

## **RFP 19-203 – Group Health Insurance**

### **SCOPE**

The Suwannee County School Board (SCSB), Live Oak, Florida, is soliciting proposals for group health insurance coverage for its employees, officials and retirees. A copy of the current benefits and accompanying rates are included with this Request for Proposals.

### **CONTRACT PERIOD**

The contract period for proposals should include the 12 month period beginning May 1, 2019. Regardless of actual enrollment, the initial rates should be guaranteed for 12 months.

### **PROPOSAL QUESTIONS**

All questions concerning this RFP must be submitted in writing to:

Vickie Music Depratter, CPA  
Chief Financial Officer Telephone: (386) 647-4609  
1729 Walker Avenue, SW, Suite 200 Fax: (386) 364-2136  
Live Oak, FL 32064 email: Vickie.depratter@suwannee.k12.fl.us

### **MINIMUM QUALIFICATIONS OF PROPOSER**

It is desired that proposers have a rating from any of the following rating firms which meets the following minimum standards. This will be considered by the District as part of its evaluation, but will not be a disqualifying criteria.

<b><u>Rating Firm</u></b>	<b><u>Minimum Rating</u></b>
A.M. Best	B+
Moody's	Baa3
Standard & Poor's	BBB-
Weiss Ratings, Inc.	B

### **NEGOTIATIONS**

Based on the written proposals, the District may elect to enter into negotiations with one or more of the proposers.

### **CONTRACT AWARDS**

The District anticipates entering into a contract with the Proposer who submits the proposal judged by the District to be most advantageous. Preference will be given to proposals based on rates, benefits, provider networks and financial strength of the organization providing insurance.

## **FORM OF PROPOSALS**

The District requests that each proposer provide rates for the four (4) benefit plans currently offered to employees. If the proposer is unable to exactly match the benefits, you are requested to match the benefits as closely as possible and notate the deviations from the current benefit structure.

## **OTHER REQUIRED INFORMATION**

Proposers should include in their proposals the following information:

- Network directories for the appropriate products being proposed.
- Explanation for how out of network claims are paid.
- Completion of attached Request for Information (RFI) form.
- Completion of attached form explaining Network Discounts.
- Respondent's proposal to provide funding for SCSB's wellness program, including respondent's willingness to fund \$100,000 in required payback to Florida Blue if SCSB elects to change carriers.

## **PROPOSAL SUBMISSION AND WITHDRAWAL**

Six completed responses to this RFP should be submitted to the District in sealed envelopes or boxes marked "REQUEST FOR PROPOSALS FOR GROUP HEALTH INSURANCE (RFP #19-203)"

Proposals will be received at:

Suwannee County School Board  
Attention: Vickie Music Depratter  
1729 Walker Ave. S.W, Suite 200  
Live Oak, FL 32064

Proposals are due by 4:00 PM, Friday November 30, 2018. Proposals received after that time will be returned to the sender unopened. Due to the irregularity of the mail, the District cautions Proposers to assure actual delivery of proposals prior to the deadline. Once opened, proposals become the property of the District and cannot be withdrawn.

## **ATTACHMENTS**

1. Paid claims for the group for last 2 years (includes large claims in excess of \$50,000)
2. Description of plans and rates
3. Employee and retiree census
4. Request for Information (RFI)
5. Network Discounts Chart

This information may be obtained electronically by contacting the District's Broker of Record.  
Contact information is:

Gallagher Benefit Services, Inc.  
4498 West U.S. Hwy 90  
Lake City, FL 32055  
Phone: (386) 755-7275  
Fax: (386) 755-7264

Lead Consultant: Tyson Johnson [tyson\\_johnson@ajg.com](mailto:tyson_johnson@ajg.com) \*\*  
Account Executive: Stacie Alvaro [Stacie\\_alvaro@ajg.com](mailto:Stacie_alvaro@ajg.com) \*\*  
Account Manager: Julie Calvitt [julie\\_calvitt@ajg.com](mailto:julie_calvitt@ajg.com) \*\*

\*\* Please note there is an underscore (“\_”)between the first and last names on email addresses.