

REQUEST FOR PROPOSAL FOR INSURANCE BROKERAGE SERVICES

The Board of Education of the Township of Union is seeking proposals for insurance brokerage services from firms which have a strong demonstrated experience and ability to handle large scale insurance matters for school districts. Insurance coverage shall include, but not be limited to, student accident, workers' compensation, health, general liability, property and casualty, professional liability and specialty lines of coverage and any other insurance related matters. The successful broker shall meet with school representatives and advise on insurance coverage and risk management issues, as requested and attend all meetings as designated by the Board Secretary or School Business Administrator. On health insurance issues, Broker shall act as a liaison between the Board of Education and the insurance carrier to resolve any claims or conflicts that may arise, from time to time. Broker shall designate staff to handle all inquiries in an expedient manner. Professional licensure in good standing is required.

A complete list of public school references shall be provided along with the proposal. Contact persons, addresses, entity name and telephone number shall be included.

Proposals shall provide for, at the expense of the successful proposer, a wellness program for use by all employees of the district. The broker shall provide a trained wellness coach that will be assigned to have a direct contact with Board of Education administration and all employees. As is current practice, the wellness coach shall be available no less than two (2) days per week. The schedule is subject to revision by the Board of Education as the need arises. The mission of the Wellness Coach is to educate and assist the staff in becoming healthier and to ultimately reduce the medical loss ratio of the group as a whole.

Proposals must be in writing and must contain fixed rates for all services and fees for disbursements, if any. All fee proposals shall be fixed for one (1) year from the date of award and may not be changed or withdrawn except by permission of the Board. Proposals shall also contain a Certificate of Employee Information Report (AA) and a Business Registration Certificate. Proposals shall be submitted no later than June 8th 2012. Proposals must contain a Curriculum Vitae or firm resume for all who may be assigned to handle these matters. The award shall be made to a vendor according to the "fair and open" procedure whose response is most advantageous to the Board, price and other factors considered.

Proposals will be opened and read aloud in the Board of Education Conference Room at the Administration Building, 2369 Morris Avenue, Union, New Jersey at June 8th 2012 at 11:00 a.m. Proposals must be received prior to that date and time.

Any questions or requests for clarification may be submitted to James J. Damato, Board Secretary/General Counsel, Union Board of Education, 2369 Morris Avenue, Union, New Jersey 07083; 908-851-6411

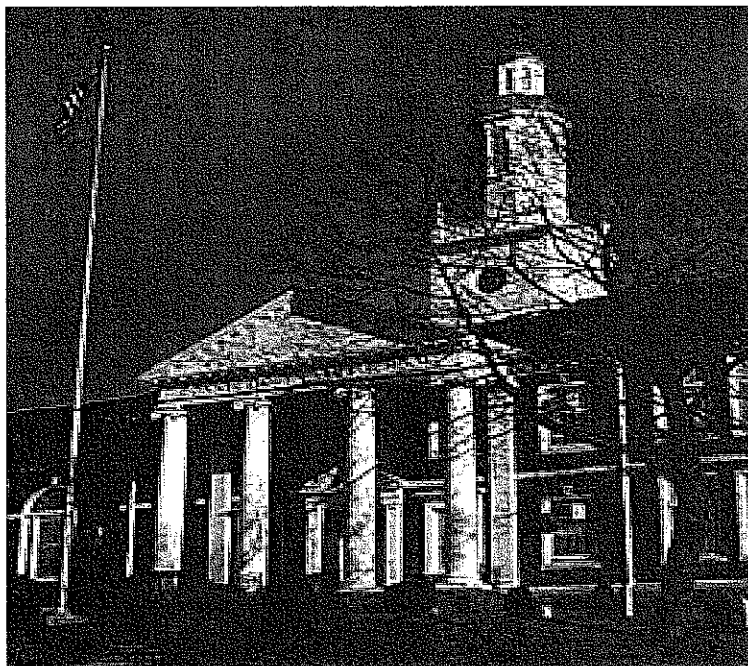


Public Entity Practice Group

**Property/Casualty Insurance Brokerage
Services
Request for Proposal-(2012)
Original**

Prepared expressly for:

Union Township Board of Education



Prepared by:

**Terence M. Dermody, CPCU, CIC, CRM
Vice President
June 8, 2012**

Executive Summary

This proposal is in response to the Request for Proposal (RFP) for providing Brokerage Services to the Board of Education of the Township of Union.

