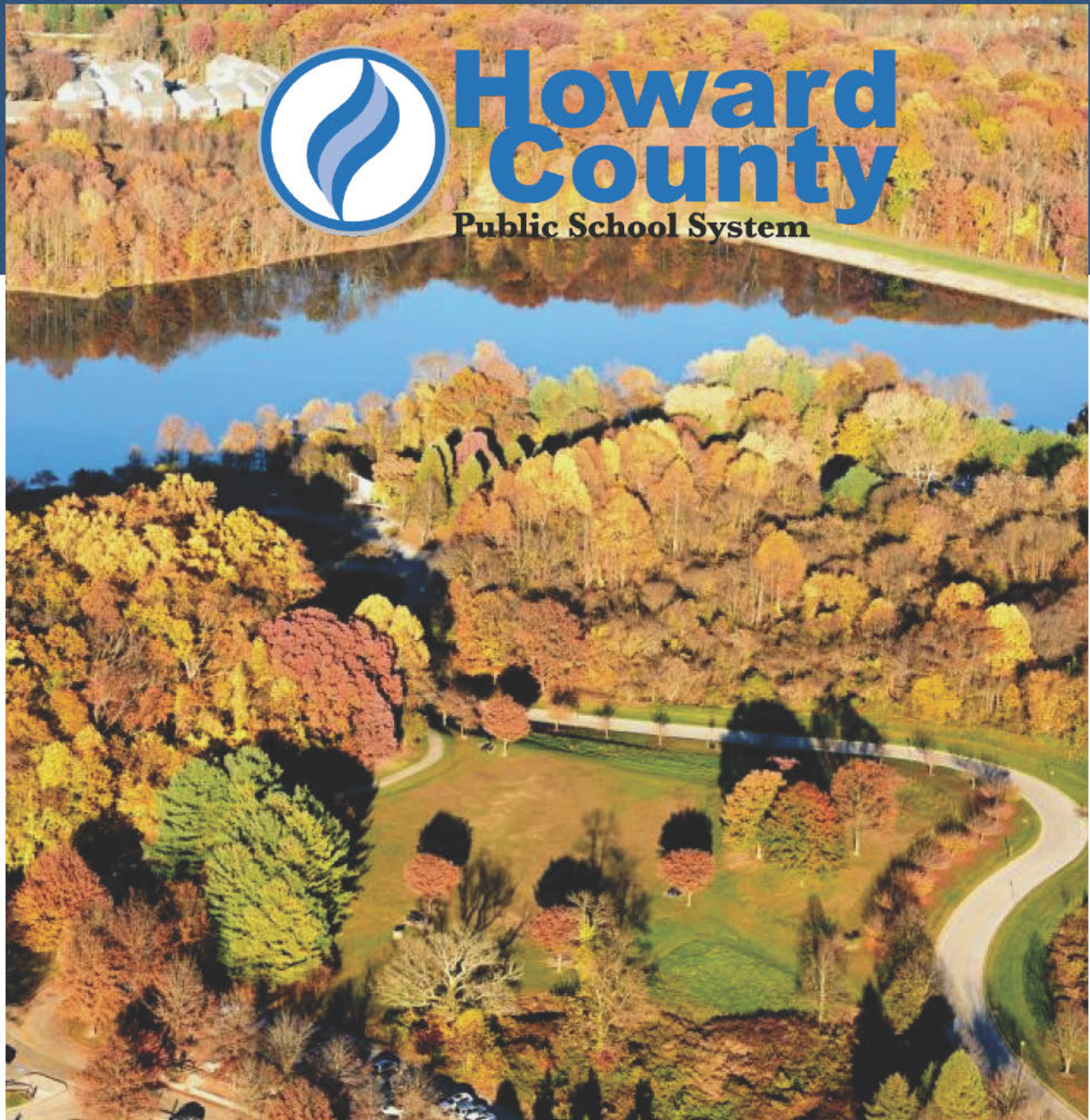


# HOWARD COUNTY PUBLIC SCHOOL SYSTEM

COBRA, Retiree and LOA Billing  
Administration







## TRANSMITTAL LETTER

October 5, 2020

Howard County Public School System  
10910 Clarksville Pike  
Ellicott City, Maryland 21042

Re: RFP No. 006.21.B1 – Consolidated Omnibus Budget Reconciliation Act (COBRA) Retiree, and  
Leave of Absence and Administration and Billing

To Whom it May Concern,

Thank you for the opportunity to propose our Consolidated Omnibus Budget Reconciliation Act (COBRA), Retiree Billing, and Leave of Absence Billing services to Howard County Public School System. This submittal is valid for 120 days from the deadline for delivery of submittals. As the largest third-party administrator (TPA) in the state of Virginia, and one of the largest in the country, Flexible Benefit Administrators, Inc. (FBA) is confident in providing all the tools and resources you need to provide a benefit program you and your employees will come to depend on for years.

Our company prides ourselves on not only being a TPA, but also a partner. As our partner, we will listen to your needs and provide all the resources you need to succeed. With our years of experience and majority of our staff having a tenure of five years or more, FBA recognizes your employees turn to you for dependable benefit programs. Due to the strength of our business partnerships, FBA has been able to expand its services and applications over the years to remain competitive within the market. For decades, FBA has operated on the value *Excellence in Administration*, and this year we plan to take excellence to a new level.

Customer service is a top priority for all administrative services provided by FBA. Due to this, our company has an extensive relationship with clients across the nation. We guarantee when the staff and employees of Howard County Public School Systems contact our office, our phones will always be answered by live voices eager to assist. Our unparalleled level of service, exceptional staff, and wide-ranging services means FBA can be a trusted partner to work hand-in-hand with your school system throughout the extent of the contract.

FBA accepts the terms and conditions as specified in Section V of RFP No. 006.21.B1 and of the contract resulting from this RFP.

Questions relating to any aspect of this proposal should be directed to me via telephone (800) 437-3539, fax (757) 431-1155, or email [lanny@flex-admin.com](mailto:lanny@flex-admin.com). Your consideration of my proposal is greatly appreciated.

Best regards,

G. Landon Browning III  
Vice President  
Flexible Benefit Administrators, Inc.  
2875 Sabre Street, Suite 300,  
Virginia Beach, Virginia 23452





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"YOU GUYS HAVE BEEN  
AMAZING FROM THE GET-  
GO. I TRULY DO APPRECIATE  
ALL THAT YOU ARE DOING  
TO MAKE BUSINESSES LIKE  
OURS SUCCEED"

*J. BOLLEN*





## EXECUTIVE SUMMARY

### ABOUT FLEXIBLE BENEFIT ADMINISTRATORS, INC.

*Our history began when Flexible Benefit Administrators, Inc.'s (FBA) President and Founder, G. Landon Browning Jr., sat on the Cafeteria Plan Advisory Board to develop a reimbursement plan governed by IRS Section 125. While on the Board, our President recognized the need to provide employers and employees affordable benefit programs on a pre-tax basis. His plan was simple: to provide the best products, services, and cost to companies offering these programs. FBA was founded on this vision. Established in 1985, FBA was one of the first third-party benefit administrators in the nation. Our company first began working with clients to design COBRA and FSA programs. Since then, we have expanded our administration services as laws and regulations changed to encompass HRA, HSA, Commuter Accounts, Billing Options, Legal Services,*

*Customized Administration and more. Today FBA offers over eleven service products to clients. Now in the hands of the second generation, FBA is continuing with the reliable tradition of increased flexibility, technological advancements and personalized services. Our philosophy at FBA is to create services to fit our clients; not services our clients must fit. Because of this approach, FBA has been changing the way employers manage their benefit programs for thousands of clients and participants. With our unparalleled administration, we guarantee Howard County Public School System will not find another third-party administrator (TPA) that will render the quality-of-service and experience of FBA. Our company continues to improve and grow from the roots of what we value most.*

1964 FBA President  
co-founded Code  
Section 125.

2001 Our client base  
grew by adding  
retiree services.

2011 FBA was  
recipient of the  
500/5000 Award.

1985 FBA established  
services for COBRA  
and FSA.

2003 We added HRA,  
HSA, and transit to  
our portfolio.

Today FBA's portfolio  
now hosts eleven  
services.

