

**School Board Members**

Mary M. Benjamin  
Jason L. Brown, II  
Dr. Elaine J. Pearson  
Barbara T. Pittman  
Dwayne G. Walker



**Superintendent**  
Dr. Kari Weston

**Clerk of the Board**  
Bonnie L. Gholson

*Dinwiddie County Public Schools*

OFFICE OF THE SUPERINTENDENT

---

**Request for Proposal**  
**RFP # 25-100124-1**  
**Insurance Consultant**

**Addendum #1**

**ISSUE DATE: 10/01/24**

**DUE DATE/TIME: 10/31/2024, 2:00 P.M.**

Issued by: Brenda Austin  
Telephone: 804-469-4190  
Email: baustin@dcpsnet.org

**The following are questions/clarifications we have received regarding this RFP to date.**

Can you confirm that electronic copies should be submitted by Oct 23<sup>rd</sup> at 2pm (per pg. 10) or should they be due along with the mailed options on Oct 31<sup>st</sup>? If we are submitting electronically, do we need to submit physical copies?

Sorry for the confusion. We are giving you the option to do either one. If you would like to submit your response electronically, I would prefer you email me directly. However, you can post your response into eVA. If you prefer you can submit your response by hard copy. Either way, it must be in our office by October 31, 2024 @ 2:00 PM.

Are you looking to name one broker for the Insurance/Benefit Consultant RFP (#25-100124-1) and the Voluntary Cafeteria 125 Plan RFP (#25-100124-2)?

We are looking for the firm that will provide the best service with each.

Are you satisfied with your current broker?

Yes.

Are you looking for a consultant to handle COBRA and ACA reporting?

Currently that is handled by the insurance carrier but if we change carriers, we would be wanting the service provided.

Why are you going to bid?

This is the last year on our five (5) year contract with our current consultant. We are following Virginia Procurement Laws which requires us to bid these services out.

How much do you currently pay in consulting fees?

\$2.40 per subscriber Monthly.

Who is your current consultant/broker?

Mark III Employee Benefits

What is the compensation/revenue model?

We are a public-school division and receive funding from the state and local government.

Are there performance issues or needs not being met sufficiently?

Not at this time.

What is your budget for a consultant and for your benefit program?

Consultant = \$16,500.00 per year. Benefit program = \$6,780,000.00

How much was your consultant compensated in 2024?

\$16,560

We are licensed in VA, but currently our clients are in other states; is that crucial to being considered?

No

We believe in research, determining guiding principles, strategy, alignment with employee demographic needs and County resources/constraints; would this approach be considered favorable for serving the County's consulting needs?

Yes

Are you insured or self-funded, or hybrid funding?

Insured

Why is competitiveness important? A/R concerns?

To be able to get the best product for our employees at the best price. ....No

We believe in data analysis and finding cost drivers to address health risk, utilization and overall costs; would this please the county?

Yes

Our process is to include review of claims, high claimants and especially Rx experience. We focus on attacking the highest cost services and utilizers. Do you agree with this approach?

Yes

Do you have an enrollment system?

No

Is enrollment passive or active?

Active

Estimated annual in-person meeting cycle?

Four (4) times a year

Our firm has an actuarial partner; is that acceptable to the County?

This service is currently provided by our county

Our firm has a compliance and communications partner; is that acceptable to the County?

A collaborative working relation would be idea.

Do you have healthcare reporting and cost management programs in place?

This is provided by our insurance carrier through our current consultant.

Is a deidentified census available?

Not at this time

Does the County have a documented employee benefits/health strategy?

No

What are the long-term goals and short-term corrections being pursued?

Reduce high claim costs and promote a healthier work force which should lead to lower premiums.

Life and voluntary: What type of life insurance can employees purchase? What types of voluntary coverages are available?

Voluntary Benefits are addressed on RFP #25-100124-2 Flexible Benefits Plan – Cafeteria 125 Plan



Please provide a list of voluntary benefits offered with the names of carriers.

**Voluntary Benefits are addressed on RFP #25-100124-2 Flexible Benefits Plan – Cafeteria 125 Plan.**

Who is your current consultant? How long have they been your consultant?

