



**EMPLOYEE BENEFIT CONSULTING SERVICES  
REQUEST FOR PROPOSAL**

**The Grosse Pointe Public School System**

**October 5, 2018**

## **INTRODUCTION:**

Grosse Pointe Public School System (GPPSS) provides premier educational opportunities to families living in the five Grosse Pointe communities and a portion of Harper Woods, Michigan. The District is comprised of nine (9) elementary schools, three (3) middle schools, two (2) high schools, an administrative building, and one building which houses preschool and special needs programs. We have four (4) collective bargaining groups that represent the majority of our staff. There are five (5) nonunion groups with employment agreements. Currently the business office administers benefits to 645 active employees, however 840 employees are benefit eligible.

We are currently self- insured for medical, dental, vision, and prescription coverage. We also offer life, STD, LTD and Flexible Spending to our staff. We have a variety of medical plan design options for our staff that have various employee cost share requirements. We operate budgeting on a fiscal year basis beginning July 1 to June 30. Benefit open enrollment begins in March/April for a July 1 to June 30 for benefit year. Grosse Pointe Public Schools' most recent benefit plans can be found in both union contracts and nonunion employment agreements, under the Human Resources Department on the District's website [www.gpschools.org](http://www.gpschools.org).

The intent of this bid is to select one company to handle various tasks associated with online open enrollment and administration of the GPPSS medical, dental, vision, life, AD&D, short and long term disability programs as well as Section 125 FSAs, COBRA, HIPAA and ACA. The selected company will assist GPPSS with reporting and compliance related to PA 106 and PA 152 as well as ACA, PCORI fees and Form 1095. These services will include, but are not limited to, a comprehensive review of current plan documents for compliance with state and federal regulations and legislation as well as an analysis of current insurance plan coverage to identify effective cost management strategies and savings. The awarded company will provide the following services commencing on or before January 1, 2019.

## **INSTRUCTIONS AND TIMELINE:**

Qualified Consultants shall provide two (2) originals and one (1) USB of your proposal in accordance with the attached specifications and shall be enclosed in a sealed envelope marked with the name of the company and "Employee Benefit Consulting Services RFP".

### **Send proposals directly to:**

The Grosse Pointe Public School System  
Lisa Abbey, Deputy Superintendent  
Business and Support Services  
389 St. Clair  
Grosse Pointe, MI 48230

Proposals will be accepted until **1:00 pm EST on Monday, October 29, 2018.** The Board will not accept a proposal received after the date and time mentioned above or sent via e-mail or fax. Based on proposal review, a determination shall be made regarding which company shall receive further interviews.

Proposal Due Date	Monday, October 29, 2018 @ 1pm
Proposal Review	November 1-9, 2018
Interviews with Selected Finalists	November 12-16, 2018
Recommendation to Board of Ed	November 26, 2018
Consulting services begin	January 1, 2019

Any and all clarification questions pertaining to this RFP will be collected through the close of business on Wednesday, October 17<sup>th</sup> via email at [lrbyd@gpschools.org](mailto:lrbyd@gpschools.org). Responses to questions will be provided to all consulting firms that are participating in the RFP process.

The firm must utilize proposal forms, or exact facsimiles, as supplied in the proposal document. The submission of a proposal will be construed to mean that the bidder is fully informed as to the extent and character of the service, supplies, materials or equipment required and a representation that the bidder can furnish the item(s) in complete compliance with the specifications. Consulting Firm must provide proof that your organization carries Errors and Omission insurance coverage.

The district reserves the right to accept any item in the proposal; to accept or reject any or all proposals; to waive any informalities herein; or for reasons of establishing uniformity, to award the service agreement to other than the lowest proposal.

Your company must complete and provide sworn familial relationship disclosure as attached to the RFP.

## **SCOPE OF SERVICES:**

The GPPSS is seeking an Employee Benefits Consultant to assist the Business Office and Human Resources Departments with strategic planning, plan management, vendor renewals, contracts and compliance of our health and wellness benefit programs provided to active employees and their dependents. The successful bidder would assist the District in a number of areas affecting active employee benefits. Key services of the relationship include:

- A. Strategic Planning- Assist the District with short and long-term benefit strategy and design.
- B. Provide general guidance on latest trends in market place benefits and eligibility requirements. Recommend plan design changes as needed.
- C. Advise and consult on methods for improving cost containment and claims administration. Provide written information on cost analysis and impact on plans.

