

RUTHERFORD BOARD OF EDUCATION
176 Park Avenue
Rutherford, NJ 07070

REQUEST FOR PROPOSAL
BROKER OF RECORD – EMPLOYEE HEALTH BENEFITS

A. PURPOSE

The Rutherford Public School District is seeking proposals through the Extraordinary Unspecifiable Services (EUS) procurement process from qualified respondents as follows:

Broker of Record - Employee Health Benefits

B. SCOPE OF SERVICE – (Technical Criteria)

The Rutherford Board of Education is soliciting proposals from licensed insurance producers in New Jersey to perform insurance brokerage services and to represent the board as Broker of Record for employee health benefits.

1. Background

The Rutherford Public School District has an enrollment of approximately 2,600 students. The district currently employs approximately 290 full time employees who receive employee health benefits.

The district has three employee bargaining groups and, at present, approximately 15 non-represented employees.

2. Current Coverage and Carriers

Type of Coverage	Name of Provider	Term End Date
Medical Insurance	NJ School Employees' Health Benefits	December 31, 2023
Dental	Delta Dental	June 30, 2024

3. Coordination of Activities—Employee Health Benefits---Human Resources

All activities pertaining to employee health benefits are coordinated through the Office of the Business Administrator—Health Benefits Coordinator. The Health Benefits Coordinator receives assistance from time to time from the Business Administrator.

SCOPE OF SERVICE (Continued)

Services

The Broker of Record for Employee Health Benefits shall provide insurance brokerage services for the district, including but not limited to the following:

Procure Health Insurance Coverage

Broker will be responsible for negotiating, analyzing and recommending any or all health insurance coverage for the school district. Broker will prepare all bid specifications for marketing health insurance coverage and evaluate all responses received when requested. The broker of record, when requested, is to market and to provide competitive proposals for district review, evaluation and consideration.

Review Health Insurance Coverage/Bargaining Group Contracts

Broker is required to familiarize himself with the present health insurance coverages and present employee contracts of the school district to allow for a comprehensive comparison and analysis of submitted proposals as to ensure equal or better coverage to existing applicable plans. Broker is to review present policies and plans for accuracy, compliance and financial prudence and make any or recommendations to the district.

Broker is to identify all issues and exposures as it pertains to health benefits and to inform the district of the latest developments affecting the insurance.

Broker is to provide any recommendations upon completion of reviews that would be a cost benefit savings to the school district while being in compliance with the employee contracts.

Broker is to provide assistance to the Business Administrator in the budget planning process, including the evaluation and impact of rate changes to health benefits costs and premiums. Broker should be able to provide the Business Administrator with reasonable projected renewal figures during the budget process.

Monitor Federal and State Law and Code

Broker is required to be knowledgeable of all Federal and State law and code as it pertains to health benefits coverage and to provide the latest updates to the school district, especially to the Health Benefits Coordinator. Broker is to provide all assistance in implementing any or all Federal and State law and code as it pertain to health benefits.

Monitor Carrier Compliance/Claims Services

Broker will monitor and ensure carrier compliance with all plans, commitments and facilitate working relationships with the carrier and the school district.

Broker is responsible for monthly review and analysis of claims and financial data, including identifying allowable and unallowable claim costs, and relevant discounts, rebates and credits for the district.

Attendance at Meetings

Broker and professional staff must attend Board of Education meeting, board committee meetings, negotiations meetings, when requested. At these meeting and especially negotiations meetings, the broker will provide support and suggestions for the school district as it pertains to health benefits coverage.

SCOPE OF SERVICE (Continued)

Liaison and Intermediary for District

Broker will serve as liaison and intermediary with all insurance carriers, on the district's behalf in resolving any or all concerns, complaints or disputes with health insurance coverage.

Broker will arrange with carriers to make presentations to employees when requested.

Managing District's Health Benefits Program/Employee Online Portal

The broker will assist the Health Benefits Coordinator in managing all aspects of the health benefits programs, including any or enrollment activities.

Broker shall assist the district in evaluating and settling employee grievances relating to health benefits issues.

