

TO: Prospective Vendors
DATE: April 15, 2014
SUBJECT: Request for Proposal for Benefits Broker Services

You are invited to submit Proposals for Benefits Broker Services for the City of Hapeville, Hapeville, Georgia. THIS IS NOT A REQUEST FOR INSURANCE COVERAGE.

This RFP **is not** an authorization to approach insurance companies or other underwriting sources on behalf of the City of Hapeville. The City specifically requests that no insurance market contact or solicitation be made at this time.

Attached hereto are the general conditions, technical specifications, and submittal format.

The written requirements contained in this Request for Proposal (RFP) shall not be changed or superseded except by written addendum from the City of Hapeville Human Resources Department. Failure to comply with the written requirements for this RFP may result in disqualification of the submittal by the City of Hapeville.

Submittals are to be sealed, marked with the submitting firms name and address, and labeled: **“Benefits Broker Services”** and delivered to:

City of Hapeville
Human Resources Department
3468 N. Fulton Avenue
Hapeville, GA 30354

not later than **FRIDAY, May 2, 2014, at 12:00 PM, local time**

The City of Hapeville reserves the right to reject any and all submittals, to waive any technicalities or irregularities and to award contracts based on the highest and best interest of the City of Hapeville.

Inquiries regarding this Request for Proposal (RFP) should be made to Jennifer Elkins, City Clerk Tel: 404-766-3004, Fax: 404-669-3302 or e-mail: jelkins@hapeville.org

**CITY OF HAPEVILLE, GEORGIA
REQUEST FOR PROPOSAL
for
BENEFITS BROKER SERVICES**

SECTION I – OVERVIEW OF REQUEST FOR PROPOSALS

A. PURPOSE

The purpose of this Request for Proposal (RFP) is to seek qualified brokers to assist the City of Hapeville with the strategic plan, design and negotiation of the most cost effective employee benefit programs as well as the implementation and ongoing service of the program. THIS IS NOT A REQUEST FOR INSURANCE COVERAGE.

B. INFORMATION TO SUBMITTING FIRMS

1. RFP TIMETABLE

The anticipated schedule for the RFP is as follows:

RFP Available	April 15, 2014
Deadline for questions	May 2, 2014
Submittal deadline	Friday, May 2, 2014 12:00 PM, ET

2. BID SUBMISSION:

One (1) original and three (3) copies of the complete signed submittal must be received by **Friday, May 2, 2014, by 12:00 PM ET**. Proposals must be submitted in a sealed envelope stating on the outside, the submitting firm's name, address, telephone number, and title (Benefits Broker Services) to:

**City of Hapeville
Human Resources Department
3468 N. Fulton Avenue
Hapeville, GA 30354**

Hand delivered copies may be delivered to the above address ONLY between the hours of 8:30 a.m. and 4:30 p.m. ET, Monday through Friday, excluding holidays observed by the City of Hapeville Government.

Submitting firms are responsible for informing any commercial delivery service, if used, of all delivery requirements and for ensuring that the required address information appears on the outer wrapper or envelope used by such service.

The Submittal must be signed by a company officer who is legally authorized to enter into an agreement by the submitting firm.

3. CONTACT PERSON:

Submitting firms may contact **Jennifer Elkins, City Clerk Tel: (404) 766-3004, Fax: (404) 669-3302** or jelkins@hapeville.org to request clarification on any part of the RFP requirements. All questions that arise prior to the DEADLINE FOR QUESTIONS (put deadline date in parenthetical) due date shall be directed to the contact person in writing via facsimile or email. Any unauthorized contact may result in the disqualification of the submitting firm's submittal.

4. ADDITIONAL INFORMATION/ADDENDA

The City of Hapeville will issue responses to inquiries and any other corrections or amendments it deems necessary in written addenda issued prior to the due date. Submitting firms should not rely on any representations, statements or explanations other than those made in this RFP or in any addendum to this RFP. Where there appears to be a conflict between the RFP and any addenda issued, the last addendum issued will prevail.

