

**NOTICE OF REQUEST FOR PROPOSALS FOR PROFESSIONAL SERVICES FOR  
HEALTH INSURANCE CONSULTATION SERVICES  
FOR THE MOUNT LAUREL TOWNSHIP BOARD OF EDUCATION  
BURLINGTON COUNTY  
UNDER A FAIR AND OPEN PROCESS  
PURSUANT TO N.J.S.A. 18A:18A-5 AND 19:44A-1 et. seq.**

Notice is hereby given that pursuant to the provisions of N. J. S. A 19:44A-20 and Chapter 271 of the laws of the State of New Jersey, the Mount Laurel Township Board of Education, located at 330 Mount Laurel Road, Mount Laurel, New Jersey 08054, is seeking RFPs (Request for Proposals) for professional services for **Health Insurance Consultation Services**, to be provided to the Board of Education for a period of one (1) year, beginning **February 1, 2018**.

The Request for Proposals may be downloaded from the Mount Laurel Township Board of Education's website at [www.mtlaurelschools.org](http://www.mtlaurelschools.org), or obtained at the Board Office, Administrative Building, 330 Mount Laurel Road, Mount Laurel, NJ 08054. All proposals submitted to the Board must be submitted pursuant to the Request for Proposals distributed by the Mount Laurel Township Board of Education and in the format required therein and as set forth hereafter.

To be considered, a proposal for the above Request for Proposals for Professional Services must be received in the Mount Laurel Township Board of Education Administrative Office on or before **10:00 AM, January 9, 2018**. The envelope shall be sealed and marked with the words "PROPOSAL FOR PROFESSIONAL SERVICES FOR THE MOUNT LAUREL TOWNSHIP BOARD OF EDUCATION (**Health Insurance Consulting Services**)". If the proposal is mailed or hand-delivered, said envelope shall be addressed as follows:

Robert Wachter, Assistant Superintendent for Business/Board Secretary  
Mount Laurel Township Board of Education  
330 Mount Laurel Road  
Mount Laurel, NJ 08054

All responses shall be opened and announced publicly immediately thereafter by the Assistant Superintendent for Business/Board Secretary or his designee.

All questions concerning this RFP should be directed to Robert Wachter, Assistant Superintendent for Business/Board Secretary.

Appointments will be awarded at the Regular meeting of the Mount Laurel Township Board of Education.

The appointment shall be for the duration of one (1) year, beginning February 1, 2018, and subject to the execution of an appropriate contract.

## **Request for Proposals for Professional Services**

### **Purpose:**

The following procedures are designed to provide for a fair and open process in awarding contracts for professional services based on qualifications, merit and cost effectiveness through accessible advertising.

### **MINIMUM REQUIREMENTS TO BE INCLUDED WITH PROPOSALS:**

The applicant/proposer shall, in response to the Board's RFP, at a minimum, include the following information:

- A. Qualification requirements to compete for the needed service or activity as set forth in the Scope of Services defined in the Board's RFP, at a minimum, shall include the following:
  1. Full name and address must be included.
  2. The submission must be concise and clear. Elaborate brochures or other presentations are not desired.
  3. The Broker acknowledges that he/she has read this RFP, understands it, and agrees to be bound by its terms and conditions.
  4. The Mount Laurel Township Board of Education reserves the right to reject any or all submissions in whole.
  5. Any departures from the specification must be noted. Any conditions or terms must be written and included with the RFP.
  6. Participating Brokers must be licensed and authorized to transact business in the State of New Jersey and have a favorable record with the State of New Jersey, Department of Insurance.
  7. Insurance Plan Administration: For those coverages written, timeliness is essential and the selected broker shall agree to place coverage and issue binders prior to each policy's respective expiration. Policies and/or endorsements are expected to be provided as soon as practicable after inception or renewal of the respective contract. The selected broker will negotiate on the Board's behalf for the renewal of such policies/endorsements.
  8. Access to Records: The selected broker must agree to provide full and free access to those records maintained with respect to the insured, as well as other books, records, and information reasonably related to the scope of services provided by the broker to the Mount Laurel Township Board of Education.
  9. Expenses: The selected broker will agree that he/she is responsible for his/her own expenses, including travel and meals incurred in servicing the insured's account. Any

extraordinary expenses that the broker expects to incur as the result of providing such special services to the insured should be delineated and agreed to in advance.

