

Request for Proposal (RFP) for Brokerage Services Health Insurance and Employee Benefits

OVERVIEW

Beyond Housing (Client), is in North Saint Louis County, and works to serve twenty-three municipalities by aligning partners and resources to achieve a higher-level service. We bring together nonprofits, civic leaders, and corporate partners to support the vision shared by the community. Furthermore, we marshal support for a common goal which is critical to help communities flourish.

The 24:1 Municipal Government Partnership is a partnership of municipal leaders working collaboratively towards a common vision of strong communities, engaged families and successful children in 24:1, the 24 communities that make up the Normandy Schools Collaborative in North St. Louis County.

The participating municipalities came together initially to tackle larger issues that no single municipality can tackle on their own, such as the foreclosure crisis and loss of school district accreditation. The Partnership invited the support of Beyond Housing, a non-profit community development organization that helps entire communities become better places to live. The Partnership now focuses on multiple issues and works to promote good governance and provide efficient and effective services including subjects like pooled health care benefits.

The Client is a liaison for municipal resources for local city leaders. We are seeking proposals from interested individuals and firms interested in providing professional services for health insurance and employee benefits for any or all of the twenty-three municipalities who wish to participate in pooled services.

Any municipality will be able to be a part of this joint effort in order to offer their city employees benefits. Accordingly, no municipality is obligated to participate in this effort and may withdrawal at any time.

Purpose of Request

Beyond Housing is requesting proposals ("RFP") from interested consultants to advise the cities on medical plans, dental plans, vision, and additional insurance plans (LTD, Life, etc.) and to represent the cities in finding, evaluating, and negotiation with insurance providers. This invitation is extended to all firms and organizations with proven experience in providing the services specified herein and with an interest in offering their services to the cities. For the purpose of this RFP, "Respondents" means the organizations or individuals that submit proposals in response to this RFP. The documents submitted will be referred to as "Proposals".

Beyond Housing's, along with the 24:1 Municipal Government Partnership footprint, goal is to enter into a long-term relationship to obtain brokerage services for health insurance and employee benefit in the most efficient and cost-effective manner available. Compensation for services will primarily be through the brokerage fees paid by the insurance carriers. Beyond Housing will also consider alternate fee proposals, including annual and additional service rates for more comprehensive services, although selection will not be based solely upon price.

Qualified consultants will meet with several cities in the 24:1 Municipal Government Partnership footprint in order to adopt a unified health insurance and employee benefit coverage. The selected

vendor must be able to provide benefits for the cities according to specified needs. Consultants hired by the Client to provide these services will report to each city representative in this RFP; Beyond Housing will facilitate the meetings with the elected officials and municipal staff, (particularly the City Mayor, City Clerk, and others if needed).

Proposal Process

The cities of the 24:1 Municipal Government Partnership have made every effort to include enough information in this RFP for a brokerage firm to prepare a responsive proposal. Respondents are encouraged to submit the most comprehensive and competitive proposal, unless protected by copyright, regardless of whether the proposal is selected. Submission of proposal indicated acceptance by the respondent of the conditions contained in the RFP, unless clearly and specifically noted in the proposal submitted, and confirmed in the contract between the cities of the 24:1 Municipal Government Partnership and the brokerage firm selected.

****Disclaimer****

The cities of the 24:1 Municipal Government Partnership reserve the right to reject any and all proposals, cancel all or part of this RFP, waive any minor irregularities and request additional information from respondent. The 24:1 Municipal Government Partnership will not reimburse the respondents to this RFP for any expense incurred in preparing the proposals, or for the attendance at any meetings related to the proposal process. This RFP does not obligate the cities of the 24:1 Municipal Government Partnership to accept or contract for any services.

List of Municipalities

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| <ul style="list-style-type: none">• Bellerive Acres• Bel-Nor• Bel-Ridge• Beverly Hills• Charlack• Cool Valley• Greendale• Hanley Hills• Hillsdale• Normandy• Northwoods• Norwood Court | <ul style="list-style-type: none">• Pagedale• Pasadena Hills• Pasadena Park• Pine Lawn• St. John• Uplands Park• Velda City• Velda Village Hills• Village of Glen Echo• Vinita Park• Wellston |
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Timeline

Distribution of RFP	July 8, 2019
Pre-Bid Meeting	July 12, 2019
Submit names of representatives and questions	July 15, 2019
Response to questions	July 19, 2019
Proposal submission	August 2, 2019
Interviews with selected financial institutions	August 16, 2019
Final Selection	August 30, 2019
Implementation	TBD

Late Submissions and Modifications of Proposals

Proposals will not be received after the designated deadline and no modifications will be accepted.

