Public Notice

**REQUEST FOR PROPOSALS: HEALTH INSURANCE**

**PRAIRIE DU CHIEN SCHOOL DISTRICT**

**HEAD BOOKKEEPER HUMAN RESOURCES**

**ATTENTION: VICKI WALLER ATTENTION: PATTI SCHAUF**

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**Client Introduction**

The Prairie du Chien School District (hereafter called District) located in Prairie du Chien, Wisconsin currently employs approximately 164 people in the following categories; 93 teachers, 59 Support Staff, 7 Management, 5 Administration; of which currently 113 have health insurance: 84 have family plans and 29 single.

**Background of Current Plan**

The District currently offers one health insurance Company and one plan to its employees. The current plan is a $2000 single and a $4000 family deductible POS with a $1000/$2000 HRA overlay. The plan is the WEA Point of Service Policy - River Valley arrangement. The group health insurance agreements including benefit summaries, eligible employee information, and a five-year rate history are available for review by contacting Patti Schauf. There are 13 retirees (7 families and 6 single) that are covered under the district plan as they are under vested retirement language. The retirees, their remaining benefits, and the district contribution, are outlined in a spreadsheet that is available from Ms. Schauf.

**Request for Health Insurance Proposals**

Prairie du Chien School District’s primary objective is to find a health insurance carrier that will provide a cost-effective plan along with quality service to their employees and their family members. We encourage a listing of options and price points including a variety of deductible plans as the district is willing to overlay HRA. Each carrier must provide quotes that include all eligible (approximately 126 plans) employees and retirees of the district.

Options must include:

1. Sole carrier quote offering two options; include an HMO plan as well as a Point of Service plan.
* HMO option with a zero cost for employees as the district would pay the full premium\*
* An option of a limited access POS that will require employees to pay an extra premium to access\*
* Employees would have to choose a plan and stay in that plan for the year
1. Sole carrier quote offering two options; include an HMO plan as well as a dual-carrier POS plan such as current WEA POS-River Valley.
* HMO option with a zero cost for employees as the district would pay the full premium\*
* An option of a more open access POS that matches what is offered now, or equivalent plan\*. This will require employees to pay an extra premium to access. Benefit designs should try to match as closely as possible to what currently is in place for the school district through WEA\*
* Employees would have to choose a plan and stay in that plan for the year.
1. Open option: Any plan that is available that your company feels would meet the goals of our group.\*
2. All quotes must be effective from July 1, 2012 to June 30, 2013.
3. All quotes must include a multi-year rate guarantee.
4. All quotes must have the standard broker compensation labeled and carved out with details included in the premium. (District reserves the right to hire consultants or brokers if desired)

\*Each quote that differs from the in force benefits designs of the current WEA plan for the district must provide a plain language summary of the plan differences with their quote.

**Implementation Process/Proposed Timeline**

Each carrier is asked to provide for Prairie du Chien School District’s review a proposed timeline and explanation of your implementation process for a July 1, 2012 effective date.

**Evaluation of Proposals**

Each insurer will be evaluated on the following criteria:

* Demonstrated ability and commitment to assist the Prairie du Chien School District in the effective communication and implementation of the new program to all eligible employees.
* Commitment to guarantee high quality customer service performance on an ongoing basis.
* Assignment of one senior account management staff person to serve as a day-to-day contact for the Prairie du Chien School District.
* Report capabilities and the ability to provide customized reports for the Prairie du Chien School District and its employees.
* Ability to assist the Prairie du Chien School District with reduction of health care costs.
* List and explain all wellness programs.

**Confidentiality**

All information presented in this Request For Proposal (“RFP”), including information that is disclosed by the Prairie du Chien School District during the proposal process, will be considered strictly confidential. Information should not be released to parties external to your organization without the express written consent of the Prairie du Chien School District. The Prairie du Chien School District will not be liable under any circumstances for any expenses incurred by you in connection with the RFP process.

**Proposal Due Date**

All proposals for the Prairie du Chien School District are **due no later than 12 noon on March 1, 2012**. Proposals can be submitted in print but all proposals must be submitted electronically. This is not a sealed bid process in that the School board reserves the right to discuss possible changes that may benefit the District or fit within their budget parameters. All questions regarding this RFP should be directed to Vicki Waller of Prairie du Chien School District. Please remit your proposal to Vicki Waller.

The District reserves the right to reject any or all proposals and to waive any irregularities, or to accept any proposal which will be to the best interest of the district for any reason. Low cost proposal does not necessarily determine outcome as all factors will be considered to the best interest of the district. The school board or designee may conduct interviews of proposal submitters. Proposals shall remain acceptable for a period of 60 days. By: Prairie du Chien Area School District Administrator Drew Johnson.