10. Schedule of Insurance: On an annual basis, the selected broker will provide the Board of Education with a schedule detailing the coverages placed through the Broker. Allocation of premium should be provided as required by the School District. Additional schedules must also be provided as needed by the School District.

11. An RFP response will not be valid and will not be read unless the following items are included in the submission:

- **Insurance** – The applicant/proposer, as a member of a profession which is subject to suit for professional malpractice, shall provide documentation that insurance for professional liability/malpractice coverage with limits as to liability acceptable to the Board.
- **Law Against Discrimination and Affirmative Action** - The applicant/proposer as a “professional” shall file a statement as to compliance with N.J.S.A. 10:5-1 et. seq. (Law Against Discrimination) and P.L. 1975, C.127 (Affirmative Action).
- **Sample Contract** – Applicant shall provide a sample copy of the applicant’s contract. Sample contract must include all terms and conditions of this RFP. Contract shall be in a form acceptable to the Board of Education. Proof of insurance coverage must be provided with the proposal.
- **Declaration of Contributions** – submission of Chapter 271 Political Contribution Disclosure Form (attached).
- **New Jersey Business Registration Requirement** – In accordance with P.L. 2004 c.57, bidder should provide with their proposal a Business Registration Certificate issued by the State of New Jersey. Please note that having provided this form to the Mount Laurel Township Board of Education previously does NOT exempt you from providing this form with this proposal.
- **Disclosure of Contributions** – Starting in January 2007, all business entities are advised of their responsibility to file an annual disclosure statement of political contributions with the New Jersey Election Law Enforcement Commission (ELEC), pursuant to N.J.S.A. 19:44A-20.27, if they receive contracts in excess of \$50,000 from public entities in a calendar year. Business entities are responsible for determining if filing is necessary. Additional information on this requirement is available from ELEC at 888-313-3532 or at [www.elec.state.nj.us](http://www.elec.state.nj.us).

B. The applicant/proposer shall submit one (1) original and three (3) copies of his/her proposal for review and consideration by the Board.

#### **Late Submissions:**

Responses received in the office of the Mount Laurel Township Board of Education after the date and time prescribed shall not be opened and will be returned unopened to the firm.

**Scope of Services: Health Insurance Consultation Services**

The Board of Education desires to appoint a firm to act as the Health Insurance Consultant for the Mount Laurel Township Board of Education. Applicant should demonstrate knowledge of board of education laws and regulations and experience in providing advice to boards of education on health benefits issues. Any experience or knowledge of matters that directly affect the Mount Laurel Township Board of Education should be addressed.

The Consultant must:

1. Assist and manage the budget planning process, including examining and evaluating the impact of expected rate changes.
2. Provide the central administration with reasonable preliminary renewal figures during the budget process.
3. Be responsible for negotiating annual renewal of existing coverage. This includes a review of the New Jersey State Health Benefits Plan as may be applicable from time to time.
4. Provide cost projections for the alternative design of current health benefit programs.
5. Prepare all necessary bid specifications, in the event the coverage is marketed, and evaluate all bids that are received.
6. Assist the District in evaluating and settling employee grievances related to health benefit issues.
7. Provide updates and regulatory bulletins related to potential legislative changes and regulations affecting the Board of Education.
8. Be available to attend Board of Education meetings, committee meetings, and budget and negotiation meetings, whenever necessary.
9. Assist the Assistant Superintendent for Business/Board Secretary with required employee presentations.
10. Consultant must provide assistance with open enrollment, new hire meetings, and other employee education and support services.
11. Consultant is expected to provide web-based initiatives to supplement employee education and support services.

**Term:**

The length of term for the Health Benefits Consultation Services will be February 1, 2018, continuing through and including January 30, 2019.

**Current Health Benefits Carriers:**

The major carriers are: **Southern New Jersey HIF**

- Medical – Aetna
- Prescription – Express Scripts
- Dental - Delta

**Minimum Qualifications:**

1. The Consultant shall have at least ten (10) years' experience in representing public entities.
2. The Consultant shall designate three (3) professionals who will be assigned to represent the interest of the School District. Each of these individuals shall have been admitted and/or licensed in his/her profession and be in good standing.
3. The Consultant and individuals assigned to work with the School District shall be well versed in all aspects of the School District's coverage.
4. The Consultant must maintain a current principal office within the State of New Jersey.
5. The Consultant must describe any special services available to school board clients.
6. The Consultant must list all past and present school district clients.

