



Fargo Public Schools

Request for Proposal

Employee Benefits Broker and Consulting Services

Due: Thursday, March 21 @ 2:00 p.m.

INTRODUCTION

Fargo Public School District (“District”) seeks proposals for employee benefits broker and consulting services from capable entities. Companies responding to this request must submit their written proposal in accordance with the enclosed specifications.

Sealed proposals must be received by 2:00 p.m. on Thursday, March 21, 2024, at:

Fargo Public Schools
Jackie Gapp, Business Manager
700 7th Street South
Fargo, ND 58103

Sealed proposals **MUST BE RECEIVED** by the deadline date and time. Postmark dates will not count toward date of receipt. Late submissions will not be accepted. An exact electronic copy of the written proposal must also be included on a USB flash drive with the written response in the sealed envelope/package.

Please note that the District is not asking for or authorizing insurance carriers’ quotes.

Current District Employee Benefit Program:

- Group Health and Dental Self-Funded Plan (approximately 2100 benefit-eligible employees)
- Vision, Flexible Benefits (HSA’s and FSA’s), Long Term Disability, Life Insurance, Employee Assistance Program,
- Services to include all benefits that Fargo Public Schools offers or may offer in the future.

Scope of Services

District is seeking a broker/consultant to perform a full range of services related to the analysis, design, implementation, maintenance, improvement, and communication of our group benefits program (all benefits that Fargo Public Schools offers (or may offer)). This includes, but is not limited to:

- Assisting the District in administering all benefit plans, responding to questions from and providing information to staff, and providing other consulting services during the plan year.
- Assisting the District in complying with laws and regulations related to employee benefits.
- Reviewing funding levels, claims experience, claim service, and claim administration to ensure maximum benefit to District.
- Determining and recommending the most economical funding methods for the benefit programs and striking a balance between cost and comprehensiveness of the programs.
- Developing a solicitation/negotiation strategy and lead (in agreement with District) all negotiations with providers on all issues, including those related to premiums, benefit levels, plan design, and special terms and conditions.
- Meeting and providing reports to various District representatives.
- Assisting the District with the implementation and communication of new programs or changes to existing programs, which will include attending and presenting at Open Enrollment meetings.

- Researching new developments in law and employee benefit programs on an ongoing basis.
- As requested by District, preparing bid specifications, and soliciting proposals from insurance markets that specialize in group insurance plans as needed. Evaluating bids and bidders, including administration, coverage, claim payment procedures, customer service, networks, reserve establishment policies, financial soundness, and identifying the most cost-beneficial package from among the various bidders.
- Interfacing with insurance carriers as needed to assist District in the resolution of problems associated with benefit programs.
- In addition to prior bullets regarding compliance, providing specific considerations around assistance in healthcare reform, including, but not limited to, the impact of complying with all requirements, alternative approaches to administering coverage, and overall financial impact.

Schedule for the RFP:

Advertise for proposals	March 6 & 13, 2024
Proposals due	March 21, 2024, 2:00 p.m.
Review responses and prepare shortlist	March 25, 2024
Conduct interviews (if necessary)	April 1-5, 2024
Select consultant	April 10, 2024
School Board Approval	April 23, 2024

General Information:

All proposals and related materials become the property of District and may be returned only at its option. District is not obligated to accept any proposal or to negotiate with any proposal. All transactions are subject to the final approval of District, which reserves the right to reject any or all proposals without cause for liability.

The proposer will bear all costs directly or indirectly related to responding to this Request For Proposal (RFP) (including all costs incurred in supplementary documentation, information, or presentation).

RFP Process:

It is expected that one (1) consultant/firm will be selected as a result of the RFP, although District is under no obligation to award a contract as a result of the selection process. The selection of the consultant/firm will be based on an evaluation of the written proposals. A selection committee may interview selected consultants/firms and will recommend a single consultant/firm. As a result of the evaluation of the written proposals and interviews, the top-rated consultant/firm will be selected for contract negotiations.

Submission Procedure:

1. This RFP is being released on March 6, 2024.
2. Responses shall comply with all requirements and provide all information identified in this document. Responses found to be incomplete or failing to comply with these requirements may be considered non-responsive.
3. Responses, including attachments, shall not exceed 25 pages. The page count excludes the front and back cover, which may include images, logo, firm identification, or other content that is not a required part of the response.
4. Responses shall be in an 8 ½" x 11" format, using 1-inch standard margins with a font size not smaller than 12 point. Headers, footers, and page numbering can occur outside of the 1-inch standard margins.
5. Respondents must submit (3) copies of the RFP response to the office of Jackie Gapp, Business Manager, Fargo Public Schools, 700 7th Street South, Fargo, ND 58103 no later than March 21, 2024, at 2:00 P.M.
6. Include an electronic copy in .PDF format on a USB flash drive.
7. Sealed envelope/box shall be clearly marked: "Employee Benefits Broker and Consulting Services for Fargo Public Schools – March 21, 2024."

