



## REQUEST FOR PROPOSAL FOR VOLUNTARY EMPLOYEE BENEFITS

GREENE COUNTY PUBLIC SCHOOLS

STANARDSVILLE, VIRGINIA

### **INTRODUCTION**

Greene County Public Schools of Stanardsville, Virginia, is seeking competitive proposals from qualified Companies and Agents to provide Voluntary Employee Benefits in accordance with all terms, conditions and specifications as set out in this Request for Proposal (RFP). The RFP and related documents may be obtained during normal business hours from the Greene County Public Schools Central Office by calling (434) 939-9000 or by coming to the office at 40 Celt Road, Stanardsville, VA 22973

Proposals, to be considered and evaluated, must be sealed and received on or before 2:00 p.m. on Monday June 17, 2024. Proposals received after 2:00 p.m. on June 17, 2024 will not be accepted or considered. The time of receipt shall be determined by the time clock stamp in the Central Office, or if it is not working, such time shall be determined by the official who is to open the proposals. Faxed or e-mailed proposals are not acceptable.

Each proposal, one (1) original and five (5) copies, must be appropriately signed by an authorized representative of the Company and or Agent, and must be submitted in a sealed envelope or package. The notation "Voluntary Employee Benefits", RFP and the specified opening time and date must be clearly marked on the front of that sealed envelope or package.

Greene County Public Schools of Stanardsville, Virginia, and its officers, employees or agents will not be responsible for the opening of a proposal envelope or package prior to the scheduled opening if that envelope or package is not appropriately sealed and marked as specified.

Greene County Public Schools of Stanardsville, Virginia reserves the right to cancel this RFP and/or reject any or all proposals, to waive informalities in any proposal, to award any whole or part of a proposal, and to award to the Company and or Agent whose proposal is, at the sole discretion of Greene County Public Schools determined to be in the best interest of the Employees of the School System.

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Project evaluation and award will be accomplished in accordance with this RFP including the price or value of the benefits offered the Greene County Public Schools in the proposal. If an award of a contract is made, notification will be communicated to the successful Company and or Agent; all other offerors will be notified in writing within 30 days of the decision.

**SECTION 1. PURPOSE.**

The purpose of this Request for Proposal (RFP) is the procurement of voluntary employee benefits programs for School employees to be administered by (a) vendor(s).

Greene County Public Schools invites any qualified Company or Agent to respond to this RFP by submitting a proposal for Voluntary Employee Benefits consistent with the terms and conditions herein set forth. Final scope of services will be negotiated with the successful Company and or Agent.

**SECTION 2. BACKGROUND.**

Greene County Public Schools desires a vendor(s) to administer a voluntary employee benefits program for its employees. Greene County Public Schools is the largest employer in Greene County. The objective is to offer employees the opportunity to voluntarily participate, preferably through payroll deduction of 100% of the employee's cost, in the following, or other commercially available, employee benefits: long-term care insurance, cancer insurance, accident insurance, critical illness/hospital indemnity insurance, short and long-term disability insurance, and optional life insurance (without evidence of insurability). Offerors should include in their proposal all voluntary benefits they can administer that could benefit Greene County Public Schools employees. Further, Flexible Spending Accounts should be included in the proposal, both Medical and Dependent Care Spending, and/or Health Savings accounts without charge for administration to Greene County Public Schools. Greene County Public Schools agrees to collect through payroll deductions all amounts designated, in writing, by employees for all such elective benefits, and will submit all monies within a timely manner. The selected vendor agrees to handle all reimbursements to the employee for the Flexible Spending Accounts or other similar benefits.

**SECTION 3. INSTRUCTIONS TO THOSE OFFERING PROPOSALS.**

- A. Proposals must be submitted in accordance with the instructions and requirements contained in this RFP, including the Introduction. Failure to do so may result in the proposal being considered non-responsive and it may be rejected. Any prospective

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offeror must promptly notify the Central Office of any ambiguity, inconsistency, or error which may be discovered upon examination of the RFP. Any prospective offeror requiring clarification or interpretation of this RFP should contact Kristie Spencer, Director of Financial and Human Resources at (434) 939-9000.

