



REQUEST FOR PROPOSALS EMPLOYEE BENEFITS CONSULTANT/BROKER

Section I. Brief Description of Proposals Expected

This document constitutes a Request for Proposals ("RFP") from qualified individuals or organizations to perform the Scope of Work set forth herein. This request is an offer by Colquitt County Schools ("CCS") to purchase the services and products proposed by the successful Proposer.

Proposals must be in the actual possession of The Speaker Group, LLC, which is coordinating the consultant/broker search process on behalf of CCS, on or before **5:00 p.m. ET, June 30, 2021**. Proposals received after this time and date will not be considered.

Each Proposer must submit two (2) copies of its proposal to:

Alan W. Speaker
President
The Speaker Group, LLC
2912 Ryecroft Road, Suite 100
Birmingham, AL 35223-2712

The envelope should be clearly marked with "Request for Proposals," and Proposer's name and address should be on the envelope. **In addition, Proposer should submit an electronic copy of their response in Microsoft Word format to aws@speakergroup.com.**

Any questions related to this Request for Proposals shall be directed to the following contact person. No contact is to be made with any employee of CCS, other than in the normal course of business. Such prohibited contact may result in disqualification from the proposal process.

Alan Speaker, aws@speakergroup.com, 678.640.6962,
www.speakergroup.com

Section II. RFP Process and Requirements

2.1 The proposal process will be a two-part process. Proposers will submit first round proposals by the date indicated in this RFP. The first-round proposal will address the following in this RFP: Scope of Work (Section IV), Information Requested (Section V), the Questionnaire (Section VI), and References (Section VII).

2.2 A CCS selection committee will consider all proposals and conduct discussions with those Proposers whose proposals are deemed most suitable for advancement as a Finalist. The discussions will be conducted for the purpose of understanding the proposal and for CCS to provide specific instruction for desired modifications to the Finalist's proposal.

2.3 The first phase will conclude with the issuance of invitations to Finalists for a presentation and meeting.

2.4 All questions regarding this RFP, including technical specifications, proposal process, etc., must be directed to The Speaker Group, LLC, as indicated on the first page of this document. Answers that make a material difference in the way Proposers may propose their offer will be shared with all Proposers who have indicated intent to propose. Likewise, answers that may change either the terms and conditions or their interpretation will be made in the form of an amendment issued to all Proposers with intent to propose.

2.5 No extensions in the deadlines in either phase will be granted on an individual basis. If CCS determines that the response time it has provided is inadequate for the preparation of complete proposals, or if amendments issued have materially changed the proposal requirements, it may, at its sole discretion, extend the due date in the form of an amendment to all Proposers.

2.6 All proposals must be in writing, with any applicable documents attached. Questions must be answered and information must be presented in the same order and numbering sequence as this RFP. To avoid confusion, questions should be restated prior to stating the answer. A Microsoft Word template will be provided.

2.7 The Proposal or cover letter must be signed by an authorized officer eligible to sign contracts and to bind the Proposer to all commitments made in the proposal.

2.8 CCS is not responsible for any costs incurred by the Proposer in preparing the proposal.

2.9 Any Proposer that tries to influence the decision process may have their proposal rejected.

2.10 CCS reserves the right to reject any and all proposals.

2.11 Estimated Schedule

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| • Distribute and Post RFP | June 4 |
| • Deadline to Receive Proposals | June 30, 5:00 p.m. ET |
| • CCS Discussion and Evaluation | July 1 - 16 |
| • Finalists' Presentations | July 19 - 23 |
| • Site Visits to Offices of Consultant/Broker | July 26 - 30 |
| • Selection of Consultant/Broker | July 30 |
| • Transition/Start Date of Consultant/Broker | August 2 |

Section III. Brief Description of Colquitt County Schools, Employee Benefit Programs and Scope of Work

3.1 The Organization

Colquitt County Schools (CCS) is a public charter school system in Colquitt County, Georgia. It employs approximately 1,300 teachers, administrators and support personnel and has approximately 8,300 students enrolled in 13 schools. Its Central Office is located in Moultrie, Georgia.