8. Proposals must be complete when received. Faxed documents will not be accepted. Late proposals will not be considered.
9. Questions regarding this RFP should be directed to our website at <https://www.fargo.k12.nd.us/RFP>.

Questions: (Please answer the following)

Your Company:

1. Briefly provide an overview of your firm's history, including servicing location, number of clients, the average size of clients, retention rate, industries you serve, and number of employees.
2. Provide details of your company's financial status and stability.

Your Practice:

1. Describe how your employee benefits practice is structured within your organization.
2. Describe what makes your firm uniquely qualified to work on our account.
3. What sets you apart from your competition?
4. Describe your customer support process and provide the names, contact information, and responsibilities for the proposed service team for the District.
5. Tell us about your company philosophy regarding client management.
6. If your firm is selected, how would you propose we transition the process?

Expertise:

1. Describe how you will address the District's needs in the following areas:
 - a. **Planning** – Assist us in outlining a benefits strategy consistent with our current and future business plans and identifying optimal benefits for our workforce.
 - b. **Cost Projections** – Assist us in developing cost projections tied to our rates.
 - c. **Competitive Marketing and Placement of Plans** – Assist us with the competitive marketing and placement of health and welfare plans, including developing marketing specifications, identifying market conditions, evaluations of proposals, negotiations, and placement of insurance contracts. This includes market research of new and existing markets with competitive assessments.
 - d. **Annual Renewals** – Describe your involvement with the annual renewal process. Include a description of the task you undertake and the analysis you perform. Provide a sample annual renewal analysis.
 - e. **Industry Trends and Emerging Issues** – Provide timely benefit consulting services on trends in the benefits industry and emerging benefit issues, including pending and/or new state or federally mandated changes and new solutions to new systematic industry problems.
 - f. **Employee Communications** – Assist in developing employee communication and related tools. Provide sample copies of benefit communication pieces directed to employees.
 - g. **Benchmarking** – How do you help us make sure we remain competitive? What type of tools do you offer to assist us with benchmarking? How do you go about this process?
2. Describe your local and national market leverage within the employee benefits marketplace.
3. In your opinion, what are two significant challenges school districts face, and how will your firm help meet these challenges?
4. Describe any special analysis that you provide to help manage our programs.

Additional Services:

1. Describe your approach to the development of wellness or wellbeing programs. Include all aspects you

consider based on group size, industry, and potential existing programs. What are the varying levels of assistance you provide? Discuss development, communication, and any other aspect you consider relevant.

2. Describe any services you offer around employee focus groups and/or employee surveys.
3. What type of Human Resource consulting services does your firm offer (i.e., processes, compliance, compensation, etc.)?
4. Describe any additional services offered by your company that may be of interest to us.

Legislative Compliance:

1. Do you have in-house compliance lawyers who provide counsel to your clients? Is their service included in your proposal pricing?
2. Describe methods you employ to disseminate information about current trends and legislation. Provide examples.
3. How does your organization keep up with evolving legislation of healthcare reform (HCR)? What tools and resources do you provide your customers both on a holistic approach to HCR as well as on a tactical approach?

Compensation:

1. Describe how you would prefer to be compensated (i.e., fee for service, monthly retainer, commissions, etc.).
2. Does your firm have any reservations in making available documentation of the commission received from insurers?
3. What is your company's philosophy on accepting contingency/override compensation from insurers relative to the placement of our programs?
4. Describe our right to terminate a contract with you. Is there a minimum contract period?
5. Based on the information provided and the services requested, what is your proposed compensation? Please make certain to identify any services mentioned in your response that are not included in your proposed fee (services that would be an additional expense).
6. Provide at least three references of current clients similar to the District with respect to size and complexity. For each reference, include (1) number of employees, (2) number/type of plan covered, (3) length of servicing relationship with your firm, and (4) contact name, title, phone number and email.

Conditions and Instructions

Evaluation of Proposals:

District project team will review and evaluate all properly submitted proposals that are received on or before the deadline. The project team will first review each proposal for compliance with the minimum qualifications and mandatory requirements of the RFP. Failure to comply with any mandatory requirements may disqualify a proposal. The project team shall participate in the analysis of RFPs, the interview process, and the final recommendation of the selected consultant for the project. Upon successful negotiations with the selected consultant, the contract will be recommended by the project team to the School Board for final approval.

