



HENDRY COUNTY SCHOOL DISTRICT

Request for Proposals

RFP 25-00032

Group Dental PPO

Basic Life and AD&D and Voluntary Group Life and AD&D

Whole Life w/wo LTC Rider

Voluntary Short and Long-Term Disability

Critical Illness/Accident/Hospital Indemnity

Release date: August 6, 2024

Deadline for questions: August 12, 2024, at 2:00pm EDT

Proposal due date and time: August 19, 2024, at 2:00pm EDT

Hendry County School District

300 West Cowboy Way

Labelle, FL 33935

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SECTION 1 NOTICE TO PROPOSERS

The Hendry County School District (the District) is requesting an electronic submission that must be received no later than Monday, August 19, 2024, 2:00 P.M. EDT, to Gwendolyn “Lynn” Willis at willisg@hendry-schools.net. Proposals from independent agents, brokers, or consultants will not be considered due to contractual obligations.

To obtain a comprehensive census for all lines of coverage and claim reporting for dental, life, and disability, please contact Elizabeth Penfield at Elizabeth.Penfield@acentria.com and CC Kim Jordan jordank@hendry-schools.net starting on August 6, 2024.

Your email subject line should read “RFP 25-00032 Ancillary and Supplemental Insurance Products. All questions should be directed, in writing, to Elizabeth Penfield at Elizabeth.Penfield@acentria.com and CC Gwendolyn “Lynn” Willis at willisg@hendry-schools.net to be received no later than 2:00pm EDT on Monday August 12, 2024.

Proposals must be received on or before 2:00pm EDT on Friday, August 19, 2024.

No proposal received after the specified time and date will be considered.

Schedule/Project Timeline

August 6, 2024	RFP 25-00032 Posted
August 12, 2024, 2:00pm EDT	Deadline for Questions
August 19, 2024, 2:00pm EDT	Response Due by 2:00pm / Bid opening at 2:15pm
August 29, 2024, 3:00pm EDT	Insurance Committee meeting to review proposals and make recommendation
September 17, 2024	Board meeting to approve plan designs and proposals.

CONTACT RESTRICTIONS: All prospective Proposers are hereby instructed not to contact the Hendry County School District Board Members, Superintendent, or Hendry County School District staff members other than the noted contact person(s) Gwendolyn (Lynn) Willis, Purchasing Director, or Kimberly Jordan, Human Resources Director, regarding this Request for Proposal or their proposal at any time during the proposal process. Any such contact shall be cause for rejection of your proposal. The District reserves the right to reject any or all proposals, to waive informalities in the proposals, and to re-advertise for proposals.

The District also reserves the right to separately accept or reject any item or items of a proposal and to award and/or negotiate a contract in the best interest of the District.

SECTION 2

REQUEST FOR PROPOSALS

A. INTRODUCTION

Hendry County School District is requesting proposals from qualified insurance providers for Employee Ancillary and Supplement Benefits.

This Request for Proposal (RFP) process seeks to obtain the best overall coverage and pricing. Total cost will not be the only factor in making the determination. Other factors that may contribute to the selection process include but are not limited to:

- Adherence to the RFP specifications
- Network Access
- Administrative Services (Claims Processing, Reporting, Billing, etc.)
- Staff expertise and knowledge of local government and municipal operations
- Value-Added Components and Technology Credits
- Customer Service and member experience

B. BACKGROUND

There are currently 899 benefit eligible District employees and 408 retirees. The enrollment window for current District employees and retirees is tentatively scheduled for October 7, 2024, through November 8, 2024. The effective date for all lines of coverage requested is January 1, 2025.