- B. Prospective Offerors (referred to herein as providers, operators, contractors, consultants, or vendors), are to address the criteria below, at a minimum, as part of their submitted proposal. Each proposal should include a transmittal letter and management overview of the proposal. Proposals are to include and may be evaluated on the following numbered factors (including any sub-components), together with such other factors as will protect and preserve the interests of the employees of Greene County Public Schools, which may also be considered.

1. Organizational structure of firm and qualifications of management personnel.

Prospective Offerors should describe, at a minimum, length of time in the business, corporate experience, strengths in the industry, business philosophy, business location(s), hours of operation, ownership affiliations, recent acquisitions, mergers and/or alliances, and a description of the organizational structure of the firm; and a description of the organizational structure for the management and operation of the services requested and/or provision of the items referred to in this RFP, including an organizational chart denoting all positions and the number of personnel in each position. Additionally, provide a brief biographical sketch of all of the key people in your organization who will be working with Greene County Public Schools on each of the proposed benefits.

2. Financial condition of the firm and ability to perform all obligations of any resultant contract.

The sufficiency of the financial resources and the ability of the Offeror to comply with the duties and responsibilities described in this RFP. Each Offeror shall provide annual financial reports for the past three (3) years, financial rating information for the past (3) years, and a statement regarding any recent or foreseeable mergers or acquisitions.

3. Potential conflicts of interest/Ethics in Public Contracting.

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Each Offeror is to state whether or not any of the Offeror's owners, officers, employees, or agents, or their immediate family members, is currently, or has been in the past year, an employee of the Greene County Public Schools or has any responsibility or authority with Greene County Public Schools that might affect the procurement transaction or any claim resulting there from. If so, please state the complete name and address of each such person and their connection to Greene County Public Schools. Each Offeror is advised that the Ethics in Public Contracting and Conflict of Interests Act of the Virginia Code, as set forth in Section 4 of this RFP, apply to this RFP.

4. Experience in providing the services and/or items requested by this RFP.
  
5. Benefits and Services Proposed by the Offeror(s):
  - a. The Offerors shall provide complete details about each voluntary benefit proposed and all administrative services offered, along with minimum participation requirements for each benefit, if any. The Offeror must explain (a) how costs, fees and rates are calculated; (b) how the Offeror expects to be paid; (c) when group discounts activate for each benefit; (d) how rates are developed for all proposed benefits (e.g., age rated, experience rated, etc.); and (e) how long rates will be valid. The Offeror should provide documentation showing the history of rate increases over the past ten years and a statement on each benefit proposed describing that benefit's portability if an employee terminates his or her employment with Greene County Public Schools.
  - b. If the Offeror will be utilizing one or more third parties for any or all benefits proposed, provide the name of each third party supplying the benefit and the length of time affiliated with the third party. The Offeror must also describe how it monitors the service levels of the third parties utilized; the minimum financial rating accepted by the Offeror for third parties utilized, and must fully explain Greene County Public Schools' ability to change third parties if desired. Also, the Offeror shall provide the names of each third party who has terminated its relationship with the Offeror's organization and the third parties with whom the Offeror's organization has terminated its relationship with in the past three (3) years and the reasoning behind all relationship terminations.
  - c. Employee Payments:

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1. The Offeror shall describe all available payment methods (ie/payroll deduction, direct pay, etc.) available to Greene County Public Schools employees, including payments for employees who are disabled and/or not receiving a paycheck and for employees who have terminated their employment with Greene County Public Schools.
  2. The Offeror should include a statement regarding its ability to provide: onsite enrollment, payroll deduction, reconciliation of payroll deductions on a monthly basis (if applicable), creation of lump sum deductions for payroll (if applicable), and support of all benefit products offered.
  3. The Offeror should provide an overview, including a flowchart, detailing the workings of payroll deduction and/or other employee payment options and the premium disbursement process.
- d. The Offeror shall describe the enrollment process for both new and current employees, including, but not limited to, the frequency in which Greene County Public Schools employees will be allowed to make any changes to their benefits and the benefits for which enrollment is only done once per year.
- e. The Offeror shall describe the premium reconciliation process, including, but not limited to, the frequency of occurrence of such process.
- f. The Offeror shall provide all fees, if any, to be charged to Greene County Public Schools and/or each employee for each separate benefit service proposed, all maintenance fees, and a timeframe for when each fee will be charged to Greene County Public Schools and/or each employee.
- g. Technological abilities.
1. The Offeror shall provide its website address and a list of all functions, if any, that Greene County Public Schools employees utilizing the proposed services will be able to perform on the Offeror's website and/or Greene County Public Schools website.
  2. The Offeror shall describe its ability to set up and complete an automated electronic interface with Greene County Public Schools' payroll department.
  3. The Offeror shall describe the ability, and skill of the Offeror to provide the services and/or items described in this RFP and in a

