

Staff Report

Subject: Ratification of OneDigital Benefits Brokerage Agreement

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Department: Procurement and Human Resources

Meeting Date: September 15, 2026

Item Description: Consideration to ratify and affirm the Professional Services Agreement with OneDigital for RFP No. 26-RFP-126, Benefits Brokerage & Consulting Services.

Summary Recommendation: Staff recommends the Board ratify and affirm the Professional Services Agreement with OneDigital and authorize County staff to administer the Agreement according to its terms.

Executive Summary/Background:

Effingham County issued RFP No. 26-RFP-126 for Benefits Brokerage & Consulting Services. Proposals were due August 5, 2026 at 2:00 p.m. The evaluation process reviewed public-sector experience and capability, technical approach, service team and account management, fee proposal and compensation transparency, and proposal quality and compliance.

Eleven firms were scored. OneDigital Georgia received the highest total score of 89.5 and was the firm recommended by the evaluation process.

The Professional Services Agreement was signed by Digital Insurance LLC d/b/a OneDigital and County Manager Tim Callanan on August 26, 2026. The initial term runs from September 1, 2026 through August 31, 2027. The Agreement may automatically renew for up to five additional one-year terms unless either party provides timely notice of non-renewal, and it may not extend beyond August 31, 2032 without a written extension.

The Agreement provides a fixed base consulting fee of \$5,000 per month, or \$60,000 annually, for Contract Years 1 through 3. Beginning in Contract Year 4, the fee increases by 3% annually as provided in the fee proposal. Carrier-paid commissions for non-medical benefit lines are disclosed in the Agreement and do not represent an additional cost above the applicable carrier premiums.

Alternatives for Commission to Consider:

1. Ratify and affirm the Food Services Agreement with Trinity Services Group, Inc.
2. Do not ratify and affirm.

Recommended Alternative: 1

Other Alternatives: 2

Department Review: Procurement, Human Resources

Funding Source: General Fund – Human Resources FY27

Attachments: Evaluation Tabulation, Contract for Ratification