



Oconee County School District
General & Specific Terms and Conditions
Employee Benefits Broker Services EBBS-2025 RFP

FY25 OCS Employee Benefits Broker Services
General Terms and Conditions

Solicitation Number: EBBS-2025 RFP

Proposal Due Date: February 24, 2025 at 12:00PM
Oconee County Board of Education
Attn: Justin Cofer
EBBS-2025-RFP
71 N. Main St., Watkinsville, GA 30677

INSTRUCTIONS: Interested firms are to submit a sealed proposal to Oconee County Schools (OCS) as required by this RFP. It is the intent of OCS to award the contract to the firm that clearly demonstrates the ability to provide these services to high professional standards.

All proposals must be clearly marked on the outside: "**PROPOSAL FOR OCONEE COUNTY SCHOOLS OCS Employee Benefits Broker Services, EBBS-2025 RFP**". All proposals received after the designated time and date of the proposal opening will not be considered. Proposers are encouraged to review carefully all provisions and attachments of this document prior to submission.

To minimize the cost to the proposer in responding to this solicitation, you are encouraged to be brief and succinct, avoiding extravagant covers, bindings and photographs. OCS will not be responsible for any cost incurred by proposers in responding to this solicitation.

OCS reserves the right to reject any and all proposals, to evaluate proposals, and to accept portions of any proposal, and accept any proposal, which in its opinion, may be in the best interest of the OCS and reserves the right to waive any and all formalities.

Errors in Proposals: Proposers or their authorized representatives are expected to fully inform themselves as to the conditions, requirements, and specifications before submitting proposals. Failure to do so will be at the Proposer's own risk.

Compliance with Laws: The Proposer shall obtain and maintain all applicable contractor's licenses, a minimum of \$1,000,000 in liability insurance, \$1,000,000 General Aggregate Insurance, and worker's compensation insurance as required by OCS financial policies. The Proposer will comply with any and all other standards or regulations required by federal or state statutes or any ordinances and rules during the performance of any contract between the Proposer and OCS.

Withdrawal of Proposal: Any proposal may be withdrawn by written request received by OCS before the time fixed for receipt of proposals. Withdrawal of your proposal will not prejudice the right of the proposer to submit a new proposal, providing the latter is timely received as provided herein.

Confidentiality of Documents: Upon receipt of a proposal by OCS, the proposal shall become the property of OCS without compensation to the proposer, for disposition or usage by OCS at its discretion. The details of the proposal documents will remain confidential to the extent possible until the final award.



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Compensation: OCS has attempted to provide as much information about the scope of services as possible to enable firms to structure a most productive and cost effective offer. The subsequent contract between Oconee County Schools and the winning proposer will define compensation payments based upon the amount negotiated and term agreements between Oconee County Schools and the successful proposer. The winning proposal will result in a contract between the contractor and OCS. There will be only one contract with the winning proposer.

Rejecting Proposals: OCS reserves the right to reject any or all proposals and is not bound to accept any proposal if that proposal is contrary to the best interest OCS. Similarly, OCS is not bound to accept the lowest dollar proposal if the offer is not considered in OCS best interest.

Conflict of Interest: All respondents must provide a statement of disclosure, which will allow OCS to evaluate possible conflicts of interest. No person involved in making procurement decisions may have personal investments in any business entity which will create a substantial conflict between their private interests and their public duties.

Affirmation: All proposals must clearly state and affirm by signature that the proposer has read the RFP document, fully understands the requirements, has familiarized themselves with the conditions of the work, and will comply with these requirements, if awarded this work.

Notification: OCS will evaluate all the proposals and quickly select the winning proposal for approval by the Oconee Board of Education at the May 12, 2025, Board of Education Meeting.

Proposal Requirements:

All Proposals shall be submitted using the attached Proposal Form and include responses shall include the following:

1. CONTACT INFORMATION

All proposals must include the cover sheet with all information completed and signed.

2. ANSWERS TO QUESTIONS

All proposals must include answers to the questions listed in the "PROJECT SCOPE" section of this RFP.

Evaluation

All bids submitted will be evaluated according to the criteria listed below.

Evaluation is a three-step process. The first step involves ascertaining if the submittal is complete, accurate, and meets the requirements. The second step is comparing the value of the proposed solutions which have successfully passed the first step process. Although the price is the most important factor in comparing value, it is not the only factor: comparison of the vendors' service proposals, quality of proposed solution, reference checks, vendor reputation, and other intangible factors are used. All decisions made by the Human Resources Department in the evaluative process are final. See further details in the Project scope section.