- D. Assist the District in the development, implementation and ongoing management of an effective and measurable wellness program that will reduce costs over the long term.
- E. Receive and maintain claims data from certain medical claims vendors, and monitor out-of-pocket medical expenses of members from the District's various medical vendors to ensure compliance with the Affordable Care Act Out-of-Pocket Maximum Limits on Cost-Sharing Requirement.
- F. Prepare financial exhibits that provide the District with the information needed to make informed decisions regarding benefit plan designs and funding levels, and as otherwise may be needed in preparation of the District's annual audit, collective bargaining data requests, and related operational needs.
- G. Provide data pertaining to self-insured medical, pharmacy, vision and dental claims data. Use claims data to perform predictive modeling.
- H. Perform a comprehensive and objective review of the received and processed claims to determine whether the claims are adjudicated according to contractual performance standards, appropriate benefits and industry standards. Make recommendations for changes, as needed.
- I. Provide detailed ad hoc reports when needed that may include market trends, cost saving ideas and/or summary of work being done by the consultant.
- J. Provide routine support to the Business Office and Human Resources staff in the management of vendors, plan interpretation, eligibility issues, resolving claim denial errors, and other related administrative issues.
- K. Assist the District with negotiating all insurance vendor contracts, services and renewals including meeting directly with the vendors (as requested by the District).
- L. Review contracts with providers for appropriateness of rates, benefits, eligibility and coverage definitions and responsibilities.
- M. Assist with the development of Request for Proposals (RFP's) for various vendors in compliance with the District's purchasing requirements. This may include developing initial RFP's, creating evaluation criteria and evaluating/summarizing proposals submitted by vendors.
- N. Provide liaison services with vendors on behalf of the District, including current and potential vendors which includes direct contact, reviewing information and making recommendations as needed.
- O. Provide regular and timely communication of changes and proposed changes in Federal and State legislation that may impact the District's benefit plans and programs. Recommend procedures and/or policy changes as needed. Prepare communications for use by the District with employees.
- P. Assist with the collective bargaining process. Review union proposals as needed and assist with cost analysis and potential alternatives.

- Q. Advise and assist the District with reviewing benefit programs on a continuous basis to ensure that plans are in compliance with Federal and State legislation including, but not limited to, the Patient Protection and Affordable Care Act (PPACA), COBRA, HIPAA and IRS requirements.
- R. Assist the District with administration of an online benefits enrollment system.
- S. Assist the District with annual open and special enrollment periods. Prepare employee benefit guides and enrollment communications.
- T. Prepare monthly administrative reports for the Board of Education.

### **SUBMISSION REQUIREMENTS:**

Companies are being asked to submit evidence of their qualifications to provide Employee Benefits Consulting services, perform comprehensive analysis of our current programs, and to recommend and facilitate future changes. Responses should include information that clearly describes your knowledge and experience in the areas listed under the Scope of Services section of this request. Your response will answer questions listed below and in the Service and Fee section. Please respond in the exact order as indicated below.

1. Include a cover letter identifying your company's understanding of the District's needs. Provide a brief company history that includes the number of years your firm has been providing the requested services. Provide a confirmation statement as to whether you serve as an independent consultant/broker. Affiliation with any insurance company, third party administrator or provider network must be disclosed. This letter must be signed by a person who is authorized to discuss the details of your submission.
2. Identify the personnel who would be assigned to this account and include pertinent professional background for each consultant(s).
3. Describe your organization's experience working with public, K-12 schools in Michigan for whom you provide full service consulting as envisioned in the RFP. Include experiences with union and non-union staff in an educational setting.
4. Describe your organization's experience with Blue Cross Blue Shield of Michigan (BCBSM) and your experience with self-funded BCBS accounts; include the number of active accounts you service that meet this criteria.

### **SERVICE AND FEE QUESTIONS:**

The GPPSS seeks to contract with a Benefits Consulting firm on an annual, fixed fee, full disclosure basis. Indicate your willingness to establish a fixed fee to provide comprehensive Employee Benefits Consulting Services for the GPPSS. Address also your willingness to reject any and all other forms of compensation, fees, or commissions from any other business entity that would result from your business dealings with the GPPSS. Please identify any commissions your company receives from insurers. Please include a copy of your contract that defines your services.

5. Does your organization offer national, regional and local benchmarking statistics for associate contributions, benefit costs, etc., including public K-12 Michigan school districts?
6. Describe your underwriting and actuarial resources.
7. How do you support your clients in ensuring their employee benefits programs remain compliant with all federal and state laws?
8. How does your firm assist clients with HIPAA compliance? Describe how your firm maintains client records in a HIPAA secure environment.
9. Describe methods you employ to disseminate information about current trends and legislative changes. Please provide examples.
10. Do you assist clients in the preparation of required IRS reporting, such as ACA, PCORI and 1095's? Is there a cost for these services?
11. Does your organization publish newsletters or other descriptive publications that are routinely provided to your clients? Provide a sample.
12. Describe any programs that you provide to your clients that foster employee wellness.
13. Describe your process to review and update Section 125 Plan Documents.
14. Identify any additional services available through your organization that you may wish to segregate from the above that could be presented on an ala carte basis and the fees required for these services.
15. Please address how your organization will assist The GPPSS with benefit administration. (Include any commissions or fees required for this service)
16. Does your organization offer on-line access to insurance vendor eligibility systems to perform associate additions, terminations and changes? (Include any commissions or fees required for this service)
17. Does your organization offer online enrollments? (Include any commissions or fees required for this service)
18. What executive reporting services does your organization offer as it relates to total premium and claim costs? Please provide a sample report.
19. Has any entity or person filed lawsuit against your firm within the last five (5) years related to your services and what was the outcome.
20. If your firm is selected, explain how you propose we transition our account?