Submitting firms must acknowledge any used addenda by including Attachment B-Addenda Acknowledgement with the submittal. Proposals which fail to acknowledge the submitting firm's receipt of any addendum will result in the rejection of the offer if the addendum contains information which substantively changed the Owner's requirements.

5. LATE SUBMITTAL, LATE MODIFICATIONS AND LATE WITHDRAWALS

Submittals received after the due date and time will not be considered. Modifications received after the due date will not be considered. The City of Hapeville assumes no responsibilities for the premature opening of a proposal not properly addressed and identified, and/or delivered to the proper designation.

6. REJECTION OF PROPOSALS

The City of Hapeville may reject any and all Proposals and reserves the right to waive any irregularities or informalities in any proposals or in the submittal procedure.

Submittals received after said time or at any place other than the time and place as stated in the notice will not be considered.

7. MINIMUM RFP ACCEPTANCE PERIOD

Proposals shall be valid and may not be withdrawn for a period of 60 days from the date specified for receipt of proposals.

8. NON-COLLUSION AFFIDAVIT

By submitting a Proposal, the submitting firm represents and warrants that such proposal is genuine and not a sham or collusive or made in the interest or in behalf of any person not therein named and that the submitting firm has not directly or indirectly induced or solicited any other firm to put in a sham proposal, or any other person, firm or corporation to refrain from submitting and that the submitting firm has not in any manner sought by collusion to secure to that submitting firm any advantage over any other submitting firm. By submitting a proposal, the submitting firm represents and warrants that no official or employee of City of

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Hapeville Government has, in any manner, an interest, directly or indirectly in the proposals or in the contract which may be made under it, or in any expected profits to arise therefrom.

9. COST INCURRED BY SUBMITTING FIRMS

All expenses involved with the preparation and submission of the RFP to the City of Hapeville, or any work performed in connection therewith is the responsibility of the submitting firm.

10. RFP OPENING

Submitted Proposals will not be opened or read aloud publicly. A list of names of firms providing Proposals may be obtained from Jennifer Elkins, City Clerk, after the Proposal due date and time stated herein.

11. TAXES

Selected vendor will be provided with City of Hapeville's Sales and Use Tax Certificate of Exemption number upon request.

C. GENERAL PROCUREMENT INSTRUCTIONS

1. City of Hapeville must receive all proposals not later than the date and time listed on the cover sheet of this proposal. Proposals must be sealed with "Benefits Broker Services" clearly marked on the outside of the envelope. **4 copies of the proposal must be received from each submitting firm (1 original, 3 copies).** Each proposal must be signed and dated by an official authorized to bind the firm. Late proposals will not be considered for award. Electronic proposals (fax, email, etc.) will not be considered.
2. Proposals will be evaluated according to the completeness, content, experience with similar projects, ability of the broker and its staff. The selected proposal does not mean that the other proposals lacked merit, but that, all factors considered, the selected proposal was deemed to provide the best value to the City of Hapeville.
3. Elaborate proposals in the form of brochures or other presentations beyond that necessary to present a complete and effective proposal are not desired.
4. Any costs incurred by broker in preparing or submitting offers are the broker's sole responsibility; City of Hapeville will not reimburse any broker for any costs incurred prior to award.
5. Proposals must be submitted in accordance with the requirements of the RFP. Failure to include any required information may cause rejection of the proposals.

SECTION II – GENERAL CONDITIONS

1. **Purpose:**

The purpose of this Request for Proposal (RFP) is to seek qualified brokers to assist the City of Hapeville with the strategic plan, design and negotiation of the most cost effective employee benefit programs as well as the implementation and ongoing service of the program. The City of Hapeville has approximately **146** full-time and part-time employees. The City of Hapeville is constantly competing to recruit and retain the best employees

possible. Our leadership is looking to ensure we have financially competitive and affordable benefit programs to offer our employees.