**Pertinent Broker Information:**

All submissions must include responses to the "Submitting Consultant Response Form" provided.

**Submission of Proposals:**

Applicants/proposers shall provide evidence that the minimum qualifications are met. Include a list delineating the numbers and types of public clients represented by the firm. All submittals must be on the "Submitting Broker Response Form".

**Evaluation of Proposals:**

The Board of Education intends to award a professional services contract for the defined scope of work under the Fair and Open Process in accordance with N.J.S.A. 19:44A-20.4 et seq.

**Basis for Award of Contract/Agreement for Professional Services:**

The Board shall award all professional service contracts or agreements based on qualification, merit and cost competitiveness. Selection criteria will include:

1. Qualifications of the individuals who will perform the service or activity and overall knowledge and familiarity with the operations of the School District.
2. Qualifications and experience of the other members of the professional's firm and experience of the firm in providing similar services to other public bodies, with special emphasis on experience in New Jersey.
3. Ability to perform the service or activity in a timely fashion, including staffing and staff's familiarity with the service or activity.
4. Submittal must include Health Insurance Consultant compensation either by dollar amount or percentage of health benefit plans no matter the method of collecting fees.
5. This award will include, but not be limited to, all of the above listed requirements.

Any questions regarding this Request for Proposals should be directed to Robert Wachter, Assistant Superintendent for Business/Board Secretary of the Mount Laurel Township Board of Education.

Please submit one (1) original and three (3) copies of the proposal to:  
Mount Laurel Township Board of Education  
Administrative Building  
330 Mount Laurel Road  
Mount Laurel, NJ 08054

## **SUBMITTING CONSULTANT RESPONSE FORM**

You must *clearly* address all of the following points in your submission for health insurance brokerage services. If you feel that an individual item is not applicable, you must *clearly* indicate this in your RFP response.

1. Name of firm.
2. Location of firm main office and branches.
3. How many years has the firm been in business or dealing with New Jersey Boards of Education?
4. List total number of employees dedicated to servicing group health insurance clients-total number of service employees who hold a license in the life and medical authorities.
5. Please highlight the employees of your firm that will be assigned to the Mount Laurel Township Board of Education. Resumes of each employee must be included.
6. List total volume of group health premiums, excluding the N.J. State Health Benefits Program, for School District clients only for the periods of 2015, 2016, and 2017.
7. Describe your relationship with the Mount Laurel Township Board of Education's existing Health and Prescription carriers and corresponding premium managed.
8. Please provide a minimum of three (3) current N.J. Board of Education clients with over 100 covered employees for the health insurance brokerage services for which you are proposing. Provide contact information for all of the above as references.
9. Describe the proposed management of the account as specifically as possible. Your response must indicate that overall coordination of the account will be placed with an identified account manager. The individual's functions should be clearly described and any support personnel should also be identified and their role defined.
10. Describe your experience and approach to the development of alternative program design and funding methods.
11. Claims Administration: Specify the services that will be provided. The broker should be able to demonstrate "in house" expertise or provide recommendations where subcontracting claims handling is deemed necessary. The board will rely on the broker provided claims service (including carrier services provided), as well as any other alternative services available to properly respond to the needs of the School District as a whole.
12. How will the designated account team work with the district administrators and staff in implementing any new and/or existing programs?
13. Indicate the services your firm routinely performs for its clients.

- Describe those areas in which your firm directly interacts with employees (e.g., involvement with the enrollment process, written communications, employee meetings, etc.)
14. Does your firm provide a toll-free number and internet access? Will that access be available to administrators and employees?
  15. Describe how your firm would develop specifications for competitive health insurance policy quotes and provide this information to the Assistant Superintendent for Business/Board Secretary and/or the Board of Education.
  16. Describe your firm's involvement in the collective bargaining process.
  17. If a change in carriers were warranted, how would your firm outline the implication of the change on employees?
  18. Describe how your firm reviews all plan documents for compliance with applicable laws and contracted agreements.
  19. List all organizations related to N.J. Public Education in which your firm holds membership.
  20. Indicate any additional information or services that may be of relevance to this RFP.
  21. Describe how your firm expects to be compensated for the scope of work specified in this RFP.



