

The School Board of Broward County, Florida
Supply Management & Logistics Department

RFP No.: <u>13-010V</u>	Board Meeting: <u>OCTOBER 16, 2012</u>
Description: <u>VOLUNTARY SUPPLEMENTAL INSURANCE</u>	Notified: <u>481</u> Downloaded: <u>44</u>
<u>PLANS/PROGRAMS TERM CONTRACT</u>	RFP Rec'd: <u>14</u> No Bids: <u>3</u>
For: <u>BENEFITS DEPARTMENT</u>	RFP Opening: <u>MAY 17, 2012</u>
(School/Department)	
Fund: <u>TO BE PAID BY EMPLOYEE</u>	Advertised Date: <u>APRIL 11, 2012</u>

POSTING OF RFP RECOMMENDATION/TABULATION: RFP Recommendations and Tabulations will be posted in the Supply Management & Logistics Department and www.Demandstar.com on SEPTEMBER 19, 2012 @ 3:00 PM, and will remain posted for 72 hours. Any person who is adversely affected by the decision or intended decision shall file a notice of protest, in writing, within 72 hours after the posting of the notice of decision or intended decision. The formal written protest shall be filed within ten (10) days after the date the notice of protest is filed. Failure to file a notice of protest or failure to file a formal written protest shall constitute a waiver of proceedings under this chapter. Section 120.57(3)(b), Florida Statutes, states that "The formal written protest shall state with particularity the facts and law upon which the protest is based." Saturdays, Sundays, state holidays and days during which the school district administration is closed shall be excluded in the computation of the 72-hour time period provided. Filings shall be at the office of the Director of Supply Management & Logistics Department, 7720 West Oakland Park Boulevard, Suite 323, Sunrise, Florida 33351. Any person who files an action protesting an intended decision shall post with the School Board, at the time of filing the formal written protest, a bond, payable to The School Board of Broward County, Florida, (SBBC), in an amount equal to one percent (1%) of the estimated value of the contract. Failure to post the bond required by SBBC Policy 3320, Part VIII, Purchasing Policies, Section N, within the time allowed for filing a bond shall constitute a waiver of the right to protest.

THIRD REVISED RECOMMENDATION/TABULATION

BASED UPON THE RECOMMENDATION OF THE SUPERINTENDENT'S INSURANCE ADVISORY COMMITTEE (SIAC), IT IS RECOMMENDED THAT THE FOLLOWING LISTED PROPOSERS BE RECOMMENDED FOR AWARD FOR VOLUNTARY SUPPLEMENTAL INSURANCE PLANS/PROGRAMS:

COVERAGE

ACCIDENT PLAN

CANCER/CRITICAL ILLNESS

VOLUNTARY PERMANENT LIFE

VENDOR

WASHINGTON NATIONAL INSURANCE COMPANY

WASHINGTON NATIONAL INSURANCE COMPANY

TEXAS LIFE INSURANCE COMPANY

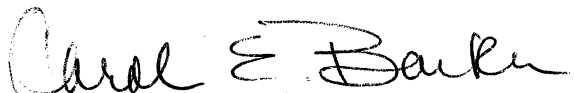
CONTRACT PERIOD: JANUARY 1, 2013 THROUGH DECEMBER 31, 2015

NO ACCEPTABLE PROPOSALS WERE RECEIVED FOR AUTO/HOMEOWNERS, GROUP UNIVERSAL LIFE, HOSPITAL INDEMNITY/INTENSIVE CARE, LONG-TERM CARE AND PRE-PAID LEGAL. ITEMS WILL NOT BE REBID.

NO PROPOSALS WERE RECEIVED FOR PET INSURANCE. ITEM WILL NOT BE REBID.

ADDITIONALLY, IT IS RECOMMENDED THAT PROPOSALS RECEIVED FROM THE PROPOSERS LISTED ON THE ATTACHED PROPOSAL REJECTION SHEET NOT BE CONSIDERED FOR THE REASONS STATED.