2. Broker Period:

The broker designee which results from the awarding of this RFP shall begin services as Agent/Broker of Record immediately following notification of proposal approval. Subject to O.C.G.A. § 36-60-13, the term of service shall continue until any subsequent RFP for the same services is issued and awarded, or a 90 day advance notice given by either party to sever services.

3. Respondent Qualifications:

City of Hapeville requires qualified respondents to this RFP to be Licensed Brokers in the State of Georgia that are independent and not employees or affiliates of any insurance company, third party administrative agency or provider network. The brokerage firm must have not less than 5 years experience in providing brokerage services to employers with at least 150 employees. Experience in the provision of brokerage services to public sector employers is required.

4. Scope of Work:

Brokerage services to City of Hapeville under any agreement ensuing from this Proposal will entail the following, at a minimum:

1. Auditing resulting contracts for accuracy of coverage, term and conditions.
2. Assisting with annual benefits renewals, including negotiation of changes in contracts.
3. Assisting the City of Hapeville in determining specifications for future insurance coverage.
4. Marketing the City of Hapeville's desired insurance package through identification of appropriate markets, analysis of proposals, provisions of recommendations, and assistance in contract negotiation.
5. Preparing, disseminating, and analyzing carrier proposals packages in accordance with City of Hapeville specifications.
6. Reviewing the employee benefit package for quality of benefits provided, cost effectiveness, competitiveness and plan administration on an annual basis.
7. Monitor ongoing contracts, including third party administrators, to insure contract compliance.
8. Analyzing claims history and insurance utilization at least quarterly.
9. Providing information on employee benefit issues, trends and proposed or new legislation.
10. Meeting with the City of Hapeville administrative staff as needed.
11. Assisting in the design of employee benefits communications and participating in Benefit Fairs and annual enrollment process.
12. Providing a key contact person to be available to answer questions and resolve issues that arise during the year regarding employee benefits, contract administration, billing issues and service provisions. Also, assist with gathering information from insurance providers for annual audits.
13. Evaluating various insurance products submitted for consideration by insurance carriers.
14. Perform other related benefits consulting services as needed or requested.
15. Assist with compliance in: EE01 reports, Legislative updates, FMLA Regulations, Employee Communications, and Open Enrollment Communication.

16. Provide updated training to City Management and the Human Resources staff regarding the Affordable Care Act.
17. Participate in Annual Wellness Events and the annual enrollment process, to include attending enrollment meetings.

5. Broker Proposal Questionnaire:

The proposal response must clearly demonstrate the required qualifications, expertise, competence and capability of the vendor. Please provide a concise description of your firm's ability to provide the services required in the *Scope of Work* section of this document. Costs incurred by firms responding to this RFP are solely their responsibility. Additionally, please include the answers to the following questions (Address each by number):

1. Describe your organizational structure (i.e. publicly held corporation, partnership, etc.). How many employees do you have in your organization and what are their job categories?
2. Confirm that you are a licensed broker in the State of Georgia and provide documentation. Confirm that you serve as a broker, independently, and are not employed by any insurance company, third party administrative agency or provider network.
3. Briefly describe your company's organization, philosophy, and management. Also, please provide a brief company history.
4. Describe your contractual relationships, if any, with organizations or entities necessary to your proposal's implementation (i.e. actuarial services, data information services, etc.).
5. How long has your organization been providing brokerage services?
6. How many public sector clients does your firm currently provide brokerage services to?
7. What is your firm's scheme of communication and customer service interaction with clients?
8. Please provide a list of four verifiable public sector references, all of whom are able to comment on your organization's relevant experience. Please include group name, contact name, and telephone number.

Please furnish for each vendor:

1. Services you provided
2. Benefit programs addressed
3. Time period covered
4. Number of covered employees
5. Contact name and phone number

It is the vendor's responsibility to provide valid reference information and the City of Hapeville reserves the right to use reference checks in its evaluation of proposals.

