St. Lucie Public Schools

Purchasing Department
9461 Brandywine Lane
Port St Lucie, FL 34986
Voice – (772) 429-3980

SUPERINTENDENT

E. Wayne Gent

March 12, 2021

TO: All Prospective Proposers

FROM: Kim Albritton
Director Financial Operations

RE: RFP 21-15 Employee Benefits Management Services

ADDENDUM 1 TO RFP 21-15

This addendum is issued as a part of the aforementioned RFP. The changes incorporated herein are an amendment to and supersede those conditions shown in the original solicitation. The Proposer shall acknowledge receipt of this addendum by signing this form and returning with their submittal. Failure to do so may subject Proposer to disqualification.

Q1. Would the St. Lucie School District be open to receiving a proposal for the voluntary benefit of ID theft protection services for their employees?

A1. As part of the full response, yes.

Q2. Does the District have a budget to pay for the technology, administration, service center, ACA, Cobra and other administration services outlined?

A2. The SLPS will only pay for the annual notice mailings. All other services are covered by the voluntary benefit program commissions.

Note: SLPS currently has a separate contract with FBMC for 1094-C & 1095-C ACA reporting. Our funding of this contract expires 12/31/2021.

Q3. How is the administration funded today? Is it 100% paid through the commissions of the Voluntary Benefit program?

A3. See A2

Q4. Is it the expectation that the administration fees be paid 100% by the VB program?

A4. See A2

Q5. Are the administrative FSA fees paid for by the district, or are those administrative fees paid for through commissions?

A5. See A2

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Q6. How are the communication documents funded?

A6. See A2

Q7. Regarding the onsite enrollers/counselors – is that a requirement, or can call center support be an acceptable option to supplement the self-service online enrollment platform?

A7. Onsite enrollment counselors are required along with call center support and a self-service online enrollment system.

Q8. Regarding the commission % - would it be acceptable to convert these commissions away from a heap commission program to a level commission percentage

A8. Any commission agreements are between broker and carrier and will be accepted within reason. Commissions received by administrator are to be used for benefit administration services.

Q9. Is the District open to changing carriers where necessary, including Trustmark, Colonial, Unum, Pet Assure etc..?

A9. Yes, if the benefits and premiums are comparable or more favorable for the employee.

Q10. Will the annual enrollment be a passive enrollment or active assuming new carriers are in place for the products outlined?

A10. If substantial benefit changes are made, a full active enrollment will be required.

Q11. We wanted to confirm who the current broker is. Are you able to confirm? Also, is current broker involved in the RFP as well or has the district decided to make a change?

A11. FBMC is the current broker and was not involved in preparing this RFP.

Q12. Is the District willing to replace all of their current Voluntary/ancillary benefit carriers with new ones?

A12. See A9

Q13. Is it the expectation that commission dollars will be used to pay for the cost of the benefits administration and enrollment services?

A13. See A2

Q14. What are the biggest areas of dissatisfaction with your current benefits administration platform and enrollment vendor?

A14. Currently, there are no areas of dissatisfaction with our current benefits administration platform and enrollment vendor.

Q15. Why is this business being put out to bid?

A15. The District utilizes the competitive solicitation process to ensure all vendors have an equal opportunity to provide the requested services.

Q16. What spending accounts are offered—please confirm that Healthcare FSA, Dependent Care and Limited-Use FSA are the only accounts offered.

A16. Limited Use Medical FSA, Medical FSA and Dependent Care FSA.

Q17. Please confirm that debit card functionality will be needed for all FSA spending accounts?

A17. Debit cards will be needed for Limited Use Medical FSA and Medical FSA only.

Q18. What is the average number of COBRA participants per month?

A18. Medical 11 Dental 6

Q19. I did want to confirm that the District is willing to replace all of their current Voluntary carriers with new ones. In order for us to deliver the requested services to the District at no cost, it will require that all existing Voluntary carriers are replaced, so that the commission can be used to offset the program costs—please confirm.

A19. See A9

Q20. What system(s) does the School District use for HRIS and payroll?

A20. Skyward for both HRIS and payroll.

Q21. Please confirm how many eligibility classes/groups and cost share scenarios exist today (employees and retirees)?

A21. Active employees – employer contributes to medical coverage only, $278.39/pay per enrolled employee regardless of level or tier of coverage. All other voluntary/ancillary benefits are 100% employee paid.

Retirees – All offered benefits are paid 100% by the retiree. No contributions are made by the SLPS.

COBRA – All offered benefits are paid 102% by the participant. No contributions are made by the SLPS.

Q22. How many employees/retirees do you currently have in an unpaid status that are being direct billed for coverage (excluding COBRA)?

A22. A. Active employees that are unpaid are billed directly by Risk Management staff. We currently have 57 active employees on direct payment.

B. Retirees are all on direct bill. Total number of retirees is provided in Attachment J – Census Information.

Q23. How many pre-65 retirees do you have? Post-65?

A23. Total number of retirees is listed in Attachment J – Census Information.

Post-65 participants:

Commercial Medical Plan – 50

Vision – 376

Dental – 626

Medical Bridge – 10

Term Life Insurance - 250

Q24. Is it a full Active or passive (continuing the previous year's election without changes) open enrollment?

A24. See A10.

Q25. Who is the current Insurance Agent and what firm is the current Benefits Administration and Online enrollment provider and what software is being used?

