



WEST ORANGE- COVE CONSOLIDATED ISD
RFQ FOR TPA BID COMPARISON
MARCH 6, 2013

	FINANCIAL BENEFITS SERVICES, LLC Richardson, TX	TCG CONSULTING Austin, TX	COMBINED BENEFITS GROUP Austin, Tx	FIRST FINANCIAL GROUP OF AMERICA Houston, TX	COWLING & BURTSFIELD WEALTH MGMT Orange, TX
Licensed 3rd Party Administrator with copy of TPA license	Yes	Yes	Yes	Yes	No Bid
5 School District References. Are they a school within Region 5?	Yes, 15 schools within Region 5	Yes, No schools within Region 5	Yes, No schools within Region 5	Yes, 3 schools within Region 5	No Bid
Licensed Life Insurance Counselor with copy of License for a key personnel assigned to the District	Yes	No Copy of Life Ins license	Yes	Yes	No Bid
Has a toll free number and fax number for customer service as well as Internet access	Yes	Yes	Yes	Yes	No Bid
Has a bilingual representative available during enrollment periods	Yes	Yes	Yes	Yes	No Bid
Has a sample plan document that can be modified to the school district needs	Yes	Yes	Yes	No Did not provide sample plan in bid packet for dental, vision or life Yes Provided plan for 125 **	No Bid
Company will consolidate and spreadsheet all bids from the marketplace	Yes	Yes	Yes	Yes	No Bid
Company will provide enrollment agents for one on one enrollment	Yes	Yes	Yes	Yes	No Bid
Company will provide an online enrollment system	Yes	Yes, but has several websites to navigate through	Yes	Yes	No Bid
Can provide a file to be directly uploaded into Skyward	Yes	Does not mention anything about it in bid	Yes	Yes	No Bid
Company will provide a Common Remitter Service and consolidated billing.	Yes	Does not mention anything about it in bid	Yes	Yes	No Bid
Company will act as the District liaison for plan operations to assist with the resolution of employee and administrative problems as they arise.	Yes	Yes	Yes	Yes	No Bid
Company will process all medical reimbursement and dependent care flexible spending account claims within 5 business days of receipt.	Yes 2-3 Days	Yes 3-5 Days	Yes 2-3 Days	Yes 3-5 Days	No Bid
Company will provide debit cards beginning Sept. 1 for medical flexible spending accounts upon individual request by employees	Yes	Yes	Yes	Yes	No Bid



WEST ORANGE- COVE CONSOLIDATED ISD
RFQ FOR TPA BID COMPARISON
MARCH 6, 2013

	FINANCIAL BENEFITS SERVICES, LLC Richardson, TX	TCG CONSULTING Austin, TX	COMBINED BENEFITS GROUP Austin, Tx	FIRST FINANCIAL GROUP OF AMERICA Houston, TX	COWLING & BURTSFIELD WEALTH MGMT Orange, TX
Company will provide a monthly reconciliation of spending account contributions and disbursements	Yes	Yes	Yes	Yes	No Bid
Company will conduct Section 125, Section 403(b), Section 457, and optional insurance enrollments with all personnel.	Yes	Yes	Yes	Yes	No Bid
Company will help the district in all Healthcare Reform Act compliance	Yes	Yes	Yes	Yes	No Bid
Company will assist in the processing of a claims and claims problems as needed	Yes	Yes	Yes	Yes	No Bid
Company will provide the district with all needed forms to facilitate plan operations and compliance.	Yes	Yes	Yes	Yes	No Bid
Company will assure continuing compliance with the Internal Revenue Code and Department of Labor regulations and rules of the employer	Yes	Yes	Yes	Yes	No Bid
Are Flex Medical Banking Arrangements Required	Financial Administration by NBS	Yes, they want us to put the money in Frost Bank and then they want access to make deposits and withdrawals from it	Financial Administration by NBS	Amegy Bank	No Bid
Is there a fee structure available for Sec. 125 Plan	No fee charged, if they are the agent on all product lines	Yes they charge a fee based on the number of participants	Yes they charge a fee	No fee charged, if they are the agent on all product lines	No Bid
Year Incorporated	1991	2000	2001	1984	No Bid
Number of licensed representatives	22	Did not answer the question	9	65	No Bid
Contracted enrollers	Yes	No	Did not include this information	No	No Bid
Numbers of years as a TPA	9-10yrs	Did not include this information	6yrs	23yrs	No Bid
Coop	East Texas Benefits Coop	Region 4 Coop	No	TASB Interlocal Agreement	No Bid
Number of Texas School Districts	352	60	50	450*	No Bid

* Provides full TPA service to approx 300-325 districts

** Legal Counsel advised that First Financial sample plan could be provided after bid opening