9. Indicate the method of service provision your organization would utilize in implementing your proposal (i.e. individual broker, individual broker with supporting back up, team of brokers). Include a **brief** professional history for each key individual who would work closely with City of Hapeville and how they are qualified to provide services to the City of Hapeville.

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10. Briefly describe the level of service and support that would be provided to the City of Hapeville by your broker(s) on a day-to-day basis.
11. How many of your customer service employees are licensed insurance agents?
12. How does your firm provide continuing education to ensure that each broker is educated on current market trends and legislative developments? How is this information communicated to your clients?
13. Describe how you build an understanding of the direction and priorities of the City of Hapeville employee benefit program and how you would utilize this information to recommend changes and project future trends.
14. Detail how your organization assists clients in developing a strategic benefit plan.
15. Describe your organization's anticipated involvement in the annual renewal process. Include information regarding process timeframes, negotiation of rates and vendor selection. **NOTE: City of Hapeville's current plan year for health and dental insurance is October 1 to September 31.**
16. How does your firm plan to assist City of Hapeville in developing plan specifications? Explain your process for providing plan recommendations to your clients.
17. Explain the process your organization would utilize to assist City of Hapeville in selecting an insurance vendor. How would your company's experience and expertise benefit the City of Hapeville in this process?
18. Please provide a list of the vendors you have relationships with in regard to health, disability, life, supplemental health, dental insurance, and vision plans.
19. Describe how your organization strives to streamline benefit administration for your clients. Include any services you provide for automation of the benefit process (i.e. electronic capabilities, outsourcing options). How many of your clients are enrolled online? How many employees does this represent? Does your staff build these enrollment websites? Attach any associated costs for these services on a separate fee schedule.
20. Describe how your organization has assisted other vendors in the evaluation and/or formulation of any Healthcare Reimbursement Accounts or Healthcare Spending Accounts. Attach any associated costs for these services on a separate fee schedule.
21. Detail how you develop a benefit communication strategy with your clients. Include what tools or resources you have available to assist your clients in effectively communicating not only the specific plan details but also the value of the benefits offered?
22. What training resources does your organization provide to assist your clients in educating and training their benefit staff?
23. How will you facilitate or participate in the implementation, communication, and enrollment and training their benefit staff?

24. What makes your organization unique from other organizations that may submit proposals for the City of Hapeville's consideration?
25. Detail the wellness plan services your company provides. Describe the firm's views on the role wellness plans have on controlling healthcare costs. Describe your organization's experience in negotiating funding for wellness programs.
26. Provide any additional information regarding your organization or services that you feel would be beneficial in helping the City of Hapeville to select a benefits broker.
27. Describe your proposed form of compensation. If you are proposing a fee, please include your fee schedule/rates.
28. How is your business allocated among the carriers? What percentage of that is bonus?

6. Customer Service / Claims:

1. Where is your customer service office located?
2. What are the hours of operation for the customer service office?
3. Describe your problem or issue resolution process.
4. Do you have web based customer service? If yes, what is the website address? Is this password protected?
5. How many employees are located in your customer service office?
6. Please discuss a customer service representative's group load, to include:
 - a. Total number of clients
 - b. Total number of lives administered and/or insured
 - c. Maximum number of lives for which a customer service representative is responsible?
7. Would the client have a dedicated team of customer service representatives and agents?
8. What website customer care capabilities does your company offer? Please describe in detail the following, and outline any additional costs where applicable:
 - a. On-line web enrollment capabilities (open enrollment only or ongoing enrollment)
 - b. Group Administrator capabilities to include eligibility, change in status, address change, etc.
 - c. Employee viewing capabilities to include eligibility, claims reporting
9. What enrollment services will you provide, and at what charge?

10. Who will be responsible for assisting the City with enrollment?
11. Who will assist the City with ongoing administration (i.e. billing and enrollment)?
12. Who will assist the City with ongoing claims questions or problems?
13. What is your customer service toll free number?
14. Does your firm provide on-site employee enrollment meetings for new hires?