#### Commitment to Excellence

*With over 34 years of TPA experience, FBA is committed to providing top-quality administration because, to us, it's more than just business. It's about family.*

#### Commitment to Growth

*As the industry continues to evolve, FBA is committed to progressing as well. FBA provides customized services to help our clients stay on top of what's happening in the industry.*

#### Commitment to Service

*FBA places a premium on superior service. Our plans are designed with flexibility so they can align with any benefit strategy.*

#### Commitment to Compliancy

*Providing compliant and individualized administration allows us to be successful. As a nationally recognized TPA, FBA is certain to have the most up-to-date regulation modifications available.*





## EXECUTIVE SUMMARY

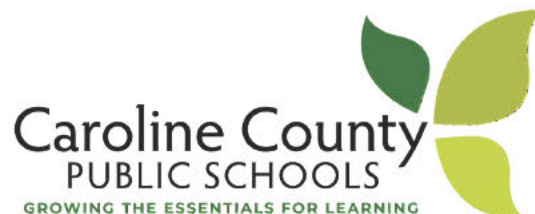
*You are looking for the best option, and as one of the first third-party benefit administrators in the nation, we are the best option. FBA has been bridging the gap between employers and employees by providing one of the nation's most successful and dependable benefit administration services for decades. With our years of experience, we never settle for less than excellence. We guarantee this standard by committing to never outsourcing any aspect of your administration plan. With FBA, our departments customize every aspect of administration to fit our clients' needs. Our willingness to allow for flexibility in our services ensures employers and participants receive their benefits, their way.*

*At FBA, we believe one of the most important factors to consider when choosing a third-party administrator is the transition and on-boarding of administrative services. As an extension of your Benefits Team, FBA will work hand-in-hand with the Howard County Public School System's staff to provide a timely implementation of your benefits program. FBA's departments condense this process by building and maintaining a knowledge and understanding of our partners to develop a successful benefit plan your employees will come to depend on for years. Our most successful partnerships are built on detailed works, proven products and exceptional services.*

*In addition to COBRA, Retiree, and Leave of Absence Administration, FBA provides additional services so clients can focus on attracting and retaining employees by providing affordable benefit plans for all interested parties. Many clients are unaware of how they can achieve lower costs. By ensuring only eligible individuals are covered under benefit plans, ineligible dependents incur healthcare claims that drive up benefit costs for those who are eligible. With our assistance, you can expect to overcome administrative burdens, expand benefit offerings and present unmatched customer service. By choosing our company, your group succeeds.*

### ADDITIONAL SERVICES WE OFFER:

- Health Savings Accounts (HSAs)
- Flexible Spending Accounts (FSAs)
- Dependent Audits
- Centralized Vendor Billing
- Health Reimbursement Accounts (HRAs)
- Transit/Parking Benefits
- Premium Only Plans (POPs)
- Medical Reimbursement Plans (MERPs)
- Non-Discrimination Testing
- Plan Document Preparation



A FEW GROUPS WHO HAVE ALREADY CHOSEN FBA





# SUBMITTAL REQUIREMENTS QUALIFICATIONS

*Flexible Benefit Administrators, Inc.  
2875 Sabre Street, Suite 300  
Virginia Beach, Virginia 23452  
Phone: (757) 340-4567  
Toll-Free: (800) 437-3539*

*G. Landon Browning, III  
lanny@flex-admin.com*

*Flexible Benefits Administrators, Inc. has been operating under this company name for since 1985. We currently work with multiple school systems, City and County Governments, and private sector clients within the state of Maryland and maintain good standing. Please see pages 23-24 for a list of FBA's Public Sector Clients.*

*FBA has been administering COBRA Administration since our incorporation as a Third-Party Administrator in 1985. In 2001, we began administering Retiree Billing and also added Leave of Absence Administration to our portfolio a few short years later to help meet the need of our clients.*

*We have provided three client references below whom FBA provides similar services.*

[Redacted client references]





## SERVICE DESCRIPTION COBRA ADMINISTRATION

*If you employed twenty or more full-time employees in the preceding year and offer a group health plan, you may be required to adhere to the regulations set forth by COBRA and HIPAA. COBRA was developed to protect individuals from a loss of coverage due to termination, retirement, reduced hours or another qualifying event. By offering our COBRA administrative services, we help you comply with federal and state laws governing continued benefits for former employees and their dependents. By outsourcing this service to FBA, not only does it reduce your risk of falling out of compliance, but it also allows you to redirect your focus back to the success of your company. Many employers today simply do not have the time or resources to stay ahead of the ever-changing laws and regulations surrounding COBRA. At FBA, we make every effort to alleviate the administration burden from your list of concerns.*







# SERVICE DESCRIPTION

## COBRA ADMINISTRATION

### COBRA Implementation

*During the transition of COBRA administration services, we will partner with your Benefits Team to develop an implementation plan to meet your unique needs. Our staff has extensive experience transitioning clients over to our services from in-house Benefit Teams and other TPAs. FBA will handle all the communications, data requests and transition timelines. Our Implementation Team will also coordinate the set-up details to create services according to your needs.*

### Customized Communication Materials

*Whether the employee is a newly-eligible benefit member or a current COBRA participant, we make sure each employee receives accurate and timely personalized communication materials. We can customize sections of the Welcome Packet, Initial Rights Notification Packet, along with other COBRA mediums to each client.*

### Carrier Enrollments/Terminations

*Once we have authorization to work directly with insurance carriers, we will process all COBRA enrollments and terminations for clients. FBA performs all processes within one business day of receipt. Urgent requests can be performed the same day and will be made a high priority. FBA can also establish a COBRA subgroup, if one is not already in place, in order to pay insurance carriers directly.*

### Premium Collection/Disbursement

*Accountability for COBRA premiums is taken very seriously. We will collect premiums from all enrolled participants monthly for the duration of their COBRA coverage. These funds will then be disbursed directly to each insurance carrier or to the group monthly. Funds will be disbursed with premium remittance reports to show accountability for all collections.*

