

SEWARD COUNTY COMMUNITY COLLEGE

Employee Benefits Broker Services

January 2023





Dear Proposal Recipient,

You have been selected to participate in Seward County Community College's Request for Proposal ("RFP") for health and welfare plan broker services.

It is Seward County Community College's (SCCC) objective to work with partners who can provide a systematic, integrated, comprehensive, best-practices team approach to cost containment and employee/dependent health and decision making. The broker will be expected to provide oversight of the interaction and effectiveness of this approach.

As an interactive "team," all partners will assist in educating employees and their dependents in making optimal healthcare choices that affect both cost and health. The goal is to effect measurable change with respect to plan participant behavior and health care costs.

Full and complete transparency with regard to all vendor fees and compensation is required.

Thank you in advance for your response to this proposal. We appreciate all the time and effort it requires.

Best Regards,

Madalen Day

Madalen Day
Vice President of Business Affairs
Seward County Community College



HEALTH & WELFARE PLAN BROKER SERVICES REQUEST FOR PROPOSAL Seward County Community College

SCCC is soliciting proposals from health and welfare brokers/ consultants qualified to perform, and interested in providing, consulting services for the health and welfare benefits program.

Proposal Submission Criteria

Proposals will be accepted until 12:00pm on February 07, 2023. Submittals and requests for information relative to this Request for Proposal should be electronically forwarded to:

Maddie Day
bids@sccc.edu

Please note:

- This is not an authorization for solicitation of quotes from insurance carriers.
- SCCC is not obligated to accept any proposal or to negotiate with any proposer.
- SCCC reserves the right to accept/reject any or all proposals without cause for liability.
- SCCC is not responsible for any costs incurred by any firm during their response to this RFP.

DATES FOR RFP PROCESS	
RFP release	01/17/2023
RFP Presentation and Questions	01/30/2023 & 01/31/2023
Proposals due	02/07/2023

- The College is offering a non-mandatory meeting for all brokers. During the meeting key College officials will review the RFP in general terms and present the Health and Welfare Benefits Program. The meetings will be 45-50 minutes long. To schedule a time please email, madalen.day@sccc.edu with your preferred time/s and attendees by name with email addresses. Every effort will be made to accommodate schedules and time slots will be given on a first come, first served schedule starting January 30, 2023 and January 31, 2023. Available slots are: 10 and 11 am and 1:00, 2:00, and 3:00 pm. Meetings will be held at Seward County Community College.
- Any questions concerning this RFP should be emailed to madalen.day@sccc.edu and charlotte.peterson@sccc.edu.

Company Background

Seward County Community College is a two-year institution offering 45 programs of study, including Adult Basic Education, certificate programs and associate of arts, associate of science, general studies and applied sciences degrees. Ranked in the top 5% of more than 1,100 accredited community colleges in the U.S. by the Aspen Institute, SCCC serves a student body of 2,500+ students ranging in age from 15 to 85, in a county with the highest foreign-born percentage population in the U.S., and a rural service area of about 50,997 in seven Southwest Kansas counties and a five-state region.



General Plan Information

Health & Life Insurance

- **Health Insurance**
 - Blue Cross & Blue Shield of Kansas
- **Dental Insurance**
 - Blue Cross & Blue Shield of Kansas
- **Prescription Drug Insurance**
 - Blue Cross & Blue Shield of Kansas
- **Vision Insurance**
 - VSP/Eye Med
- **Dependent Care/Flex Spending**
 - CBIZ
- **Term Life Insurance**
 - Equal to 250% of your annual salary
 - KPERS - 150% of your annual salary (benefit of being a KPERS member)
 - Principal Financial - 100% of your annual salary with a maximum of \$150,000 (SCCC pays)
- **Accidental Death & Dismemberment Insurance**
 - Principal Financial (SCCC pays)
- **Short-Term Disability Insurance**
 - Principal Financial (SCCC pays)
- **Long-Term Disability Insurance**
 - KPERS (benefit of being a KPERS member)
- **Sick Leave**
 - 80 hours per fiscal year

Retirement

- **KPERS (Kansas Public Employees Retirement System)**
 - 6% of gross wages (employee pays)
 - Tax Sheltered Annuity
 - Matched by SCCC up to \$100/mo. as set by Board of Trustees
 - Additional contributions permitted
- **Early Retirement Plan**

Miscellaneous Benefits

- **Annual Leave**
 - For 12-month employees
- **Personal Leave**
 - For 9, 10, or 11-month employees
- **Recognized Holidays**
- **Employee Assistance Program (EAP)**
 - New Directions
- **SCCC Tuition Benefit**
 - Paid for employees and their dependents
- **Wellness Center**
 - Paid in full for employees
- **Sporting Events**
 - Free admittance for employees & immediate family
- **Swimming Pool**
 - Free admittance for employees & immediate family during designated hours



Selection Criteria

The consultant/broker will be selected upon its demonstrated ability to:

- Act as a strategic partner with SCCC.
- Provide SCCC with a team of proven account team service professionals who will be focused on SCCC's benefit plan success.
- Positively impact claims costs using creative plan design and financial analysis.
- Provide innovative approaches with a focus on identification of risk and proactive intervention to improve the health of SCCC employee population.
- Provide the lowest reasonable costs consistent with SCCC financial objectives.
- Provide comprehensive analysis of medical, disability, dental, vision, voluntary (e.g., Critical Care, Accident, and Illness, etc.) and data to identify areas for improvement.