Beyond Housing will respond individually to brokers seeking additional information about the proposal process and the RFP. Any broker requiring additional information shall provide the names of the representatives and all inquiries in writing to the Reyna Spencer, Government Affairs and Public Policy Manager, via email (rspencer@beyondhousing.org).

INSTRUCTIONS TO PROPOSERS

The intent of this RFP is to select one firm to provide brokerage services for health insurance and employee benefits required by the 24:1 Municipal Government Partnership. Proposals are due no later than August 2, 2019 at 4:30 p.m. It is the responsibility of the respondent to ensure that the proposal arrives on time and at the right location. Late proposals are subject to not be considered.

A. Proposals shall be prepared simply and economically, providing a straightforward concise description of respondent's capabilities to satisfy the requirements of the request. Special bindings, colored displays, promotional materials, etc. are not required. Emphasis should be placed on completeness and clarity of content.

B. All proposals shall include the following:

Company Information

1. A company overview, including a brief history of the firm and number of clients currently being served. Describe what differentiates your firm from your competitors.
2. Describe your firm's corporate structure.
3. Provide the address of the firm's corporate office and address of the office that will service 24:1 Municipality Cooperative account.
4. Describe any services provided by your firm that may not be offered by competitors.
5. Identify any services within this proposal that you cannot provide.
6. Describe the form of professional liability or errors and omissions insurance carried by your firm and the amount of coverage.

Consulting Team

1. Provide the name, title, and contact information of those who will be assigned to the 24:1 Municipal Government Partnership; the responsibilities of each member, their background, and tenure with your firm.
2. Describe the teams experience with similar work performed for other local governments. Provide a list of governmental clients for which your firm provides services. Please specify if you have provided services for other joint or collaborative entities, and/or similarly sized local governments.

3. Discuss the ways your firm manages growth, including any limits to the client/consultant ratio; and your firm's back-up plan in the event key personnel assigned to this account should leave your firm.
4. State whether the consultants assigned to the team have any responsibilities other than providing employee consulting services, and if yes, specify such responsibility.
5. State whether your firm has an in-house attorney who specializes in employee benefits. If yes, please provide their credentials and the number of years they have provided counsel on benefits issues. If no, do you use an external benefits attorney? Which firm do you use?
6. Describe the type of training (industry, internal, computer, other) your staff receives.

Interaction with Insurance Providers

1. Describe your firm's strength in the marketplace; your ability to effectively negotiate with insurance companies; and your strength in resolving problems as they arise.
2. Provide a listing of the insurance carriers, third party administrators, and other vendors with whom your firm bids and places contracts.
3. Does your firm have preferred status with the insurance carriers? If so, please list which carriers and at what level.

Accuracy of RFP

The 24:1 Municipal Government Partnership has, in good faith, presented information, which is, to the best of its knowledge, complete and accurate. The 24:1 Municipal Government Partnership cannot guarantee, however, that this information is free of error and will not be held responsible for any loss resulting from an error.

Confidentiality

All content of the proposals will be kept confidential. Competitive information will not be shared with the respondents.

Minimum Qualifications

All brokerage firms participating in this proposal process must:

- 1. Be licensed to do business in the state of Missouri.**
- 2. Have the proficiencies, licenses, and qualified resources to meet the benefit needs.**
- 3. Maintain staff requirements for technical support and inquiries**

Assisting the City and Analysis of Bids

1. Describe your firm's approach to meeting required renewal and approval deadlines.
2. Describe the processes, tools, and resources your firm will use to help the 24:1 Municipal Government Partnership evaluate, negotiate, and manage contracts with the following types of insurance carriers:
 - ✓ Medical insurance
 - ✓ Dental insurance
 - ✓ Vision insurance

- ✓ Flexible spending account administration
- ✓ Basic life insurance
- ✓ Supplemental life insurance
- ✓ Accidental death and dismemberment insurance
- ✓ Long term disability insurance
- ✓ Other carriers as requested

3. Describe how your firm can assist with plan design changes for rebids and renewals.
4. Describe your firm's abilities to provide COBRA benefit administration for the 24:1 Municipal Government Partnership.

HR and Communication Tools

1. Describe how your firm assists in facilitating employee meetings and annual open enrollment meetings.
2. Describe the system your firm uses for employees to enroll in various insurance plans. If an internet-based tool is used, please identify.
3. Describe the customized open enrollment materials that your firm provides. Please provide a sample and any fees charged to the client.
4. Describe how your firm keeps clients apprised of compliance requirements and changes for ACA, HIPAA, COBRA, Medicare Part D, and other federal, state, and local law changes.
5. Describe what benchmarking data, benefit plan summaries, newsletters, updates and other informative publications you publish and routinely provide to your clients.
6. Describe any continuing education opportunities that are available to your clients and any other types of Human Resource consulting services your firm offers if needed.
7. Speak to the firm's response times for phone calls, voicemails, emails, etc.