### COBRA Assistance

*COBRA laws are complex and burdensome. FBA can be a resource for answering your COBRA questions. By maintaining a close relationship with the Department of Labor and additional compliance resources, we receive immediate updates on changing laws and regulations. Thus, we can inform brokers, employers and employees of regulation changes and keep groups within compliance.*





## SERVICE DESCRIPTION

### RETIREE ADMINISTRATION

*With over 30 years of Third-Party Administration experience, and a highly skilled staff we are confident you will find our personable and customized services to meet your needs. Our customized solutions are designed to align with your overall benefit administration strategies while enhancing accuracy, timeliness and responsiveness.*

*Your retirees worked hard to get your company to where it is today. Our expertise and in-depth knowledge allow us to deliver a quality of service your retirees deserve. Our hands-on approach to your administration brings a level of attention that sets us a level above the rest.*







## RETIREE AT A GLANCE

- 24/7 access to real-time information for employers and participants
- Cross-trained Retiree customer staff available to answer participant questions at our toll-free number 800-437-3539
- Dedicated Retiree Administrator for daily questions and assistance
- Acceptance of data files for retiree data from client
- Assistance with Retiree Administration Platform Design
- Prepare and mail election package and enrollment form to each newly eligible retiree
- Participant enrollment/termination updates with insurance carriers
- Track retiree election timeline payments
- Provide participants with premium payment coupons upon election of benefits
- Accommodating of client subsidy or premium severance
- Detailed Monthly reporting of all Retiree activity to the plan sponsor and online account access to view reports at any time
- Forwarding of collected premiums by check/ACH to the plan sponsor or each individual insurance carrier
- Option for participants to pay monthly premiums by check, ACH Draft, online payment or monthly invoice statement (additional fee may apply for statements)
- Prepare and mail open enrollment packages to each pending and enrolled retirees
- Preparation and mailing of age out 65 letters and late payment notice





## SERVICE DESCRIPTION

### LEAVE OF ABSENCE BILLING

*Leave of Absence Billing relieves the burden of collecting premiums when deducting from payroll is not an option. As your third-party administrator (TPA), FBA will handle notifying the participant what payments are due, provide a means to make the payment, provide notification when proper payment is not received and remit any received payments to the client.*

*We will partner with your benefits team to develop a custom implementation plan to meet your unique billing needs. We have extensive experience transitioning clients over to our billing services from your current in-house benefit team. Our Implementation Team will also coordinate the set-up details to customize the services.*

*Employers wishing to reduce the burden of tracking and collecting premiums for participants while out on leave will welcome our Administrative Services.*







## SERVICE DESCRIPTION

### LEAVE OF ABSENCE BILLING

- Client submits information to FBA. We can bill employees on Leave of Absence for their total premiums due or we can break out the invoice with separate line items showing the individual policies being billed for.
- Monthly invoice statements to participants
- Tracking of collected premiums
- Late letters (up to 2 per month)
- Monthly reporting and submission of premiums to client
- Notification to client for non-payment and receive termination guidance from client

*FBA will thoroughly review client's billing needs during the implementation phase, as customization to meet our client's needs is our primary goal.*







## SERVICE DESCRIPTION CUSTOMIZATION

*The customization of your full service COBRA, Retiree, and LOA Administration is in the hands of a team with a diverse background of experience and the resources to produce a compliant and dependable administrative solution.*

*We have the capability to provide these additional services to compliment your COBRA, Retiree, and LOA Administration:*

- *State Continuation*
- *Direct Vendor Billing*

### **Customized Communication Materials**

*Whether the employee is a newly-eligible benefit member, a current COBRA participant, a Retiree, or an employee on Leave of Absence, we make sure each employee receives accurate and timely customized communications.*

*We customize the following communication materials for your participants:*

- *Takeover / Welcome Packet*
- *Initial Rights Notification Packet*
- *COBRA Election Notification Packet*
- *Open Enrollment Packet*



# SERVICE DESCRIPTION

## CUSTOMIZATION

### Initial Rights Notifications

*Notifying your newly benefit eligible employees of their COBRA Rights is an important process for COBRA compliancy. Once you have provided us with notice of eligibility, we will process an Initial Rights Packet for your employee immediately. You will receive a report each month that will give you reassurance of who received packets for the prior month.*

*Notices can be provided to us by any of the following methods:*

- *Digital Forms*
- *Customized Spreadsheet*
- *Data File Transfer*
- *COBRAPoint Data-entry*

### COBRA Election Notifications

*Not meeting deadlines for providing COBRA Election Notifications can bring harsh penalties. We guarantee that once you have provided us with notice of a COBRA qualifying event, we will have a customized COBRA Election Notice Packet processed and mailed to the eligible participant within the 14 day Department of Labor requirement if not sooner.*

*Notices can be provided to us by any of the following methods:*

- *Typable Forms*
- *Customized Spreadsheet*
- *Data File Transfer*
- *COBRAPoint Data-entry*





## SERVICE DESCRIPTION CUSTOMIZATION

### Collection/Disbursement of Premiums

*Accountability for premiums is taken very seriously. We will collect premiums from all enrolled participants on a monthly basis for the duration of their COBRA, Retiree, or Leave of Absence coverage. These premiums will then be disbursed directly to each insurance carrier or to your company on a monthly basis. Funds will be disbursed with an invoice showing accountability for all collected premiums.*

*Premiums can be disbursed via the following methods:*

- *ACH of funds to the client*
- *Paper check to the client*
- *Paper check to the insurance carrier*

### Open Enrollment Notifications

*As an additional resource for your participants, FBA can mail Open Enrollment Packets to their address on record. Once your benefit rates have been finalized, we will request a copy of the final rates (without the 2% fee for COBRA). These rates will then be posted into our system in order to customize Open Enrollment packets for your population. Our Open Enrollment processes can be customized to fit your needs.*

*Our Standard Open Enrollment Process Includes:*

- *Mailing of Open Enrollment Packets*
- *Processing Open Enrollment Elections/Changes*
- *Mailing of Updated Payment Coupons*



## SERVICE DESCRIPTION CUSTOMIZATION

### COBRA Compliance

*COBRA laws are complex and burdensome; we can be a resource for answers to your COBRA compliance questions. By maintaining a close relationship with the Department of Labor and additional compliance resources, we receive immediate updates on changing regulations and laws.*

### Reporting

*Flexible Benefit Administrators, Inc. provides the following Employer reports each month with details on the prior month's activity. These reports are posted to our secure-FTP site. 24/7 online access is also available to view these reports on-demand.*

- Member Status Detail Report
- Generated Letters Report

*Any specific customized Ad-HOC reporting can also be provided at your request.*





# TECHNOLOGICAL ADVANCEMENTS

*FBA is proud to provide innovative and state-of-the-art technology to employer groups and their employees. Our Best-in-Delivery awarded technology is the mainstay of our administrative approach. Our IT Department can process and accept data through a multitude of methods. Working with your technical teams, we will test and implement your municipality's personal method to streamline the data and integrate your file layout. FBA provides online services allowing you and your employees to access account details anywhere, anytime.*