**PRICING, AUTHORIZATION AND ACKNOWLEDGEMENT:**

Indicate total fees for services discussed above for the period of two (2) calendar years beginning January 1, 2019. Identify in as much detail as possible the services which will be provided the GPPS for such fees. Clearly identify any and all commissions.

**Year 1 - 2019**                \$ \_\_\_\_\_

**Year 2 - 2020**                \$ \_\_\_\_\_

Indicate any additional services recommended but not included in the above list or service and related fees for the same service period.

1.	\$ _____
2.	\$ _____
3.	\$ _____

The undersigned certifies that the bid submitted meets or exceeds, all the specifications, that all conditions noted here are acknowledged, and the firm prices and terms are specified by the bidder are true and accurate.

**IRAN ECONOMIC SANCTIONS ACT:**

The undersigned further certifies on behalf of the firm submitting this proposal the following: (1) that I am duly authorized to legally bind the company submitting this proposal; and (2) that the company submitting this proposal is not an "Iran linked business," as that term is defined in Section 2(e) of the Iran Economic Sanctions Act, being Michigan Public Act No. 517 of 2012; and (3) that I and the firm submitting the proposal will immediately comply with any further certifications or information submissions requested by the District in this regard

\_\_\_\_\_  
Signature of Authorized Representative

\_\_\_\_\_  
Legal Name of the Firm

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Date

## **CONSULTANT INFORMATION FORM**

A. Company Name \_\_\_\_\_

Address \_\_\_\_\_ City: \_\_\_\_\_ State/Zip: \_\_\_\_\_

Phone \_\_\_\_\_ Fax: \_\_\_\_\_

Website: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Contact Title: \_\_\_\_\_

Contact Phone: \_\_\_\_\_

Contact Email: \_\_\_\_\_

B. Business Structure: Corporation ( ) Partnership ( ) Sole Proprietor ( )

C. Number of years in business as the company named above \_\_\_\_\_

D. Largest single contract this company has held \$ \_\_\_\_\_ With Whom? \_\_\_\_\_

E. Annual gross sales for last three (3) years:

2017 \_\_\_\_\_ 2016 \_\_\_\_\_ 2015 \_\_\_\_\_

F. Deviations from specifications? \_\_\_Yes \_\_\_No

G. Acknowledgement of addenda #1 \_\_\_\_\_ #2 \_\_\_\_\_ #3 \_\_\_\_\_  
Date Initials Date Initials Date Initials

H. Geographical area of operations for your firm \_\_\_\_\_

I. Provide business name, contact and telephone numbers of five (5) customers that have purchased services in the past year, preferably similar in business and self-insured.

Business _____	Contact _____	Telephone _____
Business _____	Contact _____	Telephone _____
Business _____	Contact _____	Telephone _____
Business _____	Contact _____	Telephone _____
Business _____	Contact _____	Telephone _____



## **SWORN AND NOTARIZED FAMILIAL DISCLOSURE STATEMENT**

All bidders must complete the following familial disclosure form in compliance with MCL 380.1267(Public Act 232 of 2004) and attach this information to the bid.

No Company will be allowed to work as a contractor, sub-contractor or partner on any project within the scope of this contract which constitutes a conflict of interest. In order to determine if your company presents any potential conflict of interest with respect to the award of the subject contract, please disclose any familial or business relationships you have with any member of the Grosse Pointe Public School Board of Education or Superintendent.

The members of the Grosse Pointe Public School System Board of Education are Brian Summerfield, Margaret Weertz, Judy Gafa, Cindy Pangborn, Kathleen Abke, Ahmed Ismail, and Christopher Profeta.

The Superintendent is Dr. Gary Niehaus.

The following are familial relationships (indicate "none" if applicable):

---

Company Name

---

Signature

---

Printed Name and Title

Subscribed and sworn before me

This \_\_\_\_\_ day of \_\_\_\_\_, 2018.

A Notary Public in \_\_\_\_\_ County, MI

---

Notary Signature

My Commission expires: \_\_\_\_\_