C. SCOPE OF COVERAGE

1. **COVERAGE PROVISIONS.** The District wishes to duplicate or improve the benefits currently in place. Please highlight any enhancements to current benefits. Proposers may bid on one or all of the following plans:

a. Dental:

- i. Employer Contribution: 100% Employee / 0% Dependent
 - Fully and/or self-insured proposal.
 - Proposal should match current benefits. Any plan variations should be identified in your proposal.
 - Proposal should include both 2 and 4-tier rate structures.
 - Provide network analysis for the Hendry County area within a 30-mile radius.
- ii. Coverage and benefits shall be identical or reasonably comparable to the summary of benefits and rates, attached as Exhibits A and B.
- iii. Retirees are eligible to participate in the group dental policy.
- iv. Out-of-network reimbursement should be 90% or greater U&C.

b. Group Life and AD&D:

- i. 100% Employer Paid.
- ii. Coverage and benefits shall be identical or reasonably comparable to the summary of benefits and rates, attached as Exhibits A and B.
- iii. All current life amounts should be grandfathered.

c. Group Voluntary Life and AD&D:

- i. 100% Employee Paid.
- ii. Coverage and benefits shall be identical or reasonably comparable to the summary of benefits and rates, attached as Exhibits A and B.
- iii. All current life amounts above guaranteed issue limits should be grandfathered.
- iv. Evidence of Insurability is not required for qualifying event or during open enrollment.

d. Group Voluntary Short and Long-Term Disability:

- i. 100% Employee Paid.
- ii. Coverage and benefits shall be identical or reasonably comparable to the summary of benefits and rates, attached as Exhibits A and B.
- iii. Evidence of Insurability is not required for qualifying event or during open enrollment.

e. Group Voluntary Whole Life

- i. 100% Employee Paid.
- ii. Coverage and benefits shall be identical or reasonably comparable to the summary of benefits and rates, attached as Exhibits A and B.
- iii. If available, provide with/without Long Term Care Rider

f. Group Voluntary Critical Illness

- i. 100% Employee Paid.
- ii. Coverage and benefits shall be identical or reasonably comparable to the summary of benefits and rates, attached as Exhibits A and B.

g. Group Voluntary Accident and Hospital Indemnity (New Benefit)

- i. 100% Employee Paid.
- ii. Provider should include high/medium/low options for consideration.

2. AGENT OF RECORD COMPENSATION. The Hendry County School District Agent of Record is Mike Carraway, Acentria Public Risk. The District is requesting your proposal to include the following commissions for each line of coverage:

- Dental 5%
- Basic Life / AD&D 5%
- Voluntary Life 15%
- Whole Life 5%
- Voluntary STD 15%
- Voluntary LTD 15%
- Critical Illness 20%
- Hospital Indemnity 20%
- Group Accident 20%

3. OPEN ENROLLMENT INFORMATION. The School District Human Resources Director coordinates an annual open enrollment period for the School District employees. Annual enrollment takes place in October/November and has a plan year effective date of January 1. Employee Navigator is used by the employees to make their benefit elections. All benefit elections are submitted electronically to all carriers. Ongoing eligibility for new hires and qualifying events is submitted electronically to all carriers on a weekly basis.

4. QUALIFICATIONS REQUIRED. Proposers shall have the following qualifications:

- a. Shall have a current and active business license and in good standing with the State of Florida.
- b. Shall provide a complete proposal with all the required executed documents.
- c. Shall have a proper certification(s) and/or license(s) for the services specified in the RFP.
- d. Shall provide documentation of good standing with the Florida Office of Insurance Regulation.
- e. Shall have a minimum of three (3) years of experience providing similar services with cities, counties, or other local governments of similar size.
- f. Shall have the capacity to acquire all required bonds, insurances, permits and coordinate with the approving and/or monitoring agencies.

- g. Shall have knowledge of and comply with all applicable federal, state, and local laws, statutes, ordinances, rules, and regulations. All laws of the State of Florida, whether substantive or procedural, shall apply to the contracts in the District and shall be followed with respect to the contract.
- h. All vendors shall complete a proposal based on current plan design and provide the requested information in questionnaire section for the lines of coverage for which a proposal is being provided. Any alternative proposals submitted are at the vendors' option and must be clearly identified. All services not provided for the base minimum fee should be indicated and priced individually.