By: _____



(Purchasing Agent)

Date: 9/18/12

The School Board of Broward County, Florida, prohibits any policy or procedure which results in discrimination on the basis of age, color, disability, gender expression, national origin, marital status, race, religion, sex or sexual orientation. Individuals who wish to file a discrimination complaint, may call the Executive Director, Benefits & EEO Compliance at 754-321-2150 or Teletype Machine (TTY) at 754-321-2158.

Individuals with disabilities requesting accommodations under the Americans with Disabilities Act (ADA) may call the Equal Educational Opportunities (EEO) at 754-321-2150 or Teletype Machine (TTY) at 754-321-2158.

RFP 13-010V
Voluntary Supplemental Insurance Plans/Programs
Revised Proposal Rejection Sheet

The Superintendent's Insurance Advisory Committee (SIAC) made a motion, seconded and passed that the following Proposals are non-responsive and, therefore, will not be considered for recommendation of award.

Reject as non-responsive the Proposal from Aflac Group, the marketing name for Continental American Insurance Company (CAIC), a wholly-owned subsidiary of Aflac Incorporated - McKinley; Aflac Group underwritten by Continental American Insurance Company (CAIC) a wholly-owned subsidiary of Aflac Incorporated - Willis; ARAG Insurance Company; Colonial Life & Accident Insurance Company; MetLife Resources; Travelers and Trustmark Insurance Company. The Proposal failed to comply with **Section 4.2, Minimum Eligibility, paragraph 4.2.5**, which states that "Proposer must agree to share in the cost of providing one full-time SBBC employee to administer the Voluntary Supplemental Insurance, including benefits, office equipment, supplies, travel and professional dues. The cost of \$80,000 per year will be billed to the Awardee(s) on an equal basis the first year and on a percentage of the employee participation as determined by the enrollees on the last month of the preceding contract year thereafter that this contract is in effect." This Proposer failed to unconditionally agree with 4.2.5., which was a requirement to be to be further evaluated and considered for award.

Reject Proposal from AIG Benefit Solutions upon the declaration of an impasse. Contrary to its certification in Section 1.0 of its proposal, AIG subsequently stated that its Proposal was non-binding. Proposer also subsequently receded from contractual terms agreed upon during negotiations. In addition, mutually agreeable negotiations could not be reached with Proposer due to: Proposer subsequently sought to modify provisions in **Attachment J, Business Associate Agreement** which it had previously agreed to in Section 1.0 of its proposal; Proposer subsequently receded from its earlier negotiated agreement to administer the negotiated benefit changes (i.e., initial doctor office visit, income rider, wellness benefit); Proposer subsequently receded from its earlier acceptance of the Performance Guarantees without deviations; Proposer subsequently refused to comply with the Assignment provision it previously agreed to through Section 1.0 of its proposal; and Proposer wanted SBBC to sign a master application and employer agreement which contained terms and conditions that were in conflict with the RFP and the Agreement contained within the RFP.

Revised Proposal Rejection Sheet

Page 2

Reject Proposal from Allstate Benefits upon the declaration of an impasse. Proposer subsequently receded from terms agreed upon during negotiations. Mutually agreeable negotiations could not be reached with Proposer due to: Proposer would not agree to the 36-month rate guarantee it proposed in its Proposal; Proposer would not agree to the Inspection of Records specified in **Attachment K - Sample Agreement Revised** of the RFP which it had previously agreed to in its response to Section 1.0 of the RFP; Proposer would not agree to the Excess Funds provision which it had previously agreed to in its response to Section 1.0 of the RFP; Proposer required SBBC to sign a group account information form which would conflict with **Section 7.14 of the RFP** entitled "**Priority of Documents.**"

Reject as non-responsive the Proposal from Kanawha Insurance Company (Humana) for failure to comply with **Section 4.2, Minimum Eligibility, paragraph 4.2.1**, which provides that "Proposer must agree to the language in Section 7.1, Indemnification." Proposer did not unconditionally agree with 4.2.1, which was a requirement to be further evaluated and considered for award.