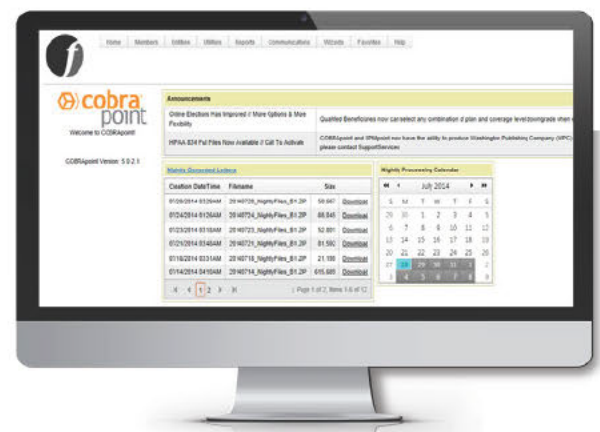
## Employer Data Processing Safeguards

### Secure File Transfer Protocol (SFTP) Site

*Flexible Benefit Administrators, Inc. has developed a custom website, to support the HIPAA security needs of your Human Resources staff. Reports are generated regularly from our software applications and posted to our Secure File Transfer Protocol (SFTP) website where they can be reviewed at any time. When new reports are posted, Human Resources personnel can choose to receive automatic email alerts letting them know that the latest information is available. The file format varies based on the application but is in the accepted industry standards of Microsoft Word, Excel and Adobe PDF. Additional functions of this site include archived file history and the ability to receive and transfer documents from and to Flexible Benefit Administrators, Inc. securely, 24/7.*

## COBRAPoint Portal

*Flexible Benefit Administrators, Inc. has partnered with COBRAPoint, to utilize a web-based administration system. Your designated representatives will have 24/7 access to review COBRA data and generate real-time reports through this secure log-in site. This system also allows for your designated representatives to have the ability to enter new events that will trigger notifications in our office.*



# OUR Personnel

*The main operation for administration services is housed within our corporate headquarters in Virginia Beach, Virginia. From this location, FBA has over 105 employees providing benefit administration services. To maintain our standard of superior service, FBA has a team of live receptionists to answer every call within the first three rings. Our operating hours are Monday through Friday 8:30 am to 5:00 pm EST. Should you need additional support after hours, FBA has an online portal and mobile application accessible 24/7.*

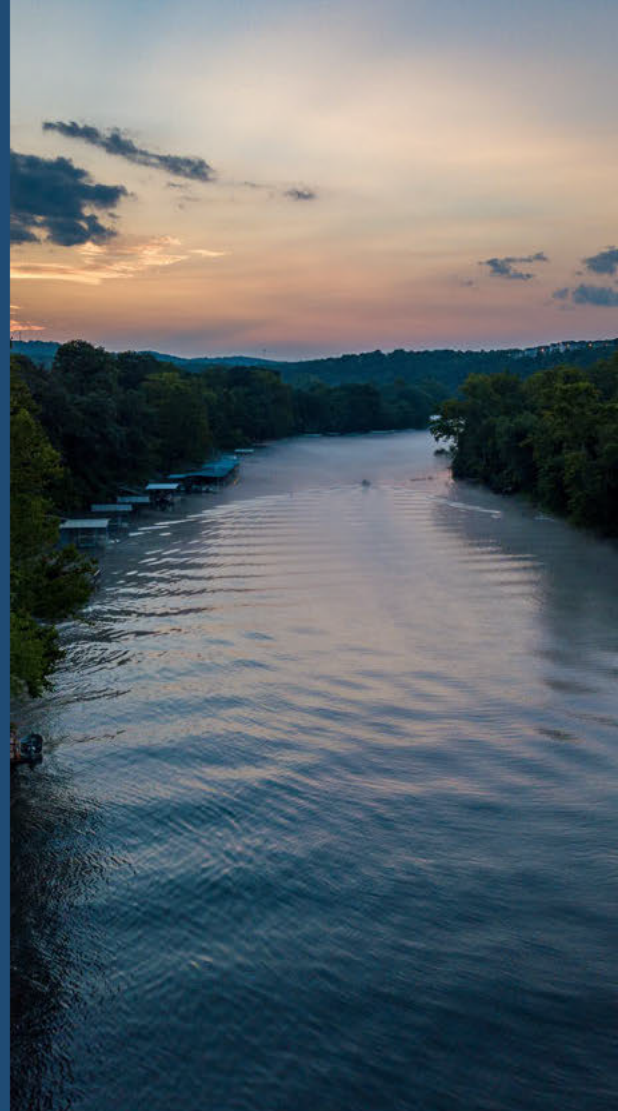
*After award of contract, Howard County Public School System will be assigned their dedicated account managers that will service the account for the duration of the contract. Please see below to learn more about the responsibilities of your Benefits Team:*

## **ACCOUNT MANAGER**

The Account Manager will be the primary client liaison for day-to-day services. You will actually have two account managers - one that oversees the Flex services and one that will oversee Retiree services. The Account Manager is responsible for overseeing your team. They ensure that account balances and activity reports are posted to our online secure website for client review in addition to understanding and following regulatory guidelines.

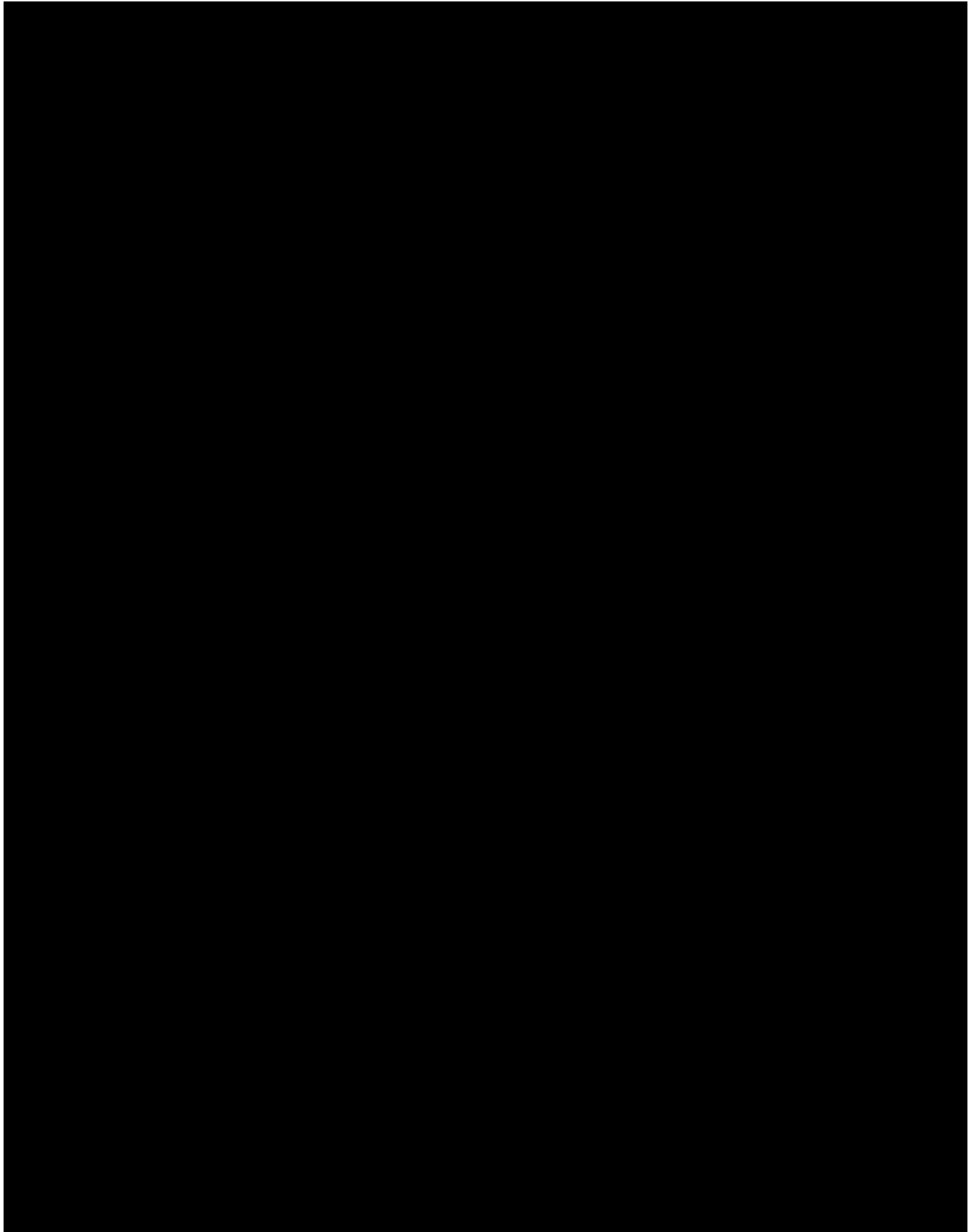
Additional responsibilities of a Team Manager include, but are not limited to:

- Handling inbound calls and emails
- Confirming payments
- Processing enrollments and terminations
- Remitting payments to vendors or clients
- Identifying opportunities for training or review sessions

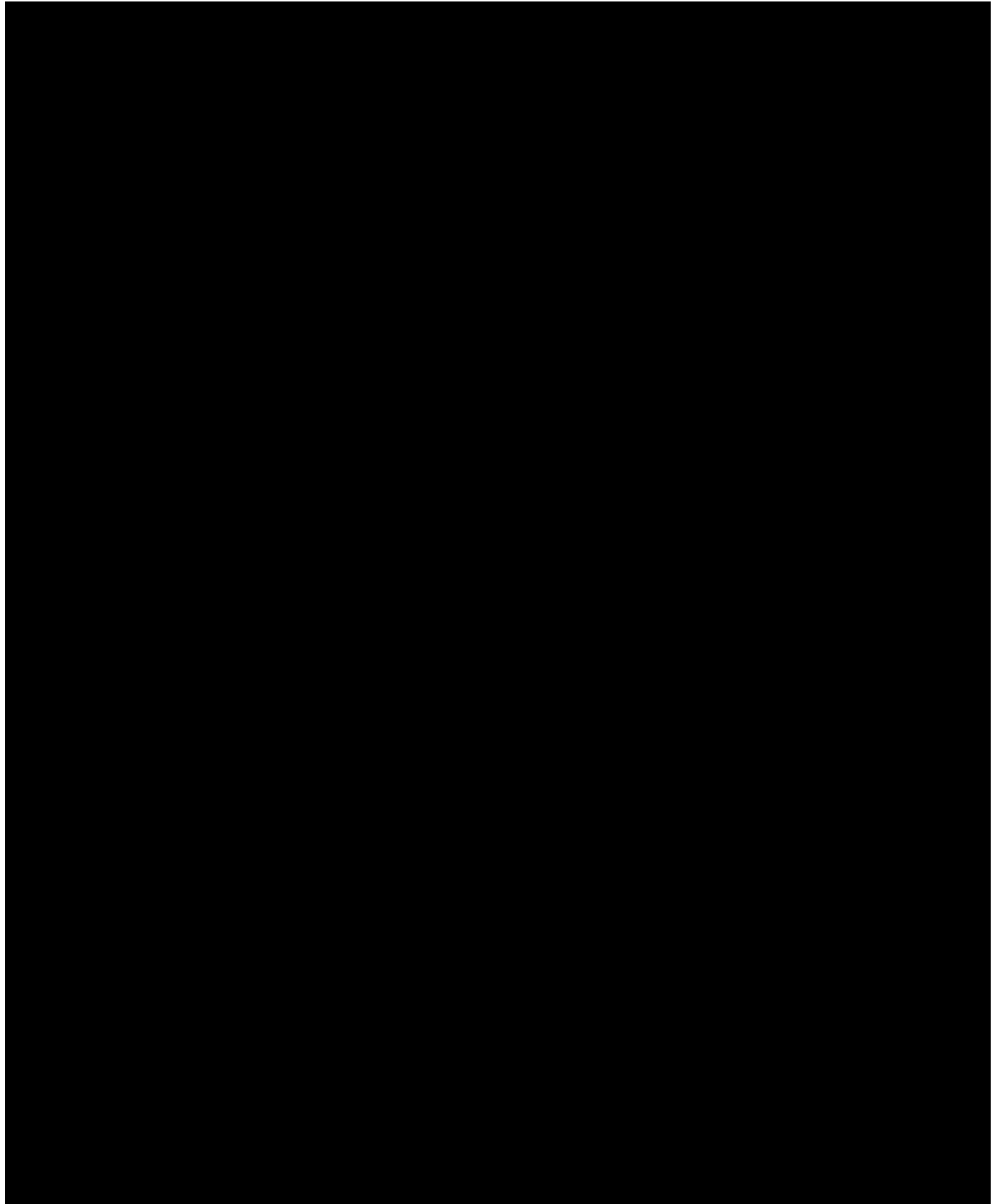




# RESUMES

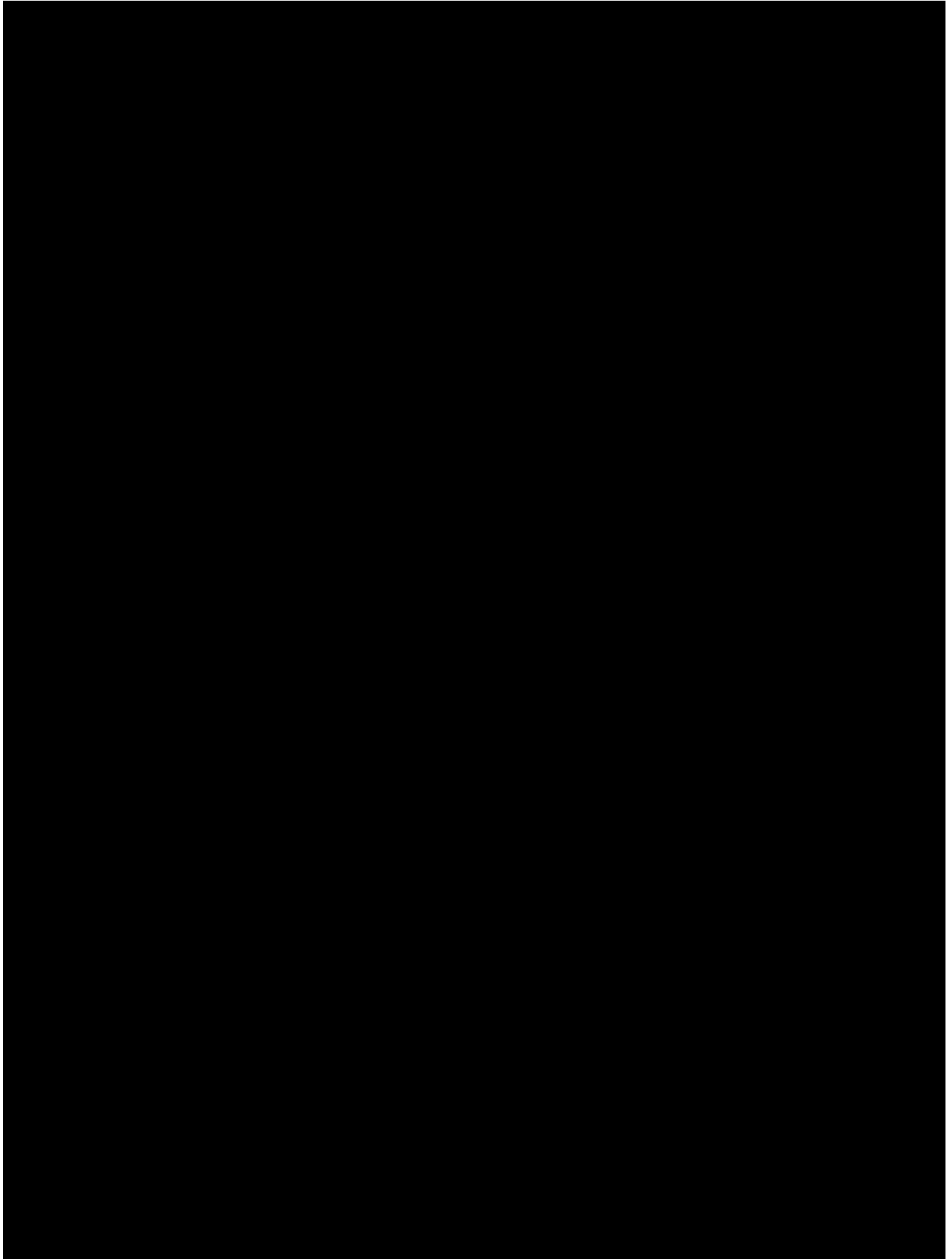


# RESUMES





# RESUMES



## PERSONNEL QUALITY CONTROL PROCEDURES

*Every individual who is hired by FBA must possess relevant industry experience in order to be placed in positions. Prior to any staff member handling any confidential plan and/or participant information, they must achieve a HIPAA Compliance Certification. In addition to completing the certification, FBA holds semi-annual mandatory trainings for staff. In the event a new law or regulation is passed that would significantly alter your group's plan design, additional trainings would be implemented to ensure all staff members are knowledgeable in all aspects of benefit plan administration.*

*In relation to claims, claims are randomly audited monthly for quality control purposes. Approximately 25 percent of claims are audited for coding accuracy, payment accuracy and turnaround time. During peak seasons, this random audit is increased to 35 percent to meet increased volume.*

*FBA shall hold harmless and indemnify the employer and its employees, directors and officers from any claims, costs, damages, expenses, liabilities, losses, including reasonable attorneys' fees, to which the employer indemnities may become subject, which are caused directly by the negligence or willful misconduct of FBA.*

*FBA has taken the necessary steps to ensure compliance of your PHI (protected health information) under HIPAA (health information portability and accountability act). In doing so, we have established strict policies for maintaining, receiving and sending your confidential information. We will safeguard, according to strict standards of security and confidentiality, any information our customers share with us. We do not disclose any non-public personal information about our customers or former customers to anyone, except in strict adherence as permitted by law.*