Broker Availability

The broker of record and/or his professional staff shall be available to district officials during working hours and reasonable after working hours for telecommunications and or electronic communication support.

Broker Assistance to District Retirees

When requested by the district, the broker shall provide to the district any guidance as it pertains to health benefit plans to district retirees.

The respondent must provide in a detailed explanation how he/she will provide the services to the school district.

C. QUALIFICATIONS OF RESPONDENTS/RELATIVE EXPERIENCE (Management Criteria)

Business Organization

The broker must maintain its principal business office within the State of New Jersey.

The broker shall be able to designate a dedicated account manager to handle services required by the school district.

The broker shall be able to provide contracted services outside the normal business working hours, when necessary, at no additional cost to the district.

The broker must be actively licensed as a New Jersey insurance broker for a minimum of ten (10) years.

The respondent must provide all information about the organization of the business as noted above and in Section G(II)(A).

Qualifications and Relative Experience

The broker must provide documentation that he/she has experience as broker of record for employee health benefits as follows:

1. Minimum of five (5) public school districts in New Jersey;
2. Of the five (5) public school districts, three (3) must have an employee coverage population of a minimum of two hundred-fifty (250) employees; and
3. All documented experience must be within the past five (5) years.

The respondent must provide information and documentation of all qualifications and relative experience as noted above and in Section G(II)(B).

D. CONTRACT PERIOD

The term of contract for Broker of Record - Employee Health Benefits shall be from January 1, 2024 through December 31, 2024, with the option at the discretion of the Board for an additional two (2) one-year renewals.

E. COORDINATION OF ACTIVITIES

All activities for this contract will be coordinated through the office of:

Mr. Joseph P. Kelly
Business Administrator/Board Secretary/Purchasing Agent
jkelly@rutherfordschools.org
(201) 939-1718

and

Ms. Heidi Rodriguez
Coordinator of Health Benefits
hrodriguez@rutherfordschools.org
(201) 438-7675 x 1214

Proposals for these services should be submitted to the attention of Mr. Kelly at 176 Park Avenue, Rutherford, NJ 07070, no later than Friday, December 15, 2023 at 4:00 p.m.

F. FEE SCHEDULE/COST PROPOSAL (Cost Criteria) -- Flat Fee

Flat Fee Amount

The respondent shall state in the proposal and on the RFP Proposal Form, an all-inclusive flat fee amount that will be paid directly by the school district to the broker for services rendered as Broker of Record for employee health benefits. The flat fee amount paid by the district to the broker will encompass the entire compensation the broker will receive.

Net of Commissions

The Broker may not take any commissions or any other form of compensation or payment from any insurance carriers or providers for services rendered to the school district under this request for proposal. The Broker will be paid a flat fee by the school district for services rendered. All respondents are to submit a signed statement that they full understand the payment terms as specified here within.

Annual Flat Fee Amount

All respondents are to provide an annual flat fee amount for the first, second and third year contracts. The Board of Education will be the final authority in determining the length of the contract.

Hourly Rate

All respondents are to provide an hourly rate for extraordinary services that may have to be provided by the Broker of Record. It is understood for this contract that the board considers any attendance at a board of education negotiations committee meeting, would constitute the implementation of the hourly rate to be paid to the consultant. Attendance at other board meetings and meetings with administrative personnel are part of the annual flat fee amount.

Expenses: Travel and Meals

The selected broker agrees that he/she is responsible for his/her expenses including travel and meals incurred in the rendering of services for this RFP.

G. PRESENTATION PACKAGE - Submit with the EUS Response

The Rutherford Public School District seeks from all participating respondents information that will assist the district in selecting the respondent who will provide the highest quality services at a fair and competitive price.

All respondents shall prepare a presentation package to be submitted with the RFP. The Presentation Package shall include at a minimum the following:

I. Technical Criteria

A. Description of Services

Respondents should list all services to be rendered with their explanation in detail on how they will provide the services. Respondents shall also provide evidence of how services of similar type were provided to other public/private schools in New Jersey. (Success stories only). Respondents, by submitting a proposal, acknowledge that they fully understand the scope of service, work and activity to be performed. Respondents are to provide evidence of any innovation and/or successful approach in providing the services requested.

