

# Heard County Board of Commissioners

## Request for Proposals

TITLE: Benefits Consulting Services

DEPARTMENT: Heard County Board Of Commissioners Human Resources

ISSUE DATE: 07/10/2025

**Bid Closing Date:** Thursday, July 24, 2025, at 12:00 p.m. EST

ISSUING AGENCY: Heard County Board Of Commissioners

Sealed Proposals subject to the conditions made a part hereof will be accepted until **July 24, 2025**, for furnishing services described herein.

IMPORTANT NOTE: Indicate firm name and opening date on the front of each sealed proposal envelope or package. Electronically submitted (email/fax) proposals will not be accepted.

Direct all inquiries concerning this RFP to: Katrina Billingsley, HR Director/County Clerk  
Heard County Board of Commissioners  
P.O. Box 40  
201 Park Avenue, Room 200  
Franklin, GA 30217  
Katrina.billingsley@heardcountyga.com  
Office: (706) 675-3821  
Fax: (706) 675-2493

**NOTE: Questions concerning the RFP requirements must be submitted in writing.**  
They may be mailed, faxed, or e-mailed (no phone calls) to Katrina Billingsley.

**Questions must be submitted no later than 12:00 PM on July 18, 2025.** All questions submitted in writing will be answered in the form of an addendum to this Request for Proposals. No contact with County Departments will be allowed during the proposal process. Any vendors contacting the using department(s) directly may subject their proposal to rejection.

### **1. Purpose:**

The purpose of this Request for Proposal (RFP) is to solicit offers from qualified brokers to assist the Heard County Board of Commissioners with strategically planning, designing and negotiating the best coverage and cost for selective employee benefit programs. The Heard County Board of Commissioners has approximately 170 full-time employees. The Heard County Board of Commissioners is constantly competing to recruit and retain the best employees possible. Our leadership is looking to ensure we have financially competitive and affordable benefit programs to offer our employees.

### **2. Contract Period:**

Any contract resulting from this proposal shall be effective January 1, 2026, for the benefits plan year beginning January 1, 2026, with the option of the Heard County Board of Commissioners to continue services under the same terms and conditions set forth herein in subsequent years.

### **3. Scope of Work:**

The County requires licensed Broker that is independent and is not affiliated with any insurance company, third party administrative agency or provider network. The brokerage firm must have experience (no less than 5 years) in providing brokerage services in the public-sector arena and the Heard County Board of Commissioners environment for employers with at least **170** employees. The Heard County Board of Commissioners requires the following services:

- Audit resulting contracts for accuracy of coverage, terms, and conditions.
- Assist with annual benefits renewals, including negotiation of changes in contracts.
- When employee benefits are marketed, prepare bid specifications, identify appropriate markets, analyze proposals submitted, make recommendations, and assist in negotiation of (preferably multi-year) contracts.
- Annual review of selected employee benefit packages for quality of benefits provided, cost effectiveness, competitiveness and plan administration.
- Monitor ongoing contracts, including provider plan administration, provider compliance with contract, and incurred claims.
- Provide information on employee benefit issues, trends and proposed or new legislation.
- Be available to meet with the Benefits staff and Heard County Board of Commissioners Management as needed.

- Assist in the design of employee benefits communications. Participate in Benefit Fairs and annual enrollment process.
- Provide a key contact person to be available to answer questions and resolve issues that arise during the year regarding employee benefits, contract administration, and service provisions.
- Evaluate various insurance products submitted by carriers, agents and brokers.
- Perform other related consultation services as needed or requested.

#### **4. Vendor Proposal Requirements:**

The proposal response must clearly demonstrate the required qualifications, expertise, competence and capability of the vendor. Please provide a concise description of your firm's ability to provide the services required in the *Scope* of this document. Costs incurred by firms responding to this RFP are solely their responsibility. Additionally, please include the answers to the following questions:

1. Describe your organizational structure (i.e. publicly held corporation, partnership, etc.).
2. Confirm that you are a licensed broker in Georgia and provide documentation. Confirm that you serve as a broker, independently, and are not affiliated with any insurance company, third party administrative agency or provider network.
3. Briefly describe your company's organization, philosophy, and management. Also, please provide a brief company history. Describe your contractual relationships, if any, with organizations necessary to your proposal's implementation (i.e. actuarial services, data information services).
4. How long has your organization been providing brokerage services?
5. What is your average response time to questions posed from your clients? How do you handle follow up to outstanding items? What is your preferred method of communicating with your clients (i.e. voicemail, e-mail, fax)?
6. Please provide a list of four verifiable client references of similar scope and industry, all of whom are able to comment on your organization's relevant experience. Please include company name, contact name, telephone number and size of company's workforce. It is the vendor's responsibility to provide valid reference information, and the Heard County Board of Commissioners reserves the right to use reference checks in its evaluation of proposals.

7. Please describe the organizational structure of the team who would provide services to the Heard County Board of Commissioners. Include a brief professional history for each individual and how they are qualified to provide services to the Heard County Board of Commissioners.
8. Briefly describe the level of service and support provided by your team on a day-to-day basis.
9. Detail how your organization participates in developing a strategic benefit plan with your clients.
10. Describe your organization's involvement in the annual renewal process. Include information regarding process timeframes, negotiation of rates and vendor selection.
11. Describe the process of how your organization would assist the Heard County Board of Commissioners in selecting a new insurance vendor. Include how your company's experience and expertise would benefit the Heard County Board of Commissioners.
12. Please provide a list of the vendors with whom you have relationships for products such as disability, life, supplemental health, and dental insurance.
13. Detail how you develop a benefit communication strategy with your clients. Include what tools or resources you have available to assist your clients in effectively communicating not only the specific plan details but also the value of the benefits offered?
14. What makes your organization unique from other organizations that may submit proposals for Heard County Board of Commissioners consideration?
15. Provide any additional information regarding your organization or services that you feel would be beneficial in helping the Heard County Board of Commissioners to select a benefits broker.
16. Please provide four (4) references, preferably Georgia public sector clients, with which your firm has worked. Please include the names of the public-sector clients, contact names, titles, telephone numbers and e-mail addresses.
17. Describe the customer service and support your firm can provide to the Heard County Board of Commissioners' administration and our employees.