7. HIPAA / COBRA:

1. Do you provide COBRA administrative services? If yes, please explain the services provided and any cost associated for this service.

2. Do you provide HIPAA administrative services? If yes, please explain the services provided and any cost associated for this service.

8. Broker / Value Added Services:

1. Does your firm have experience in developing Wellness Programs, Disease Management Programs, Health Fairs or Employee Assistance Programs? Please provide names of clients who have utilized these offerings in the last 24 months.

2. Do you provide a consolidate employer HR web portal to access all benefit data to include plan summaries, certificates, network links, plan costs and census data on all employer programs?

3. Does your firm provide the necessary resources to generate annual "Employee Benefit Statements"?

4. Does your firm provide an Employer Handbook?

5. What HR training does your firm provide your group clients?

6. Does your firm provide access to a State and Federal Forms Library?

7. Does your firm provide a consolidated "Benefits Guide"?

8. Does your firm provide IRS Section 125 plans?

9. What is your website address? What capabilities does your site offer your clients?

10. What additional services does your firm provide?

9. Criteria for Evaluation:

All proposals will be evaluated according to, but not necessarily limited to, the following:

- Your firm's indicated ability to provide a level of service sufficient to meet the City of Hapeville's needs, as stated in your response to Section II, 4. (Scope of Work) and II, 5. (Broker Proposal Questionnaire), Section II, 6 (Customer Service/Claims), Section II, 7 (HIPAA / COBRA), and Section II 8 (Broker / Value Added Services)
- Extent and success of previous work your firm has provided to organizations similar in nature and size to City of Hapeville, as determined by City of Hapeville's contact with references provided in Section II, 5.(8).
- The proposal itself as an example of your firm's work product.
- Proposals/experience of key personnel to be assigned to the project as stated in Section II, 5.(9).
- Adherence to RFP requirements, including: completion of all required forms; provision of all requested information; adequacy of responses, and return of the RFP by the stated deadline.

10. Pricing:

It is City of Hapeville's expectation that brokerage fees and commissions will be borne by the selected insurance provider. If additional brokerage fees are expected of the City of Hapeville or if your firm offers additional fee-supported services which are supplemental to your proposal, please clearly outline such costs and services on a separate fee addendum.

11. Oral Presentations:

During the evaluation process, City of Hapeville may at its discretion, request oral presentations from any or all respondents for the purpose of clarification or amplifying the materials presented. However, respondents are cautioned that the City of Hapeville is not required to request clarification; therefore, all proposals should be complete and reflect the most favorable terms available from the broker.

12. Final Selection:

Following review of all qualified proposals, a suitable vendor will be recommended to the City of Hapeville Manager no later than May 16, 2014. The selected vendor should be prepared to commence working on the employee benefit package immediately following proposal award.

Note: City of Hapeville reserves the right to accept the response that is determined to be in the best interest of the City of Hapeville and its employees. The City of Hapeville reserves the right to reject any and/or all proposals.

EXECUTION OF PROPOSAL

DATE: _____

The potential Vendor certifies the following by placing an "X" in all blank spaces:

- ___ That this proposal was signed by an authorized representative of the firm.
- ___ That the potential Vendor has determined the cost and availability of all materials and supplies associated with performing the services outlined herein.
- ___ That all labor costs associated with this project have been determined, including all direct and indirect costs.
- ___ That the potential Vendor agrees to the conditions as set forth in this Request for Proposal with no exceptions.

Therefore, in compliance with the foregoing Request for Proposal, and subject to all terms and conditions thereof, the undersigned offers and agrees, if this proposal is accepted within sixty (60) days from the date of the opening, to furnish the services for the prices quoted within the timeframe required.

Business Contact Representative

Operational Contact Representative

Vendor's Name Federal ID #

Address

Phone Fax

Email

Authorized Signature Date

Typed Name & Title