# PUBLIC SECTOR CLIENT LIST







## FINANCIALS

### **FBA Financials**

*As a privately owned and operated company, FBA does not register for rating with A.M. Best and is also not required to disclose our annual financial information. FBA has provided a Certificate of Good Standing on the following page.*

# Commonwealth of Virginia



## State Corporation Commission

### *CERTIFICATE OF GOOD STANDING*

*I Certify the Following from the Records of the Commission:*

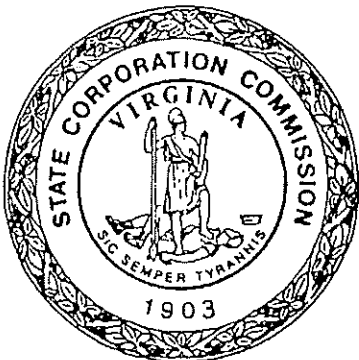
That FLEXIBLE BENEFIT ADMINISTRATORS, INC. is duly incorporated under the law of the Commonwealth of Virginia;

That the corporation was incorporated on April 15, 1987;

That the corporation's period of duration is perpetual; and

That the corporation is in existence and in good standing in the Commonwealth of Virginia as of the date set forth below.

Nothing more is hereby certified.



*Signed and Sealed at Richmond on this Date:  
April 19, 2018*

*Joel H. Peck*  
Joel H. Peck, Clerk of the Commission





# SUBCONTRACTOR INFORMATION

[REDACTED]  
[REDACTED]  
[REDACTED]  
  
[REDACTED]



# MINORITY OUTREACH - MBE PARTICIPATION

[REDACTED]  
[REDACTED]  
[REDACTED] *we are not able to reach MBE participation.*



BID/PROPOSAL AFFIDAVIT

COBRA, Retiree and Leave of Absence Administration and Billing Services  
BID #006.021.B1

Date: October 9, 2020

Bidder: Flexible Benefit Administrators, Inc.

**ADDENDA**

Receipt of the following Addenda is acknowledged:

Addendum No. 1 Dated 10/5/2020 Addendum No. \_\_\_\_\_ Dated \_\_\_\_\_

Addendum No. 2 Dated 10/7/2020 Addendum No. \_\_\_\_\_ Dated \_\_\_\_\_

**AFFIDAVIT**

**Special Instructions:** An authorized representative of the bidder shall complete the following affidavit in accordance with these bid documents and insert an answer to paragraphs 1 and 3.