5. CONTRACT AND TERMS

- a. The successful Proposer, with approval from the District, will enter into a contract with Hendry County School District.
- b. The initial policy period will be for a minimum of 1-year beginning January 1, 2025. The District will consider longer terms up to three (3) years. The agreement may be renewed for three (3) additional one-year terms upon satisfactory performance by the provider and at a negotiated rate agreed to in writing by both the insurance provider and the District.
- c. The District reserves the right to terminate the contract for convenience or for cause by giving a thirty (30) day written notice prior to the effective date of termination.

SECTION 3

SUBMITTAL REQUIREMENTS

Hendry County School District is requesting proposals from qualified Insurance Providers for Ancillary and Supplemental Insurance Products.

A. FORMAT: Responses shall include the following.

1. INTRODUCTION/COVER LETTER: Proposer shall provide a letter of introduction not to exceed two (2) pages. The letter should highlight or summarize all information a Proposer deems appropriate. This section shall include the name, address, telephone number, and e-mail address of the designated person to whom all correspondence should be directed.
2. EVIDENCE OF THE PROPOSER'S EXPERIENCE: Proposer shall provide a statement attesting to their experience in delivering the services as detailed in the Scope of Coverage, as provided in Exhibit A, in the State of Florida and experience in timely and efficiently managing claims.
3. COVERAGE PROPOSAL: Proposer shall provide a detailed breakdown of all coverages outlined in Exhibit A including any applicable deductibles, co-insurance, or exclusions applicable to those coverages or policy terms. Proposer's proposal shall provide a lump-sum coverage premium and detail the payment options provided by the Proposer including any discounts associated with those payment options. Initial proposals should include any credits available or premium holiday options as part of the initial financial review. Please also include performance guarantees where applicable.
4. FINANCIAL STRENGTH: Proposer shall provide current ratings with AM Best or other industry rating institution.
5. OTHER: Proposer may provide other information and evidence that proves the Proposer can provide the coverage requested.
6. STANDARD FORM: The Proposer Acknowledgement Form, below, is to be completed and submitted with your proposal. Failure to do so may result in your submittal not being considered for the RFP shortlist.

SECTION 4

EVALUATION PROCESS

- A. The criteria and evaluation process described below shall be used to determine the Proposer(s) to be selected to provide all products and services.
- B. EVALUATION COMMITTEE: Submitted proposals will be reviewed by the Insurance Committee based on the criteria identified herein to identify the Proposer(s) that best meet the needs of the District.
 - 1. The Insurance Committee will evaluate all proposals for each requested line of coverage and will select each plan separately based upon the ability to provide the coverages, benefits, and services specified in the Scope of Coverage.
 - 2. Following the selection process, the Committee will negotiate with each provider whose proposal is selected. The selected provider may be allowed to submit a final proposal which shall include the best and final offer for the coverages, services, and benefits offered for each line.
 - 3. The final offer will contain all information and documents necessary to state the Provider's entire proposal without reference to the original proposal or to any supplements that may have been submitted during negotiations.
 - 4. Based upon the review, the Committee shall provide their recommendation to the Hendry County School Board for award.
 - 5. The District reserves the right to reject all or some portions of the proposals. In the event the District does so, it shall provide in writing to all Proposers the reasons for its rejection.

SECTION 5

TERMS AND CONDITIONS

NON-COLLUSION. If it is discovered that collusion exists among the Proposers, the bid or proposals of all participants in such collusion shall be rejected, and no participants in such collusion will be considered in future bids.

PUBLIC ENTITY CRIME. A person or affiliate who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a bid on a contract to provide any goods or services to a public entity, may not submit a bid on a contract with a public entity for the construction or repair of a public building or public work, may not submit bids on leases or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not transact business with any public entity.

