

**UPPER TOWNSHIP SCHOOL DISTRICT**

**525 Perry Road**

**Petersburg, New Jersey 08270**

**(609) 628-3500 ext. 2223**

**Laurie A. Ryan, Business Administrator/Board Secretary**

**ryan@upperschools.org**

**BROKER OF RECORD**

**EMPLOYEE HEALTH BENEFITS**

**Due: Wednesday, January 18, 2023**

**By 10:00 a.m.**

## **UPPER TOWNSHIP SCHOOL DISTRICT BROKER OF RECORD - EMPLOYEE HEALTH BENEFITS**

### **INTENT**

The Upper Township Board of Education is seeking to appoint a licensed insurance firm in New Jersey who will be responsible for providing Broker of Record - Employee Health Benefits. The Board of Education intends to award this contract as an EUS contract pursuant to NJSA 18A:18A-5a(10)

### **CURRENT HEALTH BENEFITS COVERAGES AND CARRIERS**

The Board of Education is currently a member of the Southern Coastal Regional Employee Benefits Fund through June 30, 2024. The major carrier for the District's employee medical services is AmeriHealth. The carrier for prescription services is Benecard. The carrier for dental is Delta. The carrier for vision services is National Vision Administrators (NVA). The District currently offers PPO, POS, EPO and NJEHP plans.

All activities pertaining to employee health benefits are coordinated through the office of School Business Administrator.

### **SCOPE OF SERVICE**

The Broker of Record for Employee Health Benefits shall provide insurance brokerage services for the district, including but not limited to the following:

- Procure Health Insurance Coverage

The broker will be responsible for negotiating, analyzing and recommending any and all health insurance coverage for the school district. The broker will prepare all bid specifications for marketing health insurance coverage and evaluating all responses received when requested. The Broker of Record, when requested, is to market and provide competitive proposals for the district review, evaluation and consideration.

- Review Health Insurance Coverage Bargaining Group Contract

The Broker is required to familiarize themselves with the present health insurance coverages and present employee contracts of the school district to allow for comprehensive comparison and analysis of submitted proposal as to ensure equal or better coverage to existing applicable plans. The broker is to review present policies and plans for accuracy, compliance and financial prudence and make any or recommendations to the district.

The broker is to identify all issues and exposures as it pertains to health benefits and to inform the districts of the latest developments affecting the insurance.

The broker is to provide any recommendations upon completion of reviews that would be a cost benefit savings to the district that will be compliance with the employee contracts.

The broker is to provide assistance to the Business Office in the budget planning process, including the evaluation and impact of rate changes to health benefits costs and premiums. The broker should be able to provide the Business Office with reasonable projected renewal figures during the budget process.

- Monitor Federal and State Law and Code

The broker is required to be knowledgeable of all Federal and State law and code as it pertains to health benefits coverage to provide the latest updates to the school district, especially to the School Business Administrator. The broker is to provide all assistance in implementing any or all Federal and State law and code as it pertains to health benefits.

- Monitor Carrier Compliance and Claims Services

The broker will monitor and ensure carrier compliance with plans, commitments and facilitate working relationships with the carrier and the school district.

The broker is responsible for monthly review and analysis of claims and financial data, including identifying allowable and unallowable claims cost, and relevant discounts, rebates and credits for the district.

- Attendance at Meetings

The Broker and professional staff must attend Board of Education meetings, board committee meetings, negotiations, **when requested**. At these meetings and especially negotiation meetings, the broker will provide support and suggestions for the school district as it pertains to health benefits coverage.

- Liaison and Intermediary for District

The broker will serve as a liaison and intermediary with all insurance carriers, on the district's behalf in resolving any or all concerns, complaints or disputes with health insurance coverage. The broker will also bring carriers to make presentations to employees when requested.

- Managing District's Health Benefits Program and Employee Online Portal

The broker will assist the School Business Administrator of the school district in managing all aspects of the health benefits programs, including any or all enrollment activities. The Broker of Record will work with the School Business Administrator in setting up and maintaining the district's online employee benefits link on the district website that fully explains any and all coverage under health benefit plans.

- Broker Availability

The Broker of Record and/or his professional staff shall be available to district officials during working hours and reasonable after work hours for telecommunications and/or electronic communication support.

- Broker Assistance to District Employees

The broker shall provide to the district covered employees (and dependents), any assistance as it pertains to outstanding health insurance claims, bills or disputes with the insurance companies.

The respondent must provide a detailed explanation of how he/she will provide the services to the school district. Respondents are referred to the Scope of Work for guidance.

