



**TOWN OF MANSFIELD, CONNECTICUT
MANSFIELD BOARD OF EDUCATION
REGIONAL SCHOOL DISTRICT #19**

**Request for Qualifications (RFQ)
Employee Benefits Consultant**

SUBMISSION DEADLINE: May 27, 2016, no later than 11am

SUBMISSION CONTACT AND ADDRESS:

Ms. Maria Capriola
Assistant Town Manager
Town of Mansfield
4 South Eagleville Road
Mansfield, Connecticut 06268-2599
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Proposals will be accepted in electronic format only.

Purpose

The Town of Mansfield (including the Mansfield Board of Education and Regional School District #19) is requesting proposals from qualified employee benefits consulting firms to provide benefits consulting services. Sample services include: assisting with developing and implementing health and dental insurance plan design; assistance in negotiating employee benefits with labor unions; conducting cost analysis of health and dental insurance plans; on-going evaluation of plan design and claims utilization; advising on Section 125 plans; advising on implementation of Affordable Care Act and other Federal or state regulations; advising on employee wellness; and advising on optional retirement plans. Possible add on services include: conducting the required bi-annual GASB 45 (OPEB) analysis; conducting a RFP and evaluation process for health and dental insurance; and conducting a health insurance claims audit. The Town, Mansfield Board of Education, and Regional School District #19 are constantly competing to recruit and retain the best employees possible and maintain a competitive benefits program as a result. Our leadership is looking to ensure that we have both a financially responsible and comprehensive affordable benefits program to offer our employees.

Background

The Town of Mansfield, Connecticut has a population of 25,977 (roughly 14,000 year-round) and is located in the northeastern corner of the state. The Town, Mansfield Board of Education, and Regional School

District #19 share a number of services including financial management and employee benefits. The Town is self-insured for health insurance, with the Mansfield Board of Education and Regional School District #19 participating in the health insurance pool. Five smaller public agencies and non-profit organizations participate in the health insurance pool. The health insurance pool typically averages 515 covered employees and 1,250 covered lives. The Town, Mansfield Board of Education and Regional School District #19 participate in a shared comprehensive employee wellness program “*Be Well.*” Currently the Town, Mansfield Board of Education and Regional School District #19 have a separate broker for group life and disability insurance; services related to life and disability insurance are not included within the scope of the requested employee benefits services.

The Town operates under the council-manager form of government, with a nine-member elected town council functioning as the legislative and policymaking body, and an appointed town manager serving as the chief executive officer of the municipal corporation. The Town Manager is responsible for the establishment and maintenance of the comprehensive human resources program of the Town, in accordance with merit principles per Charter section C601, relevant state and federal requirements, and best practices. The Town Manager’s Office is responsible for administering the Human Resources program for the Town and coordinating employee benefits plan administration for the Mansfield Board of Education and Regional School District #19. Components of the Human Resources program include but are not limited to: classification and compensation; employee benefits administration; employee training and development; labor relations; policy development and compliance; recruitment and retention of employees; and risk management. Specific rules and regulations governing the human resources program are set forth in the Personnel Rules, collective bargaining agreements, and other personnel policies of the Town, as amended.

The Mansfield Board of Education has a nine-member elected board, and an appointed superintendent of schools serving as the chief executive officer of the school district. The Mansfield Board of Education provides public schools for children living in Mansfield grades PreK-8. The District serves 1,276 students and includes one middle school and three elementary schools. Human Resource responsibilities are primarily handled centrally though the District’s Central Office.

Regional School District 19 has a twelve member elected board, and an appointed superintendent of schools, serving as the chief executive officer of the school district. Region 19 serves students in grades 9 – 12 from the member of towns of Ashford, Mansfield, and Willington, and additionally accepts tuition-in students from additional surrounding towns. The District serves 1,219 students and consists of E.O. Smith High School. Human Resource responsibilities are primarily handled centrally though the District’s Central Office.

The Town has approximately 135 regular employees, an additional 240-265 part-time non-regular employees for a total of 375-400 employees. The Mansfield Board of Education has approximately 128 professional staff and 68 non-certified staff. Regional School District #19 currently has approximately 148 professional staff and 56 non-certified staff.

Current Benefit Programs

The Town, Mansfield Board of Education and Regional School District #19 currently offer the following employee benefits:

- Health insurance (PPO, POE, and HDHP plans)
- Dental insurance
- Pension
 - MERS (Town employees, non-certified staff at MBOE and Region 19)
 - Teachers Retirement Board (certified staff at MBOE and Region 19)
- 457, 403b, and Roth IRA plans

- Section 125 Plans
 - Uninsured medical, dental, and vision
 - Dependent care
 - Medical insurance (pre-tax insurance premiums)
- Employee Wellness Program, *Be Well*
- Employee Assistance Program (EAP) (Town and MBOE only)
- Life Insurance (services currently provided by a different broker)
- Disability insurance, both short and long-term (Town only, currently provided by a different broker)