The Marquis Agency is an independent Woodbridge, NJ based insurance brokerage & risk management firm with an expertise in New Jersey public entities and our service team has experience working with every level of the New Jersey government: State, County, Municipal, School Board and Special District. Our breadth of experience reaches across the spectrum of New Jersey governmental entities, giving us exposure to one of the most diverse portfolios of public entity clients in New Jersey, including being the insurance broker of record for the Union Township Board of Education since 1994. These include:

- *Package (includes general liability, commercial auto, property, and inland marine)*
- *Workers Compensation*
- *Professional Liability*
- *Bonds (includes Crime and Public Officials)*
- *Pollution Liability*
- *Student Accident*

In this RFP response we communicate how the Marquis Agency personnel will utilize its knowledge of the Union Board Education combined experience, market position and local presence to provide the best option for innovative insurance and risk management solutions.

Our proposal is divided into the following sections:

- Marquis Agency (Public Entity Practice) Corporate Overview (Pages 2-4)
- Marquis Agency General Qualifications (6-7)
- Service Team (staffing) (Pages 8-10)
- Experience (Pages 8-9)
- Marquis Key Account Achievements and Services (page 13)
- Title 59 Considerations (Page 14)
- Client References (Pages 15-16)
- Additional Service Offerings (Page 17)
- Marquis Agency Suggested Approach for the U (Pages 18-22)
- Broker Compensation (Page 23)
- Appendix (page 24)
- Disclosures, Forms & Licenses (Appendix)
- State of New Jersey Division of Contract Compliance & Equal Opportunity (Appendix)
- Business Registration Certificate (Appendix)



Additional Service Offerings

In addition to the numerous services enumerated in this RFP response, the Marquis Agency will also offer the following customized services for the Union Board of Education:

Online Access Portal

Marquis Agency recently invested a significant amount of time and money in the research, development and implementation of a client online access portal. This will allow designated representatives of the Union Township Board of Education to have real-time online access to all policy activity. Additionally, Board representatives will be able to log-on and issue certificates to holders from their own desktops. The emailed or faxed certificate will be issued instantly by Marquis Agency with a copy to the Union Board of Education. This feature has been proven to save our clients valuable time vs. what other brokers can offer by eliminating any delay in waiting for certificates. The portal will also allow for a review of claim activity and current insurance policy specifics, such as limits & deductible options.



Risk Management Seminars

Marquis Agency will present a calendar of customized Risk Management seminars that will be presented to the Union Township Board of Education employees. Subject matter will be developed in conjunction with the Union Board of Education; however some of the most commonly requested subjects by our other clients are:

- Discrimination in the Workplace
- Cyber Liability for Public Entities
- PEOSH Compliance
- Title 59, What it Means & How it Operates

Loss Control

Marquis Agency will provide a custom report for the Union Township Board of Education by providing a thorough evaluation of your current program, recognizing existing efforts of and making recommendations in the areas of loss control programs and loss control management.



Marquis Agency Suggested Approach for the Union Board of Education

The Marquis Agency personnel are uniquely positioned to work on the renewal for the Union Township Board of Education because our past experience with the program and our strong market leading relationships.


Marquis Agency uses a Four-phase approach to develop a comprehensive insurance and risk management program tailored for our clients. We diligently ascertain your exposures, strengths and tolerance for risk in order to determine the scope and type of coverage suitable for your unique situation.

Understanding the client's risk philosophy is paramount in the development of any strategy. Our objective is to deliver the best program at the most competitive cost. We monitor each account, collect data and conduct a thorough analysis in order to make recommendations on an ongoing basis. You can be assured that we will take advantage of savings when available, analyzing Public Entity legal trends and your growth plan to ensure that the Union Township Board of Education has the proper protection.



Phase One: Evaluation and Analysis of Exposures

1. Within the first 90 days of a new policy cycle, we will begin to conduct an in-depth review of your planned activities and operations for the upcoming year by performing a Public Entity Risk Management Assessment. This will entail:
 - Preparing a standardized survey for distribution to the Union Board of Education's management team to assist in continued identification and perceived frequency/severity of exposures;
 - Holding meetings with various management personnel of the Union Township Board of Education to discuss causes of loss and exposure identification.
 - Providing self-inspection forms to help identify causes of loss.
 - Assisting in reviewing budgets for sources of loss or aggregation of a source of major funding.
 - Reviewing Loss Runs and claims records for causes of loss



Because of our Public Entity focus and market leverage, the Marquis Agency personnel are well positioned to maintain servicing responsibilities for all in-force policies. We also have the internal insurance & risk management expertise to provide the Board of Education with the lowest ultimate cost for the broadest possible program.