**Mark III Employee Benefits 4 years**

Can we get a copy of your current contract with your current benefits consultant?

**Copy attached with addendum**

What duties does the current consultant perform?

**Insurance Consultant and Section 125 Provider**

What is the method of compensation for your current consultant?

**Currently paid quarterly**

How many employees does the school division have? Of these, how many are full-time covered employees?

**680 employees 573 covered**

Can we get a copy of the current benefit plans being offered through Anthem TLC broken down by the enrollment by tier in each plan?

**We prefer not to submit our plan summaries and rate documents for each plan**

Are full-time retirees and their spouses eligible to include post 65 retirees?

**Retirees and spouses can stay on plan until they become Medicare eligible**

Does Dinwiddie County Public Schools currently utilize an outside service to handle PPACA reporting and compliance or is this handled internally?

**Handled Internally**

Who currently administers COBRA for the school division?

**The Local Choice Program**

In a typical year, how many contact hours does the school division spend in direct communication with your lead benefits consultant?

**Varies**

During your annual open enrollment, how many on-site hours do you typically need from your consultant?

160 Hours

How many different sites generally hold meetings?

9

Please provide an estimate of the number of hours per month you anticipate needing for claim resolution services.

Five (5) to Ten (10) but may vary depending on employees

Can you provide a listing of the communications materials currently provided by the incumbent consultant?

Benefits booklet, monthly wellness letters, bi-weekly mental health newsletter, monthly HR compliance updates and quarterly Erisa compliance.

Can you please confirm who your current COBRA vendor is?

The Local Choice

Can you confirm that the consultant is not expected to print/mail print ready communications i.e. that we can deliver only the print ready communications files?

This can be discussed during the interview process

Under Section E. Question 7, you ask for a copy of the contract form. Can you specify what you mean by contract form?

If you have a standard contract form that you use with your customers, please let us have a copy if you are the chosen vendor.

How does DCPS's company culture and business philosophy influence their expectations from an employee benefits program?

Our expectations of an employee benefits program are influenced in part by our desire to embody our division motto of Deep Roots, Great Heights. In order to accomplish this, it is important that employees have the tools to live long health lives.

What budget constraints or cost management goals does DCPS have for their health insurance plan?

Our budget constraint is dictated by the funds we receive based on enrollment and the priorities identified by our school board. We desire to provide a competitive and comprehensive benefits plan to our employees at a reasonable cost.

How does DCPS benchmark their health insurance costs against industry standards or competitors?

We rely on our insurance consultant to lead us in determining this. We would consider insurance plans at schools with comparable student enrollment, full time employee headcount, and cost paid per year.



How does DCPS currently educate and engage employees about their benefits?

We currently educate employees through one-on-one consultations, electronics, printed materials, and group meetings on an as need basis. We would be happy to explore other possibilities such as video shorts to reach a broader audience.

What challenges has DCPS faced with previous brokers or in managing their benefits programs?

The challenges we have faced is employees thinking they are signing up for health insurance when they are meeting with the supplemental insurance consultants and eligibility issues with HSA and FSA accounts,

Are there specific compliance and regulatory requirements that DCPS is particularly concerned about?

Ensuring that people are not signing up for accounts they are not eligible to receive. Examples HSA accounts if they are not eligible or obtaining a FSA when they have or are included in their spouses HSA.

How does DCPS currently use data and analytics in managing their benefits program?

We use data to identify prevalent health conditions within our division and use it to encourage healthier habits and/or prevention.

How does DCPS evaluate the performance of their benefits program and their broker? DCPS evaluates performance as follows:

- Ability to cover comprehensive health needs
- Coverage for maintenance medication
- Affordability of deductible/monthly premiums
- Compliance with state and Federal Laws
- Timeliness and responsiveness of insurance consultants' staff and advice given
- Willingness to meet regularly to address needs or concerns
- Overall cost of service and insurance premiums

This procurement is governed by the Virginia Public Procurement Act and all terms and conditions of the Act are hereby adopted and are made a part of this notice.

