

RFQ 2021-001 Health Insurance Agent and Consulting Services
Questions and Answers #1

1. Please confirm the timing for the RFQ award and the contract effective date. **We anticipate awarding the contract at the March school board meeting with an effective date of July 1, 2021.**
2. What are the key services that your current broker/agent is providing that the District would like to continue? **Some keys services we currently receive are 24 hour flexible service delivery to employees and district payroll staff via email, phone or virtually. We also receive on-site visits timely and as often as preferred.**
3. Of the 250 employees and retirees, how many are retirees that are included in these services? Please provide the number and explain how the premiums are collected and what services they receive from the incumbent. **There are approximately 70 retirees with coverage. Retirees have the premiums deducted from their FRS checks. If the retiree does not receive checks from FRS, the retiree pays the district for their insurance premiums.**
4. What employee communication services are currently provided by the incumbent to support the open enrollment process, as well as ongoing engagement? For example, benefit guides, newsletters, employee meetings, new hire educational videos, etc. **Our current Agent provides benefit guides, newsletters, employee individual and/or group meetings, dedicated benefit website, online enrollment website, and video chats, emails, and phone calls to employees, etc.**
5. What form of communication are used? (i.e. print materials, electronic only, online enrollment website, etc.) **Printed and electronic materials, online enrollment website, dedicated benefit website, benefit guides, employee individual and group meetings, phone calls, emails, video chats, etc.**
6. Have you conducted recent surveys, focus groups, etc. to gauge the effectiveness of your current communication methods? If so, what are key findings? **The Insurance Committee meets annually. Key findings are the current communication methods are beneficial and effective for employees.**
7. Do you require documentation for qualified dependents? When was your last Dependent Eligibility Audit? **Yes, our last audit was performed this year.**
8. Please indicate the voluntary benefits that require payroll deductions and those that are directly billed to employees? **All insurance contributions paid by employees are payroll deducted. None are billed directly to the employees.**
9. Please list any voluntary benefits in which employees or retirees can be enrolled at any time. **Employees can enroll in post tax benefits such as Life & ADD&D at any time. Retirees must enroll in benefits upon their retirement.**
10. What enrollment methods are currently used when employees participate in voluntary plans? **Guided online enrollment for Vision, Life and ADD&D, STD, LTD. AFLAC enrolls employees for the plans they offer.**

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11. Please confirm the enrollment/benefit administration system currently in place. What areas of functionality work well and/or are challenging? **The enrollment platform used is InRoll. AFLAC provides their own full-service for enrollment into their plans.**
12. Please describe your current annual enrollment process and time frame. **We receive our renewal rates annually in April. We then hold an insurance committee meeting to discuss. The board approves the plan renewal in April. In May we hold open enrollment. Payroll deductions must be provided to payroll by June 1st as deductions begin on June 15th for a plan start date of July 1st.**
13. Please provide a participation census as follows: (if possible, please identify # of enrolled as Active and Retiree:

Type of Coverage	Carrier	Commission %	# Enrolled	Annual Premium
Medical	Capital Health Plan and Florida Blue	2	157 Total 136 Active 21 Retirees	\$1,543,854
Vision	The Standard Company	10	125	\$16,776
Dental	The Standard Company	6	191 Total 151 Active 40 Retirees	\$113,105
Life & ADD&D	The Lincoln National	15	241 Total 179 Active 40 Retirees	\$47,518
Disability (STD/LTD)	The Lincoln National	15	87 Total Active, No Retirees	\$19,006
Cancer	AFLAC	0		
Critical Illness	AFLAC	0		
Hearing	N/A	0		
Accident	AFLAC	0		
Universal/Whole Life	AFLAC	0		
Other				

14. Please confirm how the current Broker/Agent of Record is compensated for services provided, i.e. fees, commissions on all products, or a combination of both? Are there additional fees paid to the Broker/Agent? **The current Agent is paid from commissions. There are no additional fees.**
15. Are commissions currently built into all the products? If no, please identify which ones are net of commission. **Yes.**
16. Is it your expectation that the awarded agent/broker will receive compensation via commissions? **Yes.**