

**NISKAYUNA CENTRAL SCHOOL DISTRICT RFP 25-007
EMPLOYEE BENEFIT/HEALTH INSURANCE BROKER & CONSULTING SERVICES**

RFP Questions & Answers

Professional Service History & RFP Rationale

1. While General Municipal Law §103 underscores competitive procurement, does Niskayuna Central School District have any local board policy or internal practice that specifies how often (e.g., every 3–5 years) it should rebid its employee benefits broker services? If yes, how strictly is this re-bid cycle observed, and is it driven by Board policy, audit recommendations, or a desire to test market competitiveness?

Administrative regulations that accompany Board of Education Policy 5400 Purchasing/Procurement of Goods and Services requires an RFP process for professional service contracts greater than \$25,000. The policy and regulations do not stipulate the frequency of RFPs. The district last went through an RFP for employee benefits broker/consultant services in 2017. The timing of this process is consistent with guidance from the New York State Comptroller that such solicitations should be done at “reasonable intervals.”

2. Has Niskayuna Central School District changed its employee benefits broker/consultant in the past five years? If a change occurred, what primary factors drove that decision—cost competitiveness, compliance support, service quality, new benefit lines, or technology offerings?

No, there has been no change to the employee benefits broker/consultant in the last five years.

3. Who is the incumbent consultant?

The incumbent consultant is Benetech, Inc.

4. What is the motivation/rationale for the release of this RFP?

The District aims to be a top employer in the Capital Region by providing excellent employee benefits and customer service at the best value to taxpayers and plan members. The employee benefits broker/consultant is a critical partner in this effort.

5. Does Niskayuna Central School District have any specific Board of Education mandates (or expected public reporting obligations) influencing the selection process or final contract terms?

Administrative regulations that accompany Board of Education Policy 5400 Purchasing/Procurement of Goods and Services state that, “A committee of persons having some knowledge or expertise appropriate in the subject matter shall assist in the RFP process, including the development of the RFP and/or the evaluation of proposals. The RFP and evaluation of such proposals will consider price plus other factors such as: the special knowledge or expertise of the professional or consultant service; the quality of the service to be provided; the staffing of the service; the suitability for the District’s needs.”

Strategic Vision & Benefit Program Needs/Desires

1. The RFP references designing a long-term employee benefit strategy. What key strategic goals or outcomes does Niskayuna Central School District envision accomplishing in the next 3–5 years—e.g., improved cost controls, enhanced wellness initiatives, or increased employee engagement/education?

Maintaining/providing excellent employee benefits at the best value is the overriding goal. The district envisions establishing specific strategic goals with the selected vendor.

2. Are there any current pressures (fiscal constraints, labor negotiations, retiree healthcare challenges) shaping these strategic goals?

The district faces the same benefit cost pressures as other employers. For the district, these challenges include significant increases in the cost of stop loss coverage and prescription drugs.

3. Besides medical, dental, vision, and life/disability, does Niskayuna Central School District anticipate any additional or emerging benefit needs in the short term—e.g., telehealth, mental health programs, enhanced retiree services, or specialized risk-sharing models?

The district is open to any option that maintains/enhances services at a good value for members and taxpayers.

4. Has Niskayuna Central School District explored opportunities to modify its current self-insured approach or add new coverages in response to changing workforce demographics (e.g., more retirees, younger staff)?

We have not formally investigated the opportunities mentioned. An informal review in recent years suggested that being self-funded is the right approach for the district.

5. The RFP highlights a desire for robust wellness and education programs. Are there any established Niskayuna Central School District wellness initiatives (e.g., biometric screenings, health fairs) that the new broker must continue or expand?

There are not.

6. What does Niskayuna Central School District consider top priorities for wellness—reducing claims cost, improving preventive care, or supporting mental health?

The district is interested in conversations about all of the above.

Current Self-Funded Program Structure & Future Enhancements

1. Niskayuna Central School District currently self-funds its medical, prescription, dental, and vision plans. Has Niskayuna Central School District undergone any recent financial or operational reviews of this self-funded model to assess cost-effectiveness?

An informal review within the last three years suggested that the self-funded model is the most cost-effective for the district.

2. Are there particular cost drivers (e.g., prescription spend, high-cost claimants) Niskayuna Central School District wants the broker to address more aggressively?

Prescription drug costs and stop loss coverage are the two biggest cost drivers in recent years.

3. With a \$275,000 stop-loss threshold, has Niskayuna Central School District evaluated raising or lowering this retention level in the last few years?

The district obtained quotes for higher thresholds during the most recent renewal cycle but opted not to act on them at this time.

4. Is Niskayuna Central School District open to alternative stop-loss structures (aggregate vs. individual) to manage budget volatility?

The district is open to evaluating any options that provide value for members and taxpayers.

5. Can you share a copy of the stop loss contract or the parameters?

Stop Loss Parameters include: \$275,000 deductible/threshold for individual, including Rx; No specific maximum; Annual aggregate maximum of \$1,000,000; No new lasers.

