1. **BACKGROUND**

The Lake County Board of County Commissioners (County) intends to solicit qualified sources to establish a single contract for Group Pre-Paid Legal and Identity Theft Protection Services. There are approximately 1200 employees eligible (eligibility is based on thirty (30) hours of work per week) for employee benefits.

The County currently offers group voluntary prepaid legal services and identity theft protection through US Legal Services, Inc. to all eligible employees.

The current rate schedule is as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Family Defender | Identity Defender | Family and Identity Defender |
| Per Employee Per Month | $16.90 | $12.94 | $26.84 |

Employees currently enroll via the County’s online enrollment vendor, Benefitfocus, at time of hire or open enrollment. The premium is paid by the Employee on a post-tax basis. Employee premiums are payroll deducted. There are twenty-four (24) payroll periods, annually.

The County has no current complaints or issues with its contracted vendor. However, it is performing due diligence to determine whether, based upon its evaluation criteria, other vendor(s) may demonstrate better alignment with the County’s goals and objectives.

See Exhibit D and Exhibit F for Census and Utilization Reports.

1. **STATEMENT OF WORK**
   1. Provide a voluntary, group, pre-paid legal services and identity theft protection plan for County’s active employees and their households.
   2. The plan year is October 1, 2025, through September 30, 2026, with two (2) additional two (2) year renewals at the County’s discretion.
   3. There shall be no limit as to the number of events or the number of dependents restricting usage of a Plan Member.
   4. There shall be no minimum participation requirements.
   5. Policies shall be portable. Employees enrolled should have the option to continue coverage post-employment through direct pay arrangements between the employee and the Vendor.
2. **ADMINISTRATIVE**
   1. Vendor shall make available a full-service toll-free call center
   2. Vendor shall make available full-service member website.
   3. Vendor shall provide a library of self-service downloadable legal document templates that meet the requirements of Florida law to members and non-members for free. Templates of other states should be available upon request of the member and non-member.
   4. Vendors shall accept enrollment and disenrollment files from the County’s online enrollment vendor, Benefitfocus.
   5. Vendor shall accept County self-billing practices.
   6. Vendor must be available to attend approximately four (4) annual enrollment events, and benefit fairs. Meetings may be virtual at the County’s discretion.
   7. Vendor must be dedicated to high levels of customer service satisfaction.
   8. Vendor must provide educational brochures and other materials that clearly explain the available legal services at no additional cost.
   9. Vendor shall provide a qualified project team.
   10. Vendor shall have experience related to the work or services outlined in the Exhibit A Scope of Work.
   11. Vendor shall provide quarterly reporting including but not limited to paid premium and claims utilization reported by type of service.
   12. Vendor shall have quality control measures in place to monitor the quality of legal services performed for participants and their dependents.
3. **PLAN DESIGN**
   1. Benefits shall be available for the following persons, in addition to the named plan member / employee, who shall be related to the plan member / employee as follows with written authorization from eligible plan member:
      1. Legal spouse;
      2. Any child (natural, adopted and stepchild) until the end of the calendar year in which they turn 26.
   2. The following legal services shall be provided in the State of Florida by an attorney licensed

by the Florida Bar:

