

BOARD RESPONSE TO WRITTEN REQUESTS FOR CLARIFICATION

RELATING TO:

Invitation to Negotiate

Customer Service and Records Administration Services for ABLE United

26-01

October 16, 2026

Florida Prepaid College Board
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Tallahassee, Florida 32308
(850) 488-8514

Memorandum

To: Prospective Respondents, ITN 26-01

From: Florida Prepaid College Board

Date: October 16, 2026

Subject: Board Response to Written Requests for Clarification relating to ITN 26-01: Customer Service and Records Administration Services for ABLE United

Any questions concerning conditions and specifications of this ITN were required to be submitted in the form of written questions, on the Request for Clarification Form, and pursuant to the schedule in Section 2.01. Please note, if any of these requirements were not met, the questions may not be included in the answer section below.

Company Name: Net Gain Marketing

Question	ITN Section	ITN Page	Question/Comment
1.			If this is a term contract subject to renewal, what is the term and the maximum number of option periods?
The Board anticipates an initial contract term of up to five years, with renewal options totaling up to five additional years. The contract term and renewal provisions will be established through negotiations.			
2.			Has the current contract gone full term?
The current contract became effective November 27, 2017, and is scheduled to expire in November 2027. All available renewal options have been exercised.			
3.			Have all options to extend the current contract been exercised?
Yes. All available renewal options have been exercised.			
4.			Who is the incumbent, and how long has the incumbent been providing the requested services?
The current provider is Vestwell State Savings, LLC. The current contract was procured through ITN 17-02 and became effective November 27, 2017.			
5.			To what extent will the location of the bidder's proposed location or headquarters have a bearing on any award?
The ITN does not establish a geographic preference for a Respondent. Respondents must satisfy the minimum qualifications in Section 1.03 and demonstrate their ability to provide the required services.			

6.			How are fees currently being billed by any incumbent(s), by category, and at what rates?
The services and economics for this procurement have evolved. Respondents should develop pricing independently of historical pricing.			
7.			What estimated or actual dollars were paid last year, last month, or last quarter to any incumbent(s)?
The services and economics for this procurement have evolved. Respondents should develop pricing independently of historical pricing.			
8.			Is previous experience with any specific customer information systems, phone systems, or software required?
No specific customer information system, telephone system, or software platform is identified as a mandatory prior-experience requirement. Respondents must demonstrate the qualifications and capabilities outlined in Sections 1.03 and 3.01.			
9.			What is the minimum required total call capacity?
The ITN does not prescribe a minimum total call capacity. Respondents must demonstrate sufficient capacity to satisfy the required customer service standards and Program needs. For estimating purposes, assume 1,000 calls per month.			
10.			What is the minimum simultaneous inbound call capacity?
The ITN does not specify a minimum simultaneous inbound call capacity. Respondents should propose staffing and infrastructure sufficient to satisfy the required service standards.			
11			What is the maximum hold time?
The current contract requires 80% of calls to be answered within 90 seconds and 98% within 180 seconds, monitored daily. These are call-answering service levels, rather than an absolute maximum hold time for every call.			
12			What percentage of inbound calls must be answered by a live operator?
The ITN does not specify a minimum percentage of calls that must be answered by a live representative. Respondents must provide access to live customer service representatives in accordance with the solicitation and Business Rules.			
13			What percentage of calls must be resolved without a transfer, second call, or a return call?
No specific percentage is established. Appendix C, Section 13.02(b), requires inquiries to be answered on the initial call whenever possible.			
14			Is there a minimum or maximum number of operators and supervisors?
No minimum or maximum number of customer service representatives or supervisors is prescribed. The selected Respondent must provide sufficient staffing to meet Program requirements and service standards.			