2. Immediately upon completion of the Risk Management Assessment, coverage surveys and renewal placement, within the next 60 days we will conduct an analysis and quantification of current exposures. This is a service Marquis is uniquely positioned to perform based upon our nearly decade long relationship with the Union Township Board of Education insurance program. These services include:

- Performing a thorough loss analysis for sources of loss and create a probability distribution.
- Preparing a loss triangle that can be used to develop expected losses and monitor claims management effectiveness. The use of unique factors, as opposed to industry averages, produces a more accurate projection of ultimate incurred losses.
- Compiling a "risk map" based on frequency and severity characteristics and prioritizing action plans for loss control measures (prevention and reduction) with designated personnel from the Board of Education.

3. We will utilize the results of the loss identification and loss analysis process to review current coverage, retentions and deductibles levels. We will then analyze alternative risk financing strategies including an integrated program and the use of captives.

As mentioned above, Marquis Agency personnel's experience in the development and management of one of the largest Joint Insurance Funds in New Jersey positions us to provide the Union Township Board of Education with the maximum number of alternative risk financing solutions: We are one of the few brokers in the state that can team up with its affiliated companies to not only plan a pooling or captive program, but can manage it for the Union Township Board of Education it as well.

For example, the application of a loss sensitive workers compensation program offers a potentially rewarding solution for managing and funding risk. We believe it should be given consideration as a risk financing alternative for the Union Board of Education.

Phase Two: Program Development, Selection and Implementation

Once the exposures are identified, quantified and alternative risk funding alternatives examined we will then commence the marketing and implementation phase. Our timeline for starting this phase of the process is 90-120 days prior to the renewal date.

The first step of this phase is the program development stage which involves a detailed critique of the strategy to ensure that all the viable alternatives receive proper consideration.

Some of the considerations involved in the program development are:

- Which losses to transfer and which losses to retain
- Establishment of appropriate and deductible levels

- The types of coverages that should be purchased
- The market availability of these coverage types

The second step of this phase is to prepare and deliver an effective marketing presentation of the selected program to the insurance marketplace to solicit the widest variety of proposals and to capitalize on our leverage. Once the proposals are received from the markets a thorough analysis of all the options will be performed and a detailed report will be prepared for presentation to the Union Board of Education.

The final step of this phase is program implementation. This is probably the most crucial step of the process and will receive special attention. We will assist the Union Township Board of Education in communicating the program among the various departments and agencies by visiting the remote locations, attending meetings and developing training and information seminars. We will also assist the Board of Education Risk Manager in the preparation of periodic Risk Management Reports for presentation to various County Management and supervisory personnel.

Phase Three: Program Monitoring

Once implemented, risk management programs need to be monitored as a way of ensuring the programs have achieved expected results and to adjust the program for changes in loss exposure as well as the availability or costs of alternative risk management techniques. The monitoring, evaluation and adjustment process entails determining standards of acceptable performance, comparing actual performance with those standards and correcting sub-standard performance.

Marquis Agency will assist the Union Township Board of Education in establishing the goals, objectives and performance measure to properly evaluate the effectiveness of the risk management techniques utilized, the overall success of the program and the development of corrective action plans to respond to sub-standard performance.

1. As part of the process a Semi-Annual Risk Management (Stewardship) Report will be prepared for the Board of Education to provide a basis of comparison of actual performance with the established standards. This report will be both quantitative and actionable in its recommendation for program improvements. The following subjects will be covered in the report:
 - Summary of premiums
 - Summary of other costs (payroll, overhead, outside services, appraisal, salvage, independent adjusters etc.)
 - Summary of Losses, insured and retained:
 - Incurred Losses (frequency and severity)
 - Reserves (frequency and severity)
 - Large and/or unusual losses and incidents. (Including how they will be funded and any preventative measures taken since.)
 - Cases currently being litigated and potential litigation cases.