EXAMINATION OF RFP DOCUMENTS. Each Proposer shall carefully examine the RFP and other contract documents and inform himself thoroughly regarding all conditions and requirements that may in any manner affect cost, progress, or performance of the work to be performed under the contract. Ignorance on the part of the Proposer will in no way relieve them of the obligations and responsibilities assumed under the contract.

Should a Proposer find discrepancies or ambiguities in, or omissions from Proposal specifications, or should he be in doubt as to their meaning, he shall at once notify the District Purchasing Manager.

INTERPRETATIONS, CLARIFICATIONS, AND ADDENDA. No oral interpretations will be made to any Proposer as to the meaning of the contract documents. Any inquiry or request for interpretation received by the last day for questions will be given consideration. All such changes or interpretations will be made in writing in the form of an addendum, if issued. Each Proposer shall acknowledge receipt of such addenda in the space provided in the Proposer Acknowledgment Form. All addenda are a part of the contract documents, and each Proposer will be bound by such addenda. It is the responsibility of each Proposer to verify that he has received all addenda issued before responses are opened.

Governing Laws and Regulations. The Proposer is required to be familiar with and shall be responsible for complying with all federal, state, and local laws, ordinances, rules, and regulations that in any manner affect the work. This requirement includes all relevant sections of The Affordable Care Act.

Preparation of Responses. Signature of the Proposer: The Proposer must sign the Proposer Acknowledgment Form in the space provided for signature.

If the Proposer is a legal entity such as a corporation, the title of the person signing the bid on behalf of the entity must be stated and evidence of his authority to sign the bid must be submitted.

Content of Submission. The proposal submitted in response to this Request for Proposals (RFP) shall be typed on 8-1/2" x 11" white paper; shall be clear and concise and provide the information requested herein. Statements submitted without the required information will not be considered.

Responses/bids/proposals shall be organized and sections tabbed. The Proposer shall not withhold any information from the written response in anticipation of presenting the information orally or in a demonstration, since oral presentations or demonstrations may not be solicited.

Each Proposer must submit adequate documentation to certify the Proposer's compliance with the District's requirements. Proposers shall focus specifically on the information requested. Additional information, unless specifically relevant, may distract from rather than add to the Proposer's overall evaluation.

SECTION 6
STANDARD FORM

The Proposer Acknowledgement Form, below, is to be completed and submitted with your proposal. Failure to do so may result in your submittal not being considered for the RFP shortlist.

**RFP 25-00032 ANCILLARY AND SUPPLEMENTAL INSURANCE
PRODUCTS**

PROPOSER ACKNOWLEDGEMENT FORM

THIS FORM MUST BE COMPLETED AND RETURNED WITH YOUR PROPOSAL

RFP RELEASE DATE: August 6, 2024

RFP DEADLINE FOR QUESTIONS: August 12, 2024, at 2:00pm EDT

RFP DUE DATE & TIME: August 19, 2024, at 2:00pm EDT

**PROPOSALS RECEIVED AFTER THE ABOVE DATE AND TIME WILL NOT BE
CONSIDERED**

PROPOSER'S NAME: _____

PROPOSER'S MAILING ADDRESS: _____

CITY/STATE/ZIP: _____

EMAIL: _____ TEL#: _____

ACKNOWLEDGEMENT OF ADDENDA (CIRCLE EACH ADDENDUM)

1 2 3 4 5 6 7 8

If returning as a decline to quote, please state reason(s):

I agree to abide by all conditions of this proposal and certify that I am authorized to sign this on behalf of the Proposer. In submitting a proposal to the Hendry County School District the Proposer offers and agrees that if the proposal is accepted, the Proposer will convey, assign or transfer to the Hendry county School District all rights, title, and interest in and to all causes of action it may now or hereafter acquire under the Antitrust laws of the United States and the State of Florida for price fix relating to the particular commodities or services purchased or acquired by the Hendry County School District. At the School District's discretion, such assignment shall be made and become effective at the time the District tender's final payment to the Proposer.

(Authorized Signature)

(Name – Printed or Typed)

(Title)

(Date)

----- END of RFP -----