



Fresno Economic Opportunities Commission

REQUEST FOR PROPOSAL
For
Employment Benefit Insurance Brokerage and Consulting Services
Bid Number: 030118

April 11, 2018

Fresno EOC is soliciting proposals to execute contract with one (1) qualified and experienced employee benefit insurance brokerage and consulting firm to develop, market, and establish a comprehensive insurance brokerage program that covers Fresno EOC, and its affiliates for all employee benefit insurances.

Proposals will be considered from qualified and experienced firms that are established, financially responsible and in the business of providing employee benefit insurance brokerage services. Firms must be able to demonstrate and provide evidence of reliability, capability, experience, and capacity to successfully perform these services.

You can also find this Request for Proposals (RFP) on the Fresno EOC website homepage www.fresnoeoc.org.

Proposal Submission

- Qualified firms are invited to submit a proposal (an original and four (4) hard copies) meeting the requirements described herein. The proposal submission deadline is **2:00 P.M. (Pacific), Wednesday, May 2, 2018**. Mail or deliver hard copy proposals in a sealed envelope clearly marked in the lower left-hand corner with the following information:
Fresno Economic Opportunities Commission
ATTN: Heather M. Brown
1900 Mariposa Mall, Suite 121
Fresno, CA 93721
- Submit a digital proposal in pdf format to: heather.brown@fresnoeoc.org with a subject line: Brokerage RFP 030118

Failure to clearly label proposals may result in premature disclosure of your proposal. It is the responsibility of the Bidder to insure that proposals are received by the above deadline. Late proposals will not be considered.

Questions

Direct all questions regarding this RFP to Heather M. Brown via email: heather.brown@fresnoeoc.org. All questions and responses are public and posted in a timely manner on the Fresno EOC website homepage (www.fresnoeoc.org) under the RFP section. Fresno EOC will not accept questions after Wednesday, April 25, 2018.

This Request for Proposal does not commit Fresno EOC to award a contract or pay any costs incurred in the preparation of a proposal in response to this request. Fresno EOC reserves the right to accept the proposal that it considers to be in its best interest. Fresno EOC will be the sole judge in making this determination. All materials submitted to Fresno EOC by firms in response to this RFP become the sole property of Fresno EOC and will be used



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at its discretion unless the proposer identifies any trademarks or patents that protect products submitted. Selection of the firm is at the sole discretion of the Fresno EOC Board of Commissioners.

Thank you for your interest in working with Fresno Economic Opportunities Commission.

Brian Angus, Chief Executive Officer
Fresno Economic Opportunities Commission



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Fresno EOC is soliciting proposals from qualified and experienced insurance brokerage firms to provide employee benefit insurance brokerage and consulting services for Fresno EOC. Firms must demonstrate the ability to perform the work described in the Scope of Services and have significant experience to perform the outlined work successfully. Periodically, Fresno EOC carefully explores and considers all service provider options with the goal of adequately protecting the Agency from risk exposures within the limitations of available funding. Services to be performed include procurement of various lines of coverage, plan structure recommendations, selection of third party administrators, claims assistance, and performing occasional other studies.

About Fresno Economic Opportunities Commission (Fresno EOC)

Fresno EOC is a non-profit organized under section 501 (c) (3) of the internal revenue code. Fresno EOC is part of a large network of Community Action Agencies authorized by the Economic Opportunities Act of 1965. Governed by a board of 24 commissioners representing the various regions of our county, its elected representatives, and organizations serving low income populations, Fresno EOC has over the past 52 years emerged as one of the premier Community Action Agencies in the nation operating approximately 30 programs directed towards the needs of, and empowering the underserved in our community. Fresno EOC employs approximately 1,200 individuals.

Response Format

Responses should be concise and include the materials which are requested within this RFP. Generic marketing and promotional materials are neither required nor desired. Responding brokers should concisely but completely describe the scope of services they feel are appropriate to Fresno EOC and its affiliate entities.

Background on Current Coverage / Plans

Fresno Economic Opportunities Commission currently offers medical, dental, vision, disability and life insurance plus the ability to purchase voluntary supplemental insurance to eligible employees. Our medical, dental, vision and pharmacy plans are self-funded programs; our group life, disability and voluntary benefits are fully-insured. Vendors and services currently used by the Fresno EOC are listed below:

Type of Service	Vendor
Basic & Voluntary Life Insurance	Symetra
Chiropractic	Physmetrics
Dental	Delta Dental
EAP	Halcyon
Medical Network	California - Anthem Blue Cross Outside CA - Multiplan
Pharmacy	Pinnacle RX Solutions
Third Party Administrator (TPA)	Pinnacle Claims Management
Vision	MES
Voluntary Benefits	Colonial Life