18. Do you provide a toll-free number as well as a benefits website that outlines all benefits?

19. Describe in detail the communication and enrollment process.

20. Who will be doing the enrollments?

a. What is their experience in benefit communication and enrollment with the Georgia Public Sector? Include number of staff provided.

b. Do you offer online or web enrollment and if so, please describe?

c. Please provide a copy of a benefit election form that you have used that can serve as a sample of a benefit election form to be submitted to our employees for benefit enrollment.

23. Please describe the procedures for the use of your Flexible Spending Debit Card and participation requirements for benefit enrollment.

24. Who are you proposing as your Third-Party Administrator?

a. Describe the claim reimbursement process

b. How often do you pay reimbursement claims?

c. Is your Spending Account vendor compliant with all relevant IRS Regulations in regards to administration of debit cards?

d. What experience does your organization have with Flexible Benefits Administration?

25. Please provide a list of all fees that your firm will charge to administer our Flexible Benefits Plan and/or other insurance products you will offer.

## **5. Criteria for Evaluation:**

All proposals will be evaluated according to, but not necessarily limited to, the following:

- The proposal's Plan of Services as required in item 3. Scope of Work and 4. Vendor Proposal Requirements.
- Extent and success of previous work provided to organizations similar in nature and size to those required herein. References provided verifying the required experience and level of service needed by the Heard County Board of Commissioners.
- The proposal itself as an example of the potential vendor's work.
- Qualifications/experience of key personnel to be assigned to the project.
- All required forms completed and returned as part of the proposal package.

## **6. Oral Presentations:**

During the evaluation process, the Heard County Board of Commissioners may, at its discretion, request anyone or all brokerage firms to make oral presentations for the purpose of clarification or to amplify the materials presented in any part of the proposal. However, brokers are cautioned that the Heard County Board of Commissioners is not required to request clarification; therefore, all proposals should be complete and reflect the most favorable terms available from the broker. Not all brokers may be asked to make such oral presentations.

## **7. Final Selection:**

The Heard County Board of Commissioners will vote to award the insurance broker RFP at their regular meeting on Tuesday, August 19, 2025, at 6:30 PM, in the Commission Chamber of the Heard County Administration Building.

**Note:** The right is reserved to accept the response that the Heard County Board of Commissioners determines to be in the best interest of the Heard County Board of Commissioners and its employees. The Heard County Board of Commissioners reserves the right to reject any or all proposals.

**THIS PAGE MUST BE COMPLETED AND SUBMITTED AS A PART OF YOUR PROPOSAL.**

**EXECUTION OF PROPOSAL**

DATE: \_\_\_\_\_

The potential Contractor certifies the following by placing an "X" in all blank spaces:

\_\_\_ That this proposal was signed by an Officer of the firm.

\_\_\_ That all individuals working on the account will be licensed in Georgia.

\_\_\_ That the potential Contractor has determined the cost and availability of all materials and supplies associated with performing the services outlined herein.

\_\_\_ That all labor costs associated with this project have been determined, including all direct and indirect costs.

\_\_\_ That the potential Contractor agrees to the conditions as set forth in this **Request for Proposal** with no exceptions.

Therefore, in compliance with the foregoing **Request for Proposal**, and subject to all terms and conditions thereof, the undersigned offers and agrees, if this proposal is accepted within thirty (30) days from the date of the opening, to furnish the services for the prices quoted within the time frame required.

CONTRACTOR \_\_\_\_\_ ADDRESS \_\_\_\_\_

CITY, ST. & ZIP \_\_\_\_\_ PHONE \_\_\_\_\_ FAX \_\_\_\_\_

BY \_\_\_\_\_ TITLE \_\_\_\_\_

(Signature)

\_\_\_\_\_

\_\_\_\_\_  
Type or Printed Name      Federal Identification Number

### General Procurement Instructions

1. All proposals must be received by the issuing agency not later the date and time listed on the cover sheet of this proposal. Clearly mark the proposal number and date of opening on the outside of the envelope. **Four (4) copies of the proposal must be received from each offeror.** Each proposal must be signed and dated by an official authorized to bind the firm. Late proposals will not be considered for award. Electronic proposals (fax, email, etc.) will not be considered.
2. Proposals will be evaluated according to completeness, content, experience with similar projects, ability of the broker and its staff. The award of a contract to one broker does not mean that the other proposals lacked merit, but that, all factors considered, the selected proposal was deemed to provide the best value to the City.
3. Brokers are cautioned that this is a request for offers, not a request to contract and the Heard County Board of Commissioners reserves the unqualified right to reject any and all offers when such rejection is deemed to be in the best interest of the Heard County Board of Commissioners.
4. Any costs incurred by broker in preparing or submitting offers are the broker's sole responsibility; the Heard County Board of Commissioners will not reimburse any broker for any costs incurred prior to award.
5. Proposals must be submitted in accordance with the requirements of the RFP. Failure to include any required information may cause rejection of the proposal.