Reject as non-responsive the Proposal from Liberty Mutual as it failed to include an executed Required Response Form or any signed document within its Proposal and, therefore, said Proposal was not evaluated.

Reject Proposal from MassMutual DBS Financial upon the declaration of an impasse. Proposer notified SBBC, via email sent on September 12, 2012, that it would not proceed to execute a contract with SBBC under the RFP. MassMutual's withdrawal of its Proposal is permitted under **General Condition 7.2 of the RFP** entitled "**Irrevocability of Proposal**", which precludes withdrawal of a proposal prior to the expiration of 90 days from the date of proposal opening.

Reject as non-responsive the Proposal from U.S. Legal Services, Inc. for failure to comply with **Section 4.2 of the RFP** entitled "**Minimum Eligibility.**" **Paragraph 4.2.4**, states that "Most recent three (3) years available of independent audited financial statements must be provided if Proposer is an insurance carrier that cannot comply with 4.2.3 or if Proposer is not an insurance carrier. Proposer failed to provide three (3) years of independent audited financial statements with its Proposal.

SCORING SHEET - **Voluntary Supplemental Insurance - Accident Coverage**

Voluntary Supplemental Insurance - Accident Coverage RFP 13-010V		Max Points		John D. Abraham	Amanda Bailey	Michael Benner	Robert Carlough	Gracie M. Diaz	Glynda Linton	Rebecca A. McMahan	Lisa Maxwell	Jeffrey Moquin	Dale A. Spear	Robert Spence	Marilyn Swank	Average Score
Section A: Experience and Qualifications		30														
	Allstate Benefits Washington National Insurance Company	25 30	20 30	21 27	25 30	20 25	25 30	25 25	25 30	25 25	26 28	20 25	28 28	28 28	30 28	
Section B: Scope of Services		34														
	Allstate Benefits Washington National Insurance Company	21 26	20 34	24 27	32 31	24 25	34 25	25 30	20 20	30 32	20 32	24 24	25 25	26 26	29 32	
Section C: Cost of Services		30														
	Allstate Benefits Washington National Insurance Company	25 30	20 25	23 26	30 28	27 20	27 28	29 29	20 25	30 28	25 22	24 22	24 22	28 28	29 28	
Section D1: Minority/Women Business Enterprise (Participation)		2														
	Allstate Benefits Washington National Insurance Company	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	
Section D2: Minority/Women Business Enterprise (Diversity)		2														
	Allstate Benefits Washington National Insurance Company	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	
Section D3: Minority/Women Business Enterprise (Community Outreach)		2														
	Allstate Benefits Washington National Insurance Company	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	

SCORING SHEET - **Voluntary Supplemental Insurance - Accident Coverage**

Voluntary Supplemental Insurance - Accident Coverage RFP 13-010V			Max Points																								
	Allstate Benefits	0	John D. Abraham	0	Amanda Bailey	0	Michael Benner	0	Robert Carlough	0	Gracie M. Díaz	0	Glynda Linton	1	Rebecca A. McMahan	0	Lisa Maxwell	0	Jeffrey Moquin	0	Dale A. Spear	0	Robert Spence	0	Marilyn Swank	0	Average Score
	Washington National Insurance Company	1		0		2	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0					
TOTAL SCORE		100																									
Allstate Benefits		71	60	68	87	71	87	79	65	86	65	76	92	75.6													
Allstate Benefits		86	89	80	89	70	79	89	70	88	71	75	88	81.2													
Washington National Insurance Company		75	55	66	77	66	79	71	76	68	72	78	83	72.2													

SIGNATURE: _____

DATE: _____

SCORING SHEET - **Voluntary Supplemental Insurance - Cancer/Critical Illness Coverage**