## **FEE SCHEDULE - PAYMENT**

### Fee Rate

Responder shall submit commission charges payable by the insurance carriers in terms of percentage of premiums for medical, prescription, dental and vision coverages. Commissions shall be set forth on the proposal form included in this RFP.

### Expenses: travel and meals

The selected broker agrees that he/she is responsible for his/her expenses including travel and meals incurred in the rendering of services for this RFP.

## **TERM OF CONTRACT**

The term of contract for Broker of Record-Employee Health Benefits shall be from July 1, 2023 to June 30, 2024. The Board of Education reserves the right to renew the contract for Broker of Record services in accordance with N.J.S.A. 18A:18A-42, for an additional one - two year extension or two - one year extensions.

## **COORDINATION OF ACTIVITIES**

All activities for this contract will be coordinated through the office of:

Laurie A. Ryan  
Business Administrator/Board Secretary  
525 Perry Road  
Petersburg, NJ 08270  
609-628-3500 ext. 2223  
ryan@upperschools.org

## **PRESENTATION PACKAGE** – Submit with the EUS/RFP Response

The Upper Township School District seeks from all participating respondents information that will assist the district in selecting the respondent who will provide the highest quality services at a fair and competitive price in a prompt and professional manner.

All respondents shall prepare a presentation package to be submitted that are due in the office of the Business Administrator/Board Secretary, **no later than 10:00 A.M. Wednesday, January 18, 2023**. Proposals may be mailed or emailed.

**LATE PROPOSALS:** Proposals received in the office of the School Business Administrator after the date and time prescribed above shall not be opened and will be returned unopened to the Broker.

## **TECHNICAL CRITERIA**

### **Description of Services**

Respondents should list all services to be rendered with their explanation in detail on how they will provide the services. Respondents shall also provide evidence of how services of similar type were provided to other public/private schools in New Jersey. Respondents, by submitting a proposal acknowledge that they fully understand the scope of service, work and activity to be performed. Respondents are to provide evidence of any innovation and/or successful approach on providing the services requested.

## **MANAGEMENT CRITERIA**

### **A. Business Organization**

The respondent shall submit a full description of the business organization to include, but not be limited to:

- Name, address, phone, fax, website, e-mail address and other information of the professional firm or individual;
- An organizational chart noting the names of all principals and partners;
- Resumes of key staff members; and
- Other information concerning individuals of the professional firm that would assist the school district in the evaluation process.
- The broker must maintain its principal business office within the State of New Jersey;
- The broker shall have, at a minimum, three (3) or more licensed professionals on staff whose major focus work will be to represent the interest of the Upper Township School District;
- The broker shall be able to designate a dedicated account manager to handle services required by the school district;
- The broker shall be able to provide contracted services outside the normal business working hours, when necessary, at no additional cost to the district; and
- The broker must be actively licensed as a New Jersey insurance broker for a minimum of ten (10) years.

### **B. Qualifications; Relevant Experience**

The Broker must provide documentation that he has experience as Broker of Record for Employee Health Benefits as follows:

- Three (3) letters of recommendation from public/private school districts in New Jersey.
- Copies of all professional or educational licenses that are required to perform the services as listed in the specifications.
- List of any judgments within the last three (3) years and/or a list of bankruptcy or organization proceeding within the last ten (10) years; and
- Other information concerning the firm and /or individuals of the firm that would assist the school district in the evaluation process.
- Availability of personnel, facilities, equipment and other resources to provide the services requested.
- Must have a minimum of five (5) years' experience representing New Jersey School districts as an insurance broker.
- Minimum of five (5) public schools in New Jersey;

Of the five (5) public schools, three (3) of the public schools in New Jersey must have an employee coverage population of a minimum of one hundred fifty (150) employees or more; and

- All documented experience must be within the past five (5) years. The respondent must provide information and documentation of all qualifications and relative experience as noted above in Relative Experience.
- Must handle all insurance products required by the Board of Education.
- Must have access to various competitive insurance lines.
- Must have available risk management consultant services as requested by the Board of Education.
- Must be able to provide consulting service relative to self-insurance programs and other Alternative insurance options.
- Provide a list of Board of Education clients for each of the last three years.
- References from at least three (3) of current and former Board of Education Clients or public sector clients. The Board of Education may contact any references provided with the proposal to assist the Board in evaluating the responder's experience and capabilities.
- Insurance carriers you can obtain viable quotes from
- Clearly demonstrating you have been able to get quotes in the past and can continue to from current carriers listed above
- Experience in assisting staff in resolving claims issues
- Experience with public sector claims
- Experience with school district clients
- Explanation of commissions, fees or other compensation, together with explanation of any variables or other factors or services that provide cost effective value and benefits to the District (including explanation of commissions based upon continuation of coverage with existing carriers set forth under current carriers listed above)
- Knowledge of the subject matter discussed in the proposal
- Other factors demonstrated in the respondent's presentation package that may be in the best interest of the school district

## **COST CRITERIA**

### Fee Proposal

Responder shall submit fees in terms of percentage of premiums for medical, prescription, and dental coverages. Commissions shall be set forth on the proposal form included in this RFP.