Statutory Affidavit and Non-Collusion Certification

I, G. Landon Browning, III, being duly sworn, depose and state:

1. I am the Vice President (officer) and duly authorized representative of the organization named Flexible Benefit Administrators, Inc. whose address is 2875 Sabre Street, Suite 300, Virginia Beach, VA 23452 and that I possess the authority to make this affidavit and certification on behalf of myself and the firm for which I am acting.
2. Except as described in Paragraph 3 below, neither I, nor to the best of my knowledge, the above firm, nor any of its officers, directors, or partners, or any of its employees who are directly involved in obtaining or performing contracts with any public bodies has:
  - (a.) Been convicted of bribery, attempted bribery, or conspiracy to bribe, under the laws of any state of the federal government;
  - (b.) Been convicted under the laws of the state, another state, or the United States of: a criminal offense incident to obtaining, attempting to obtain, or performing a public or private contract; or fraud, embezzlement, theft, forgery, falsification or destruction of records, or receiving stolen property;
  - (c.) Been convicted of a criminal violation of an antitrust statute of the State of Maryland, another state, or the United States;
  - (d.) Been convicted of a violation of the Racketeer Influenced and Corrupt Organization Act, or the Mail Fraud Act, for acts in connection with the submission of bids or proposals for a public or private contract;
  - (e.) Been convicted of any felony offenses connected with obtaining, holding, or maintaining a minority business enterprise certification, as prohibited by Section 14-308 of the State Finance and Procurement Article;
  - (f.) Been convicted of conspiracy to commit any act or omission that would constitute grounds for conviction under any of the laws or statutes described in Paragraph (a) through (e) above; or
  - (g.) Been found civilly liable under an antitrust statute of this State, another state, or the United States for acts or omissions in connection with the submission of bids or proposals for a public or private contract.
3. The only conviction, plea, or admission by any officer, director, partner, or employee of this firm to involvement in any of the conduct described in Paragraph 2 above is as follows:

***If none, write "None" below. If involvement, list the date, count, or charge, official or administrative body, the individuals, their position with the firm, and the sentence or disposition of the charge.***

None

(you may attach an explanation as necessary)

4. I affirm that this firm will not knowingly enter into a contract with a public body under which a person or business debarred or suspended under Maryland State Finance and Procurement Title 16, subtitle 3, Annotated Code of Maryland, as amended, will provide, directly or indirectly, supplies, services, architectural services, construction-related services, leases of real property, or construction.
5. I affirm that this proposal or bid to the Board of Education of Howard County Maryland is genuine and not collusive or a sham; that said bidder has not colluded, conspired, connived and agreed, directly or indirectly, with any bidder or person to put in a sham bid or to refrain from bidding and is not in any manner, directly or indirectly, sought by agreement of collusion or communication or conference, with any person to fix the bid prices of the affidavit or any other bidder, or to fix any overhead, profit or cost element of said bid price, or that if any bidder, or to secure an advantage against the Board of Education of Howard County Maryland or any other person interested in the proposed contract; and that all statements in the proposal or bid are true. I acknowledge that, if the representations set forth in this affidavit are not true and correct, the Board of Education of Howard County Maryland may terminate any contract awarded and take any other appropriate action.
6. I affirm that this firm will not knowingly employ an individual to work at a school if the individual is a Registered Sexual Offender, pursuant to section 11-722 (C) of the Criminal Procedure Article of the Annotate Code of Maryland. A firm or person who violates this section is guilty of a misdemeanor and on conviction is subject to imprisonment not exceeding 5 years or a fine not exceeding \$5,000 or both.

#### **CONFLICT OF INTEREST – FINANCIAL DISCLOSURE STATEMENT**

As used below, the following terms have the meaning indicated:

A. "Financial interest" means: (1) Ownership of any interest as the result of which the owner has received, within the past three years, or is presently receiving, or in the future is entitled to receive, more than \$1000 per year; or (2) Ownership of more than three percent of a business entity, by a Board member or school system employee.

B. "Qualified Relative" means a spouse, domestic partner, parent, child, and sibling.

Except as disclosed below, the bidder has examined its business records and states that to the best of its knowledge:

1. No Board of Education member or school system employee, or their Qualified Relative, has a Financial Interest in the company or its holding company or a subsidiary;
2. No Board of Education member or school system employee, or their Qualified Relative, is an officer, director, trustee, partner, or employee of the company or its holding company or a subsidiary; and
3. No Board of Education member or school system employee, or their Qualified Relative, is negotiating or has any arrangement concerning prospective employment with the company or its holding company or a subsidiary.

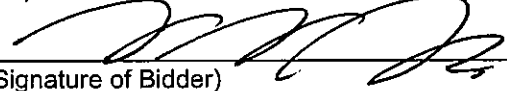
#### **DISCLOSURES:**

Attach as necessary.



The statements contained in this affidavit shall be incorporated into the awarded contract as material provisions and shall be effective throughout the life of the contract. The firm has a continuing obligation through the life of the contract to submit a revised affidavit should the firm discover information, or events occur, which render the contents of this affidavit erroneous or incomplete or which would result in the firm providing a different response. The firm's failure to submit a revised affidavit within three (3) working days of either its awareness of any error, change of circumstances, incompleteness, etc., or request by the owner shall constitute breach of contract. Upon submission of a revised affidavit, the owner has the right to take such actions as may be necessary, in the judgement of the owner, to maintain and enforce the provisions of the affidavit, including termination of the contract.

**I DO SOLEMNLY DECLARE AND AFFIRM** under the penalties of perjury that the contents of these affidavits (Statutory and Non-Collusion) are true and correct, that I am executing this Affidavit in compliance with Section 16-311 of the State Finance and Procurement Article, Annotated Code of Maryland, and the Non-Collusion Certification in compliance with requirements of the Board of Education of Howard County Maryland, and that I am executing and submitting this Form of Proposal on behalf of and as authorized by the bidder named below.

  
(Signature of Bidder)

October 9, 2020  
(Date)

Vice President  
(Title of Bidder)

SUBSCRIBED AND SWORN to before me on this 9th day of October, 2020.

NOTARY PUBLIC

Name Margaret P Sullins-Hall

My Commission Expires 2-28-2023

Seal:



Flexible Benefit Administrators, Inc.  
(Legal Name of Company)

2875 Sabre Street, Suite 300  
(Address)

Virginia Beach Virginia 23452  
(City) (State) (Zip)

(757) 340-4567 (757) 431-1155  
(Telephone) (Fax)

lanny@flex-admin.com  
(E-mail address)

Contractor's License Number # EIN # 54-1416480

We are/I am licensed to do business in the State of Maryland as a:

( ☒ ) Corporation ( ☐ ) Partnership ( ☐ ) Individual ( ☐ ) Other

**APPENDIX E  
STANDARD CONTRACT**

**AGREEMENT FOR PROFESSIONAL SERVICES**

AGREEMENT # 006.21.B1

THIS AGREEMENT is entered into this 9th Day of October 2020, effective as of this date, by and between the Board of Education of Howard County (hereinafter referred to as the "Board") and

Flexible Benefit Administrators, Inc. Contractor, (hereinafter referred to as the "Contractor").

**RECITALS**

WHEREAS, the Contractor submitted a proposal to RFP #006.21.B1 issued by the Board and has been selected to perform professional services in accordance with the terms and conditions expressed in the RFP;

WHEREAS, the Board desires the Contractor to perform certain work and services, on the terms and conditions herein set forth and the Contractor is ready, willing, and able to perform such work and services as needed and assigned; and

WHEREAS, this Agreement shall be administered by the Contract Manager or such other persons designated by The Board of Education.

NOW, THEREFORE, in consideration of the promises contained herein and the promises, each to the other made, the parties hereby agree as follows:

**ARTICLE I - CATEGORY OF WORK AND SERVICES**

1. The work and services to be performed by the Contractor shall be in accordance with the following documents:

Request for Proposal No. 006.21.B1, and Flexible Benefit Administrators, Inc. (contractor name) proposal dated 10/9/2020 date.

**ARTICLE II - TERMS AND CONDITIONS**

Contractor agrees to perform the work and services required under this Agreement in accordance with RFP #006.21.B1, whose provisions for professional services are incorporated herein by reference.

