



COUNTY OF LOUISA

MEMORANDUM

TO: The Honorable Members of the Board of Supervisors

FROM: Sam Massie, Purchasing Officer
Griff Carmichael, Human Resources Director

CC: Christian Goodwin, County Administrator

DATE: September 28, 2026

RE: A Resolution to Approve and Award the Contract for Benefits Consulting Services

I. Background:

a. Project Description

The County of Louisa and the Louisa County Public Schools invited qualified firms to provide proposals for benefit consulting services to include assistance with benefit design, bidding and evaluation, contract negotiation, on-going evaluation and plan modification, compliance and reform education and maintenance, and other services required to obtain and maintain a competitive benefits program.

b. Need

The County requires assistance with the following:

Provide benefits information to enable the County to make effective decisions in developing an overall Employee Benefits Program that is comprehensive and meets established objectives with respect to cost and competitiveness with the goal of attracting and retaining employees.

Recommend alternative Benefit Plans designs, delivery systems, funding and communication methods as dictated by environmental / regulatory changes and emerging technologies.

Provide information on health benefits issues, trends, possible new benefits, and proposed or new legislation.

Track and report progress of Benefit Plans on a quarterly basis, coordinating with benefit providers to obtain relevant performance data. Provide analysis of Benefit Plan performance (i.e. Health Care Plan -- Premiums vs. Claims).

Review the County Employee Benefits Program on a continuing basis to ensure that the Plans are in compliance with government regulations.

Provide, upon request, consultation and guidance with respect to all Benefit Plans
Provide consultation and guidance with respect to governmental mandates such as PPACA, FMLA, COBRA, HIPAA, ADA, USERRA etc.

Advise and assist the County with required Benefit Plan communications to employees annually, during benefits enrollment and as regulatory changes occur.

Advise and assist the County as necessary or requested in developing, implementing and conducting the annual Open Enrollment.

Assist with resolution of specific claims when requested by the County.

Provide estimates of renewal rates and assist County staff in preparation of budget and expenditure projections for benefits.

Evaluate appropriateness of alternative financing mechanisms such as employee contributions and conventional insurance. Recommend and assist in structuring various retention levels, stop-loss limits, etc.

Assist in drafting, reviewing, issuing and evaluating requests for proposals (includes identification of appropriate markets).

Assist and advise the County in contract negotiations/renewals (includes review for accuracy of coverage, compliance, terms and conditions).

Analyze vendors' proposals and provide a written assessment based upon the County's selection criteria and timeframe.

Work in coordination with the County to acquire needed insurance policies, contracts, clarifications, execution of documents, other required documents, and services, as needed during the County's RFP process and/or at any time during the contract period.

c. Project Budget

Funds for such services are included under GL# 10012120-431310.

d. Request for Proposals

On August 5, 2026 the County issued a Request for Proposals inviting qualified vendors to submit proposals to provide benefits consulting services. Louisa County will select the vendor(s) who they determine most closely satisfies the needs of the County. There is no requirement for acceptance of the lowest cost of service offered, and specific requirements may be waived or amended at the discretion of the County.

- e. The Selection Committee consisted of Griff Carmichael, Human Resources Director; Wanda Colvin, Finance Director for Louisa County; David Baker, Finance Director for Louisa County Public Schools; Shanice Goode; Victoria McCormick; Lori Lyons; Faye Stewart; Christy Talley; and Sam Massie, Purchasing Officer.

II. Current Situation:

a. Proposals

A Request for Proposals was issued on August 05, 2026. Nine (9) proposals were received by the closing date of September 1, 2026.

- Alliant Insurance Services, Inc.
- Gallagher Benefit Services, Inc.
- HUB International, Ltd
- Innovative Insurance Group, LLC
- Digital Insurance dba OneDigital
- Mark III Brokerage, Inc.
- Marsh McLennon Agency
- MoonK Films Devoted, LLC
- USI Insurance Services, LLC

b. Short Listed Firms

The selection committee reviewed and evaluated the proposals. Interviews and negotiations with the following firms were conducted:

- Innovative Insurance Group, LLC
- Digital Insurance dba OneDigital
- Mark III Brokerage, Inc.
- Marsh McLennon Agency
- USI Insurance Services, LLC

c. Selected Firm

After careful consideration, USI Insurance Services, LLC was determined to be the most qualified firm to meet the needs of the County.

d. Justification

During the interview and negotiation process, USI Insurance Services, LLC was able to provide services beyond what we currently have for a slight increase over what we currently pay.

USI Insurance Services, LLC already use the software that will make transfer of employee data simpler. They also asserted they would be able to handle the enrollment needs with our current health insurance firm electronically.

USI Insurance Services, LLC is also a Virginia firm, and they were very responsive to any information requests.

They are a larger firm with resources that are available to the County's and Schools in regards to upcoming legal compliance.

e. Cost

The County of Louisa and Louisa County Public Schools agree upon an annual fee of \$59,500.00.

III. Recommendation

The recommendation is for the Board of Supervisors to approve and award a contract for benefits consulting services with USI Insurance Services, LLC for a period of one year beginning October 20, 2026 and ending October 19, 2027, with the option to renew for three additional one year terms.