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The winning proposal will be presented to the Oconee County Board of Education at the work session on **May 5th, 2025** and approval requested at the regular session on **May 12, 2025**.

Payments

All requests for payment must be made to the Oconee County Schools for review, for approval, and for payment. All invoices must include "Net 30" terms.

Tax Exempt Status

The District is exempt from the payment of State Sales Tax. No such taxes should be included in the bid.



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**FY25 OCS Employee Benefits Broker Services- Specific Terms and Conditions
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Project Scope:

1. Oconee County Schools (OCS) is soliciting proposals for comprehensive Benefits Consulting and Benefits Administration Services for its approximate 1,200 benefits-eligible employees across fifteen locations. The purpose is to provide strategic planning, design, negotiation, communication, and administration of a comprehensive, affordable benefits package designed in response to employee and employer needs. The selected firm shall assume responsibility for the education, communication and delivery of the benefits package to employees in a competent and innovative approach, and provide day to day support and consultation on plan interpretation, problem resolution and other compliance-related administrative services. This invitation does not indicate in any way that OCS is dissatisfied with the services, plans and/or products of our current vendor(s). The selected firm must work with current providers through plan year 2025, with any new plan, coverages and/or contracts effective January 1, 2026, taking into consideration that OCS currently has rate guarantees for various products through December 31, 2025.

Current benefits and employee enrollment (as of January 1, 2025):

- Basic Life and AD&D – 1815
- Critical Illness Employee – 194
- Critical Illness Spouse – 82
- Dental – 608
- Flex Spending (Healthcare) – 244
- Flex Spending (Dependent Care) – 60
- Legal – 117
- Optional Life Child – 221
- Optional Life Employee – 575
- Optional Life Spouse – 200
- Optional Long-term Disability – 375
- Optional Short-term Disability – 308
- Vision – 550

2. All information requested for this solicitation must be submitted via email or mail. RFP proposals must be received by Monday, February 24, 2025, by 12:00 p.m. Paper submissions will not be accepted.

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or email: jcofer@oconeeschools.org**

3. The twelve (12) month term for the Employee Benefits Broker Services RFP will be January 1, 2026 through December 30, 2026.



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The term may be extended if requested by the successful proposer(s) at least 120 days in advance of current term expiration. All prices submitted must be firm for the duration of the term.

4. All questions regarding the EBBS-2025 RFP must be submitted to Justin Cofer at jcofer@oconeeschools.org by 12:00 p.m. by Monday, February 10, 2025. Reference EBBS-2025 RFP.

5. All pricing options and applicable charges must be listed to ensure comparisons are fair and equitable. It is the proposer's responsibility to provide all available pricing options and list all applicable charges. All information requested on the OCS proposal form must be provided for analysis purposes. Proposers must provide a separate, detailed, line-item fee schedule that addresses at a minimum the following listed items:

- a) Clearly outline all costs associated with the Section 125 administration and other required services including formal plan setup and ongoing maintenance, employee education, election form completion, printing of enrollment materials or employee enrollment into the plan.
- b) List and describe any other fees or requirements not mentioned above.
 - Fees not listed will not be allowed under the resulting contract unless agreeable to both parties.

6. The successful proposer(s) shall maintain the insurance requirements as specified in OCS General Terms and Conditions.

7. The successful proposer will perform a full range of benefit program services related to the acquisition, implementation, maintenance, communication and improvement of our current benefits. The successful proposer shall provide services including, but not limited to, the following:

- a) Partner with OCS Human Resources Division in the administration of all group insurance plans. Benefits enrollment must include one on one annual enrollment with an option for employee self enrollment via the online enrollment site, new hire enrollment, renewals, qualifying life events, and other services to reduce the related administrative demands on the District.
- b) Provide a single platform online benefits enrollment software.
- c) Administration of all benefits options.
- d) Assist in the development of short and long-range employee benefit goals and strategies.
- e) Manage carrier/vendor relationships, review and advise on master contracts, review carrier service levels and compare performance guarantees, resolve administrative issues, conduct periodic meetings as necessary.
- f) Annual review of selected employee benefit package for quality of benefits provided, cost effectiveness, competitiveness and plan administration.
- g) Establish and maintain a comprehensive hosted benefit webpage.
- h) Provide access to a call center that will assist our employees with benefit questions, forms, claims, change in status request and other services as needed. Response to OCS Human Resources staff inquiries must be no less than a twenty-four (24) hour response time.
- i) Must be COBRA and HIPPA compliant, and able to assist with reporting to include summary plan descriptions and other plan documents.
- j) Act as a technical resource and provide periodic updates on legislative developments and emerging trends. Assist in the annual electronic filings as needed.



