vendor system). Changes in the vendor system will be documented as to why the change was required.

Our program tracks all of this information through our enrollment system and it is then shared with the districts after the enrollment. Exhibit 3 includes a sample of the Enrollment Review Report provided to each district after enrollment which includes the data and statistics from our enrollment meetings.

- d) Voluntary supplemental benefit changes

We track each of the voluntary benefit elections and changes. We also now track the other statistics to ensure the voluntary benefits are serving the needs of district employees. These statistics include:

[REDACTED]

10. Implement any and all ASI Flex changes for medical/dependent spending and health savings accounts through the vendor's enrollment system to include a confirmation document for the employee's records. The enrollment system must provide a compliant enrollment form and enforce all eligibility/contribution rules.

[REDACTED]

[REDACTED]

We understand the importance of communicating the need for re-enrollment annually and are constantly improving our processes and districts processes to “audit” and ensure no employee is missed that needs to re-enrollment in the ASI Flex benefits.

- 11. Provide the District with any ASI Flex forms on a weekly basis for the Benefits Administrator (BA) to sign and forward to ASI Flex.

[REDACTED]

- 12. Provide the District with original NOEs produced on a weekly basis for the BA to sign and forward to PEBA.

[REDACTED]

- 13. Use a survey tool to give each employee the opportunity to complete an anonymous, online survey evaluating his/her enrollment experience.

Our enrollment process includes an employee survey at the end of each enrollment meeting. In 2019 we implemented a new survey process. After completing the enrollment meeting, the employee receives an email asking them to complete a brief four (4) question survey. The survey questions ask the employees to respond on a scale from Strongly Agree to Strongly Disagree. The questions are:

[REDACTED]

[REDACTED]

[REDACTED]

The survey results are included in the Enrollment Review Packets.

14. Provide the District with a summary of enrollment activity and survey results.

We track all of the enrollment statistics and provide those to the district after each enrollment. These statistics include:



This information is also monitored during the enrollment to ensure all employees have an opportunity to meet with a Benefits Counselors. We are committed to conducting an efficient enrollment. Exhibit 3 and the following page include the sample Enrollment Review Meeting packet.

Chart redacted

V. QUALIFICATIONS

QUALIFICATION OF OFFEROR: (1) To be eligible for award of a contract, a prospective contractor must be responsible. In evaluating an Offeror's responsibility, the District's standards of responsibility and information from any other source may be considered. An Offeror must, upon request of the District, furnish satisfactory evidence of its ability to meet all contractual requirements. Unreasonable failure to supply information promptly in connection with a responsibility inquiry may be grounds for determining that you are ineligible to receive an award.

We understand and will provide any additional information required to ensure we have the capability to perform all of the requirements of this RFP.

QUALIFICATIONS - SPECIAL STANDARDS OF RESPONSIBILITY

(a) This section establishes special standards of responsibility. UNLESS YOU POSSESS THE FOLLOWING MANDATORY MINIMUM QUALIFICATIONS, DO NOT SUBMIT AN OFFER:

1. The District shall only accept offers from companies that have a satisfactory record of performance with K-12 public school districts during the past five (5) years. Contracts must be similar in size and scope.

HUB and Ward Services have provided our Benefits Communication and Enrollment program for 20 years to more than 30 PEBA entities. Please refer to pages 17-18 which includes a full list of our experience with K-12 public schools in South Carolina.

(b) Provide a detailed, narrative statement with adequate information to establish that you meet all the requirements stated in subparagraph (a) above. Include all appropriate documentation. If you intend for us to consider the qualifications of your key personnel, predecessor business(es), or subcontractor(s), explain the relationship between you and such person or entity.

We have responded to each of the request/requirements in the Technical Proposal and Scope of Work sections to establish that we meet all of the requirements of this solicitation including those in subparagraph (a). The key personnel of our team are outlined on page 16. We have identified Ward Services as our subcontractor. We are happy to provide more information if needed.

VI. Award Criteria

AWARD CRITERIA-PROPOSALS: Award will be made to the highest ranked, responsive and responsible offeror whose offer is determined to be the most advantageous to the District.

AWARD TO ONE OFFEROR: Award will be made to one Offeror.

