



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: March 20, 2026

RE: A Resolution to Approve and Award a Contract for Voluntary Employee Paid Products to include Life Insurance

I. Background:

a. Project Description

The County of Louisa and the Louisa County Public Schools invite firms to provide a proposal for Voluntary Employee Paid Products to include Life Insurance.

b. Need

The County of Louisa is seeking proposals from qualified firms to provide voluntary employee paid products to include life insurance.

c. Project Budget

Funds for such services are paid by employees and not included in any budget.

d. Request for Proposals

On December 3, 2025, the County issued a Request for Proposals inviting qualified firms to submit proposals for voluntary employee paid products to include life insurance. The County of Louisa reserves the right to award to more than one Offeror. Louisa County will select the firm(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 Wanda Colvin, Finance Director, Faye Stewart, Senior Accounting Manager, Sam Massie, Purchasing Coordinator, David Baker, LCPS Finance Director and Victoria McCormick, Senior Accounting Technician, as well as Sam Irby, consultant.

II. Current Situation:

a. Proposals/Bids

Seven (7) proposals were received by the closing date of January 12, 2026. Proposals were received from the following auditing firms:

- American Fidelity Assurance Company
- Anthem Insurance Companies, Inc.
- Colonial Life and Accident Insurance Company
- Combined Insurance Company of America
- Garner Financial Group, LLC
- New York Life Insurance Company
- Pierce Insurance Agency

b. Short Listed Firms/Bid Tabulation

After review, it was decided that Colonial Life and Accident Insurance Company was the only firm that met the needs of the County of Louisa and Louisa County Public Schools.

Negotiations were handled by Louisa County's consulting firm, Innovative Insurance Group.

c. Selected Firm

After negotiation, the selection committee determined that Colonial Life and Accident Insurance Company is a qualified firm, and will meet the needs of the County.

d. Justification

Colonial Life and Accident Insurance Company has been providing these services to the County of Louisa for years, and after evaluating the proposals received, no alternative vendor demonstrated sufficient advantages to warrant a change in providers.

III. Recommendation

The recommendation is for the Board of Supervisors to approve and award a contract for Voluntary Employee Paid Products to include Life Insurance with Colonial Life and Accident Insurance Company for a period of one year beginning July 1, 2026, and ending June 30, 2027, with the option to renew for ten additional one year terms.