15			What is the required degree of dedication for the call center? (Can the call center work on other contracts at the same time as this one)?
The ITN does not require a call center facility dedicated exclusively to ABLE United. A shared call center may be proposed, provided all contractual requirements and service levels are met.			
16			What is the required degree of dedication for the operators? (Can the operators assigned to this contract work on others at the same time as this one)?
The ITN does not require customer service representatives to work exclusively on ABLE United. Representatives may support other contracts, provided they are appropriately trained and all Program requirements and service standards are met.			
17			What was your average monthly call volume over the past year?
For estimating purposes, assume the Program has historically received approximately 1,000 calls per month.			
18			What is the current number of seats for operators and supervisors at your existing call center?
Services are currently provided through a shared service model. Respondents should use an estimated volume of 1,000 calls per month to develop their proposed staffing and servicing costs.			
19			What is the current average wait time for phone calls?
The current call-answering standards require 80% of calls to be answered within 90 seconds and 98% within 180 seconds. These standards are monitored daily.			
20			What is the current average handle time for phone calls and other types of communications?
For estimating purposes, assume the average telephone talk time is approximately 10 minutes. This figure represents talk time rather than total handle time.			
21			What is the current average after-call work time for operators?
This will depend on the operational processes and procedures.			
22			Over the past year, what is the percentage of calls received in English versus non-English?
For estimating purposes, assume that 96% of inbound contacts are received in English.			
23			Over the past year, what percentage of calls received were in Spanish?
For estimating purposes, assume that 4% of inbound contacts are received in Spanish.			
24			What time of day, days of the week, or times of the year do calls typically peak?
For estimating purposes, the earlier days of the week tend to receive higher volume. Peak contact hours tend to be mid-morning to early afternoon.			

25			Please reconfirm the due date for this procurement by providing it in response to answers to questions.
Responses are due December 7, 2026, at 12:00 PM Eastern Time, in accordance with Section 2.01 of the ITN.			
26			If there was a previous solicitation for these services, what was its title, number, release date, and due date?
The previous solicitation for these services was ITN 17-02, Customer Service and Records Administration Services, issued May 19, 2017. The resulting current contract became effective November 27, 2017.			
27			Why has this bid been released at this time?
The Board is conducting this procurement in anticipation of the expiration of the current customer service and records administration contract in November 2027. The current contract has no remaining renewal options.			
28			When is the anticipated go-live date?
Production service delivery is anticipated to begin in November 2027, as identified in Section 2.01 of the ITN.			
29			Can you please provide greater explanation of your expectations related to any required subcontracting to minority-owned, women-owned, or other types or categories of small or disadvantaged businesses? For example, what is required with the proposal, and what is required to comply during the term of the contract?
The ITN does not establish mandatory subcontracting percentages or participation requirements for minority-owned, women-owned, or other small or disadvantaged businesses. Appendix G, Tab 3, Question 2 requests the Respondent's business-enterprise certification information and a copy of any applicable current certification, which may be used for statutory tie-breaker purposes. Proposed subcontractors and their services must be identified under Appendix G, Tab 3, Question 4.			
30			Are bidders permitted to deviate in any way from any manner of quoting fees you may be expecting? For example, if there is a pricing page in the RFP, can bidders submit an alternate fee structure? If there is no pricing page in the RFP, do you have any preference for how bidders should quote fees or can bidders create their own pricing categories?
Respondents must complete Appendix G, Tab 6, Pricing Schedule, and provide a detailed proposed fee schedule for all services. Respondents may propose alternative fee structures or pricing categories, provided all costs and compensation arrangements are clearly identified and the proposed pricing addresses all required services.			
31			Please describe your level of satisfaction with your current or recent vendor(s) for the same purchasing activity, if applicable.
The current contract became effective November 27, 2017, and is scheduled to expire in November 2027. All available renewal options have been exercised.			