* + 1. A free consultation at the Attorney’s office, by telephone or otherwise;
    2. Actions by consumer against manufacturers, distributors or service agencies when based on warranties or guarantees, whether implied or expressed;
    3. Services related to estate planning
       1. Preparation of Wills and Living Wills
       2. Durable Power of Attorney
       3. Simple Trusts including periodic review and revisions of wills
       4. Revocable / Irrevocable Living Trust
       5. Uncontested guardianship or conservatorship
    4. Civil Actions as Plaintiff – Up to and include trial for all civil cases where there is a legitimate cause of action and is not a frivolous case;
    5. Civil Actions as Defendant in all cases. This includes representation through trial;
    6. Adoptions including stepparent and otherwise;
    7. Real Estate Transactions
       1. Review or prepare purchase agreement, mortgage and deed
       2. Refinancing of primary residence
       3. Real estate disputes
    8. Insurance Law – Representation and consultation in all matters between the plan member and any insurance company with which the plan member has dealings or relations;
    9. Traffic Violations for non-criminal moving traffic violations;
    10. Preparation of normal and customary legal documents and legal forms;
    11. Change of Name;
    12. Probate of Wills – Representation in the appropriate court of judicial determination of death and heirship claims where Plan Member is Personal Representative, heir or beneficiary;
    13. Family Law – Legal representation for family law matters including:
        1. Contested and Uncontested Divorce;
        2. Child Support;
        3. Child Custody;
        4. Post Judgement Enforcement;
        5. Post Judgement Modification;
        6. Annulment;
        7. Guardianships;
        8. Elder Law matters
        9. Adoption;
        10. Paternity
    14. Family law currently has a fifteen (15) hour limitation for contested matters. Proposals must meet or exceed this limit. Any limits must be clearly disclosed on the Attachment 2 Group Prepaid Legal Services and Identity Theft Protection Worksheet;
    15. Criminal Violations – Representation for criminal misdemeanors with service available through trial in state courts including;
    16. Personal Injury – including auto accidents, medical malpractice and similar causes of action;
    17. Bankruptcy
        1. Chapter 7 coverage includes consultation, preparation of petition and schedules, attendance at 341 meeting of creditors
        2. IRS audit protection
        3. Debt collection and garnishment defense
    18. Immigration
        1. Visa extension
        2. Naturalization
        3. Deportation (now known as Removal)
    19. Business Law – Legal advice and preparation for Plan Member for one (1) corporation, partnership, or similar business entity;
    20. All other legal matters – Designated Attorney’s shall provide legal representation for all other limited or non-covered legal matters for a discount from their normal hourly rates;
  1. Any limit on the number of hours for the above that may be used during a plan year must be stated in the response to this proposal.
  2. Any applicable waiting periods must be waived for participants currently enrolled in the prepaid legal services plan through the County with the current vendor.

1. **Identity Theft Protection**
   1. Vendor must monitor (Dark Web) for any of the following items:
      1. Compromised credentials
      2. Account Takeover (including mortgage inquiries, credit applications, collections, etc.)
      3. Bank account numbers
      4. Driver’s license
      5. Email address
      6. Medical ID
      7. Social Security number
   2. Vendor must provide the following services as related to credit:
      1. Instant credit inquiry alerts
      2. One bureau credit report monitoring
      3. One bureau quarterly credit report and score
      4. Monthly credit score tracker
      5. Manage credit freeze
   3. Vendor must provide the following services as related to identity theft recovery:
      1. Management of identity restoration process
      2. Assistance in cases of ransomware including financial reimbursement
      3. Provide identity theft insurance
      4. Expungement of criminal records due to identity theft
   4. Vendor must provide the following services as related to social media and fraud alerts:
      1. Change of address monitoring
      2. Court records monitoring
      3. Hacked accounts
      4. Impersonation accounts
      5. Medical ID fraud protection
2. **NETWORK**
   1. All attorneys on the panel must be members in good standing of the State Bar Association in which the legal services are performed.
   2. Vendor must have a comprehensive network in Lake County and provide adequate access to services throughout the geographic area to permit access and provide satisfactory and timely legal services.
   3. Vendor must have a comprehensive network of Certified Fraud Examiners to provide adequate access to services throughout the geographic area to permit access and provide satisfactory and timely services in the case of identity theft.
3. **PREMIUM**

Vendor shall guarantee fixed premiums for three (3) years, with the option to renew for an optional two (2) years.

1. **PERFORMANCE GUARANTEES**
   1. Vendor shall include performance guarantees in the following areas:
      1. Average speed to answer
      2. Call abandonment rate
      3. Quarterly reporting
      4. Member satisfaction

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