Scoring Criteria & Structure

The criteria and structure is designed to facilitate an objective and comprehensive evaluation of each proposal, ensuring that the selected consultant/firm meets the high standards and diverse needs of the Fargo Public School District.

1. **Company Overview and Financial Stability** (15 Points)
 - Firm's history, location, client base, and retention rate (5 Points)
 - Financial stability and strength (10 Points)
2. **Practice and Team Structure** (20 Points)
 - Organization of employee benefits practice (5 Points)
 - Unique qualifications and competitive differentiation (5 Points)
 - Customer support process and service team composition (5 Points)
 - Company philosophy on client management and transition proposal (5 Points)
3. **Expertise in Employee Benefits** (35 Points)
 - Planning and strategy alignment with District's needs (5 Points)
 - Cost projections and competitive marketing/placement of plans (5 Points)
 - Annual renewals, industry trends, and emerging issues (5 Points)
 - Employee communications and benchmarking (5 Points)
 - Market leverage and (5 Points)
 - Challenges facing school districts and solutions (10 Points)
4. **Additional Services** (15 Points)
 - Wellness/wellbeing program development (5 Points)
 - Employee focus groups/surveys (5 Points)
 - Human resource consulting services (5 Points)
5. **Legislative Compliance** (10 Points)
 - Compliance support and in-house legal counsel (5 Points)
 - Keeping up with legislation and healthcare reform (5 Points)
6. **Compensation and References** (5 Points)
 - Compensation preferences and transparency (2 Points)
 - Right to terminate contract and minimum period (1 Point)
 - Proposed compensation and exclusions (1 Point)
 - References from similar clients (1 Point)

Each proposal will be scored against these criteria with the allocated points. The proposals with the highest scores will be considered for shortlisting, interviews, and final selection. The weighting reflects the District's emphasis on expertise, comprehensive service offerings, financial stability, and the ability to innovate and comply with legislative requirements.

District Rights:

District reserves the right to reject any or all proposals, make counter proposals and/or engage in negotiations with any or all firms or individuals, waive any requirements or otherwise amend this RFP, or cancel the RFP to achieve the District's goals and objectives for this project. Any changes in the status of the RFP will be brought to the attention of all parties that provide contact information for updates. The information contained in this RFP

represents the District's best information at the time of the RFP's release. The District reserves the right to modify any term or condition contained herein.

Responsibility for Proposal Preparation:

Except as otherwise explicitly agreed to in writing by the District, each consulting individual or team submitting proposals shall provide and pay for all materials, labor, transportation, charges, levies, taxes, fees, or expenses incurred, including all costs to prepare a response to this RFP, travel and presentation costs, and all other services and facilities of every nature whatsoever necessary for the preparation of the RFP. It is neither the District's responsibility nor practice to acknowledge receipt of any proposal resulting from the RFP process. It is the proposer's responsibility to ensure that a proposal is delivered and received in a timely manner.

No conflict of interest:

No member of the Board of Education, member of the evaluation committee for this RFP, and any other officer, employee, or agent of the District who exercises any functions or responsibilities in the selection of a proposal shall have any personal interest, direct or indirect, in the project.

Open Records/Proprietary Information:

District recognizes that in responding to this RFP, the proposer may desire to provide proprietary information to clarify and enhance their response. To the extent permitted by law, the District will keep confidential such information provided that:

1. The information submitted is arguably proprietary, and
2. The proprietary information is submitted in a separate file or section that is clearly identified as containing proprietary information, according to the submittal instructions of this RFP. Only information that is credibly proprietary may be included. Inclusion of non-proprietary significant information in the sealed portions may render a submittal ineligible.

Anticipated Term of Contracted Services:

Contract for services will be for a 1-year period beginning July 1, 2024. Renewable up to two additional years (total of 3-year contract). Proposer agrees to work with District legal counsel on contract language that is applicable to North Dakota law and District policies.



Fargo Public Schools

Proposal Form (Attachment A) **Employee Benefits Broker and Consulting Services**

Company Name _____

Address _____

City, State, Zip Code _____

Phone _____ **Email** _____

Timeline	Total Price
Year 1: 7/1/2024 – 6/30/2025	\$
Year 2: 7/1/2025 – 6/30/2026	\$
Year 3: 7/1/2026 – 6/30/2027	\$

I certify by my signature below that the terms and conditions of this proposal are understood and accepted, and that I have the authority to obligate the company listed above to perform under the conditions outlined in the attached proposal and response remains valid for 60 days following the submittal date.

Authorized Representative _____

Signature _____

Date _____