Colquitt County, population 40,000, is located in southwest Georgia 24 miles west of Interstate 75, 198 miles south of Atlanta, and 60 miles north of Tallahassee, Florida. CCS serves the communities of Berlin, Doerun, Ellenton, Funston, Moultrie, Norman Park, Omega, and Riverside.

CCS Motto: "Each Day – Excellence in Every Way"

CCS Vision: CCS exists to educate all students to become empowered, life-long learners.

CCS Mission: CCS will provide quality instruction, value collaboration, support the development of the whole-child, and provide students with varied opportunities.

CCS Goals and Objectives:

1. Develop Future Ready Students
2. Hire and Retain 21st Century Professionals
3. Cultivate Leadership for Innovation and Collaboration
4. Provide 21st Century Technology and Systems
5. Provide Facilities, Technology, Safety, and Other Pertinent Matters Necessary to Support 21st Century Learning and Ensure Transparency in all Aspects of the Budgeting and Planning Processes

The CCS Board of Education is recognized by the Georgia School Boards Association as "Exemplary," the highest level of recognition.

3.2 Employee Benefits Programs and Scope of Work

The following benefit plans are currently available to CCS employees and are within the Scope of Work for this RFP. Also shown are current carriers/providers. Approximate numbers of employees participating are shown in brackets.

Benefit Plan	Funding	Carrier/Provider	Covered Employees
Dental Insurance - High and Low Plans	Employee	Sunlife Financial	797
Vision Insurance	Employee	Sunlife Financial	557
Basic Employer Life Insurance	Employer	Prudential	1210
Basic Employer Reduced Life Insurance	Employer	Prudential	75
Group Term Life Insurance (\$10k, \$20k, \$30k, or \$40K)	Employee	Prudential	528
Spouse and Dependent Life Insurance	Employee	Prudential	253
Voluntary Life Insurance	Employee	Prudential	852
Universal Life Insurance	Employee	Voya	58
Group Short Term Disability Insurance	Employee	Prudential	780
Group Long Term Disability Insurance	Employee	Prudential	1024
Cancer/Hospital Indemnity/Accident Insurance	Employee	Aflac	72
Supplemental 403(b), 457 or Roth Retirement Plans*	Employee	Equitable	361
		VALIC	108
		Lincoln Financial	24
Teledoc Services	Employee	Medcare	69

*CCS has elected not to participate in the Social Security System (with some exceptions for certain classified employees). A 403(b) retirement savings plan was developed to offer employees benefits that compensate for the loss of Social Security benefits. This plan provides a retirement income that supplements other state retirement plans (see below). **In addition, CCS will be introducing a new voluntary 403(b) retirement saving plan that contains an employer match of 100%, up to 6% of eligible compensation.**

Currently, CCS does not offer its employees Dependent Care and Health Care Reimbursement Plans.

For the Insurance and Disability Plans outlined above, the Scope of Work involves acting as a consultant and broker to these plans.

For the Retirement Plans outlined above, including the new 403(b) plan, the Scope of Work involves acting as a consultant, broker and investment advisor to the plans.

If it is necessary for your firm to subcontract services to other firms in order to provide the services contained in the Scope of Work, it is expected that the Proposer be the primary contact and provider of services so that all services are presented on a bundled basis and that any subcontractors are identified. If your firm is not capable of providing all of the services under the Scope of Work, specify which services will be provided.