Voluntary Supplemental Insurance - Cancer/Critical Illness Coverage RFP 13-010V											
Max Points											
Section A: Experience and Qualifications										30	
AlG Benefit Solutions Alstate Benefits Washington National Insurance Company											
	25	20	21	25	22	30	25	25	24	20	29
	30	30	27	28	22	30	30	25	28	25	29
	23	15	21	25	22	30	20	25	22	25	28
Section B: Scope of Services										34	
AlG Benefit Solutions Alstate Benefits Washington National Insurance Company											
	25	25	24	30	25	22	24	20	28	17	33
	30	30	27	30	25	30	29	20	32	24	32
	26	20	20	25	23	28	21	25	27	26	33
Section C: Cost of Services										30	
AlG Benefit Solutions Alstate Benefits Washington National Insurance Company											
	25	30	23	28	23	22	19	20	26	23	30
	23	25	26	28	20	28	22	20	30	25	29
	30	15	19	25	18	23	15	15	22	18	30
Section D1: Minority/Women Business Enterprise (Participation)										2	
AlG Benefit Solutions Alstate Benefits Washington National Insurance Company											
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
	0	0	2	2	1	0	0	0	0	0	1
Section D2: Minority/Women Business Enterprise (Diversity)										2	
AlG Benefit Solutions Alstate Benefits Washington National Insurance Company											
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
	1	0	2	1	1	0	0	1	1	1	0
Section D3: Minority/Women Business Enterprise (Community Outreach)										2	
AlG Benefit Solutions Alstate Benefits Washington National Insurance Company											
	0	0	0	0	0	1	0	0	0	0	0
	0	0	0	0	0	1	0	0	0	0	0
	1	0	2	1	0	1	0	0	0	0	1

SCORING SHEET -
Voluntary Supplemental Insurance - Cancer/Critical Illness Coverage

Voluntary Supplemental Insurance - Cancer/Critical Illness Coverage RFP 13-010V			Max Points											
TOTAL SCORE		100												
	ALG Benefit Solutions	75	75	68	83	70	75	68	65	78	60	77	92	73.8
	Allstate Benefits	83	85	80	86	67	89	81	65	90	74	75	90	80.4
	Washington National Insurance Company	81	50	66	79	65	82	56	66	72	70	79	91	71.4
											</			

SIGNATURE: _____

DATE: _____

SCORING SHEET . **Voluntary Supplemental Insurance - Hospital Indemnity**

Voluntary Supplemental Insurance - Hospital Indemnity Coverage RFP 13-010V		Max Points	John D. Abraham	Amanda Bailey	Michael Benner	Robert Carlough	Gracie M. Diaz	Glynda Linton	Rebecca A. McMahan	Lisa Maxwell	Jeffrey Moquin	Dale A. Spear	Robert Spence	Marilyn Swank	Average Score
Section A: Experience and Qualifications		30													
	AIG Benefit Solutions	25	20	21	26	20	30	25	25	27	23	28	29		
	Allstate Benefits	30	30	27	28	22	30	30	25	25	29	20	28	29	
Section B: Scope of Services		34													
	AIG Benefit Solutions	21	24	24	30	30	28	28	25	32	26	24	33		
	Allstate Benefits	28	34	27	33	28	31	32	25	30	20	24	32		
Section C: Cost of Services		30													
	AIG Benefit Solutions	25	30	23	25	26	25	28	20	30	25	21	29		
	Allstate Benefits	25	20	26	27	24	25	27	20	28	21	23	29		
Section D1: Minority/Women Business Enterprise (Participation)		2													
	AIG Benefit Solutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Allstate Benefits	0	0	0	0	0	0	0	0	0	0	0	0		
Section D2: Minority/Women Business Enterprise (Ownership)		2													
	AIG Benefit Solutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Allstate Benefits	0	0	0	0	0	0	0	0	0	0	0	0		
Section D3: Minority/Women Business Enterprise (Community Outreach)		2													
	AIG Benefit Solutions	0	0	0	0	0	0	1	0	0	0	0	0		
	Allstate Benefits	0	0	0	0	0	0	1	0	0	0	0	0		
TOTAL SCORE		100													
	AIG Benefit Solutions	71	74	68	81	76	84	81	70	89	74	73	91	77.7	
	Allstate Benefits	83	84	80	88	74	87	89	70	87	61	75	90	80.7	