# **Contract for Consulting/Brokerage Services**

## **Between Dinwiddie County Public Schools and Mark III Brokerage, Inc**

THIS AGREEMENT made the 1<sup>st</sup> of March, 2020 between Dinwiddie County Public Schools whose business is at 14016 Boydton Plank Rd, Dinwiddie, VA 23841 and Mark III Brokerage, Inc., whose business address is 211 Greenwich Road, Charlotte, North Carolina 28211.

Dinwiddie County Public Schools has agreed to contract with Mark III Brokerage, an employee benefits brokerage/consulting firm effective March 1, 2020 to February 28, 2021 with four (4) optional one-year annual renewals from March 1 through February 28 of subsequent years.

### **Responsibilities of Mark III:**

1. Mark III will act as the consultant/broker for Health Insurance programs implemented for Dinwiddie County Public Schools.
2. Mark III's responsibilities include:

#### **Plan Marketing and Evaluation Services**

##### **A. Specification Preparation**

With the guidance and assistance from DCPS, Mark III will prepare specifications that give the carriers/vendors an accurate assessment of your existing health insurance; including census, claims activity, current plan design, and requested plan designs. The specifications outline your concerns and goals.

##### **B. Marketing the Specifications**

Mark III will contact the qualified carriers and vendors to determine their interest in evaluating your medical plan. Carriers/vendors that express an interest are sent the specifications to obtain a response. Mark III is responsible for gathering the responses from the qualified carriers/vendors.

##### **C. Evaluate the Responses**

Once all proposals are received, Dinwiddie County Public Schools and Mark III will narrow down the most competitive carriers/vendors based on, but not limited to, the following criteria:

3. Competitiveness of the carrier's retention. This will be determined by comparing their costs to industry norms.
4. Changes in the demographic composition of the client and how that has changed over time. How these demographics (manual rate) impact the renewal.
5. How competitive/aggressive the carrier is when weighing the manual rate vs. the experience rate or vice versa.
6. Industry trending factors.

Based on the initial results of our meeting and how satisfied DCPS/Mark III is with the renewal, will determine the next step. If the renewal is competitive and there is not a significant financial or benefit change that is required, no action would be taken. If the response from the carrier/vendor were uncompetitive, then further negotiation would take place. If a satisfactory response from the carrier/vendor does not occur, then Mark III would market the plan in question to see if a more competitive offer can be attained from other qualified vendors.

At the School System's request, Mark III will provide budget projections throughout the plan year, to help DCPS plan for financial considerations.

Mark III will provide a representative to present health insurance plan performance information to DCPS on quarterly or as-needed basis at the School System's request.

- D. Mark III will also provide broker/consulting services on the Group Dental, Hybrid Disability Program, Voluntary Benefits and Flexible Spending Accounts offered by DCPS.
- E. Mark III will also provide an employee benefits web site. The web site will include the following:
  1. Medical Insurance Program.
  2. Dental Insurance Program.
  3. Term Life Insurance Program.
  4. Voluntary Benefits.
  5. Forms available online for the employees to download.
- F. If the enrollment data is available from the customer in an electronic file format, Mark III will provide an electronic enrollment for the appropriate benefits included in the plan.



4. Dinwiddie County Public Schools will not take payroll deductions for insurance products that compete with any new employee benefits offered through Mark III.
5. Dinwiddie County Public Schools will discourage vendors who solicit insurance products that compete with the employee benefits programs from contacting employees during normal work hours at the worksite.

Cost:

Mark III will provide consulting services on the Group Medical and Dental Plans for **\$2.40 per benefit eligible employee per month**. Fee to be paid quarterly, based on the eligible employee headcount at the end of each quarter, March 31, June 30, September 30 and December 31, and will be paid directly from DCPS to Mark III. Invoice should be sent directly to Charles (Chris) Wells, Benefits Coordinator.

**Dinwiddie County Public Schools**

Signed: Brenda Austin

By: Brenda Austin, Finance Manager

Date: 2-28-2020

**Mark III Brokerage, Inc.**

Signed: [Signature]

By: Mark Browder

Date: 3/2/20