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Scope of Service

1. Ensure Fresno EOC has appropriate health, dental, vision, life and disability coverage for employees as required by law and according to Fresno EOC needs. Take plan components out to bid as needed to ensure the most cost effective, comprehensive coverage for employees.
2. Provide advice to Fresno EOC on current trends in insurance.
3. Must have the ability to maintain the relationship between the current Third Party Administrator (Pinnacle) and Fresno EOC for at least the first year of the contract.
4. Will research and propose best options for a Third Party Administrator in the first year of the contract.
5. With the assistance of Fresno EOC Human Resource staff, conduct employee education sessions throughout the year.
6. Assist employees in answering their insurance questions regarding what is covered and what is not, co-pays, deductibles, denied claims, etc.
7. Provide presentations at Fresno EOC Board Committee meetings if there are changes to the plan that require approval.
8. Provide Fresno EOC with information required to comply with the Internal Revenue Service and Department of Labor reporting requirements for the various plans, including but not limited to Form 5500.
9. Answer questions of employees regarding Medicare coverage, dual insurance coverage, etc.
10. Provide reports to Human Resources and Finance on a quarterly basis and attend quarterly meetings to review the plan's financial status and review trends in claims, and outcomes from Wellness Initiatives.
11. Ensure the third part administrator is providing appropriate services as needed for the plan.
12. Participate in wellness fairs at Fresno EOC at a minimum of two times per year.
13. Make recommendations for wellness activities to provide savings to the plan and assist employees in becoming healthier and/or maintaining good health.
14. Review Fresno EOC plan on a regular basis and make recommendations for plan changes as needed to stay in compliance and to keep the plan healthy.

Specifications

All proposals must provide the information listed below. The number shown in parentheses represents the value stated in the **Evaluation Rating Form** found on Page 9 of this RFP.

1. Firm Background, Proposers must complete the **Authorization Form** on Page 10 of this RFP.
2. Firm Structure and Experience (5 points)
 - Describe the ownership and structure of your firm.
 - Number of branches and size (overall as well as locally within Fresno County).
 - Number of employees.
 - Number of years in existence.
 - List your firm's lines of business (including affiliated companies).
 - General services you offer for insurance plans.
 - Describe your firm's expertise in each of the following areas:



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1. Health and Welfare Plans
 2. Legal Compliance
 3. Benchmarking
 4. Actuarial/Underwriting
 5. Research and Technical Services
 6. Benefits Administration including outsourcing capabilities
 7. Benefits Communication
 8. ERISA 5500 preparation services, Plan Document, IRS/ACA Reporting
- Provide a creative/innovative solution you've provided to a client in the past year.
 - Number of new and resigning clients in 2017.
 - Provide your privacy policy with regards to sharing client and account information with outside parties.
 - Provide a conflict of interest statement that your firm; associate firms and/or key staff may have regarding these services. The statement should not only include actual conflicts, but also any working relationships that may be perceived by disinterested parties as a conflict. If no potential conflicts of interest are identified, state so.
 - Provide proof of insurances carried for errors and omissions and fiduciary liability.
3. Non Profit Expertise / Relevant Experience / Client References (10 points)
 - Descriptions/examples of previous experience that may be relevant to servicing health plans similar in size/structure to that of Fresno EOC's plans.
 - Provide a list of current clients with a similar non-profit structure.
 - List total number of self-insurance plans administered. Explain experience in providing consulting services to businesses for self-insurance plans.
 - List three clients, preferably non-profit organizations, whom we may contact as references. Please also include the number of years you have been working (or worked) with them.
 - Provide two specific examples of ways in which your firm has made a positive impact on insurance plans you supported over the past 24 months (for example: initiated a new wellness program that saved the plan money).
 4. Proposed Service Approach (25 points)
 - Describe your understanding of Fresno EOC's desired services.
 - Discuss your firm's philosophy on the process of providing brokerage services, including proposed techniques and methodology to be used.
 - State any difficulties foreseen in performing the designated tasks.
 - Describe your firm's technological capabilities and what resources are available including online access for insurance participants and administrative staff.
 - List benchmarking resources utilized to stay current with, and to forecast, industry trends.
 - State under what circumstances you would recommend making changes to the plan.
 - Describe your strategy for educating employees on wellness initiatives.
 - Describe your strategy for educating employees on plan changes.



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- Provide the availability and response times to employee questions and the method of communication to be utilized for this contact. (*Example: 24-hour response time guaranteed*).
 - Describe any services or portion of services, which will be performed by another firm, and provide relevant information on said firm's qualifications and personnel.
 - Confirm your representative(s) will be available to meet in person, at a minimum, quarterly with designated Human Resources and/or Finance staff.
 - Confirm your representative(s) will be available to participate and assist with planning of wellness fairs at minimum, two times per year.
5. Service Team (15 points)
- Provide resumes of the account team assigned to Fresno EOC's proposal,
 - Information to include, the staff member's, name, job title, office location, education, current responsibilities and area of expertise, years of experience with insurance plans, number of years with your firm, professional affiliations, professional qualifications (such as: honors, designations, other credentials).
 - Resumes of these key individuals may be included as an Appendix to this proposal.
 - Provide the number and average size of plans currently supported for each of the primary service team members who will be assigned to Fresno EOC.
 - Include your approach to providing quality customer service and education as well as response times on services such as responding to employee questions.
 - Supply an outline of key milestones to implement services and who will be responsible for completion of each milestone.
 - Provide specific information on the termination of any contract you have been involved in (for default), litigation, settled, or judgments entered within the last five (5) years involving your firm, joint venture partners, or sub-consultants. Also, provide information on any convictions for filing false claims within the past five (5) years.
 - Specify if you have on-staff ERISA counsel.
6. Women, Disabled Veteran, Minority Owned, or Small Business (15 points)
- Efforts will be made to utilize small businesses, women, disabled veteran, and minority-owned businesses, with the consideration that the primary responsibility is the most favorable return to Fresno EOC. If applicable, provide publically certified documentation or a self-certification statement that is subject to examination. If not applicable, please so state.
 - Please provide details of any efforts towards diversity by your firm.
7. Proposed Fee Structure / Pricing (30 points)
- Describe how your firm is compensated for services, including any commission structure. All proposals must state the maximum total compensation for performing employee benefit insurance brokerage services for the term of the agreement.
 - Describe any and all fees for services to our plan under this proposal.
 - Are you willing to guarantee your fees for a specific period of time?



