


GLASSBORO PUBLIC SCHOOLS
GLASSBORO, NEW JERSEY

TO: Mark Silverstein
FROM: Scott Henry 
DATE: September 12, 2016
RE: Agenda Item for September 28, 2016

Attached is the RFP for Health Insurance Broker Services. I am requesting the Board of Education approve the advertising of the RFP. Responses will be due on Tuesday October 25, 2016.

GLASSBORO PUBLIC SCHOOLS

Request for Proposal Health Insurance Broker Services

1. Purpose:

The purpose of the Request for Proposal is to obtain competitive proposals for Health Insurance Broker Services coverage. The Board intends to award a one-year contract pursuant to N.J.S.A.:18A:18A-42 with two one year options. Under Title 18a-18a-10 insurance services are not required to be bid or advertised and the Board is not required to award on the basis of lowest price and will award based on criteria as outlined in this request for proposals. The requests are being made to ensure the District receives the highest quality service at a fair and competitive price. All Brokers shall be currently licensed and authorized by the State of New Jersey, Department of Insurance to do business in the State of New Jersey.

2. Term:

The Board intends to award a one-year contract pursuant to N.J.S.A.:18A:18A-42 with two one year options. The length of term for the initial Insurance Brokerage Services contract will begin on January 1, 2017, through and including December 31, 2017. The Board of Education has the right to terminate with a 30-day notice.

3. Background:

Glassboro Public Schools has an enrollment of approximately 2200 students in grades PreK through Grade 12. Presently the District has one early childhood learning center (preschool/kindergarten), two elementary schools, one intermediate school and one high school. The district currently employs 450 employees, which includes administrators, teachers, instructional aides, custodians/maintenance and administrative assistants.

4. Current Insurance Carriers:

A current list of coverage's:

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Policy Type	Insurance Company
Medical	AmeriHealth
Prescription	AmeriHealth/Future Scripts
Dental	Horizon

5. Services to be provided to the Glassboro Public Schools shall include, but not be limited to the following:

- A. Firm must be responsible for negotiating renewal of existing coverage.
- B. Firm must prepare all necessary bid specifications, in the event the coverage is marketed, evaluate all bids that are received and make recommendation to the Business Administrator.
- C. Firm must assist the District in evaluating and settling all issues relating to the insurance provided, including regular reviews of loss reports.
- D. Firm must provide the central administration with reasonable preliminary renewal figures during the budget process.
- E. Firm must be available to attend Board of Education meetings and Operations Committee meetings, whenever necessary.
- F. Firm must have the ability to recommend cost projections for other carriers.

6. Pertinent Company Information Required in RFP: (see broker response form)

- A. Name and location of firm main office; number of years your firm has been in business.
- B. Listing of all **current and former** Board of Education and Municipal clients and years of service provided; include contact information for reference purposes.
- C. Company personnel assigned to handle the District's account. Include a brief description for each person and their responsibilities for the district.
- D. Specific compensation requirements including commission rate and any incentives received from vendors.

7. Selection Process:

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Each submission shall be evaluated in accordance with the criteria set forth below:

- A. Compensation
- B. Insurance Carriers you can obtain viable quotes from
- C. Services to be provided
- D. Recommendations of references
- E. Experience in assisting staff in resolving claims issues

All proposals shall be submitted to:

Glassboro Public Schools
Scott D. Henry
School Business Administrator
560 Joseph Bowe Blvd.
Glassboro, NJ 08028

The proposals will be reviewed by the School Business Administrator, Superintendent of Schools and the Operations Committee of the Board of Education. Upon review of the proposals, dates and times will be established for interviews, if needed.

Proposals are due in the office of the Business Administrator/Board Secretary, **no later than 2:00 P.M. Tuesday, October, 4 2016. No facsimile or e-mail proposals will be accepted.**

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

9. Period of Proposal Validity:

All proposals shall remain firm for a period of sixty (60) days after the date specified for the receipt of proposals.

10. Required Documents:

Provide the following documents with the proposal:

- A. Broker Response Form
- B. Affirmative Action statement
- C. Business Registration Certificate
- D. Political Contribution Disclosure form Chapter 271 (if awarded contract)

No interpretation of the meaning of the specifications or other contract documents will be made to anyone orally. All questions and requests for interpretation shall be in writing

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and faxed or mailed to Mr. Scott D. Henry, School Business Administrator/Board Secretary, Glassboro Board of Education, 560 Joseph Bowe Blvd., NJ 08028, (856) 652-2700, Ext. 6205, fax (856) 881-0884. To be given consideration, requests must be received at least seven days prior to the date fixed for the opening. Any written addenda to the specifications will be faxed, e-mailed or hand delivered to all prospective brokers known to the district at the respective addresses furnished by the prospective broker not later than five days prior to the date fixed for the opening. Failure of any broker to receive such addenda or interpretation shall not relieve any broker from any obligation under his/her proposal as submitted. All addenda so issued shall become part of the contract.