SIGNATURE: _____

DATE: _____

SCORING SHEET -

Voluntary Supplemental Insurance - Long Term Care RFP 13-010V													Max Points																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		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DATE: _____

SCORING SHEET -

Voluntary Supplemental Insurance - Permanent / Whole Life

Voluntary Supplemental Insurance - Permanent / Whole Life RFP 13-010V														
		Max Points												
Section A: Experience and Qualifications		30	John D. Abraham											
Texas Life Insurance Company		28	30	26	28	28	20	29	25	30	25	28	30	
Section B: Scope of Services		34												
Texas Life Insurance Company		29	34	24	30	28	27	34	25	32	28	28	29	
Section C: Cost of Services		30												
Texas Life Insurance Company		28	30	23	25	25	25	29	20	28	22	24	28	
Section D1: Minority/Women Business Enterprise (Participation)		2												
Texas Life Insurance Company		0	1	2	0	1	0	0	0	0	0	1	0	
Section D2: Minority/Women Business Enterprise (Diversity)		2												
Texas Life Insurance Company		2	1	2	2	1	0	0	1	1	1	1	0	
Section D3: Minority/Women Business Enterprise (Community Outreach)		2												
Texas Life Insurance Company		1	2	2	1	0	1	0	1	0	1	0	0	
TOTAL SCORE		100												
Texas Life Insurance Company		88	98	79	86	83	73	92	72	91	77	82	87	84

SCORING SHEET -
Voluntary Supplemental Insurance - Universal Life

Voluntary Supplemental Insurance - Universal Life RFP 13-010V			Max Points	John D. Abraham	Amanda Bailey	Michael Benner	Robert Carlough	Gracie M. Diaz	Glynda Linton	Rebecca A. McMahan	Lisa Maxwell	Jeffrey Moquin	Dale A. Spear	Robert Spence	Marilyn Swank	Average Score
Section A: Experience and Qualifications			30													
	AIG Benefit Solutions		25	20	21	28	25	28	25	25	25	26	23	28	29	
	Allstate Benefits		30	30	27	28	27	28	30	25	25	28	20	28	29	
Section B: Scope of Services			34													
	AIG Benefit Solutions		30	24	24	30	25	24	33	25	30	25	29	33		
	Allstate Benefits		29	34	27	30	22	25	30	20	32	17	30	33		
Section C: Cost of Services			30													
	AIG Benefit Solutions		25	15	19	28	22	22	22	28	20	27	25	22	29	
	Allstate Benefits		26	30	26	28	22	21	26	20	30	20	23	28		
Section D1: Minority/Women Business Enterprise (Participation)			2													
	AIG Benefit Solutions		0	0	0	0	0	0	0	0	0	0	0	0	0	
	Allstate Benefits		0	0	0	0	0	0	0	0	0	0	0	0	0	
Section D2: Minority/Women Business Enterprise (Diversity)			2													
	AIG Benefit Solutions		0	0	0	0	0	0	0	0	0	0	0	0	0	
	Allstate Benefits		0	0	0	0	0	0	0	0	0	0	0	0	0	
Section D3: Minority/Women Business Enterprise (Community Outreach)			2													
	AIG Benefit Solutions		0	0	0	0	0	1	0	0	0	0	0	0	0	
	Allstate Benefits		0	0	0	0	0	1	0	0	0	0	0	0	0	
TOTAL SCORE			100													
	AIG Benefit Solutions		80	59	64	86	72	75	86	70	83	73	79	91	76.5	
	Allstate Benefits		85	94	80	86	71	75	88	65	90	57	81	90	80.2	

SIGNATURE: _____

DATE: _____