- Insurance Recoveries
- Salvage & Subrogation Recoveries
- Other (Contractual, FEMA Recoveries)
- Loss Prevention & Safety
 - Training and Education performed
 - Compliance with PEOSHA
 - Specific loss Reduction Achieved
 - Safety Committee Activities
 - Safety Inspections (internal, contracted and insurer provided)
 - Other loss prevention activities.
 - Cost/benefit analysis of actions taken and results achieved.
- Insurance
 - Changes in coverage, limits, retention, companies.
 - Brokerage activities outlined in section 3.1.
 - Plans for change.
 - Anticipated changes in future periods.
- Claims and Other services
 - Cost and performance evaluation.
 - Administration Activities

2. To maintain proactive with the marketing trends, Marquis Agency will assist the Union Township Board of Education by providing a Quarterly Insurance Market review. This review will entail:

- Compiling information on the "State of the Market" utilizing the Council of Insurance Agents and Brokers (CIAB) and Risk and Insurance Management Society (RIMS) cost of risk surveys. We will also monitor the loss costs and rates promulgated by the Insurance Services Office and the Compensation Rating and Inspection Bureau.
- We will monitor the market for emerging issues and the possible ramifications on insurance terms and conditions (i.e. Mold exclusions).
- We will monitor the estimated impact of inflation on building, medical costs and judgment awards.
- We will provide the estimated impact of these changes on the State's insurance program in terms of costs and possible changes in terms and conditions.

Phase Four: Customer Services

Marquis Agency will provide the following services to the Union Board of Education:

1. General Services
 - Rapid response to daily service needs

- Coverage interpretation
- Certificate of Insurance provided on request
- Claims reporting and follow-up
- Contract and policy review
- Hold harmless agreements/other party indemnification
- Analysis of effectiveness of coverage of others
- Proactive monitoring of insurance mergers, acquisitions and other special project needs
- Collection of claims tracing data and analysis
- Statistical studies, premium allocation, subrogation review and monitoring

2. Development of Customized Risk Management Manual.

We contemplate including at least the following subjects in this manual:

- Manual Purpose
- Insurance & Risk Management Policy Statement
- Loss Control Policy Statement
- Outside Vendors
- Claims
- Insurance Buying Guidelines
- Risk Management Definitions
- Risk Management Cost Allocation System (Experience & Retrospective Rating)
- New Exposures (Construction, Inspections, Surety Bonds, Contractors)
- Requests for Certificates of Insurance
- Hold Harmless agreements
- Leases
- Reporting of Values
- Audits
- Policy statements regarding:
 - Personal Property of Employees
 - Employee use of State owned/leased automobiles
 - Rented Automobiles
 - Employee Use of Aircraft & Watercraft
 - Key Executives in Single aircraft
 - Kidnap & Ransom
 - Other
- Insurance Policy Description




Broker Compensation

As your broker of record, our compensation for the brokerage and standard risk management services will be the standard commission paid to us directly by the insurance companies:

- Zurich Package 10% commission
- NJSBAIG Workers Compensation 6% commission ✓
- ACE School Leaders Coverage 12.5% commission
- Student Accident(Bollinger) 10% commission ✓
- Zurich UST Pollution 7.5% commission

We estimate the annual commission to be roughly \$88,000 (based on expiring exposure levels).

Disclosures, Forms & Licenses



Attached are copies of the required disclosures, forms and licenses from Marquis Agency. Many of the Disclosures, Forms & Licenses are listed under the name of Business & Governmental Insurance Agency (BGIA). BGIA is a sister company of Marquis Agency and utilizes the same license numbers.

State of New Jersey Division of Contract Compliance & Equal Opportunity

The appropriate certificate is enclosed in this section. The Affirmative Action/Equal Employment Opportunity Certificate is listed under the name of Business & Governmental Insurance Agency (BGIA). BGIA is a sister company of Marquis Agency and utilizes the same license numbers.

BGIA

Business & Governmental Insurance Agency

Union Township Board of Education Request for Proposal For Insurance Broker Services

Casualty
Brokerage

Employee Benefits
Brokerage Services

Management
Brokerage

Joint Insurance
Fund (JIF) Services



New Jersey's leading provider
of insurance and employee benefits
for the Public Entity sector

June 8, 2012

COPY



Union Township Board of Education

Request for Proposal

Health Insurance Broker Services

SCOPE OF SERVICES

About Business and Governmental Insurance Agency (BGIA) Overview of Consulting/Brokerage Services
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Business & Governmental Insurance Agency, or BGIA, is a leading provider of Employee Benefit Plans to the New Jersey Public Entity sector.