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prompt and timely manner without delay or interference.

6. Compliance by the Offeror with laws and ordinances regarding prior contracts, purchases, or services.

Each Offeror shall provide assurances that its operations, contracts, and services are fully compliant with applicable law, ideally through independent third parties (e.g., licensing/regulatory bodies, auditors, etc).

7. Special conditions, if any, of the Offeror's proposal.

To the extent the Offeror's services will impose any special conditions on Greene County Public Schools or its employees (such as special enrollment standards or criteria), conditional offers (e.g., only available if a certain number or percentage of employees participate) or other limitations unique to the Offeror *or unique to the benefit being offered to employees*, the proposal shall explicitly state each such special condition. Failure to include such special conditions in the proposal may either result in rejection of the proposal, or award of a contract without such conditions recognized.

8. The ability and methodology used to ensure employee data privacy.

Each Offeror shall provide assurances and describe operational practices designed to ensure employee data privacy, monitor, or audit for breaches, and insurance or remedies available to employees in the event of a breach (e.g., credit monitoring services).

9. Marketing Strategy.

The Offeror shall submit, at a minimum, a description of the marketing approach and promotions they intend to pursue to generate awareness of the services or items requested in this RFP. Provide examples of any promotions or promotional materials and include a statement regarding who will be financially responsible for marketing costs.

- C. Each Offeror shall provide the names, addresses, and telephone numbers of at least three (3) references in connection with supplying the services or items requested in this RFP, especially from other local government operations and/or school divisions similar to those being requested in this RFP by Greene County Public Schools. Each reference should include organizational name, official address, contact person, title of contract,

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and any hardware or software elements in use, number of years under contract, and phone number.

- D. Include any other materials you may want to submit as part of your proposal response.
- E. Responses to this RFP must be in the prescribed format.
- F. Greene County Public Schools may request additional information, clarification, or presentations from any of the Offerors after review of the proposals received.
- G. Greene County Public Schools has the right to use any or all ideas presented in reply to this RFP, subject only to the limitations regarding proprietary/confidential data of Offerors.
- H. Greene County Public Schools is not liable for any costs incurred by any Offeror in connection with this RFP or any response by any Offeror to this RFP. The expenses incurred by Offeror in the preparation, submission, and presentation of the proposal are the sole responsibility of the Offeror and may not be charged to Greene County Public Schools.

#### **SECTION 4. MISCELLANEOUS.**

A. Ownership of Material - Ownership of all data, materials, and documentation originated and prepared for Greene County Public Schools pursuant to the RFP shall belong exclusively to Greene County Public Schools and be subject to public inspection in accordance with the Virginia Freedom of Information Act (FOIA) and the Virginia Public Procurement Act (PPA).

Trade secrets or proprietary information submitted by the Offeror shall not be subject to public disclosure under FOIA and/or the PPA, unless otherwise required by law or a court. The Offeror must invoke the protection of Virginia Code section 2.2-4342(F), in writing, either before or at the time the data or other material is submitted.

The written notice must SPECIFICALLY identify the data or materials to be protected and state the reason why protection is necessary. The proprietary or trade secret material submitted must be identified by some distinct method such as highlighting or underlining and must indicate only the specific words, figures, or paragraphs that constitute trade secret or proprietary information. The classification of an entire proposal document, line item prices,

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and/or total proposal prices as proprietary, or trade secrets, is NOT ACCEPTABLE and may result in REJECTION of the proposal.

B. As this is a RFP, no information regarding the proposal records or the contents of responses will be released except in accordance with Virginia Code section 2.2-4342. Once an award has been made, all proposals will be open to public inspection subject to the provisions set forth above.