### Expenses: travel and meals

The selected broker agrees that he/she is responsible for his/her expenses including travel and meals incurred in the rendering of services for this RFP.

### Contract Expenses

Respondents are to note the following as it pertains to expenses related to the contract:

- Expenses; Related to Contract; Incidental  
All incidental expenses related to this contract, incurred by the respondent to whom the contract is awarded, shall be the responsibility of the respondent. The Board will not reimburse any vendor for any incidental expenses related to the contract.

- Expenses Not Related to the Contract; District Procedures  
There may be a circumstance where a request is made for the respondent to provide services not directly related to the contract. These services not related to the contract are not to be provided by the respondent. The district will procure these services separately.
- Extraordinary Expenses  
Extraordinary expenses to be incurred by the respondent in the performance of his/her duties may be brought to the Board prior to the actual expenditure. The board, upon recommendation of the appropriate administrator, may consider reimbursing the expense, or the Board may procure the services separately.

**EVALUATION PROCESS; METHODOLOGY OF AWARDING CONTRACT**

All EUS/RFP responses are to be evaluated on the basis of whose response is the most advantageous to the district, price and other factors considered, and whose response will provide the highest quality of service at fair and competitive prices.

All brokers are required to provide sufficient information in their Proposals for evaluation and to provide the information called for in the Request for Proposals. The School Business Administrator shall conduct a preliminary evaluation of all proposals to ascertain whether all of the information required by the Request for Proposal has been provided. Failure to meet the requirements of the Request for Proposal may result in the disqualification of the proposal.

The Board of Education will use a one hundred (100) point system in evaluating all proposals. The criteria to be evaluated are identified below:

	<u>Category</u>	<u>Value Points</u>
I.	<i>Management Criteria</i>	40
	A. Business Management B. Qualifications & experience of agency C. Responsiveness and completeness of the proposal.	
II.	<i>Technical Criteria</i>	35
	A. Description of services B. Reporting mechanisms C. Demonstrated accuracy of reporting mechanism D. Capabilities of the proposed software	
III.	<i>Cost Criteria</i>	25
	A. Fee Proposal	

## **EVALUATION OF PROPOSALS -- Evaluation Committee**

All proposals will be evaluated pursuant to guidance issued in N.J.A.C. 5:34-4.2 Model Evaluation Criteria and in accordance with guidance issued Office of State Comptroller's publication

### **Best Practices for Awarding Services Contracts**

The committee will be familiar with the need for the services to be performed in the request for proposals.

## **AWARD OF CONTRACT- EUS AWARD**

It is the intention of the Board of Education to award the contract to the respondent whose response is the most advantageous to the board, price and other factors considered; and who will provide the highest quality service at fair and competitive prices. It is noted for the record the Extraordinary Unspecifiable Services (EUS) procurement process as defined in N.J.S.A. 18A:18A-37(a) and N.J.A.C. 5:34-2.1 et seq. will be used for this proposal.



# UPPER TOWNSHIP BOARD OF EDUCATION

525 Perry Road  
Petersburg, NJ 08270

## Broker of Record - Employee Health Benefits - Proposal Form

<b>Fee Schedule</b>	
Product	Commission Rate
Medical	_____% of premium (commission to be paid by insurer)
Prescription	_____% of premium (commission to be paid by insurer)
Dental	_____% of premium (commission to be paid by insurer)
Vision	_____% of premium (commission to be paid by insurer)

The respondent by signing this proposal form, acknowledges that he/she has carefully examined the proposal specifications and documents: and further acknowledges he/she understands and is able to render the scope of activity and services outlined in the proposal.

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

Address: \_\_\_\_\_ P.O. Box \_\_\_\_\_

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

Phone Number: \_\_\_\_\_ Extension: \_\_\_\_\_

Fax Number: \_\_\_\_\_ Email: \_\_\_\_\_

Authorized Agent: \_\_\_\_\_ Title: \_\_\_\_\_

**Agent's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

The proposal must be received no later than the date specified in the cover sheet. All proposals are to be sent to the address listed in the cover sheet.