

Question and Answers for
RFP 26-015JO
Employee Group Voluntary Products Consultant
11/14/25
Updated link 12/4/2025

1. Can you describe in what capacity the chosen/awarded vendor will work with SMBO?

A: Update - The awarded vendor will not need to work with SMBO.

2. Is this a requirement?

A: No

3. Can you define the expectation of that connection/partnership?

A: See above..

4. Can you provide a copy of your current employee benefit guide? If your current broker does not provide one, a copy of the insurance carrier brochure/highlight sheet with rates will suffice.

A: [2026 PflSD Benefits Guide](#)

<https://www.pflsd.net/careers/benefits/benefits-home>

5. Can you provide the current District direct costs for each of the products/services listed on Page 6 of the RFP.

	Carrier	District Direct Cost
Dental	Standard	\$0.00
Vision	VSP	\$0.00
Hospital Indemnity	Cigna	\$0.00
Critical Illness	Cigna	\$0.00
Accident	Cigna	\$0.00
Long Term Disability	Standard	\$0.00
Group Term Life	Standard	\$0.00
Whole Life	Trustmark	\$0.00
Dependent FSA	Inspira	\$2,062.50
General and Limited FSA	Inspira	\$33,691.75
HSA	Inspira	\$1,057.50
Identity Theft	Allstate	\$0.00
Pet Insurance	Metlife	\$0.00
HSA District Contribution	District	\$45,218.00

A:

6. Can you confirm who the district works with for core benefit consulting?

A: Marsh McLennan Agency

7. How will the selected voluntary benefits consultant be expected to work with the core products consultant?

A: Primarily by coordinating all product offerings on the same benefits enrollment platform.

8. Please confirm the current benefit administration system the district is using. Is there a separate system for voluntary benefits or is there one system that manages all benefit products?

A: SMBO (See My Benefits Online). One system for all products.

9. The RFP requests plans and quoted rates. Is this a request for voluntary products or the voluntary consultant?

A: Request is the voluntary consultants commission rates for the current products.