C. Any interpretation, correction, or change of the RFP will be made by an addendum. Interpretations, corrections, or changes of this RFP made in any other manner will not be binding and Offerors must not rely upon such interpretations, corrections, or changes. Greene County Public Schools Benefits Selection Committee or its designee will issue Addenda. Addenda will be faxed or emailed to all who are listed as having received the RFP Package.

D. No Offeror shall confer on any public employee having official responsibility for a purchasing transaction any payment, loan, subscription, advance, deposit or money, service, or anything of more than nominal value, present or promised, unless consideration of substantially equal or greater value is exchanged.

E. Greene County Public Schools may make investigations to determine the ability of the Offeror to perform or supply the services and/or items as described in this RFP. Greene County Public Schools reserves the right to reject any proposal if the Offeror, or Greene County Public Schools' investigation, fails to satisfy Greene County Public Schools the Offeror is qualified to carry out the obligations of the proposed contract.

F. The successful Offeror must comply with the nondiscrimination provisions of Virginia Code section 2.2-4311, which are incorporated herein by reference.

G. The successful Offeror must comply with the drug-free workplace provisions of Virginia Code Section 2.2-4312, which are incorporated herein by reference.

H. It is the policy of Greene County Public Schools to maximize participation by minority and women owned business enterprises in all aspects of School System contracting

I. The successful Offeror shall comply with all applicable Greene County Public Schools, State, and Federal laws, codes, policies, and regulations, including but not limited to federal immigration law (see Virginia Code section 2.2-4311.1) and mandatory proof of authorization to transact business in the Commonwealth (see Virginia Code section 2.2-4311.2).

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J. Any third party benefit providers, subcontractors, or other providers of any outside services pursuant to the resulting contract shall be subject to the same conditions and requirements as the successful Offeror contained in the contract, this RFP, or any other applicable law, code, or regulation. Greene County Public Schools reserves the right to approve any subcontract work, including costs thereof.

K. Ethics in Public Contracting. The provisions, requirements, and prohibitions as contained in Virginia Code sections 2.2-4367 through 2.2-4377 are applicable to this RFP.

L. Conflict of Interests Act. The provisions, requirements, and prohibitions as contained in Virginia Code sections 2.2-3100, et seq., are applicable to this RFP.

M. The procurement provisions of Greene County Public Schools Procurement Policies apply to this RFP, unless specifically modified herein. The Greene County Public Schools' Procurement Policies can be reviewed on the Greene County Public Schools website.

N. Insurance Requirements. The successful Offeror, and any of its third party vendors or subcontractors, shall, at its sole expense, obtain and maintain during the life of the resulting contract the insurance policies and/or bonds required. Any required insurance policies and/or bonds shall be effective prior to the beginning of any work or other performance by successful Offeror, or any of its subcontractors, under any resultant contract. The policies and coverages required are those as may be referred to in the sample contract and/or the terms and conditions attached to this RFP.

#### **SECTION 5. PROTESTS.**

Any Offeror who wishes to protest or object to any award made or other decisions pursuant to this RFP may do so only in accordance with the provisions of Virginia Code sections 2.2-4357, 4358, 4359, 4360, 4363, and 4364, and only if the action taken in protest or objection is provided for in such Code section.

#### **SECTION 6. SERVICES AND/OR ITEMS REQUIRED.**

A description and/or listing of the services and/or items that the successful Offeror will be expected to provide to Greene County Public Schools under this RFP are those that are set forth herein. Greene County Public Schools anticipates a written contract or agreement will be entered; the terms and conditions of the resulting contract or agreement may be negotiated, provided the terms and conditions are consistent with the requirements of this RFP and compliant with all applicable laws and regulations.

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Each Offeror should carefully read and review all such items and should address such items in its proposal. However, the final description of the services and/or items to be provided to Greene County Public Schools under this RFP is subject to negotiations with the successful Offeror, and final approval by Greene County Public Schools.