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- If your firm provides a written agreement or letter of engagement detailing services provided to our plan, please provide a sample.
- Describe any performance guarantees you would be willing to include and the metrics that would be used to evaluate your performance.

Pricing will be reviewed based on reasonableness for services being provided, competitive market rates, and fee structure. Fresno EOC is not obligated to select the firm with the lowest fee proposal to perform these professional services.

RFP Process

This RFP process is subject to change at any time and all parties who express interest in submitting a proposal will receive notification of any changes. *Fresno EOC* will post timely notifications on its website home page. All communication with *Fresno EOC* regarding this RFP must be in writing, staff will not accept phone calls. Send inquiries to heather.brown@fresnoeoc.org. *Fresno EOC* will post all questions and responses on its website home page, www.fresnoeoc.org - staff will not address any specific RFP inquiries submitted after Wednesday, April 25, 2018. All proposal materials received become the property of the *Fresno EOC*. *Fresno EOC* will not accept proposals after its published deadline of 2:00 PM (Pacific), Wednesday, May 2, 2018.

Patent Indemnity

The Bidder shall hold Fresno EOC, its officers, agents, and employees, harmless from liabilities of any nature or kind on account of use of any copyrighted or un-copyrighted composition, secret process, patented or unpatented invention, article of appliance furnished or used under this RFP.

Proprietary Proposal Material

Fresno EOC respects your professional privacy, any proprietary information revealed in the Proposal should, therefore, be clearly identified as such.

Insurance

Selected contractor will be required to demonstrate proof of insurance sufficient to protect all parties involved in the performance of the scope of work. Insurance requirements are in the contract agreement.

Selection Process

All eligible proposals will be reviewed and rated for their qualifications, experience, price, and suitability to complete the Scope of Work for this RFP. Fresno EOC, at its discretion, may request presentations from a short list of firms and/or request additional clarification information from any or all Bidders. However, Fresno EOC reserves the right to make an award without further discussion of the proposals submitted. Therefore, proposals should be submitted initially on the most favorable terms, from both technical and price standpoints, which the Bidder can propose. All bids are subject to approval by the Fresno EOC Board of Commissioners. Notice to selected bidder to proceed with scope of work is anticipated by Monday, July 2, 2018.



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Proposal evaluation shall be based solely on the information provided in the proposal submittal package. Be sure to include all relevant information and evidence of your firm's record of performance and ability to perform the work.

Fresno EOC requires all vendors to comply with Federal, State, and Local policies and regulations concerning equal opportunity and agrees not to discriminate in its employment because of the employee's or applicant's race, religion, national origin, ancestry, sex, sexual preference, age, physical handicap or any other trait or characteristic protected by law.

Right to Reject

Fresno EOC reserves the right to reject any and all proposals received in response to this RFP. A contract for the accepted proposal will be based upon the factors described in this RFP. Fresno EOC reserves the right to waive informalities or irregularities in bids. In case of deviation from enclosed specifications, the bidders shall indicate in writing the exception(s) from the specifications. If no exception(s) is noted, it is understood that the specification will be complied within detail as requested WITHOUT EXCEPTION.



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Evaluation Rating Form

Firm Name _____

Maximum Points	Score
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Firm Structure and Experience	5	
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Non-Profit Expertise / Relevant Experience / Client References	10	
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Proposed Service Approach	25	
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Service Team	15	
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Women, Disabled Veteran, Minority Owned, or Small Business (15 points)	15	
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Proposed Fee Structure Pricing	30	
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Total Score	100	
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Reviewer's Signature _____

Reviewer's Name _____

Date _____



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AUTHORIZATION:

The undersigned hereby asserts that he/she is duly authorized to submit this Proposal, that all information contained in it is true, correct and complete, and that the undersigned is authorized to enter into a contract with Fresno Economic Opportunities Commission should he/she be selected and approved for services, as negotiated.

Name of Firm/Consultant

Name of Principal/CEO/Owner Print

Signature

Title

Phone

Address

City/State/Zip

Date

Website

Email