Plan Administration & Carrier Relationships

1. Does Niskayuna Central School District prefer consolidated vendor relationships (fewer carriers/vendors) or a more segmented approach (e.g., one carrier for medical, separate TPA for pharmacy, etc.)?

The District is open to considering the most efficient method of administration.

2. How are COBRA administration, retiree billing, and flexible spending accounts handled currently by Niskayuna Central School District?

Currently the benefit broker manages the COBRA administration and retiree billing. COBRA notices are generated based on district updates in benefits portal and the broker manages the rest. The district reviews retiree billing spreadsheets, updates demographic/enrollment information, makes changes in the portal and notifies the current broker's retiree billing department.

Flexible spending is handled by a different vendor.

3. Does Niskayuna Central School District anticipate changing these administrative processes or possibly bundling them with the new broker's services?

The district plans to continue COBRA and retiree billing with the selected broker/consultant and would be willing to add flexible spending based on the level of service/support and fee.

4. Please provide information on the current enrollment platform and describe how it is being used today and any associated services? (i.e., COBRA, FSA, etc.)

Both administrators use proprietary cloud-based software. The district enters enrollments, change of status, and separations data. The administrator manages the rest.

Benefit Structure and Financials

1. Can you provide information on the Rx program, program and clinical management program in place?

Information about the prescription coverages can be found at <https://www.niskyschools.org/employment/health-insurance-forms-information/>.

2. Are you able to please share with us the other participants current claims data and detailed benefit summary documents (i.e. open enrollment benefit guides, etc.) by plan?

Benefit summaries and additional documentation can be found at this link:
<https://www.niskyschools.org/employment/health-insurance-forms-information/>.

3. Is Cana RX mandatory for any specific therapeutic classes, if so which ones?

Cana Rx is recommended for 90-day supplies, but not required.

4. Are there reserves established for the medical/RX plan and how is that process handled today?

There are no reserves established for the medical/Rx plan. The district is pursuing special legislation that would enable a Self-Funded Health Insurance Reserve.

5. What is the breakdown of the number of retirees under/over age 65?

As of December 2024:
Retiree Contracts Under 65 - 31
Retiree Contracts Over 65 - 355

6. Are retirees currently covered under the commercial medical plan alongside the active population?

Yes.

7. What is the current retiree billing process? What billing system is used for this?

The district reviews spreadsheets and adds new retirees with their demographic information and insurance premium rates. The benefits administrator sends out a billing invoice to the retiree two to four weeks prior to their retirement date using their billing software. The district ends the employee insurance in the HRIS and the administrator's portal. The district creates a retiree account in the administrators portal.

8. Has the district ever explored group Medicare Advantage or Employer Group Waiver Plans (EGWP) Part D only plans for the retiree population?

This has been explored in the past and the district remains open to an in-depth review of these options to see if any would be beneficial.

9. Do you have a vendor who RDS subsidies for you?

Yes, the current administrator assists with the RDS subsidies and coordinates the required actuarial attestation.

10. What, if any, benchmarking do you currently receive?

Industry trend data is referenced at the time annual premiums are established (Fall) in semi-annual meetings with the Niskayuna Teachers Association Health Insurance Committee. PBM reports include some peer comparison data.

11. What is the plan renewal effective date for each line of coverage?

Renewal dates for lines of coverage currently align with the calendar year, January 1. The district would be interested in reviewing proposals that align with a school fiscal year (July 1 - June 30).

12. Are premium equivalent rates calculated for your self-funded plans calculated and certified by credentialed actuary?

The district does not review/receive an actuarial report or certification as part of the process of establishing annual premium equivalent rates.

13. Are you able to share the cost for life, accident and disability separately (rather than as a combined total as provided in the RFP)? Any historical data?

Calendar Year 2025 Premiums:

Life - \$14,040

Accident - \$1,944

Disability - \$411,432

Compliance, Technology & Data Analytics

1. Niskayuna Central School District acknowledges the importance of HIPAA. Are there any specific privacy and security challenges Niskayuna Central School District faces (e.g., data-sharing between carriers and the District)?

a. No challenges have been identified at this time. The district uses secure email transfers and direct data entry into a secure online portal.

2. How does Niskayuna Central School District typically manage 1095-C reporting for ACA compliance? Any key lessons or areas for improvement that the broker should address?

The current broker currently manages all of the recordkeeping related to ACA. The district provides monthly reports of employee compensation, hours worked and status changes. The broker notifies the district of exceptions/data needs and manages reporting based on that information. This year the broker is printing/ mailing 1095-Cs to employees.

3. What level of claims and plan performance reporting does Niskayuna Central School District require (e.g., monthly vs. quarterly)? Are there particular metrics or dashboards Niskayuna Central School District finds most valuable—medical vs. Rx trend analysis, high-cost claimants, utilization patterns, etc.?