3.3 Out of Scope Benefit Plans

The following are not within the scope of this RFP for broker services. **However, knowledge of these plans and how they may interact is essential, and direct experience is preferable, especially for employee communications purposes. Pertinent knowledge and experience may be a determining factor in selecting the consultant/broker.**

State of Georgia Health Benefit Program

Employees have the opportunity to subscribe to group health insurance, which is paid by employee and employer contributions. Individual or family coverage may be selected from the following health plans:

- State Health Benefit Plan Anthem BCBS Gold
- State Health Benefit Plan Anthem BCBS Silver
- State Health Benefit Plan Anthem BCBS Bronze
- State Health Benefit Plan Anthem BCBS HMO
- State Health Benefit Plan UHC HMO
- State Health Benefit Plan UHC HDHP

Teachers Retirement System (“TRS”)

Teachers, administrators, supervisors, clerical employees, paraprofessionals, and various Central Office staff are eligible members of TRS. Benefits become available

at 30 years of service, regardless of age, at 25 years with early retirement penalties, or at age 60 after ten years of service. Employees who have 10 years of service earn disability retirement benefits, if permanently disabled, as well as survivor's benefits that are paid to a beneficiary. While members contribute 6% of their salary, the school system contributes 19.81%. (These contribution rates are effective July 1, 2021.)

Public School Employees' Retirement System of Georgia

Bus drivers, food service employees, some non-supervisory maintenance and custodial personnel, and other employees not eligible for membership in TRS are eligible for membership in the Public School Employees' Retirement System. Retirement benefits are available for members who are 60 years of age with at least 10 years of creditable service. Members contribute \$4.00 per month or \$10 per month if membership started on or after July 1, 2012 for nine months, and the state makes the employer's contribution.

Social Security/Government Pension Offset ("GPO")

As stated previously, CCS does not participate in Social Security (with some exceptions for certain classified employees), but rather offers a Supplemental 403(b) Retirement Plan. Questions occasionally arise from some employees standing to be affected by the GPO, particularly dealing with interaction between TRS, the Supplemental 403(b) and 457 Retirement Plans and Social Security.

Section IV. Scope of Work

4.1 Serve as CCS's business partner by providing customer service and proactively meeting its needs; listening to its issues and concerns; understanding its business, organization and culture; and responding in a timely and accurate manner to assist with the CCS Employee Benefits Programs – from long term strategic planning to routine administration.

4.2 Advise and assist in reviewing the CCS Employee Benefits Programs on a continuing basis to ensure they are (1) in compliance with federal and state laws, regulations and requirements and, (2) competitive in both cost and plan design in accordance with CCS's business needs, goals, objectives and culture. Recommend alternative or additional benefit designs and plans (for example, Dependent Care and Health Care Reimbursement Plans, etc.), and delivery systems as dictated by emerging plan costs and best practices.

4.3 Assist in reviewing the goals, objectives and design of the CCS Employee Benefits Programs. Monitor and provide notification and information on changes to pending, new and evolving legislation and laws applicable or related to CCS Employee Benefits Programs (including tax laws). Monitor and provide notification and information on pending, new and evolving funding trends that may affect the Employee Benefits Programs, applying assumptions to various scenarios. Advise CCS of competitive market analyses and like-business best practices and benefit

trends across the US. Recommend appropriate actions to be taken by CCS Employee Benefits Programs.

4.4 As requested by CCS, prepare renewal and bid specifications and solicit proposals from insurance and retirement plan markets that specialize in group plans as needed. Evaluate renewals, bids and bidders, including cost, administration, coverage, investment returns, claim payment procedures, quality, customer service, networks, reserve establishment policies, financial stability, etc. Summarize and report results and recommendations to CCS.

4.5 Advise and assist the CCS Employee Benefits Programs, when necessary with (1) writing plan modifications, (2) implementing new plans, (3) approving plan amendments, and (4) preparing and submitting written reports and other documents as required by the state and federal governments, including ACA reporting.

4.6 Advise and assist in reviewing and preparing contracts, plan documents, insurance policies and other documents for applicability, accuracy and consistency. Prepare and deliver necessary reports to CCS.

4.7 Prepare alternative funding analyses, including cost-sharing alternatives and employee contributions, and conduct actuarial analysis of claims reserves and funding requirements as needed.

4.8 Provide all necessary actuarial services, including projecting funding needs for upcoming plan years for budgeting purposes.

4.9 Work with service providers to maintain records of the financial, investment and claims experience, condition, and progress of CCS plans and provide agreed-upon periodic (e.g., monthly, quarterly) reports and meet with the CCS benefits team, at least quarterly, to discuss these reports.