BGIA responds to the special needs of public entities with customized insurance brokerage services.

Formed in 1993, BGIA has grown steadily, so that it is now one of the largest providers for public entity insurance business in New Jersey, with more than \$150 million in premium for the year 2011.

BGIA is unique in that it is one of the few agencies that works with all five levels of public entities in New Jersey: State, County, Municipality (town, borough), Special Districts and School Boards.

Over the years, BGIA has assembled a team of highly-experienced professionals, all widely respected in the public sector marketplace due to their extensive experience in the areas of government, finance, risk management and insurance law.

When you partner with BGIA, we operate as an extension of your organization, providing you with technical and administrative services in the assessment of risk and the design of safety and other loss control strategies.

Our clients have access to a team of strong insurance negotiators with industry clout who work year-round to minimize your risks, improve your coverages and obtain the lowest cost for your insurance.

BGIA delivers direct and personal service to each and every client and we guarantee the proper evaluation, design and implementation of programs that are appropriate for Union Township Board of Education. The BGIA Account Executive and Manager will maintain a close working relationship with the Business Administrator. The account executive and account manager assigned to service the Union Township Board of Education is expected to be available on a normal daily basis to address daily activities associated with the Board's account.

BGIA routinely provides the following services to its clients. This is a general listing, which is not restrictive in nature, as BGIA is eager to assist clients with all facets of their healthcare insurance needs.

- Assistance with the development of long-range insurance strategies;
- Performance of insurance feasibility studies where applicable and recommendations to Union Township Board of Education staff;
- Consultation as to the probable impact of strategies elected by the Union Township Board of Education;
- Advice and consultation as to the financial and other effects of contractual provisions with employees and possible benefit, contribution and co-payment changes.



Union Township Board of Education

Request for Proposal

Health Insurance Broker Services

- Management of all aspects of the Union Township Board of Education's health insurance program;
- Review of insurance policies and contracts to ensure adequate coverage;
- Recommendations and assistance in the procurement of all insurance coverage including preparation of any required RFP's;
- Assemble a Request for Proposal and market all health and welfare plans at renewal to make certain plan option currently being provided is best suited for the client.
- Review current benefits to ensure plan designs are meeting the needs of the Union Township Board of Education.
- Facilitate negotiation meetings with health care providers to obtain the most favorable rate action.
- Negotiate renewal savings and/or implement cost effective plans, while maintaining or exceeding benefit levels.
- Provide claim and funding reports at regular intervals to keep the Union Township Board of Education informed of claim trends and high level claims.
- Provide guidance and expertise regarding union negotiations specific to health care.
- Review of contracts for insurance compliance;
- Acting as liaison between the Union Township Board of Education and all insurance carriers, providers, or claimants to assist in resolving problems relating to claims, billing, and other service issues;
- Monitor, review and present data to help manage claims on all current and future policies;
- Notification of Union Township Board of Education staff as to local, state and federal regulations and recommendations for compliance as required;
- Participation in on-going meetings with Union Township Board of Education staff to review losses, government regulations, insurance requirements, etc.;
- Assist with scheduling, coordinating, and facilitating of annual on-site employee open enrollment meetings in conjunction with the insurance carriers;
- Upon request, meet with members of the union to resolve any misunderstandings and answer questions to facilitate the most effective use of the health care plan.
- Coordinate implementation of new benefit programs, providing timelines of events to take place, and responsibility tracking lists.
- Oversee prompt delivery of materials and the return of enrollment applications.
- Provide assistance to members and administrators with claim inquiries that cannot be rectified via normal channels.
- Meet one-on-one with any members who have claim problems that have not been rectified.
- Verify dependent eligibility due to age restrictions or qualifying event status if member has been erroneously terminated from plan(s).
- Review premium billing discrepancies.
- Implement a Wellness Program initiative designed to help improve the health and quality of life of your employees. This state-of-the-art wellness program incorporates health education, expert medical advice, and discount programs for fitness tools, available to all employees. The program includes an interactive health tracking website, educational outreach, customized wellness plan, regular health fairs, and access to nutritionists, physicians and local gyms.
- Facilitate a Wellness Committee to introduce a culture of wellness to the employees of the Union Township Board of Education.
- Provide a part time Wellness Coach to facilitate a culture of wellness.