# C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM

## Public Agency Instructions

This page provides guidance to public agencies entering into contracts with business entities that are required to file Political Contribution Disclosure forms with the agency. **It is not intended to be provided to contractors.** What follows are instructions on the use of form local units can provide to contractors that are required to disclose political contributions pursuant to N.J.S.A. 19:44A-20.26 (P.L. 2005, c. 271, s.2). Additional information on the process is available in Local Finance Notice 2006-1 ([www.nj.gov/dca/lgs/lfnmenu.shtml](http://www.nj.gov/dca/lgs/lfnmenu.shtml)).

1. The disclosure is required for all contracts in excess of \$17,500 that are **not awarded** pursuant to a “fair and open” process (N.J.S.A. 19:44A-20.7).
2. Due to the potential length of some contractor submissions, the public agency should consider allowing data to be submitted in electronic form (i.e., spreadsheet, pdf file, etc.). Submissions must be kept with the contract documents or in an appropriate computer file and be available for public access. **The form is worded to accept this alternate submission.** The text should be amended if electronic submission will not be allowed.
3. The submission must be **received from the contractor and** on file at least 10 days prior to award of the contract. Resolutions of award should reflect that the disclosure has been received and is on file.
4. The contractor must disclose contributions made to candidate and party committees covering a wide range of public agencies, including all public agencies that have elected officials in the county of the public agency, state legislative positions, and various state entities. The Division of Local Government Services recommends that contractors be provided a list of the affected agencies. This will assist contractors in determining the campaign and political committees of the officials and candidates affected by the disclosure.
  - a. The Division has prepared model disclosure forms for each county. They can be downloaded from the “County PCD Forms” link on the Pay-to-Play web site at [www.nj.gov/dca/lgs/p2p](http://www.nj.gov/dca/lgs/p2p). They will be updated from time-to-time as necessary.
  - b. A public agency using these forms **should edit them to properly reflect the correct legislative district(s)**. As the forms are county-based, **they list all legislative districts** in each county. **Districts that do not represent the public agency should be removed from the lists.**
  - c. Some contractors may find it easier to provide a single list that covers all contributions, regardless of the county. These submissions are appropriate and should be accepted.
  - d. The form may be used “as-is”, subject to edits as described herein.
  - e. The “Contractor Instructions” sheet is intended to be provided with the form. It is recommended that the Instructions and the form be printed on the same piece of paper. The form notes that the Instructions are printed on the back of the form; where that is not the case, the text should be edited accordingly.
  - f. The form is a Word document and can be edited to meet local needs, and posted for download on web sites, used as an e-mail attachment, or provided as a printed document.
5. It is recommended that the contractor also complete a “Stockholder Disclosure Certification.” This will assist the local unit in its obligation to ensure that contractor did not make any prohibited contributions to the committees listed on the Business Entity Disclosure Certification in the 12 months prior to the contract. (See Local Finance Notice 2006-7 for additional information on this obligation). A sample Certification form is part of this package and the instruction to complete it is included in the Contractor Instructions. **NOTE: This section is not applicable to Boards of Education.**

# C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM

## Contractor Instructions

Business entities (contractors) receiving contracts from a public agency that are NOT awarded pursuant to a “fair and open” process (defined at N.J.S.A. 19:44A-20.7) are subject to the provisions of P.L. 2005, c. 271, s.2 (N.J.S.A. 19:44A-20.26). This law provides that 10 days prior to the award of such a contract, the contractor shall disclose contributions to:

- any State, county, or municipal committee of a political party
- any legislative leadership committee\*
- any continuing political committee (a.k.a., political action committee)
- any candidate committee of a candidate for, or holder of, an elective office:
  - of the public entity awarding the contract
  - of that county in which that public entity is located
  - of another public entity within that county
  - or of a legislative district in which that public entity is located or, when the public entity is a county, of any legislative district which includes all or part of the county

The disclosure must list reportable contributions to any of the committees that exceed \$300 per election cycle that were made during the 12 months prior to award of the contract. See N.J.S.A. 19:44A-8 and 19:44A-16 for more details on reportable contributions.

N.J.S.A. 19:44A-20.26 itemizes the parties from whom contributions must be disclosed when a business entity is not a natural person. This includes the following:

- individuals with an “interest” ownership or control of more than 10% of the profits or assets of a business entity or 10% of the stock in the case of a business entity that is a corporation for profit
- all principals, partners, officers, or directors of the business entity or their spouses
- any subsidiaries directly or indirectly controlled by the business entity
- IRS Code Section 527 New Jersey based organizations, directly or indirectly controlled by the business entity and filing as continuing political committees, (PACs).

