

# JACKSON COUNTY *School District*

## Request for Qualifications For Employee Benefit Brokerage Consulting Services

### **Invitation:**

The Jackson County School District (JCSD) is soliciting insurance brokers/consultants qualified and interested in providing employee benefit brokerage and consulting services for JCSD.

Interested and qualified parties (brokers/consultants) who have demonstrated their ability to perform similar work are invited to submit their qualifications.

RFQ's will be accepted until 4:00 pm on March 18, 2024. All RFQ's should be submitted in duplicate, should be sealed, and clearly marked "RFQ for Benefit Brokerage Services." Telephonic, facsimile, and electronic proposals will not be accepted. Proposals that are mailed but not received until after the deadline, regardless of the postmark, will not be accepted. Proposals shall be submitted to:

Mr. David Baggett, Superintendent  
4700 Colonel Vickrey Road  
Vanceleave, MS 39565

*Please note that JCSD is not asking for, nor authorizing your solicitation of quotes from insurance carriers.*

### **Background on JCSD:**

Jackson County School District is located on the Mississippi Gulf Coast and employs approximately 1,300 full-time employees. The breakdown of our employee base is as follows:

Administration – 45	Custodial - 36
Clerical – 68	Food Service – 87
Maintenance – 28	Medical Staff – 7
Other Support Staff - 86	Teacher Assistants – 162
Teachers – 616	Transportation – 157

The Human Resources Department is responsible for overseeing the voluntary benefits program for the JCSD and employs two insurance specialists. Any questions regarding this RFQ should be directed in writing to Karen Glass, Human Resources Director, at [karen.glass@jcsd.ms](mailto:karen.glass@jcsd.ms)

**Current Benefit Programs: (all voluntary and employee pays 100% of premiums)**

**Our current benefits broker is Taylor & Sons Insurance & Financial Services.**

- **Dental Insurance – MetLife**  
Scheduled benefits  
Two (2) options offered  
Network providers
- **Vision Insurance – MetLife Superior**  
Scheduled Benefits  
Network providers
- **Disability Insurance – One America**  
Choice of elimination period (7/7 or 30/30)  
Pays up to 66 2/3% (salary based)
- **Critical Illness Insurance – Reliance Standard**  
Lump sum cash benefit payment for scheduled critical illnesses  
Wellness benefit  
Coverage for employees that have had previous critical illnesses
- **Cancer Insurance – Prosperity Life Group**  
Scheduled benefits  
Two (2) options offered  
Lump sum benefit payment for initial diagnosis (first time only)  
Wellness benefit
- **Accident Insurance – Chubb**  
Three (3) options offered  
Scheduled benefits  
Benefits paid directly to employee for accident related care  
24 hour coverage
- **Life Insurance – One America**  
Voluntary Term Life insurance  
Maximum amount employee can purchase 5 times annual salary or \$500,000  
Same maximum amount is available for spouse (not to exceed 100% of employee amount)  
Maximum amount for children is up to \$10,000

- **Life Insurance - Trustmark Universal**  
Flexible Permanent Life insurance  
Long-Term Care rider included
- **Hospital Indemnity - Gulf Guaranty**  
Scheduled benefits  
Wellness benefit
- **Medical Transport Solutions - MASA**  
Vital Emergency Medical Transport (Air/Ground)
- **Identity Theft Coverage – Allstate**  
Identity monitoring  
24/7 Response
- **Prepaid Legal – MetLaw**  
Access to network attorneys  
Scheduled benefits
- **Section 125 Management – Flex Made Easy**  
Cafeteria Plan Administration  
Flexible Spending Accounts – Medical and Dependent Care Reimbursement

### **Scope of Services:**

The JCSD is seeking a broker/consultant to perform the full range of services related to the design, implementation, maintenance, communication, and improvement of the district's voluntary benefits program. This includes, but is not limited to the following:

- Assists the Human Resources and Business Office in administering all voluntary benefits plans, responding to questions from the HR and Business Office, and providing other related services throughout the year.
- Assists the JCSD in complying with all applicable laws and regulations related to employee benefits.
- Reviews all claims experience, claims services, and claims administration with all carriers offering voluntary benefits to JCSD employees.
- Releases proposals for all voluntary benefits, analyze proposals, and make recommendations to the JCSD.
- Ensures that open enrollment is conducted annually during the month of October.
- The broker is responsible for conducting open enrollment and enrolling employees in all available voluntary benefits.
- Provides JCSD business office with one (1) comprehensive billing that includes all voluntary benefits and ensures that reconciliation and transfer of funds are performed electronically.

## Questions:

### 1. Organization background and information

- a. Briefly describe your organization's history, number of employees, and number of years that you have been performing these similar services.
- b. Discuss any impending changes in your organization that could affect your delivery of services.
- c. Provide the organizational structure of the team that you propose to advise JCSD, including names, contact information, brief biography, and the responsibilities that you propose for the team. What is their current caseload?
- d. Please provide three (3) current references with which you perform similar services and include; name of entity, contact person, contact number, contact email address, physical address, length of time that you have been performing these similar services, and size of the employee base.
- e. Please provide three (3) past references with which you performed similar services and include; name of entity, contact person, contact number, contact email address, physical address, length of time that you performed these similar services, and size of the employee base.
- f. Please provide proof that your organization carries errors and omissions insurance and ensure that you include the limits.
- g. Please provide the **average or total** number of eligible employees covered by your organization.
- h. Please provide the total number of school districts managed by your organization.

### 2. Your practice

- a. Describe what makes your organization uniquely qualified to work on our account.
- b. Please provide an overview of your brokerage/consulting services.
- c. Describe the training that your organization provides to the employees that you are proposing to make up the team that will handle our account.
- d. Why do clients leave your organization?
- e. In your opinion, what are the major benefit challenges facing companies today and how will your organization help the JCSD meet these challenges.
- f. Do you have the ability to design, arrange, and analyze employee surveys concerning their opinions about their voluntary benefits? How would you perform such a survey?

- g. What is your philosophy on customer service?
- h. How does your organization determine which carrier is the 'best fit' for the JCSD?

### **3. Expertise**

- a. How does your communication team approach wellness/health and productivity communications?
- b. What methods can you provide to assist us in presenting benefit information electronically to employees? Do you currently have an online portal and a smartphone app?
- c. Describe your process for negotiating renewals.
- d. Describe a few innovative ideas you have provided to other clients that have a similar benefit package as JCSD.
- e. Please describe voluntary benefit services available.
- f. Describe any additional services offered by your organization that may be of interest to us.

### **4. Legislative/Compliance**

- a. Describe your organization's philosophy concerning maintaining and transmitting client records to ensure HIPAA compliance.
- b. Describe how you assist clients with compliance related issues.
- c. Do you have an internal ERISA council or do you utilize an external resource? Please describe.
- d. Please describe the qualifications of the persons on the council or the external resource.
- e. Are there additional fees associated for accessing these services?
- f. Are there any fees for your organization to provide these brokerage/consulting services? If so, what are the fees?