



# LIBERTY COUNTY SCHOOL DISTRICT

## KYLE PEDDIE, SUPERINTENDENT

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### **RFP#: 23-001 Group Insurance Questions and Answers**

**Question 1: Can we get census data for your group with birthdays, gender, salary, and benefits?**

**Answer 1: See file titled [Liberty Census Deductions & Benefits Report](#) located below Q & A link.**

**Question 2: Do you have any census information for the dental, vision and life insurance for your group?**

**Answer 2: See file titled [Liberty Census Deductions & Benefits Report](#) located below Q & A link.**

**Question 3: Do you have any claims information on these benefits as well?**

**Answer 3: No claims data available.**

**Question 4: The Scope of work mentions that the only two medical products that the district will entertain are a PPO & an HMO. It appears that the district only has an HMO. Does the district currently offer a PPO? If not, has the district offered this plan in the past? If yes, what was the district's experience with the PPO plan?**

**Answer 4: No and No.**

**Question 5: It is stated that retirees and dependents may maintain coverage by paying the full premiums. Would the district like retiree administration services included in the proposal?**

**Answer 5: Please refer to the RFP.**

**Question 6: Does the district expect the Board contribution to change for the 2022-2023 school year?**

**Answer 6: There is an instructional union which collectively bargains each year for compensation. This has not been negotiated at this time.**

**Question 7: It is mentioned that compensation and benefits for union employees are negotiated. Are there any expected delays in the bid process due to the fact that benefits are a negotiated item?**

**Answer 7: No**

**Question 8: Under the Rate section, the request is for a 3-tier structure. Are the three, Employee, Employee & Spouse, and Employee and Family?**

**Answer 8: This should be REVISED TO A 4-tier structure composed of Employee, Employee and Child, Employee and Spouse, and Employee and Family.**

**Question 9: Please describe the district's current communication strategy for providing the employees with benefit plan information. Is there a written guidebook, electronic, or both? Who currently prepares the communication materials?**

**Answer 9: All communications are handled through the District Finance Office. Some communication is direct from the provider to the employee. Most communication is electronic, with some in writing for those not having email capabilities.**

**Question 10: In the Scope of Work, it mentions Enrollment Forms (Paper & Electronic Submission). Does the district currently utilize an open enrollment platform for employees to select their benefits?**

**Answer 10: No**

**Question 11: Are enrollment counselors desired to assist in educating the employees on their benefits?**

**Answer 11: Yes**

**Question 12: What is the district's 2022-2023 payroll schedule?**

**Answer 12: October 1, 2022 – September 30, 2023**

**Question 13: Who is the current COBRA administrator?**

**Answer 13: TASC**

**Question 14: Please describe the district's current enrollment plan.**

**a. If communication materials are provided, by what date?**

**Answer 14a: Before Open Enrollment during Pre-Planning (8/2-8/9/22)**

**b. When does open enrollment begin for the employees?**

**Answer 14b: 8/15/22**

**c. Is enrollment conducted at each work location (i.e., district office, school, maintenance building, bus shop, etc.)?**

**Answer 14c: A District Office form is emailed to all employees to complete and return.**

**d. With an effective date of 10/1 of each year, when does open enrollment end in order to submit new employees or changes to the carriers?**

**Answer 14d: 8/31/22**

**Question 15:** The Scope of Work states the district does not utilize a Broker Agent of Record. However, on Exhibit A, question five seeks acknowledgement that a standard commission to the broker of record is included in the proposal.

**Answer 15:** This is no longer a part of the RFP. Please see addendum #1 posted on the website.

**Question 16:** Is the district able to provide any claims data/history in order to allow potential new carriers to properly evaluate the current medical situations of the medical plan users?

**Answer 16:** No claims data available.

**Question 17:** The timeline of approval in Section II of the RFP appears to be a very narrow window of time to implement new plans and/or products. Is the district seeking to materially alter their benefit selections for the employees or to try and simply seek lower rates while maintaining the current offerings?

**Answer 17:** The District is looking to get the best plan coverage for the lowest rates possible.

District I  
James E. Flowers

District II  
Jodi Bailey

District III  
Darrel "Doobie" Hayes

District IV  
Jason Singletary

District V  
Charles "Boo" Morris III