

**Township High School District 113  
1040 Park Ave. West  
Highland Park, IL 60035**



**Request for Proposal  
Benefit Consultant/Broker Services  
Issued: November 4, 2019**

Submit your proposal by 1:00 p.m. November 25, 2019 to:  
Ali Mehanti, Assistant Superintendent for Finance  
Township High School District 113  
1040 Park Ave. West, Highland Park, IL 60035

## INTRODUCTION

Township High School District 113 is soliciting proposals to provide Benefit Consultant/Broker Services for its employee benefit plans. Benefit plans include group health insurance, group life, dental, Employee and Family Assistance Program, Wellness Screening, Section 125 flexible spending accounts (FSA), and other plans as they are added or developed.

Township High School District 113 currently offers 2 medical plan options. Employee contributions vary by plan. The self-insured health plan, currently offered through Blue Cross Blue Shield, consists of 1 PPO plan and an HMO plan. Township High School District 113 also offers one self-insured dental plan. The life insurance plans are fully-insured. Township High School District 113 employs about 724 employees (based on payroll for 9/30/2019). All full-time employees are eligible for medical benefits.

All insurance plans are due for renewal on July 1, 2020.

## CONTRACT PERIOD

The period of the benefit consulting/broker services contract will be for a one-year term with requested two- and three-year renewal options. Contract prices must be firm for a ninety (90) day period from the proposal due date to allow acceptance by the Board.

## RESPONSE DATE

Five (5) bound copies and one (1) digital file on USB Flash Drive in PDF format of your proposal must be received ***no later than 1:00 p.m. on Monday, November 25, 2019***. Proposals must be submitted in a sealed envelope clearly marked, "Benefit Consultant/Broker Proposal". It is the sole responsibility of the respondent to ensure that Township High School District 113 receives its response by the time and date noted above.

**Late proposals will not be considered.** Electronic or facsimile transmission of the response is not acceptable and will not be considered, nor will modifications by electronic notice or facsimile notice be accepted.

All responses to this request must be received no later than 1:00 p.m. on Monday, November 25, 2019. Qualifications received after this date and time shall be returned unopened.

# TOWNSHIP HIGH SCHOOL DISTRICT 113 RESPONSES TO QUESTIONS FROM RESPONDENTS

Questions or requested clarifications regarding the requirements of this RFP must be sent electronically to Ali Mehanti, Assistant Superintendent for Finance, at [amehanti@dist113.org](mailto:amehanti@dist113.org), **no later than 1:00 p.m. on Tuesday, November 12, 2019.** Ali Mehanti or his designee will provide a written email response that identifies every question submitted along with Township High School District 113 answer **by end of day on Friday, November 15, 2019** to every respondent who requests a copy and who transmits his/her email address to [amehanti@dist113.org](mailto:amehanti@dist113.org) **no later than 1:00 p.m. on Tuesday, November 12, 2019.** Ali Mehanti or his designee will not respond to any clarification question(s) received after the established deadline of 1:00 p.m. on Tuesday, November 12, 2019.

## SCHEDULE

Township High School District 113 is setting this initial schedule for action, and except for the Proposal Due Date, reserves the right to alter the scheduled dates, if necessary.

<u>RFP Schedule Action</u>	<u>Date</u>
RFP Issued	November 4, 2019
Questions Regarding RFP due by	November 12, 2019
Proposals Due	November 25, 2019
District 113 Review and Analysis	November/December
Interviews (Selected finalists)	2 <sup>nd</sup> Week of December
Finalist Recommendation to Board	January 21, 2020
Board Approval	February 18, 2020

## SUBMISSION INFORMATION

Township High School District 113 reserves the right to accept any proposal, to reject any or all proposals, waive any and all requirements of this RFP, or to waive any informality in proposals received when such acceptance, rejection or waiver is considered to be in the best interest of Township High School District 113 and its employees. This request does not obligate Township High School District 113 to pay any cost incurred by vendors related to submission of proposals in response to this RFP.

Upon evaluation of the proposals, Township High School District 113 will identify companies who will be interviewed. Township High School District 113 will conduct interviews with a selection of the submitters in order to discuss technical and/or other aspects of the proposals, including pricing, after proposals have been submitted. Companies identified will be contacted to arrange a time for an interview.

