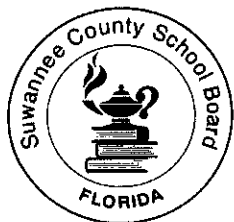


# SUWANNEE COUNTY SCHOOL BOARD



*Serving The Children Of Our Community*

702 – 2<sup>nd</sup> Street, NW • Live Oak, Florida 32064  
Telephone: (386) 647-4600 • Fax: (386) 364-2635  
[www.suwannee.k12.fl.us](http://www.suwannee.k12.fl.us)

**JERRY A. SCARBOROUGH**  
Superintendent of Schools

**JERRY TAYLOR**  
DISTRICT 1

**CATHERINE CASON**  
DISTRICT 2

**JULIE ULMER**  
DISTRICT 3

**ED DA SILVA**  
DISTRICT 4

**J. M. HOLTZCLAW**  
DISTRICT 5

**LEONARD J. DIETZEN, III**  
BOARD ATTORNEY

January 14, 2014

## REQUEST FOR PROPOSALS

Sealed proposals marked "REQUEST FOR PROPOSALS FOR GROUP HEALTH INSURANCE" will be received by the Suwannee County School Board, Live Oak, Florida until 4:00 PM on Tuesday, February 4, 2014, at the office of the Chief Financial Officer, 702 2<sup>nd</sup> Street NW, Live Oak FL 32064, at which time all proposals will be opened. All received proposals will be time and date stamped, and, absolutely, no proposals will be accepted after the aforementioned date and time. Specifications may be obtained from the district website at the following web address:

<http://suwannee.schooldesk.net/Bids/OpenBids/tabid/11741/Default.aspx>

All services must be performed in accordance with the request for proposals, requirements, and any other documents prepared for this request. **Proposers must submit six (6) copies of their proposals.**

The Suwannee County School Board reserves the right to reject any and all proposals, to re-advertise, and to enter into contract determined to be in its best interest.

Sincerely,

Vickie C. Music, CPA  
Chief Financial Officer

Advertise: Suwannee Democrat: January 17, 2014 and January 22, 2014

## **SCOPE**

The Suwannee County School Board, 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, 2014. 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 C. Music, CPA  
Chief Financial Officer  
702 Second Street N.W.  
Live Oak, FL 32064

Telephone: (386) 647-4609  
Fax: (386) 364-2136

## **MINIMUM QUALIFICATIONS OF PROPOSER**

No proposal will be accepted by the District where the organization providing insurance coverage has a rating from any of the following rating firms which is less favorable than the rating specified below.

<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 based on a 2-tier and 4-tier rate structure for the five (5) 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.

In addition to proposals for current benefits, proposals offering alternative benefit structures are encouraged. These proposals should also provide rates based on both a 2-tier and 4-tier rate 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.

## **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"

Proposals will be received at:

Suwannee County School Board  
Attention: Vickie Music  
702 Second Street N.W.  
Live Oak, FL 32064

Proposals are due by 4:00 PM, Tuesday, February 4, 2014. 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 3 years.
2. List of current large claims in excess of \$50,000
3. Description of current plans and current rates
4. Description of plans and rates prior to 05/01/13 and

5. Employee and retiree census

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

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

Agent: Tyson Johnson                      [tyson\\_johnson@ajg.com](mailto:tyson_johnson@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.