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- k) Provide the District with information related to local and national benefit trends and provide industry specific benchmark survey data to help design program offerings with employee and employer cost compared to similar organizations.
- l) Review and analyze claims experience data, claims service, efficiency and accuracy of claims administration to ensure OCS is receiving optimum service benefits from all carriers.
- m) Develop benefits communication pieces specific to the needs of OCS employees.
- n) Develop or assist in developing and evaluating employee satisfaction surveys.

- o) Provide a range of other specialized insurance broker services which may be needed by OCS as a client.
- p) Manage plan transitions as necessary.
- q) 8. Proposers must submit a company overview that includes the following information:
 - a) Identify the team that will be assigned to this account and include biographical information and qualifications/professional designations and any applicable credentials. Please include titles and functions.
 - b) Provide a complete description of the organizational structure of the company and the method by which work is accomplished. Include an organizational work flow chart with description of duties of the proposed account team members, as well as the size or total number of accounts or clients each individual handles.
 - c) Provide a brief history of your firm and describe what makes your firm uniquely qualified to work with OCS.
 - d) Provide a list of your three largest public sector accounts in Georgia including services you provide, and for which benefit plans, the time period you have serviced the account, the number of employees, and a contact name and phone number for each.
 - e) The proposer must submit information regarding experience that the company has in providing brokerage services to public school systems in the State of Georgia. Proposer must submit a complete school client list of those who you serve and have served in the past five years.

9. Proposer must submit a proposed step by step implementation plan, including duties and responsibilities.

10. Submit a description of your process for insurance product selection. Describe the steps involved in the creation and implementation of your plan specifically the process, timeframes, negotiations of rates and vendor selection.

All brokered benefits to be effective January 1, 2026. Open enrollment will align with the State Health Benefit Plan open enrollment period.

11. Outline your professional fees for the following services:

- a) Insurance plan selection
- b) Plan enrollment and implementation (including participant education and enrollment)
- c) Ongoing monitoring of administrators and plans
- d) Flexible spending accounts
- e) Employee materials
- f) Electronic benefits management system



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- g) Websites and/or other technology tools
- h) Identify if fees are one-time or ongoing
- i) Assistance and reporting as related to compliance

12. Proposer must submit a list of products your company has brokered for your clients and explain any types of benefit enhancements that you have been able to provide to your clients.

13. The proposer must complete and submit the Employee Benefits Broker Services Questionnaire (Attachment B).

14. Proposer may submit any additional information regarding your organization or services that you feel would be beneficial in helping OCS select a benefits broker.

15. ACH/EFT payments are recommended. If awarded, the proposer(s) may submit the payment information with the W-9. ACH/EFT requires the following information:

- a) Bank Name
- b) Account Number
- c) Routing Number
- d) Email to send remittance

16. Any deviations to the above specific terms must be stated and written documentation clarifying any such nonconformity must be submitted with proposal response.

17. The services being sought under this RFP are professional in nature. Submittals will be evaluated on a combination of factors. They include, but are not limited to the following award criteria:

- 35 points Qualifications and Experience
- 35 points Service and Support
- 15 points Cost
- 15 points References

18. Timeline

Release of RFP	1/31/2025 at 4:00 p.m. EST
Deadline for Questions	2/10/2025 by 5:00 p.m. EST
Answers to Questions Posted	2/17/2025 at 12:00 p.m. EST
Deadline for Submission	2/24/2025 at 12:00 p.m. EST
Review Period	2/24/2025 – 2/28/2025 p.m. EST
Oral Presentations (Finalists)	3/3/2025 – 3/26/2025
Recommendation for Approval	4/14/2025
Notification to all Offerors	4/16/2025
Contract Awarded/Begin Work	4/16/2025



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19. RFP Submission Checklist

Requested Information Category	Required Documents
Cover Sheet	Signed RFP Cover Sheet (Attachment A)
Licensing	Evidence of State of Georgia broker license
Proposal	Scope of Work- Mandatory Requirements
Questionnaire	Attachment B



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Cover Sheet

Please check the box below and sign, acknowledging reading, understanding, and in agreement to all Terms and Conditions. This document MUST be returned with the RFP packet in order for your proposal to be accepted.

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I agree to all the RFP General and Specific Terms and Conditions submitted by Oconee County School District.

Company Name: _____

Signature and Date: _____

Printed Name: _____

Title: _____

Contact Phone Number: _____