11. **Basis of Award:**

The Business Administrator will review and evaluate all proposals submitted in response to this Request for Proposal. Under title 18A-18A-10 Insurance services are not required to be bid or advertised and the Glassboro Board of Education is not required to award on the basis of lowest quote and will award based on the criteria as outlined in this request for proposals. The request is being made to ensure the Glassboro Public Schools receive the highest quality service at a fair and competitive price.

Required Documents

BROKER RESPONSE FORM

Prospective Brokers must address all of the following points in their proposal for medical insurance brokerage services. If you feel that an individual item is not applicable to your proposal, you must clearly indicate this in the proposal.

You must address all of the following points in your proposal for health insurance brokerage services

1. Name of firm.
2. Location of firm main office and branches.
3. How many years has the firm has been in business?
4. Total number of employees dedicated to health insurance clients.
5. Total number of clients for health insurance. Indicate the top 3 largest clients and all public sector and non-profit clients in the State of New Jersey.
6. Include five current client references for health insurance brokerage services.
7. Describe the proposed management of the account as specifically as possible. Your response must indicate that overall coordination of the account will be placed with an identified account manager. This individual's functions should be clearly described and any secondary personnel should also be identified and their roles defined. The credentials and experience of all members of your proposed account management team should be detailed. Also, the number of total clients serviced by the proposed management team must be included.

8. Risk Information Systems: Accurate loss data is necessary to plan for renewals, maximize reimbursement and assess the feasibility of alternative risk financing options. Specify your firm's resources for managing information in the following areas: claims loss reporting; loss control data analysis/trending systems; and loss forecasting models/actuarial services. Address your firm's ability and willingness to provide information that would facilitate measurement of the School System's internal Risk Management and Risk Financing effectiveness.
9. How will the designated account team work with the district administrators and staff in implementing any new and/or existing programs?
10. Describe the services your firm routinely performs for its clients?
 - A. Indicate your firm's involvement with the application process, written communications, employee meetings, etc.
12. Describe how your firm would develop specifications for competitive quotes and provide this information to the Business Administrator and/or Board?
13. Describe what other benefits and/or products your firm could provide the district.
14. Describe how your firm reviews all plan documents for compliance with applicable laws and contracted agreements.
15. Describe how your firm would review coverages for the district and evaluate the effectiveness.
16. Describe what insurance carriers and their financial ratings you will be able to obtain quotes for competitive coverage from and show proof of obtaining competitive quotes from those carriers with current clients.
17. Describe your knowledge and experience with negotiating health insurance renewals and administering Health Insurance Contracts.
18. Describe what service you shall provide to our employees when a claim dispute arises for denial of claim by the insurance carrier.

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AFFIRMATIVE ACTION QUESTIONNAIRE **Health Insurance Broker Service**

I. Our company has a federal Affirmative Action Plan approval:

_____ YES _____ NO

- a. If “Yes”, a photo static copy of said approval shall be submitted to the Glassboro Board of Education within seven (7) working days of the notice of intent to award the contract or the signing of the contract.

II. Our company has a New Jersey State Certificate of Approval:

_____ YES _____ NO

- a. If “Yes”, a copy of the New Jersey State Certificate shall be submitted to the Board of Education with seven (7) working days of the notice of intent to award the contract or the signing of the contract.

III. If you answered “No” to both questions above, an Affirmative Action Employee Information Report (AA-302) is required for you to complete. Complete the form and forward it to the Affirmative Action Office, Department of Treasury, CN 209, Trenton, NJ 08625. A copy shall be submitted to the Board of Education within seven (7) days of the notice of the intent to award the contract or the signing of the contract.

I certify that the above is correct to the best of my knowledge.

NAME: _____

SIGNATURE: _____

TITLE: _____

DATE: _____

THIS FORM MUST BE COMPLETED, SIGNED AND SUBMITTED WITH RFP

EXHIBIT A

MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE

N.J.S.A. 10:5-31 et seq., N.J.A.C. 17:27

GOODS, PROFESSIONAL SERVICES AND GENERAL SERVICE CONTRACTS

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will ensure that equal employment opportunity is afforded to such applicants in recruitment and employment, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such equal employment opportunity shall include, but not limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause.

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor, where applicable, will send to each labor union or representative or workers with which it has a collective bargaining agreement or other contract or understanding, a notice, to be provided by the agency contracting officer advising the labor union or workers' representative of the contractor's commitments under this act and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to **N.J.S.A. 10:5-31 et seq.** as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to afford equal employment opportunities to minority and women workers consistent with Good faith efforts to meet targeted county employment goals established in accordance with **N.J.A.C. 17:27-5.2**, or Good faith efforts to meet targeted county employment goals determined by the Division, pursuant to **N.J.A.C. 17:27-5.2**.

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The contractor or subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, labor unions, that it does not discriminate on the basis of age, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personal testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

In conforming with the targeted employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval
Certificate of Employee Information Report
Employee Information Report Form AA302

The contractor and its subcontractor shall furnish such reports or other documents to the Division of Public Contracts Equal Employment Opportunity Compliance as may be requested by the Division from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Public Contracts Equal Employment Opportunity Compliance for conducting a compliance investigation pursuant to **Subchapter 10 of the Administrative Code at N.J.A.C. 17:27.**