Scope of Services

Seward County Community College is seeking a strategic partner for the analysis, design, and maintenance of SCCC's health and welfare benefit programs. Broker/consultant should possess strong technical and analytic skills to support the financial impact of our benefits program. Specific responsibilities include but are not limited to the following:

- Assist with carrier renewals on an annual basis including renewal negotiations on behalf of SCCC to ensure we are receiving appropriate pricing with quality service and support from plan vendors.
- Analysis of and recommendations for various insurance and funding alternatives.
- Facilitation of required plan documents and legal requirements to meet state and federal plan regulatory requirements.
- Compliance with all laws and regulations related to employee benefits (Health Care Reform, ERISA, COBRA, HIPAA, etc.).
- Prepare and assist in filing of 5500's.
- Provide cost effective and technological employee communication materials.
- Provide guidance, implementation, and support of company wellbeing initiatives.
- Provide financial reporting, plan analytics and predictive modeling expertise to help with decision making and cost projections. Review claims experience, claim service, and claim administration to ensure maximum benefit to SCCC.
- Access to carrier reporting and information tools (such as benchmarking reports) to facilitate and provide information on plan performance and to assist plan financial management function and cost/budget projections.
- Provide strong market access with support and execution of vendor and carrier marketing for all benefit product lines including quote analysis, contract negotiations, and new vendor implementation.
- Additional consultative work and support services work as requested.

QUESTIONNAIRE

I. COMPANY OVERVIEW

1. Provide a summary of your firm's history and experience in the area of providing consulting services for employee benefit programs. Include the number of years your firm has been in business and location of your corporate and local office(s).

II. ACCOUNT SERVICES

2. Provide the general organization chart of the office that will be servicing SCCC. For individuals providing support for this account, please provide a brief biography.
3. Describe your team's experience with similar work for other public entities.
4. What is your process for ensuring client satisfaction?
5. Please explain why you believe that you and your organization are the best party to represent SCCC in the marketplace.
6. List what your firm believes to be the three most important responsibilities of a consultant/broker and give specific examples of how you have satisfied these responsibilities for a client.

III. MARKETING & RENEWALS

7. Describe the process you undergo to facilitate and refine client goals, plan objectives, and meeting financial budgets.
8. Describe your annual service plan for accounts like SCCC.
9. Describe your marketing and renewal process.
10. What market strength do you leverage when negotiating with carriers and administrative vendors?
11. Provide any additional information that you feel demonstrates the quality of your firm's consulting services, or any additional service your company will offer SCCC within the basic scope of services requested.

IV. WELLBEING

12. Describe your firm's approach and services for wellbeing initiatives.
13. Provide examples of initiatives that you have provided to other clients.

V. DATA ANALYTICS & BENCHMARKING

14. Describe what analytics capabilities and tools your firm has to perform to determine cost drivers and identify savings opportunities.
15. Please describe in detail the monthly reports provided to clients.
16. Describe your firm's benchmarking capabilities and web-based tools available to clients.
17. Please provide experience of actuarial team members assigned to manage SCCC financial data and renewal calculations

VI. REGULATORY & COMPLIANCE SUPPORT

18. Explain the process your company utilizes to provide analysis and review of employee benefits compliance regulations and laws.
19. Provide the credentials and experience of the individual(s) in your company who will be responsible for analyzing and interpreting laws with respect to SCCC benefit programs.
20. If you do not have legal counsel on staff, what law firm do you utilize? Is there an additional fee for these services?

VII. EMPLOYEE COMMUNICATIONS

21. Explain how you develop a benefits communication strategy with your clients. Include what tools or resources you have available to assist your clients in effectively communicating specific plan details and the value of the benefits offered. Provide examples.
22. What training resources does your organization provide to assist your clients in educating and training their benefit staff on current news and trends? (e.g., webinars/seminars for HR/Benefits)

VIII. BENEFITS COST CONTAINMENT STRATEGIES

23. Summarize three ways that you could help SCCC save money without reducing benefits.
24. What do you see as the three critical trends in our industry that stand to have the greatest impact on our company in the next several years?
25. What are some innovative ways your organization is approaching health care?

IX. FEES & COMPENSATION

26. Describe your proposed method of compensation for services (commission based, fee- for- service, PEPM, flat fee, retainer, etc.), and why you feel this is in our best interest. If you are proposing a fee, please include your fee schedule.
27. Please list the services that will be included within your scope of services. Please indicate any services that may involve added costs.
28. What is your firm's policy regarding compensation transparency?

X. REFERENCES

29. Provide at least three references that are relatively the same size as SCCC. Include organization name, contact name, phone, email, and number of employees.