Union Township Board of Education

Request for Proposal

Health Insurance Broker Services

- Assist with scheduling and coordinating of on-site health and wellness program meetings.
- BGIA offers Dependent Eligibility Audit services to our clients. This audit process assists to uncover and eliminate in-eligible dependents enrolled in any of the insurance plans.

BGIA understands the Union Township Board of Education's needs at this critical juncture. Expenses are continually rising and budget shortfalls are looming. The Union Township Board of Education is in need of expert guidance and management of the insurance expenses. The Union Township Board of Education is in need of a partner that can provide these services that does not add risk in any way.

BGIA delivers direct, personal and timely service to each client. Through effective communications, BGIA guarantees the proper evaluation, design and implementation of programs that are appropriate for the Union Township Board of Education. We work diligently to build trust, with honesty and integrity as the cornerstone of our business philosophy. Our goal is to develop and continue long-term relationships with our clients. We welcome the opportunity to continue to demonstrate our capabilities to the Union Township Board of Education.



Below is a more detailed description of the specific services that BGIA provides for clients, tailored to suit each clients needs:


Marketplace Assessment:

BGIA prepares a request for proposal that includes an employer profile, which indicates the address of the employer, current carrier, years with the current carrier, a brief description of the plan design and the objectives we are looking to accomplish. The request for proposal also includes a copy of the benefit booklet(s) (to assure that the proposed benefits will be equal to the current benefits), complete census data, at least two years of claim data and high-level claim information. BGIA then canvasses the marketplace for competitive proposals with equivalent benefit program designs, and analyzes each proposal submitted to us. We then remove any proposals that are not competitive in price or benefits. BGIA then creates a benefit comparison of each plan design offered, and a detailed spreadsheet outlining costs. Final proposals are then discussed with the administration.

Changing Health Care Providers:

Assuming that the benefit plan design pursuant to Union contracts is equal to the plan design in place, BGIA will stress communication first to the Union Officials and then to the general membership in order to receive cooperation for a smooth transition. BGIA will then draft a memo to the employees announcing the change in carrier and encouraging them to attend the open enrollment meetings. BGIA would provide the employees with a toll free phone number to the insurance company and BGIA in order to answer the employees concerns. BGIA would also work closely with the Account Representative from the insurance company and make certain that they are available throughout the transition. BGIA would assist in getting a provider into the network (if at all possible).





Union Township Board of Education


Request for Proposal

Health Insurance Broker Services

Collective Bargaining Process:

Usually six months before the collective bargaining contracts expire BGIA meets with the Union Township Board of Education (at their request) and any other Union Township Board of Education Employees or Members that the client deems as necessary. The meeting begins with a detailed analysis from BGIA describing the current Public Sector marketplace and the different kinds of plans they offer to their employees. The report then details preliminary ideas on how benefit plans can be redesigned in the most cost effective way. The approximate percentage savings are listed for each plan design change recommendation. BGIA and the Union Township Board of Education then identify which of the recommendations make the most sense and BGIA prepares a comprehensive explanation of each of these potential changes. BGIA then meets with the Union Township Board of Education and their designated employees to review the proposed changes in detail, making certain that you agree to these specific plan design changes. BGIA is present for any Union negotiation meetings to provide expert advice specific to the plan design changes and the cost associated with these changes. Often times the Union proposes different changes to the benefit design and BGIA analyzes these changes and their cost effectiveness and provides an additional report indicating the same to the Business Administrator and your designated employees.

Plan Implementation:




BGIA will coordinate the implementation of all open enrollments and plan changes. BGIA will be available for any on-site enrollment/implementation meetings to introduce members to a new plan, or to provide continuing member education on existing programs.

Claims Administration

The Account Manager would assist a member with an escalated claim issue, should the member not receive an adequate response. The Account Manager would intercede by contacting the insurance company on behalf of the member and in some situations (with the member's permission) contact the physician for additional information.

The Account Manager is also available to help interpret the explanation of benefits received by the insurance carrier. In certain circumstances the Account Manager would assist the member with a formal appeal. All inquiries will conform to regulatory compliance as it relates to HIPAA. Timeliness of claims resolution and responsiveness is key in our delivery of service to members. Member satisfaction is of utmost importance.