4.10 Review all benefit services for technical accuracy.

4.11 Lead communications and actions with the retirement plan service providers, insurance carriers, and with other independent bodies.

4.12 Assist the CCS Employees Benefit Programs to develop employee communication materials when needed, including Q & A booklets, benefits statements and for annual open enrollment. Coordinate the design, editing, printing and production of those materials and give advice and recommendations when necessary and appropriate.

4.13 Provide personal availability for employee meetings as requested, including, but not limited to: retirement planning with current employees and employees who retire from CCS, new hire benefits overview and enrollment, assistance in disability and life insurance selections and education regarding these products.

4.14 Assist with the research and adjudication of specific claims and issues when requested by CCS; proactively and promptly respond to resolve such issues.

4.15 Discuss and coordinate information with other consultants utilized by CCS, when requested.

4.16 Participate in appropriate audits of plans and service providers, if requested, and prepare comprehensive and detailed reports and recommendations of the audit findings. Review results with CCS staff.

4.17 Act as liaison between CCS Employee Benefits Programs and other benefits contractors, including coordination of reporting and assistance in resolving issues.

4.18 As requested, participate in the preparation and presentation of reports for the plans to CCS leadership and the Board of Education.

4.19 Perform projects as requested by CCS, for example:

- a. Assist in drafting, reviewing, issuing and evaluating requests for proposals and invitations to bid.
- b. Advise CCS in contract negotiations and renewals.
- c. Assist in developing the costs associated with various issues involving existing and proposed benefit plans.

4.20 Assure HIPAA compliance and maintain the confidentiality of CCS employees' and organization records and data, which cannot be sold, shared or otherwise disclosed to other organizations, companies or individuals without written permission from CCS.

4.21 Assist CCS with the development of service level agreements and performance guarantees relating to vendors' performance of services to CCS and evaluate the performance of vendors.

Section V. Information Requested

5.1 Organization and Background

- a. Provide a brief overview of your company, its history, corporate structure and the office(s) that would be responsible for providing the proposed services. Include information on any subcontractors as appropriate.

- b. Please confirm and explain why your company is qualified to provide benefits consulting/brokerage services to CCS as outlined in the Scope of Work.
- c. Is your company “for sale,” or currently involved with a merger, acquisition, divestiture or other relationship that will affect your company in the near future? If so, please explain.
- d. What are your client retention statistics for each of the last three years?
- e. For those clients who left, what percentage left due to issues pertaining to services provided by your organization?
- f. What is the average client relationship duration?
- g. Describe your experience in providing welfare and retirement benefits consulting/brokerage services to organizations like CCS, such as school systems, governmental agencies, nonprofit organizations, etc.
- h. Provide evidence of Errors and Omissions insurance.
- i. Provide a list of any public school systems in the State of Georgia for which your company currently provides services, and detail the services provided.
- j. Provide a list of any government agencies that your company services that do not contribute to Social Security.

5.2 Account Team

- a. Please identify the individual that will have overall responsibility for managing this account and the individual who will be the day-to-day contact. Also, include the name and contact information for the person who is to be contacted regarding this proposal.
- b. Provide an organization chart for your team that will service the CCS account and a brief description of their qualifications and experience.
- c. Describe the training program in which account management staff participate before working with clients. Describe additional training your employees receive during their tenure at your company.

5.3 Quality Assurance

- a. Describe the performance standards and measurements you use to evaluate the services you provide and how you will ensure consistency and quality of service and communications with CCS.
- b. Describe any performance guarantees for your services.

5.4 Systems and Technology

- a. Briefly describe the technology and/or software your company currently uses for servicing the needs of your clients including platform, web applications, carrier data feeds, data accuracy, HIPAA compliance and back-up and recovery processes. In addition, describe any technology changes you are currently working on, when they will be completed, and what enhancements they will provide for your clients.
- b. How would your firm assist CCS in the use of technology in the communication, enrollment, self-service and administration of all benefit plans? What services are available within your firm?
- c. Describe how you coordinate with your clients that utilize Munis or other systems for payroll and HRMS services.