A. The successful vendor shall provide one (1) or more of the following voluntary benefits to Greene County Public Schools employees: long-term care insurance, cancer insurance, accident insurance, critical illness/hospital indemnity insurance, short and long-term disability insurance, and optional life insurance (without evidence of insurability). Offerors should include in their proposal all voluntary benefits they can administer that could benefit School System employees. Further, Flexible Spending Accounts should be included in the proposal, both Medical and Dependent Care Spending accounts, as should any available Health Savings Account(s).

B. The successful vendor shall provide administrative services relative to disbursements to third parties providing any various voluntary benefit, if any.

C. The successful vendor must agree to maintain and lock all voluntary benefits rates and fees for at least (1) one year, but preferably three (3) years.

D. The successful vendor must have the ability to perform onsite enrollment, reconcile payroll deduction (if applicable), create lump sum deductions for payroll through reconciliation with the carriers (if applicable), and provide support for all products offered.

E. The successful vendor shall assure that Greene County Public Schools employee privacy is maintained at all times.

#### **SECTION 7. EVALUATION CRITERIA.**

Offerors will be evaluated for selection on the basis of those most qualified to meet the requirements of this RFP. Major criteria to be considered in the evaluation may include, but shall not necessarily be limited to the items referred to above and those set forth below:

A. The background, education and experience of the Offeror in providing similar services or items elsewhere, including the level of experience in working with municipalities and/or school divisions and the quality of services performed or items supplied.

B. Reasonableness/competitiveness of proposed fee and/or benefits to Greene County Public Schools employees, although Greene County Public Schools is not bound to select the Offeror

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who proposes the lowest fees or most benefits for services. Greene County Public Schools reserves the right to negotiate fees and/or benefits to Greene County Public Schools with the selected Offeror(s) in the best interests of Greene County Public Schools employees.

C. The Offeror's responsiveness and compliance with the RFP requirements and conditions, to include the best combination of voluntary benefits and services proposed.

D. Determination that the selected Offeror has no contractual relationships which would result in a conflict of interest or ethical concern.

E. The Offeror's ability, and skill to fully and satisfactorily provide the services and/or items requested in this RFP.

#### **SECTION 8. SELECTION PROCESS.**

A. Pursuant to Virginia Code section 2.2-4302.2, selection shall be made of two or more Offerors, if there be that many, deemed to be fully qualified and best suited among those submitting proposals on the basis of the evaluation of factors included in this RFP, including price. Negotiations shall be conducted with the Offerors so selected. Price shall be considered, but need not be the sole determining factor. After negotiations have been conducted with each Offeror so selected, Greene County Public Schools (through Greene County Public Schools Superintendent or Superintendent's designee) shall select the Offeror which, in his/her opinion, has made the best proposal, and may award the contract to that Offeror. Greene County Public Schools may cancel this RFP or reject proposals at any time prior to an award, and is not required to furnish a statement of the reasons why a particular proposal was not deemed to be the most advantageous. Should Greene County Public Schools determine in writing and in its sole discretion that only one Offeror is fully qualified, or that one Offeror is clearly more highly qualified than the others under consideration, a contract may be negotiated and awarded to that Offeror.

B. All proposals submitted in response to this RFP will be reviewed by the Benefits Selection Committee or its designee for responsiveness prior to referral to a selection committee or person. A committee consisting of School personnel and/or an appropriate individual will then evaluate all responsive proposals, conduct the negotiations, and make recommendations to Greene County Public Schools Superintendent, or Greene County Public Schools Superintendent's designee, as appropriate. The award of a contract, if made, will be made to the Offeror whose proposal best furthers the interest of Greene County Public Schools, as determined by Greene County Public Schools Superintendent, or Greene County Public Schools

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Superintendent's designee. Greene County Public Schools reserves the right to reject any and all proposals, to waive any informality or irregularity in the proposals received, and to make the award to the Offeror whose proposal is deemed to be in the best interest of Greene County Public Schools or to split the award among multiple Offerors such that multiple awards are made.

C. Oral Presentation: Offerors who submit a proposal in response to this RFP may be required to give an oral presentation of their proposal to the selection committee or person. This provides an opportunity for the Offeror to clarify or elaborate on the proposal. This is a fact finding and explanation session only and does not include negotiation. Oral presentations are strictly at the option of Greene County Public Schools and may or may not be conducted.

**END**

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