Proposals must address each specification directly and to the point. Any deviation from the specifications must be noted.

By submitting a proposal, the provider is indicating that he/she has read, understands and agrees to all points in the specifications. Unsigned proposals will be rejected. Proposals should include a statement of any areas of possible “conflict of interest” with Township High School District 113 officials and employees.

## **BENEFIT PLAN INFORMATION**

Township High School District 113 currently has various self-insured and fully-insured plans that are effective until 6/30/2020. Each plan has varying premiums, benefits and deductibles.

The current plans are as follows:

**Medical:** PPO & HMO IL self-insured plans administered by Blue Cross Blue Shield

**Dental:** administered by Delta Dental for our PPO Dental and DHMO

**Vision:** administered by Professional Benefit Administrators

**Life & AD&D:** administered by Madison National Life

**Voluntary Life:** administered by Madison National Life

**Section 125 Flex Plan:** administered by Professional Benefit Administrators

**Employee Assistance Program:** administered by Workplace Solutions

**Stop loss coverage:** insured by Blue Cross Blue Shield

**The total enrollment as of September 1, 2019 in each plan is as follows:**

Group	Options		
	Employee		
Plans:	<i>Single</i>	<i>Family</i>	<i>Employee +1</i>
PPO	177	203	NA
HMO IL	65	90	NA
Dental PPO	229	347	
Dental HMO	5	10	
Vision	177	203	
Life Insurance	556		
Voluntary Life	8	2	

## **ADDITIONAL INFORMATION**

Township High School District 113, in its discretion, may terminate the agreement in whole or in part at any time, whenever it is determined that the successful Consultant has failed to comply with or breached one or more of the terms and conditions of the agreement or specifications incorporated therein. In the event of the partial or total termination of the agreement, it is hereby agreed that Township High School District 113 shall only be obligated to pay in accordance with the terms of the agreement for materials and services, which have been accepted by Township High School District 113.

## **SCOPE OF SERVICES**

### **Consulting Services**

The consulting/brokerage firm selected will be expected to perform the following services for Township High School District 113. These services will include the following types of activities and should be included as part of your consulting fee:

- Serve as an advisor on all benefit related issues;
- Review and evaluate the District's benefit components, specifically in the area of design, funding, cost and administration;
- Review levels and types of coverage offered and recommend any changes to current offerings;
- During the initial term, investigate all viable programs, insurers and service providers and provide thorough cost benefit analysis report of each option;
- Propose recommendations to include comparative alternatives, plan design changes, new products and compliance with all appropriate tax codes, as well as state and federal regulations governing benefit plans;
- Review current carrier plans and performance and provide written report on findings;
- Analyze claim experience for trends and anomalies;
- Recommend cost containment strategies and techniques on all employee benefits;
- Provide update on legal issues and regulations as they relate to operations and coverage;
- Provide quarterly and annual performance reports;
- Provide annual funding projections;

- Assist in establishing funding and reserves for each plan year;
- Attend meetings called by Township High School District 113 for such purposes of discussion, review and evaluation of the District's benefit plans;
- Provide other assistance and advice as needed.

### **Administrative Support Services**

The consulting/brokerage firm selected will be expected to perform the following services for Township High School District 113. These services should be included as part of your consulting fee:

- Secure timely renewal quotations from plan providers;
- Negotiate with providers to secure competitive rates and maximize discount levels;
- Secure bids and make recommendation for placement;
- Prepare specifications, take and analyze bids and make recommendations for the replacement or modification of current vendors;
- Facilitate in the successful transition of any coverage or administrative services as requested by Township High School District 113;
- Assistance with employee problems in the areas of claim payments, billing eligibility and enrollment;
- Assistance with the development of employee communication tools, including the design and preparation of printed materials, on-site employee meetings, etc.;
- Consult with Township High School District 113 on all benefit regulatory compliance issues and assist in the preparation of reporting requirements;
- Assist Township High School District 113 with all Illinois and Federal laws regarding insurance including COBRA, HIPAA, ACA, etc.;
- Provide special reports as requested by Township High School District 113;
- Conduct an annual plan review to determine success, areas of focus, as well as reduction of liability;

## **INDEMNIFICATION**

The Consultant must indemnify, defend, and hold harmless the Owner, its individual Board members, agents, consultants and employees (collectively, “Indemnities”), from and against all claims for death or injury to persons or damage or loss to property, including claims of Owner, third parties, and Consultant's or any subcontractor's employees, and any other claims, losses, damages, or expenses, including attorneys’ fees, arising out of the performance of the services by Consultant, including, but not limited to, losses or damages caused in part by the Indemnities’ own negligence (except to the extent prohibited by Illinois law).