5.5 Scope of Services

- a. Describe the geographic areas that you serve nationally and within the State of Georgia.
- b. Describe your ability to provide complete vendor management services; such as, joint meetings with CCS and its carriers and retirement plan service providers, timely contract production, structured approach to service provider and vendor deliverables and commitments.
- c. Describe your ability to provide annual evaluations of current benefit program design and applicable fee schedules against industry trends for competitiveness.
- d. Describe your ability to provide recommendations for future cost savings.
- e. Describe your ability to provide day-to-day account service support and problem resolution.
- f. Describe your ability to negotiate the terms and conditions of the various benefit plans for CCS.
- g. List typical management reports (e.g., status reports) that your company offers and the frequency with which they are provided.
- h. Describe your ability to provide development of employee contributions, cost sharing analyses and recommendations.
- i. Describe your ability to provide and track the performance of carriers.
- j. Describe your ability to assist in legal and compliance areas and how you stay up to date on current applicable laws and regulations.

- k. Describe your ability to provide preparation and vendor coordination of any required governmental filings.
- l. Describe your ability to help prepare employee communication materials and assist in conducting individual and group employee benefits meetings during each plan's open enrollment period, during new employee orientation sessions, which are typically held during the summer prior to the beginning of the school year, and at other times as requested.

5.6 Fees and Pricing Methodology

- a. Discuss your estimated fees and pricing methodology (i.e., per employee per month, flat rate, time and materials, etc.) for the services you provide. In your commentary, include both scenarios of where fees are charged against commissions earned, as well as where any fees are outside the commission scope. Also discuss the handling of any administrative fees and any additional "add-on" fees such as postage/mail, implementation fees, ACA reporting, etc. If you expect to receive fees, commissions and/or overrides paid by vendors, CCS will require a full disclosure and accounting of any such compensation.

Section VI. Questionnaire

- 1. Describe your experience serving as the administrator of Dependent Care and Health Care Reimbursement plans or how you would assist CCS in selecting such an administrator should it be decided to do so.
- 2. Describe your experience serving as the consultant/broker, investment advisor and plan administrator to 403(b) and 457 plans or how you would provide assistance to CCS in this area.
- 3. In terms of number of employees, what are the smallest, largest and average sizes of your current clients in the office that will be responsible for CCS?
- 4. If you are not the incumbent consultant/broker, provide a brief implementation plan that identifies your responsibilities and the assistance and activities that will be required from CCS and from the prior consultant/broker in the event you are selected. Please confirm your willingness to work with the prior consultant/broker to ensure a smooth transition.
- 5. Explain your ability to monitor regulatory and legislative developments on the federal and state level (including tax laws) that may impact CCS Employee Benefit Programs. How does your firm typically disseminate this information to clients?
- 6. How are annual renewal negotiations handled? Please list all retirement plan vendors and welfare benefit carriers with which you have a relationship.

7. What, if any, financial interest does your firm have in any of the companies providing services that your firm might recommend? Do you have any distribution partnerships with other firms or vendors, either internal or external?
8. Has your organization ever been fined or investigated by any state insurance commissioners? Are you or your organization currently involved in any lawsuits?
9. Describe your experience and contact you have had with TRS.
10. Describe your experience in dealing with Social Security/GPO issues.
11. Describe your communications expertise. If it were CCS's desire to open a dialogue with its employees with respect to the value of their benefits, including the plans sponsored by the State of Georgia, how would you assist in this endeavor?

Section VII. References (Proposers will be notified before their references are contacted.)

1. Provide a list of three (3) verifiable client references of similar scope. Include services provided for each and their contact information. Experience with public school systems in the State of Georgia – and especially those that do not contribute to Social Security – is preferable.
2. Provide a listing of new accounts within the last year and accounts lost within the last year.
3. Please provide at least two (2) contacts for accounts that were lost within the last two years.