Sample Member Services

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- BGIA orders additional identification cards for members.
 - BGIA orders prescription mail order forms for retirees.
 - BGIA assists members in locating participating physicians in their area.
 - BGIA handles member inquiries such as how to read their explanation of benefits, how long does it take to have a claim paid, when they can change plans, etc.
 - BGIA assists out of state retirees with their individual health insurance concerns.
 - BGIA assists retirees in understanding which insurance plan they are enrolled in. On several occasions a retired member may lose their prescription card. The Account Manager will contact the pharmacy and assist with coverage verification.

Union Township Board of Education

Request for Proposal

Health Insurance Broker Services

- BGIA assists physician's office with the proper claim addresses, phone number and facsimile number for the insurance carrier in order for providers to obtain the approvals for certain services.
- BGIA assists members with obtaining approval in order for over age handicapped dependents to be covered under the program.
- BGIA assists employees with claim issues for their spouses who have insurance through another employer to coordinate and maximize their benefits.
- BGIA negotiates with non participating facilities to reduce their bill.
- Other miscellaneous member services as needed.

Plan Document Review:

BGIA conducts a thorough review of all plan documents including the contract as they pertain to the following:

- Deductible and Coinsurance
- Copayments
- Overall Plan Design
- Benefit limitations
- Dependent Age
- Eligible Dependents
- Waiting Periods
- Effective date of terminations
- Billing and Premiums

Compliance with Regulatory and Legislative Mandates

BGIA's is also actively monitoring regulatory and legislative changes and communicating this information to our clients on a regular basis. We include the information pertaining to what effect the legislation may have on a clients benefits insurance programs and proactively begin the necessary actions as required for compliance. The following are examples of some of the governmental programs that continue to impact Employee Benefits:

- ❖ Federal Health Care Reform
- ❖ Patient Protection and Affordable Care Act (PPACA)
- ❖ State Mandated Benefit Applicability
- ❖ Health Insurance Portability and Accountability Act of 1996 (HIPAA)
- ❖ Cafeteria Plans (Section 125, Section 105, Section 223, Section 132), inclusive of FSA's, HRA's, HSA's, Transit accounts, etc.
- ❖ ERISA Annual Reporting and Disclosure
- ❖ COBRA
- ❖ Mental Health Parity Act
- ❖ Women's Health and Cancer Rights Act
- ❖ Newborn's and Mothers' Health Protection Act
- ❖ FMLA
- ❖ ADEA

Union Township Board of Education


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Health Insurance Broker Services

Carrier Presence:

BGIA works with all the major carriers in the industry. Not only do we look at the insurance plans from the employer's and employee's perspective, we look at the insurance carrier's ability to provide discounts, manage groups disease states, and how innovative their wellness initiatives are. We also refer to their financial ratings and any changes that may affect their financial stability.

Carrier	Financial Rating (from S&P)
Aetna	A
AmeriHealth	N/A
BeneCard	N/A
Bollinger	N/A
Cigna	BBB
Delta Dental	A+
GS POPS	A-
Guardian	AA+
Horizon BCBSNJ	A-
MaxorPlus	N/A
Medco	BBB-
MetLife	A-
Oxford	A
QualCare	N/A
SunLife	AA-
United Healthcare	A



Union Township Board of Education

Request for Proposal

Health Insurance Broker Services

Employee Wellness Initiative

BGIA will continue to provide consultation on the current Wellness Program, which includes an interactive health tracking website, educational outreach, customized wellness plan, regular health fairs, and a strategy to engage employees in a variety of wellness initiatives. BGIA has established a systematic process to initiate the Wellness Program. Below is an overview of the steps in the process.

Step 1: Develop a Benefit Website

BGIA will provide employees the ability to access via the Internet 24/7, a self-service website containing summary plan descriptions, carrier links, FAQs, and life-event information, benefit plan communications, select documents from an online library, etc. While the need for some printed materials, phone calls, faxes, and face-to-face meetings will never be completely eliminated, inefficiencies and hassles are significantly reduced through this valuable benefits communication strategy.