## **METHOD OF SELECTION**

Vendor selection shall be determined by an evaluation of the total content of the proposal submitted. The following will serve as the basic criteria for the selection of the consultant chosen:

- Understanding of the work required by Township High School District 113 as evidenced by the proposal.
- The qualifications of the Consultant and the team assigned to Township High School District 113.
- Total resources of the Consultant that can be applied to the advantage of Township High School District 113.
- The scope of services offered and to the extent to which they meet or exceed the requirements of Township High School District 113.
- The total cost of the services offered to Township High School District 113.
- Township High School District 113 shall not be obligated to explain the results of the evaluation process to any vendor.

Township High School District 113 would like to make a decision by February 18, 2020 at which time the finalist will be brought to the Board of Education for Board approval. The selected Consultant will manage the renewal for the 2020-2021 plan year.

## **GENERAL CONDITIONS**

### **A. No Obligation to Award**

This RFP solicitation does not oblige Township High School District 113 to award a contract to any respondent. Township High School District 113 may, at its discretion, revise the selection process, the schedule of events or anticipated date of award, may request further information from any respondent or may withdraw this RFP in part or in its entirety.

B. Proposal Participation

Any entity that has received this RFP directly from Township High School District 113 or indirectly through a third party is eligible to submit a proposal for the required services.

C. Withdrawal

A respondent may withdraw its proposal without prejudice to itself, by submitting a written request for its withdrawal to Ali Mehanti, Assistant Superintendent for Finance, at any time during the entire selection process.

D. Rejection of Proposal

Township High School District 113 may reject any and all proposals. Township High School District 113 will reject the proposal of any party who has been delinquent or unfaithful in any former contract with Township High School District 113. The right is reserved to reject any or all proposals, and to waive technical defects, as the interests of Township High School District 113 are best served.

E. Confidentiality

All vendor-supplied materials, including response to the RFP, become the property of Township High School District 113. The District will respect the confidentiality of the information provided under each proposal and will work with all vendors to meet their confidentiality requirements, provided they are within reason. However, proposals are subject to the Freedom of Information Act. Proposals that do not qualify for the interview phase of the selection process will not be returned.

F. Clarification/Submission of Questions

Request for clarification and questions must be received in writing by mail or email, no later than 1:00 p.m. on Tuesday, November 12, 2019. Township High School District 113 will respond to those questions either directly to the originator of the inquiry or to all potential respondents as deemed appropriate.

Direct requests to:

Ali Mehanti, Assistant Superintendent for Finance  
Township High School District 113  
1040 Park Ave. West  
Highland Park, IL 60035  
[amehanti@dist113.org](mailto:amehanti@dist113.org)



# Request for Proposal Cover Form

To: Township High School District 113

From: \_\_\_\_\_  
Broker

I have examined the specifications and instructions included herein and agree, provided I am awarded a contract within 90 days of RFP due date, to provide the specified items in accordance with the terms stated herein. All deviations from specifications and terms are in writing and attached hereto.

\_\_\_\_\_  
Firm Name Signature

\_\_\_\_\_  
Address Print Name

\_\_\_\_\_  
City, State, Zip Code Date

\_\_\_\_\_  
Work Phone Number Work Email Address

By submitting a proposal, the provider is indicating that he/she has read, understands and agrees to all points in the proposal. Unsigned proposals will be rejected.

Please include 5 bound copies and 1 digital file on USB Flash Drive in PFD format of the proposal.