Question	ITN Section	ITN Page	Question/Comment
1.	1.03, Minimum Qualifications	ITN p. 1	Can a Respondent meet the minimum qualifications through a teaming arrangement, using the combined experience of the Respondent and its subcontractor(s)?
The Respondent must meet the entity-specific requirements. The Response must demonstrate how the proposed team satisfies the requirements in Section 1.03. Proposed subcontractors and the services they will provide must be identified in Appendix G, Tab 3, Question 4.			
2.	4.03, Delivery	ITN p. 8	Can a subcontractor be named on more than one Respondent's team?
Section 4.03 prohibits a Respondent and its Related Entities from submitting multiple Responses. The ITN does not prohibit a subcontractor from being named by more than one Respondent.			
3.	Appendix E, Key Statistics	Appendix E, p. 1	Can the Board share monthly contact volumes by channel (phone, chat, email, mail) for the last 12 months?
For estimating purposes, assume the Program has historically received approximately 1,000 calls per month. Chat is a new customer service channel with limited history.			
4.	Appendix C, 13.02(c); Exhibit C, SLA-4.1	Appendix C, p. 51; Appendix A (Exhibit C), p. 42	The service levels are listed as daily in Appendix C and monthly in Exhibit C. Which one applies?
The standards require 80% of calls to be answered within 90 seconds and 98% within 180 seconds, monitored daily. The service standards for this procurement will be finalized in negotiation.			
5.	Appendix A, Section 4	Appendix A, p. 11	Will the current toll-free number and knowledge base transfer to the new Program Manager?
The Board owns the current toll-free number, 1-888-524-ABLE (2253), and the number can be transferred to the selected Respondent. The Board will provide core Program knowledge content and work with the selected Respondent to fully develop the knowledge base.			
6.	4.02, Response Format; Appendix G	ITN p. 8; Appendix G, p. 1	Are there page limits, font requirements, or file size limits for the response? May the response be sent in more than one email if needed?
The ITN does not prescribe page limits or font requirements. Responses should be clear, concise, and complete, consistent with Section 4.02 and Appendix G. The Board prefers a single complete package. The email size limit is 5 MB per email; multiple emails may be used when necessary due to file size. Each email should be clearly identified as part of a single Response, and all portions must be received by the response deadline.			
7.	Tab 6, Pricing Schedule	ITN p. 8	May Respondents price the contact center services at an hourly rate (per agent hour), separate from records administration fees?
Yes. Respondents may propose an hourly contact center rate separately from records administration fees, provided the full pricing structure and all associated costs are clearly identified in Appendix G, Tab 6.			

8.	Appendix C, 13.01 (d) and 14.02	Appendix C, pp. 50 & 55	Is the six-week new hire training in Appendix C a requirement or current practice? Please clarify any required format, who delivers training, and any certification agents must pass before taking live contacts.
The six-week period describes a practice, not a prescribed training duration for the selected Respondent. The Respondent is expected to develop and deliver training based on core Program knowledge content provided by the Board. The ITN does not specify a delivery format or a certification examination that representatives must pass before taking live contacts. The Respondent remains responsible for providing necessary training.			
9.	1.02, Procurement Objective; Appendix E, Key Statistics	ITN p. 1; Appendix E, p. 1	What are the Board's top three goals for the ABLE United Program in 2027?
The following are the Board strategic objectives. These guide our investment and initiatives. 1. Protect the Program: Be active in state and federal legislation. Implement and follow sound business and investment policies. 2. Focus on the Customer: Strive to exceed customer expectations. 3. Increase Savings and Participation: Create value propositions for our products that are second to none. Focus on marketing channels with highest ROI to reach target audiences.			

Question	ITN Section	ITN Page	Question/Comment
1.	Appendix C: Business Rules, §7.01, §11.01	PDF pp. 137, 146–149	Please provide the number and percentage of accounts currently enrolled in electronic delivery versus paper delivery.
Customers currently have two document delivery preference options, one for statements and one for tax documents. In total, approximately 75% of accounts are currently enrolled in electronic delivery.			
2.	Appendix C: Business Rules, §2.02(3), §13.04, §13.07	PDF pp. 119, 159–161	Please provide the total number of paper-based transactions processed during the most recent 12-month period, including paper applications, checks, and any other paper-based account transactions, if available.
For estimating purposes, assume 5,500 paper transactions annually.			
3.	Appendix C: Business Rules, §2.02(3), §13.04, §13.07	PDF pp. 119, 159–161	Please provide the total incoming and outgoing mail volume for the most recent 12-month period, if available.
For estimating purposes, assume 5,500 inbound and 14,000 outbound paper pieces annually			
4.	Appendix E: Key Statistics; Tab 6: Pricing Schedule	PDF pp. 165, 188	Appendix E reports "Records Admin Per Account \$40 vs \$19 Revenue." Please define both figures, including what services and costs the \$40 includes and the source of the \$19 in revenue.
The \$40 figure represents records administration costs per account. For estimating purposes, these costs include the services described in this procurement. The \$19 figure represents revenue per account from investment management fees. These figures provide historical context and are not prescribed pricing for this procurement. Respondents should develop pricing independently in accordance with Appendix G, Tab 6.			
5.	3.02 – Contract	PDF p. 8.	Section 3.02 states that the Board reserves the right to modify the example contract pursuant to negotiations. Will the contracting Respondent also have the opportunity to propose modifications to the example contract during the negotiation process?
Yes. Section 3.02 provides that the contract may be modified pursuant to negotiations. Respondents selected for negotiations may propose modifications to the example contract, subject to the Board's consideration and approval.			