The District could benefit from regular reporting on all health insurance trends. The current review is biannual with utilization trends, high cost claimants and current market trends, as well as check-ins as needed on issues, topics or trends. We are open to recommendations on best practices.

4. The RFP references interest in benefits administration platforms. Does Niskayuna Central School District currently use any HRIS or benefits administration system?

The district currently uses nVision and SchoolFront for its HRIS. These systems are not integrated with benefits systems. The district does not use staff self-service tools available in benefits platforms, but is interested in such features.

5. If not, does Niskayuna Central School District prefer the broker to bring a platform solution or to advise on third-party tools?

The District has not formed an opinion on whether the broker provides a platform or advises on external tools, but is interested in how to best integrate data and systems.

6. Beyond open enrollment tools, is Niskayuna Central School District seeking ongoing employee self-service capabilities (e.g., real-time enrollment changes, claim status tracking)?

Yes, the district is interested in this.

Service Model, Implementation & Education

1. Assuming a new broker is selected by April 8, 2025, what transition timeline is optimal for Niskayuna Central School District to avoid disruptions during upcoming plan renewals or open enrollments?

With no assumptions about the outcome of the process, the district anticipates a

contract with the selected vendor beginning July 1, 2025. Open enrollment begins in November and currently health plan renewals are on calendar year basis, renewing January 1, 2026.

2. How many Niskayuna Central School District staff members typically interface with the broker during implementation, and is there an internal implementation lead?

Overall 5-6 staff members interface with the broker with 1-2 lead staff members comprising the majority of interactions.

3. What frequency and style of communication (monthly review calls, quarterly in-person meetings) does Niskayuna Central School District expect from its broker?

The district will decide on the schedule with the selected vendor. It is most important that written reports, updates and verbal reports and presentation materials are high-quality, clear, consistent and user-friendly.

4. For escalated employee issues (e.g., claim denials, complex eligibility questions), does Niskayuna Central School District want direct broker engagement, or does it prefer to funnel these through HR?

Employee issues will come to HR for initial assessment/triage and then HR will engage with the broker to handle complex issues directly with employees.

Employee Training & Communication

1. Beyond open enrollment, does the Niskayuna Central School District currently hold periodic benefits info sessions? Should the new broker proactively lead or co-lead such sessions to enhance employee awareness?

There is no current regular practice of holding benefit information sessions. The district would welcome leadership of such sessions that would provide value for employees.

2. Does Niskayuna Central School District have multiple bargaining units with unique communication needs, requiring customized benefit education materials?

The district has seven bargaining units in total. One unique need is that the contract with the Niskayuna Teachers Association requires a Medical/Dental Insurance Review Committee. The District is focused on providing high quality customer service to all employees as it relates to benefits and would anticipate broader assessment and discussion of any plan change prior to implementation.

3. Please describe the role of unions and collective bargaining agreements/union contracts as it relates to RFP excerpt “Coverage option are the same across the district’s seven bargaining units”

All employee unit plans are with the same carriers. Percentage of employee contributions and some copays vary based on the individual bargaining unit contract.

Performance Benchmarks & Satisfaction Measures

1. How will the Niskayuna Central School District measure the broker’s success? Are there specific KPIs or performance metrics (plan cost trends, employee satisfaction ratings, claim resolution speed)?

Specific metrics are to be determined. The most important indicators of success will be maintaining/enhancing benefits while controlling cost and employee satisfaction.

2. Does Niskayuna Central School District use any formal feedback loops (e.g., annual satisfaction surveys, Board presentations) for broker performance evaluation?

The district conducted its first Staff Satisfaction Survey in 2024. Broker evaluation is likely to include some continued measurement of staff satisfaction as well as the performance of insurance programs (financial and otherwise).

6. Fee Structure & Transparency

1. The RFP asks for full transparency regarding fees, commissions, and potential contingent income. Does Niskayuna Central School District have a preference for a fixed annual fee vs. commissions?

Our district is interested in ensuring the highest-quality and greatest-value coverage for employees and retirees.

2. Will Niskayuna Central School District entertain a performance-based fee component (e.g., incentives tied to cost containment, wellness participation, or plan savings)?

While the district would be open to discussing best practices and highest value in this arena, such an approach is not likely to be a significant factor in the RFP evaluation.

3. Are there any known upcoming plan modifications or additional consulting engagements (e.g., union negotiations support, voluntary benefit RFPs) that Niskayuna Central School District would like included in the base fee structure?

There are no planned modifications. Two bargaining units are scheduled to be negotiated in summer 2025 and fall/spring 2026. The District will ask for negotiations support at regular intervals as contracts come due.

4. Does Niskayuna Central School District foresee any special projects (e.g., a one-time plan audit or ACA compliance project) that might require separate budgeting?

No special projects have been identified in conjunction with this RFP.

5. What are you currently paying in consulting fees?

The district currently pays \$7.75 Per Contract Per Month with approximately 950 contracts. This fee includes consultant services, plan administration and Affordable Care Act compliance services.