Step 2: Recruit Professionals

BGIA will assess the need to recruit a team of local health care professionals that will provide your employees with sound medical advice, as well as a discount program. Examples include: Nutritionist, Physical Therapist, Primary Care Physicians, Health Food Stores, and Local Gym Cooperation.

Step 3: Establish a Wellness Committee

- Select a union employee to be the Wellness evangelist who will:
- Encourage and support employees in the completion of Health Risk Assessments (HRA)
- Communicate Public Service Announcements to employees through the use of posters and other marketing mediums to promote the Wellness Initiative

Step 4: Provide Educational Outreach

Employees will be educated regarding the benefits of completing an HRA. Incentive prizes are utilized to increase participation in the completion of HRAs.

Step 5: Periodic Email Reminders



BGIA will send out email reminders periodically to employees with Wellness updates and reminders to complete the HRA.

Step 6: Customized Outreach Letter Highlighting Free Services

Employees will each receive a Wellness letter promoting the following:

- Access to a Customized Wellness Plan through completion of the HRA
- Access to Dedicated Website with Daily Wellness Tips
- Information on accessing a 24-hour Nurse Line (if available under the health plan).

Step 7: Conduct an Annual Health Fair that provides the following Wellness services

- Attendance of a Physician & Nurse Case Manager for Healthcare Counseling
 - Promote Annual Physicals
 - Provide Blood Pressure Screenings
 - Provide access to Nutritional Counseling
 - Provide Exercise Counseling
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Union Township Board of Education

Request for Proposal


Health Insurance Broker Services

- Promote Smoking Cessation Programs
- Provide a Q & A session for employees

Wellness Coach:

As part of the Wellness Campaign, BGIA will provide a part time professional wellness coach directly to the Nutley BOE workplace to personally and interactively engage employees in a continuous process of improvement in lifestyle behaviors and health risks.

The core component, the "heart" of the process is personal, face-to-face, one-on-one Wellness Coaching, the single most powerful behavior change support resource available in the wellness marketplace. In addition, the coach will make available a comprehensive array of supplemental wellness resources, including the delivery (directly in the workplace) of educational content (discussed by the coach individually with employees) and health testing (HRA's and biometric), and the promotion and implementation of structured health promotion programs (i.e., weight loss contests, walking programs, health fairs, etc.).



"Managed care" is more than just participation in POS/HMO/EPO medical plans where there is a gatekeeper managing a member's care. Through the advent of Consumer Driven Health Plans and the increasing cost of healthcare, "managed care" is shifting the management of care from the provider to the member. Implementing an employee wellness initiative can help improve behaviors to improve health with appropriate and cost-effective solutions that advocate and promote good health. This type of approach can help proactively manage wellness and disease and educate your employees in the management of their overall well-being.



Union Township Board of Education

Request for Proposal

Health Insurance Broker Services

Employee Benefit Website:

In conjunction with the Wellness Campaign, BGIA will provide the Union Township Board of Education with an Employee Benefit Website:

BGIA offers clients and their employees a dynamic self-service HR intranet site, that provides 24/7 access to benefit plan details, educational content and company information.

With the help of a powerful posting tool, you have the ability to post important company announcements, information and resources to your employee site. Employees have immediate access to:

- Company and benefit plan information 24/7
- The latest forms, links to outside resources, advice, and plan changes
- Personalized educational benefits information to fit their unique needs

In addition, the site provides you access to up to date benefit plan designs, broker communications, federal and state program information, syndicated industry news, and most importantly, authoritative HR Regulatory/Compliance and Best Practice content from The Bureau of National Affairs.

With document and announcement posting, you can educate employees on their benefits, promote adoption, provide tools to support self-service enrollment and keep employees informed on the latest company news. Employees also benefit from the following valuable decision support tools:

- Detailed Benefit Plan Designs
- Dynamic Plan Comparisons
- Cost & Retirement Planning Calculators
- Life Event Checklists & Outside Resources
- Health News
- Federal Program Information
- Understanding Benefits
- Resource Library
- Health Topics
- Hospital & Drug Comparison Tool



Union Township Board of Education
Request for Proposal
Health Insurance Broker Services

BGIA
Compensation
For the 2012 – 2013 Contract Year

BGIA will receive commissions directly from Horizon BCBSNJ for the medical and prescription drug plans at the rate of 1.28% of annual premium

BGIA will receive commissions directly from Delta Dental for the dental plan using Delta's standard commission schedule.