## Required Information

### Client Structure and Philosophy

- 1) Describe your organization, its history and size (revenue and number of employees) as well as location(s).
- 2) Describe the range of employee groups that you service, the number of current clients using your services, the number of current District clients, and the years of experience working with School District clients.

a. Total number of clients using your services:	
b. Total number of IL School District clients:	
c. Average number of employees per IL School District client:	
d. Largest School District client being serviced:	

- 3) Describe your view of the role of a Broker/Consultant and what differentiates your firm from others.
- 4) Provide a copy of your ethics statement and describe the internal standards you have established for servicing your clients. If you do not have an ethics statement, please state this in your response.
- 5) Describe the professional liability coverage carried by your organization.
- 6) What amount of Errors and Omissions coverage does your organization carry?
- 7) Are there any judgments, claims or suits pending or outstanding by or against your firm? If yes, submit details.
- 8) Include a statement of any areas of possible “conflict of interest” with Township High School District 113’s Board Members, administrators and/or employees.

### Service Team

- 9) How many of your employees will be assigned to the account and working directly with Township High School District 113? Provide a brief biography detailing the roles each person would be assigned and their qualifications.
- 10) What types of accounts does the team focus on?
- 11) How many School District clients does the team serve?

## References

- 12) Describe your organization's experience working with organizations similar to Township High School District 113.
- 13) Provide at least four (4) current client references, preferably from education institutions, including the following information:

Client Name	
Contact	
Address	
Telephone Number	

For education institutions, provide both a School District contact as well as a union/employee contact if possible.

## Client Support Service

- 14) What technology resources or knowledge does your company offer clients to streamline or improve their administration? Describe any in-house tools and/or technology available for School District access. Is there an additional cost?
- 15) What technology partners do you offer your clients, if any?
- 16) What additional resources or services does your Client provide outside of the annual bid or contract process?
- 17) Please list the areas of compliance that you work with your clients on.
- 18) What steps do you take to ensure your clients are up-to-date on current laws and legislation that may impact their plans or administration? Are there additional expenses or costs for your compliance services or assistance?
- 19) How do you simplify the enrollment process for your clients and its employees? Do you provide an online enrollment solution?

## Healthcare Reform

- 20) Please explain your firm's approach and strategy when it comes to assisting with Healthcare Reform planning.
- 21) How does your firm stay up to date with Healthcare Reform?
- 22) What resources or tools does your firm provide to assist in managing Healthcare Reform from both administrative and financial planning perspectives?

## **Financial Planning and Cost Containment**

- 23) Describe your Client's approach to financial planning for its clients benefit plans.
- 24) How do you communicate your client's plan performance and associated costs?
- 25) What measures do you take to ensure your clients are looking at possible cost containment policies or methods?
- 26) What steps do you take to ensure that your clients are offering competitive benefits and no gaps in coverage?
- 27) What resources or tools do you offer your clients to benchmark or compare their plans' performance or costs with other organizations of their size and in their geographical area?

## **New Client Implementation**

- 28) Please explain the process and timeline that you recommend for new clients. If you were selected as Broker/Consultant for Township High School District 113, describe the steps you would anticipate for a smooth transition.
- 29) What added time and resources should your new clients anticipate during their first renewal with your team?
- 30) When taking on a new business, how do you ensure that you are capturing their business needs and integrating these needs into their benefit offerings?
- 31) When communicating the plan to employees, what methods of communication does your firm utilize (web based, printed, etc.)? Please describe and enclose sample documents or employee communication materials that you have distributed to other clients. Also indicate any additional costs associated with these documents (design, printing, mailing, etc.).
- 32) Does your firm sponsor seminars, webinars or other venues to communicate benefit trends and compliance issues? If so, are these conducted in an interactive format? Are these non-profit specific? Please indicate any costs associated with these programs.

## **Pricing**

- 33) Describe in detail how you propose to be compensated for your services. Based on the information provided within this Request for Proposal, what is the estimate of your Client's consulting fees for each of your first three years of service to Township

High School District 113's account? You are encouraged to propose a flat annual fee for services.

- 34) Are you willing to disclose any and all compensation earned, including but not limited to billed fees and/or any other compensation earned through relationships with the insurance plan provider and/or prescription benefit manager selected by Township High School District 113?
- 35) What services would be billed in addition to your normal stated fees?
- 36) What standards would you propose for monitoring your firm's service quality and cost-effectiveness?