**ARTICLE III - TERM OF AGREEMENT**

The term of agreement shall begin upon award for a period of three (3) years. The contract will have the ability to renew for two (2) years, one (1) year at a time. Funding after the first fiscal year will be subject to budget authority and appropriation. Either party may terminate the agreement by submitting a written notice to the other party 60 days prior to the expiration of the contract.

**ARTICLE IV - PAYMENTS AND SCHEDULE OF PAYMENTS**

- (1) The Contractor shall receive compensation within 30 days of invoice date.
- (2) Payment shall be made in accordance with the provisions set forth in section 5.1.

ARTICLE V - INSURANCE

The Contractor agrees to and has complied with the insurance requirements set forth in the RFP.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the day and year first above-written.

BOARD OF EDUCATION OF HOWARD COUNTY

Signature:

Mavis Ellis, Chair  
Board of Education of Howard County

Date

Signature:

Michael Martirano, Ed. D.,  
Superintendent of Schools

Date

Firms Signature:

  
Authorized Person at Firm

10/9/2020

Date

G. Landon Browning, III

Print Name

Vice President

Typed Title

Flexible Benefit Administrators, Inc.  
Company Name


2875 Sabre Street, Suite 300  
Address

Virginia Beach, Virginia 23452  
City, State Zip

(757) 340-4567 (757) 340-1155  
Telephone Fax

WITNESS:

By:

  
Signature

10/9/2020

Date

Margaret Sullins-Hall  
Print Name





Office of Purchasing  
10910 Clarksville Pike, Ellicott City, Maryland 21042-6198  
(410) 313-6723, fax (410) 313-6789

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**ADDENDUM NO. 2**

October 7, 2020

**Request for Proposal No. 006.21.B1  
Consolidated Omnibus Budget Reconciliation Act (COBRA), Retiree, and Leave of  
Absence Administration and Billing**

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The following shall be incorporated into the captioned solicitation as though included in the original documents issued.

The Board of Education authorizes the following changes, clarifications and or attachments to the solicitation documents; however, such changes shall not relieve the firm of their responsibilities as otherwise required by the solicitation documents. Please be sure to **acknowledge receipt** of this addendum in the submission or as noted below.

Submissions were due October 13, 2020 at 10:00 A.M.

The due date has been extended to **October 14, 2020 at 10:00 A.M.**

Please see the attached list of questions and responses. If a submission has already been made, please acknowledge below, sign and submit this document to the same email as your submission. Please be sure to title/label the acknowledgment. If this addendum causes you to make changes to your submission, please resubmit your submission clearly indicating/titling/labeling it that it is a revised submission and that it replaces the prior submission.

**ALL RESPONSES (SUBMISSIONS AND ADDENDA ACKNOWLEDGEMENT) MUST BE RECEIVED PRIOR TO THE DATE AND TIME LISTED ABOVE.**

There are no other changes.

**Note:** It is the firm's sole responsibility to monitor the HCPSS Purchasing website to ensure that they download any additional addendums or clarifications prior to submitting their proposal and duly acknowledge receipt of and full understanding of said addendums on the proper proposal submittal form. Failure to do so may result in non-receipt of important information prior to the closing date and may render the proposal non responsive and ineligible for award. It is highly recommended that the submitting proposer/bidder ascertain if they have received all the addendums posted prior to submitting their proposal. Failure of any proposer/bidder to obtain any such addendum or interpretation shall not relieve the proposer/bidders company from any obligation under his/her proposal as submitted.

Acknowledged Receipt:

  
Signed

Date: October 9, 2020

G. Landon Browning, III  
Printed



## COST PROPOSAL

### COBRA Administration Fee Schedule – Prepared for: Howard County Public School System

Account Set up and Take over of Current COBRA Participants	Included
Annual Renewal Rate	Included
Monthly Administrative Fee	\$ 0.20 per eligible participant, per month
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
Estimated Annual Cost (based on the Monthly Administrative Fee) (this cost could increase if Open Enrollment Packets and/or Global Initial Rights Notifications are requested)	\$ 21,120.00

[REDACTED]



## COST PROPOSAL

**Retiree Billing Administration Fee Schedule –**  
**Prepared for:**  
**Howard County Public School System**

Account Set up and Take over of Current COBRA Participants	Included
Annual Renewal Rate	Included
Monthly Administrative Fee	\$2.00 per retiree, per month
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
Estimated Annual Cost (based on the Monthly Administrative Fee) (this cost could increase if optional services are requested)	\$1,296.00

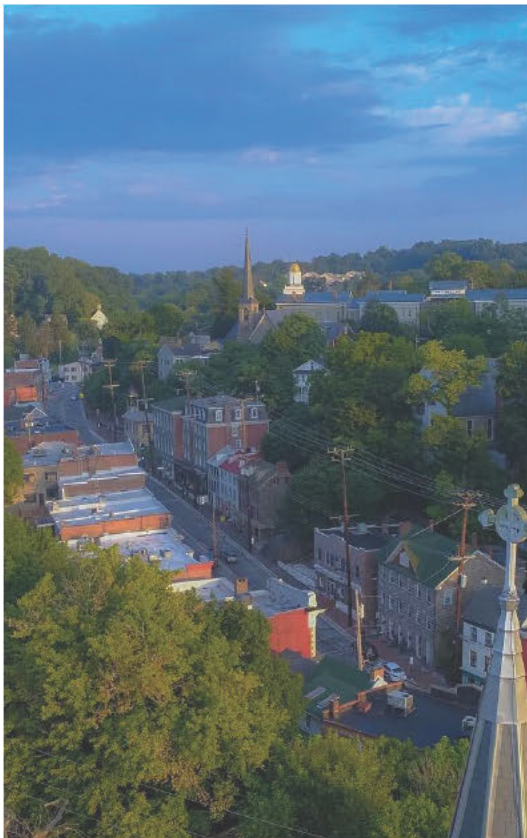




# WHY FBA IS THE BEST CHOICE FOR YOU

## A Proven History

*With over 35 years as a Third Party Administrator and an additional 21 years prior in the insurance industry, FBA has proven their commitment to providing Excellence in Administration to our clients across the country.*



## The Opportunity We Present

*Flexible Benefits Administrators, Inc. understands the challenges when choosing a business partner. We believe in forming close partnerships, where we become trusted sources and a respected friend. With that being said, by providing you with your very own account manager, we are committed to making sure that you never feel left in the dark. Even as technology and the industry evolves we here at FBA have kept one thing from not changing: our dedication to customer service. We firmly believe that even with these changes it is always important that you hear another voice at the end of the line. By merging the old world and new world ways FBA has been able to cover all ranges of the spectrum.*

## Customized To You

*With our technological advantage, FBA is able to customize our products to your company's liking. Whether it is our Benefits Card, Online Portal, Communication Materials, and your company's Plan Design we ensure it is designed as an extension of your company.*



G. Landon Browning III  
Vice President

2875 Sabre Street  
Suite 300  
Virginia Beach, Virginia 23452

Phone: (800) 437-3539  
Fax: (757) 431-1155  
lanny@flex-admin.com



**FlexibleBenefit**  
ADMINISTRATORS