A25. Both agent and broker are FBMC. Current enrollment system is BMC.

Q26. What firm provides the current Cobra, FSA and Retiree administration, Enrollment and Call Center services? How long have all providers of these services been used?

A26. Cobra and FSA services are outsourced by FBMC to PayFlex. Retiree administration, enrollment and call center services are provided by FBMC.

Q27. Are there any fees paid by the School District on these requested services? If so, please provide detail

A27. See A2

Q28. Is it possible that in person enrollment services would not be offered this year due to Covid?

A28. No, we had in-person enrollment for the 2021 open enrollment period in October 2020.

Q29. What is the time period of the Open Enrollment this year?

A29. Active – October & Retiree/COBRA - November

Q30. Is the School District comfortable with replacing these insurance products? Many times voluntary insurance coverages will only pay commissions to the writing agent, not a new agent.

A30. See A9

Q31. Does this RFP include health plan consulting services?

A31. No

Q32. What is the primary reason(s) SLPS is currently requesting proposals for Employee Benefits Management Services?

A32. See A15

Q33. What are your top areas of focus for first 12-24 months?

A33. Please refer to the Scope of Services listed in the RFP.

Q34. Who is the incumbent agent/firm and are they expected to submit a response to this RFP?

A34. A. FBMC B. Unknown

Q35. If the incumbent agent/firm has an agreement with SLPS, please provide a copy.

A35. See attached.

Q36. Does the incumbent agent/firm receive any other compensation (not already provided in this RFP) and if yes, please provide details.?

A36. See A2

Q37. How long have current benefits been in place? Are they individual or group benefits?

A37. We have both individual and group benefits in place. Vision, Short-term Disability, Long-term Disability, FSA's and Term Life insurance have been in place for many years with changes to the carriers. Medical Bridge, Legal, Universal Life Events, Hospital Stay Pay, Accident Insurance, Critical

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Health Events, Pet Insurance, and Pet Discount Plans have been offered for a short period of time and we are still with the original carriers.

Q38. When is the last time that these coverages were marketed?

A38. Varied. Each product is marketed based on plan design, price and performance. Plans are reviewed with Benefits Administration Company and SLPS annually.

Q39. Please provide additional details on the current plan benefits, premiums, and employer contributions (if not already provided in this RFP) such as enrollment guide, benefit summaries, certificates of coverage, contracts/agreements.

A39. A. Enrollment guide which includes the benefits summaries:
https://www.stlucie.k12.fl.us/pdf/departments/risk-management/Flexible-Benefits-Plan-Reference-Guide-21.pdf

B. Contract is attached.

Q40. Other than premiums, are there any other billables to SLPS for these services and if yes, please provide details?

A40. See A2

Q41. What payroll, HRIS, and/or Benefit Administration system(s) do you currently utilize?

A41. See A20

Q42. Do you have a system in place to regularly audit enrollment, invoices, and payroll deductions and if yes, please provide details?

A42. Yes, Benefits Administration company will provide a discrepancy report comparing payroll deductions and medical bill. SLPS will review discrepancies and determine corrective action. Benefits administration company will provide a separate discrepancy report for all other benefits for SLPS to research and correct.

Q43. Are premiums paid directly to each plan carrier or to the agent/firm?

A43. Premiums collected for the voluntary/ancillary benefits will be paid directly to the benefits administration company. Benefits administration company will pay each carrier.

Q44. Is the agent/firm responsible for billing and collecting retiree premiums?

A44. Yes

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Q45. Please provide more details on your current open enrollment process and expectations.

A45. Open enrollment planning begins in June, making final decisions on dates of enrollment, new products to implement, etc. Enrollment materials for active and retires are updated for the new plan year once medical and dental rates are finalized (late August). Benefits Administration company schedules dates and time for enrollment counselors at each location during the open enrollment window based on each location needs. Enrollment system is updated to reflect new plan year information. Advanced setup for open enrollment is provided to each location prior to the start date. At least 3 days of training for the onsite enrollment counselors provided prior to open enrollment. Enrollment counselors are on-site at each location based on number of employees at each location and whether the open enrollment is passive or mandatory. Online self-enrollment, telephonic or virtual enrollment sessions provided as an option. Secure test files of open enrollment data provided to SLPS to verify systems will communicate. Full open enrollment files sent to SLPS in late November and early January. Post enrollment evaluation provided to SLPS within first quarter of new plan year.

Q46. Do you require any services in a language other than English and if yes, please provide details?

A46. We prefer some of the call center staff and enrollment counselors to speak Spanish.

Q47. One last question, what is the commission percentage on the Dental?

A47. Not relevant to this RFP.

Q48. Is the Dental program to be serviced as part of this RFP?

A48. See A45 for Dental plan service requirements.

****** RFP DUE DATE IS 3/31/2021 - 3:00 P.M... ****.**

_______________________________ _______________________________

Name (Please Print) Company Name

_______________________________ _______________

Signature (Authorized Representative of Company) Date

Failure to file a protest within the time prescribed in s. 120.57(3), Florida Statutes, or failure to post the bond or other security required by law within the time allowed for filing a bond shall constitute a waiver of proceedings under chapter 120, Florida Statutes. (Note: Florida Statutes 120.57(3) and School Board Policy 7.701 contain entire procedure for filing).