When the business entity is a natural person, “a contribution by that person’s spouse or child, residing therewith, shall be deemed to be a contribution by the business entity.” [N.J.S.A. 19:44A-20.26(b)] The contributor must be listed on the disclosure.

Any business entity that fails to comply with the disclosure provisions shall be subject to a fine imposed by ELEC in an amount to be determined by the Commission which may be based upon the amount that the business entity failed to report.

The enclosed list of agencies is provided to assist the contractor in identifying those public agencies whose elected official and/or candidate campaign committees are affected by the disclosure requirement. It is the contractor’s responsibility to identify the specific committees to which contributions may have been made and need to be disclosed. The disclosed information may exceed the minimum requirement.

The enclosed form, a content-consistent facsimile, or an electronic data file containing the required details (along with a signed cover sheet) may be used as the contractor’s submission and is disclosable to the public under the Open Public Records Act.

The contractor must also complete the attached Stockholder Disclosure Certification. This will assist the agency in meeting its obligations under the law. **NOTE: This section does not apply to Board of Education contracts.**

\* N.J.S.A. 19:44A-3(s): “The term “legislative leadership committee” means a committee established, authorized to be established, or designated by the President of the Senate, the Minority Leader of the Senate, the Speaker of the General Assembly or the Minority Leader of the General Assembly pursuant to section 16 of P.L.1993, c.65 (C.19:44A-10.1) for the purpose of receiving contributions and making expenditures.”

# C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM

Required Pursuant To N.J.S.A. 19:44A-20.26

This form or its permitted facsimile must be submitted to the local unit no later than 10 days prior to the award of the contract.

## Part I - Vendor Information

Vendor Name:			
Address:			
City:	State:	Zip:	

The undersigned being authorized to certify, hereby certifies that the submission provided herein represents compliance with the provisions of N.J.S.A. 19:44A-20.26 and as represented by the Instructions accompanying this form.

\_\_\_\_\_  
Signature                                  Printed Name                                  Title

## Part II - Contribution Disclosure

Disclosure requirement: Pursuant to N.J.S.A. 19:44A-20.26 this disclosure must include all reportable political contributions (more than \$300 per election cycle) over the 12 months prior to submission to the committees of the government entities listed on the form provided by the local unit.

Check here if disclosure is provided in electronic form.

Contributor Name	Recipient Name	Date	Dollar Amount
			\$

Check here if the information is continued on subsequent page(s)



**List of Agencies with Elected Officials Required for Political Contribution Disclosure**  
**N.J.S.A. 19:44A-20.26**

**County Name:**

State: Governor, and Legislative Leadership Committees

Legislative District #s:

State Senator and two members of the General Assembly per district.

County:

Freeholders

County Clerk

Sheriff

{ County Executive }

Surrogate

Municipalities (Mayor and members of governing body, regardless of title):

**USERS SHOULD CREATE THEIR OWN FORM, OR DOWNLOAD  
FROM [WWW.NJ.GOV/DCA/LGS/P2P](http://WWW.NJ.GOV/DCA/LGS/P2P) A COUNTY-BASED,  
CUSTOMIZABLE FORM.**

**STOCKHOLDER DISCLOSURE CERTIFICATION**

**Name of Business:**

I certify that the list below contains the names and home addresses of all stockholders holding 10% or more of the issued and outstanding stock of the undersigned.

**OR**

I certify that no one stockholder owns 10% or more of the issued and outstanding stock of the undersigned.

**Check the box that represents the type of business organization:**

Partnership

Corporation

Sole Proprietorship

Limited Partnership

Limited Liability Corporation

Limited Liability Partnership

Subchapter S Corporation

**Sign and notarize the form below, and, if necessary, complete the stockholder list below.**

Stockholders:

Name:	Name:
Home Address:	Home Address:
Name:	Name:
Home Address:	Home Address:
Name:	Name:
Home Address:	Home Address:

Subscribed and sworn before me this ___ day of _____, 2 __.	_____
(Notary Public)	(Affiant)
My Commission expires:	_____
	(Print name & title of affiant)
	(Corporate Seal)