II. Management Criteria

A. Business Organization

The respondent shall submit a full description of the business organization to include, but not be limited to:

- Name, address, phone, fax, website, e-mail address and other information of the professional firm or individual;
- An organizational chart noting the names of all principals and partners;
- Resumes of key staff members; and
- Other information concerning individuals of the professional firm that would assist the school district in the evaluation process.

B. Qualifications; Relevant Experience

Respondents shall submit documentation highlighting qualifications and experience they have that will assist the school district in the evaluation and selection process. Such documentation shall include, but not be limited to:

- Three (3) letters of recommendation from public/private school districts in New Jersey;
- Copies of all professional or educational licenses that are required to perform the services as listed in the specifications;
- List of any judgments within the last three (3) years and/or a list of bankruptcy or organization proceedings within the last ten (10) years; and
- Other information concerning the firm and/or individuals of the firm that would assist the school district in the evaluation process.
- Availability of personnel, facilities, equipment and other resources to provide the services requested.

III. Cost Criteria

A. Fee Proposal -- Flat Fee

The fee schedule provided by the respondent shall be a significant part of the evaluation process as conducted by the district and respondents should provide a full detailed analysis of their fee proposal.

B. Contract Expenses

Respondents are to note the following as it pertains to expenses related to the contract:

- Expenses; Related to Contract; Incidental
All incidental expenses related to this contract, incurred by the respondent to whom the contract is awarded, shall be the responsibility of the respondent. The Board will not reimburse any vendor for any incidental expenses related to the contract.
- Expenses Not Related to the Contract; District Procedures
There may be a circumstance where a request is made for the respondent to provide services not directly related to the contract. These services not related to the contract are not to be provided by the respondent. The district will procure these services separately.
- Extraordinary Expenses
Extraordinary expenses to be incurred by the respondent in the performance of his/her duties may be brought to the Board prior to the actual expenditure. The Board, upon recommendation of the appropriate administrator, may consider reimbursing the expense, or the Board may procure the services separately.

H. EVALUATION PROCESS; METHODOLOGY OF AWARING CONTRACT

All EUS responses are to be evaluated on the basis of whose response is the most advantageous to the district, price and other factors considered, and whose response will provide the highest quality of service at fair and competitive prices.

The Board of Education will use a one hundred (100) point system in evaluating all proposals. The criteria to be evaluated are identified below:

	Category	Value Points
I.	Technical Criteria	25
	A. Description of Services	
II.	Management Criteria	25
	A. - Business Organization	5
	B. Qualifications; Relevant Experience	20
III.	Cost Criteria	50
	A. Fee Proposal	

I. EVALUATION OF PROPOSALS - Evaluation Committee

A committee has been selected to evaluate proposals that have been submitted. Committee members are familiar with the need for services to be performed in the request for proposal. Committee members will be identified in the final report submitted to the board and also in the award of contract resolution.

In accordance with the Office of State Comptroller's publication

Best Practices for Awarding Services Contracts

Section 4 - (*The Need for an Evaluation Committee*), it has been determined that the evaluators:

- “... are sufficiently qualified to evaluate the strengths and weaknesses of the proposals submitted.”
- “... have the relevant experience necessary to evaluate the proposal;” and
- “... are familiar with the need for the services to be performed in the request for proposals.”

Mr. Joseph Kelly, Business Administrator/Board Secretary/Purchasing Agent will review and evaluate all proposals as they pertain to the procurement process.

J. AWARD OF CONTRACT - EUS AWARD

It is the intention of the Board of Education to award the contract to the respondent whose response is the most advantageous to the board, price and other factors considered; and who will provide the highest quality service at fair and competitive prices. It is noted for the record that Extraordinary Unspecifiable Services (EUS) procurement process as defined in N.J.S.A. 18A:18A-37(a) and N.J.A.C. 5:34-2.1 et seq., will be used for this proposal.

It is the intention of the Board of Education to award the contract for broker of record at the January 2, 2024 Reorganization Meeting.