

REQUEST FOR PROPOSALS FOR
VOLUNTARY BENEFITS

RFP #053.11.B1
FACT SHEET

1. The school system’s various self insured health benefits agreements were due to expire December 31, 2011. With the assistance of Bolton Partners as an outside consultant, Request for Proposals (RFP) were developed for the following health benefits. RFP’s were issued for each area below.

Health, Dental, Vision, Disease Management and Subrogation
 Prescription Benefits Manager
 On-line Benefits Provider
 Voluntary Benefits: Short term Disability, Whole life, Accident, Critical Illness/Cancer
 Wellness Program

2. An RFP was prepared and issued to solicit proposals from qualified and competent firms to provide voluntary benefits including short term disability, accident/cancer/critical illness and whole life or universal life with a long term care rider. Benefits will be effective January 1, 2012. The term of the agreement will be for a three year period with the potential for five (5) subsequent 1-year renewals subject to satisfactory performance and approval. The solicitation was posted on both the Purchasing web page and ebidmarketplace.com as required by the State of Maryland.
3. Responses were received from the firms listed on page 3.
4. An evaluation committee, chaired by Beverly Davis, consisting of the following participated in the review of the proposals.

Dan Collins, HCEA Representative	Marius Ambrose, HCEA Representative
Jeeni Griffin, Benefits Office	Debbie Cartney, Office of CFO
Yvette Caldwell, Custodial Representative	Woody Swinson, Budget Director
Susan Mascaro, Staff Relations Director	Doug Pindell, Purchasing Director
Michael Johnson, Business Systems Director	
Bob Bruce, Principal, Veterans ES and HCAA Representative	

5. Proposals were preliminarily screened for compliance with requirements of the solicitation. These firms were ranked as follows.

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| 1 | ING – Reliastar* | 5 | MetLife |
| 2 | The Standard | 6 | Trustmark Voluntary Benefit Solutions |
| 3 | Crawford Advisors LLC (AFLAC, Trustmark and Unum products) | 7 | Voluntary Benefits Systems Inc |
| 4 | Colonial Life & Accident Insurance Co | 8 | Aetna Inc |

Note: Those firms indicated with an “*” are current incumbents.

6. The top four finalists were invited to make presentations to the evaluation team to provide clarifications to their initial responses with best and final offers. These final offers were evaluated based on the following criteria and ranked as listed.

- Design Plan (35%) – Benefit levels and coverages
- Cost (35%) – Fixed costs, performance guarantees, etc.
- Administrative Service (15%) – service standards and enrollment process
- Compliance with Specifications (5%) – general response
- References (5%) – client references

The Standard
ING – Reliastar
Crawford Advisors
Colonial Life

7. It is recommended that The Standard be awarded the short term disability; ING – Reliastar be awarded whole life with long term care rider and accident; and that Crawford Advisors (AFLAC) be awarded the critical illness/cancer products.
8. These products are 100% employee paid with enrolling and payments being processed through the school system.