HUB understands the Award Criteria.

EVALUATION FACTORS-PROPOSALS: Offers will be evaluated using only the factors stated below. Numerical weightings are provided for each evaluation factor. Evaluation factors are stated in the relative order of importance, with the first factor being the most important. Once evaluation is complete, all responsive offerors will be ranked from most advantageous to least advantageous.

[REDACTED]

All bids will be reviewed for purposes of determining responsiveness and responsibility. Any bid which does not meet the essential requirements of the District, will be subject to disqualification. For purposes of determining responsibility, all information given by the offeror concerning its availability to perform fully the contract requirements and the integrity and reliability of the offeror will be reviewed. The submission of a bid for review does not necessarily qualify the offeror or bid as being responsive or responsible. Failure to provide specific information, as requested, for use in our evaluation will cause your bid to be disregarded. Proposals will be evaluated by a review committee using the following criteria:

1. Qualifications and Experience

[REDACTED]

2. Technical Capabilities

[REDACTED]

3. Response to the Scope of Work

We have specifically responded to the Scope of Work section.



EVALUATION POINTS

CRITERIA	POINT VALUE
Qualifications and Experience	40
Technical Capabilities	35
Response to the Scope of Work	25
TOTAL POINTS	100

DISCUSSIONS AND NEGOTIATIONS: Your proposal may be evaluated and your offer accepted without any discussions, negotiations, or prior notice. Ordinarily, nonresponsive proposals will be rejected outright without prior notice. Nevertheless, the District may elect to conduct discussions, including the possibility of limited proposal revisions, but only for those proposals reasonably susceptible of being selected for award. [11-35-1530(6); R.19-445.2095(I)] If improper revisions are submitted during discussions, the District may elect to consider only your unrevised initial proposal, provided your initial offer is responsive. The District may also elect to conduct negotiations, beginning with the highest ranked offeror, or seek best and final offers, as provided in Section 11-35-1530(8). Negotiations may involve both price and matters affecting the scope of the contract, so long as changes are within the general scope of the request for proposals. If negotiations are conducted, the District may elect to disregard the negotiations and accept your original proposal.

We understand and will comply with these requirements.

ATTACHMENT A

MINORITY PARTICIPATION AFFIDAVIT

Is the bidder a South Carolina Certified Minority Business? Yes No

Is the bidder a Minority Business certified by another governmental entity? Yes No

No If so, please list the certifying governmental entity: _____

Will any of the work under this contract be performed by a SC certified Minority Business as a subcontractor? Yes No

If so, what percentage of the total value of the contract will be performed by a SC certified Minority Business as a subcontractor? _____

Will any of the work under this contract be performed by a minority business certified by another governmental entity as a subcontractor? Yes No

If so, what percentage of the total value of the contract will be performed by a minority business certified by another governmental entity as a subcontractor? _____

If a certified Minority Business is participating in this contract, please indicate all categories for which the Business is certified:

- Traditional minority
 Traditional minority, but female
 Women (Caucasian females)
 Hispanic minorities
 DOT referral (Traditional minority) DOT referral (Caucasian female) Temporary certification
 SBA 8 (a) certification referral
 Other minorities (Native American, Asian, etc.)

(If more than one minority contractor will be utilized in the performance of this contract, please provide the information above for each minority business.)

The Department of Administration, Division of Small and Minority Business Contracting and Certification, publishes a list of certified minority firms. The Minority Business Directory is available at the following URL: <http://osmba.sc.gov/directory.html>
 [04-4015-3]



Exhibit 1: Benefits Communication and Enrollment /
School District Team

(Exhibit 1 is redacted)

Exhibit 2: National Benefit Trends and “Insurance Updates”

(Exhibit 2 is redacted)

Exhibit 3: Implementation Plan and Sample
Enrollment Review Packet

(Exhibit 3 is redacted)

Exhibit 4: Benefits Analysis and Additional Benefit Options to Consider

(Exhibit 4 is redacted)

Exhibit 5: Additional HR Resources / Employee
Discounts / Retirement Resources

(Exhibit 5 is redacted)

Exhibit 6: HUB Insurance License and Certificate of Insurance

(Exhibit 6 is redacted)