SECTION I INFORMATION AND INSTRUCTIONS

1. **Submission Requirements:** Complete electronic proposals must be sent electronically to HR@mansfieldct.org with the subject line reading “Employee Benefits Consultant - RFQ”. Only electronic copies will be accepted. Hard copies will not be considered. Proposals must be received in full no later than 11am, Friday, May 27, 2016.
2. **Contract Period:** Any contract resulting from this proposal shall be effective beginning July 1. The Town will hold the option to continue services under the terms and conditions stated in the contract for an initial two year period with one additional one-year extension should it be in the best interest of the Town and its employees to retain said services.
3. **Proposal Format:** All firms interested in providing employee benefits consulting services to the Town of Mansfield must provide detailed responses for each of the questions listed below.
 - a. Describe the history and organization of your firm including the closest customer service location.
 - b. Provide documentation that firm is a Licensed Broker in the State of Connecticut confirming that you serve as a broker, independently, and are not employed by any insurance company, third party administrative agency or provider network.
 - c. Name the principal and other key personnel who will be fully responsible for the account. Provide a resume or brief statement of professional qualifications, related educational background and professional certifications of the personnel assigned to this account.
 - d. Describe your contractual relationships, if any, with organizations or entities necessary to your proposal’s implementation (ex. Actuarial services, data information services, etc.).
 - e. Describe your company’s capabilities in regards to employee communications, both verbal and in writing. For example, do you provide written template communications to employees about regulatory changes that impact their benefits or other matters related to benefits? Do you make presentations to employee groups during open enrollment, plan design implementation, or labor negotiations?
 - f. Describe service and support your staff would provide to Mansfield on a day-to-day or week-to-week basis.
 - g. Describe how you build an understanding of the direction and priorities of the Town employee benefit program and how you would utilize this information to recommend changes and future project trends.
 - h. Describe how your organization strives to streamline benefit administration for your clients. Include any services you provide for the automation of the benefit process (ex. Electronic capabilities, outsourcing options, etc.) and any associated additional costs.
 - i. Describe options for compensation of brokerage services and estimated costs if your firm is selected to provide services. If additional brokerage fees are expected of the Town, or if your firm offers additional fee-supported services which are supplemental to your proposal, please clearly outline

such costs and services on a separate fee addendum. Please state the additional fees or charges associated with the following services:

- i. Bi-Annual GASB 45 analysis.
 - ii. Health insurance RFP if needed.
 - iii. Health insurance claims audit if needed.
- j. Provide descriptions and contact information for three public sector organizations similar to the Town for whom you provide benefit consultation services.
 - k. Provide any additional information regarding your organization or services that you feel would be beneficial in helping the Town select a consulting service.
4. **Right of Rejection and Clarification:** The Town of Mansfield reserves the right to reject any and all proposals and to request clarification of information from any proposer. The Town of Mansfield is not obligated to enter into a contract on the basis of any proposal submitted in response to this document.
 5. **Request for Additional Information:** Prior to the final selection, proposers may be required to submit additional information in which the Town of Mansfield may deem as necessary to further evaluate the proposer's qualifications.
 6. **Denial of Reimbursements:** The Town of Mansfield will not reimburse proposers for any costs associated with the preparation and submittal of any proposal, or for any travel and/or per diem costs that are incurred.
 7. **Right of Negotiation:** The Town of Mansfield reserves the right to negotiate with proposers the exact terms and conditions of the contract.
 8. **Right of Rejection of Lowest Fee Proposal:** The Town of Mansfield is under no obligation to award this project to the Proposer offering the lowest fee. Cost considerations will be made, but under no circumstance will cost be the only determining factor in accepting or declining proposals.

SECTION II Scope of Services

The Town of Mansfield, Mansfield Board of Education and Regional School District #19 are seeking a consultant to perform the full range of services related to the design, implementation, maintenance, communication and improvement of the Town-MBOE-Region 19 Employee Benefits program. These services should include but are not limited to:

- a. Assisting with development and implementation of health and dental insurance plan design.
- b. Assisting with benefit changes such as coordinating benefit changes with the incumbent carrier, assisting with open enrollment meetings, and communicating changes to employees.
- c. Conducting on-going evaluation of plan design and claims utilization. Reporting on and presenting results of plan design evaluation and claims utilization analysis to the employee benefits management team, policy bodies, and employee groups.
- d. Monitoring claim performance. Conducting a claims audit if needed (later is an add-on option).
- e. Conducting cost analysis of benefit plan options as requested.
- f. Performing a rate analysis, evaluating, and negotiating all health and dental insurance renewals for each plan year. Monitoring insurance carrier's actuarial and renewal assumptions.
- g. Ensuring accurate follow through on all negotiated contractual arrangements made between the Town-MBOE-Region 19 and any administrators or insurance carriers utilized by the Town-MBOE-Region 19.

- h. Ensuring that all negotiated administrative fees/premium arrangements and other arrangements with any administrator and/or insurance carriers are strictly adhered to.
- i. Assisting with intervening and resolving claims and plan administration issues with carriers and providers related to all plans.
- j. Assisting with negotiating with the Town, Mansfield Board of Education and Region 19 labor groups as it relates to employee benefits. Assisting with developing proposals, costing proposals, and presenting information to policy bodies and labor groups.
- k. Advising on Section 125 plans (uninsured medical, dependent care, medical insurance premiums).
- l. Advising on optional retirement plans such as 457 plans, 403b plans, and IRA plans.
- m. Advising on employee wellness programming. Assisting with the Town-MBOE-Region 19 Safety & Wellness Committees as requested.
- n. Advising the Town-MBOE-Region 19 employee benefits management team on a full range of employee benefits related issues. Providing routine group benefit and general health care consulting advice.
- o. Providing advice to the Town-MBOE-Region 19 regarding regulatory compliance, including but not limited to Affordable Care Act (ACA) regulations. Providing written template communications to employees about regulatory changes impacting benefits.
- p. Assisting and providing recommendations in order to fulfill compliance requirements with State and Federal regulations, statutes and mandates (COBRA, HIPAA, FMLA, ACA, etc.).
- q. Proactively advising the Town-MBOE-Region 19 of legislative updates and market trends.
- r. Conducting the required bi-annual GASB 45 (OPEB) analysis (add-on service).
- s. Conducting an RFQ and evaluation process for health and dental insurance (add-on service).
- t. Monitoring all contracts and maximizing management's information available through all providers.