Fees and Commissions

1. Describe your proposed form of compensation (i.e., commission, annual retainer). If proposing a fee, please include your fee schedule and/or hourly rates.
2. Describe how your firm promotes pricing transparency for your fees and any fees or premiums paid to a third-party provider. Please include any form of supplemental, contingent or override compensation from insurers relative to the placement of our programs.
3. Describe how your firm communicates its compensation structure to its client.
4. With regards to commissions:
 - a. Describe your firm's opinion and approach to commissions.
 - b. Describe the pros and cons of commissions
 - c. Address whether commissions affect a carrier's service.

5. Discuss if your firm charges fees for consulting and employee communication. Please indicate the basis of your charge (hourly, by project, etc.) and what typical charges may be.
6. Describe how your firm can save the 24:1 Municipal Government Partnership money on its employee benefits and expand services and quality of benefits.

Continuity of Coverage

To effect a smooth transition of coverage for all current members, the successful contractor must agree that all members currently insured under the plans will be covered on the effective date of the new contract.

In the event that more than one plan option is offered, an open enrollment period will be held during which employees can change plans. Employees electing any new plan will have to complete a new enrollment application.

Good Faith Effort

All prospective Contractors should demonstrate good faith efforts to obtain the participation of minority owned/women own businesses within the work to be performed under this proposal.

References

Provide at least three (3) references of current public entity or municipal clients for which similar services to this RFP have been provided. Include the name of the entity; number of employees, number of covered lives, contact name and title, address, and telephone number.

Timeline

Establish a timeline of your services in preparing for the 24:1 Municipal Government Partnership health benefit options. Include information on the process to evaluate bids and bidders.

Other

1. Describe any wellness services offered by your firm.
2. Discuss whether your firm has a dedicated wellness director or any other tools your firm can provide to help implement or continue a wellness program.
3. Describe any facets of your firm and your firm's experience that are relevant to this proposal which have not been previously described that warrant consideration.
4. Proposals shall be mailed, or delivered to:

**Reyna Spencer, Government Affairs Manager
Beyond Housing
6506 Wright Way
St. Louis, MO 63121**

The proposer shall return (5) five bound copies if mailed or hand delivered.

5. All submitted proposals and information included therein or attached thereto shall become public record upon their delivery to the Beyond Housing.

General Information

Beyond Housing is soliciting proposals for brokerage services for health insurance and employee benefits. The successful respondent will represent the 24:1 Municipal Government Partnership and provide services to include, but not limited to, the following:

Consultation:

- Review the 24:1 Municipal Government Partnership health benefits (if available) and assess opportunities for improvements in cost savings and services provided.
- Provide the 24:1 Municipal Government Partnership with unbiased professional guidance regarding the most advantageous information concerning insurance markets from the standpoint of cost, service and coverage.
- Provide assistance and make recommendations in the selection and implementation of new programs and/or changes to existing programs.
- Administer COBRA benefits for the 24:1 Municipal Government Partnership.
- Act as a resource to advise the 24:1 Municipal Government Partnership in the areas of COBRA, HIPPA, Cafeteria Plan Section 125, ERISA, EEO, FMLA, Health Care Reform laws and other areas in the insurance fields where expertise and guidance may be requested.
- Provide seminars and/or e-mail notifications to keep the 24:1 Municipal Government Partnership human resources personnel apprised of upcoming compliance issues or other issues pertaining to health benefits.
- Provide preliminary renewal figures during the budget process.
- Conduct quarterly meetings with the 24:1 Municipal Government Partnership human resources personnel to discuss claims, regulatory changes and general administrative matters.
- Provide access to senior level consulting services in a timely manner.
- Provide access to internal attorney and/or attorney consulting support services in a timely manner.

Negotiating Services:

- Solicit and negotiate annual renewal of existing coverage including soliciting multiple or alternative proposal coverage.
- Provide a comprehensive summary of responsive quotes from insurance carriers.

Employee Services:

- Provide an on-line website to assist human resources personnel and employees in the enrollment function.
- Develop and print annual enrollment materials and guidelines.
- Attend employee open enrollment meetings.
- As needed, attend 24:1 Municipal Government Partnership health fairs and City Council meetings to discuss wellness, insurance and employee benefits.
- Assist human resources personnel in responding to employee issues related to insurance and other employee benefits.

Evaluation Process

Proposals will be evaluated by a committee of 24:1 Municipal Government Partnership members. Evaluations will be based on criteria outlined herein which may be weighted by the 24:1 Municipal

Government Partnership in a manner it deems appropriate. All proposals will be evaluated using the same criteria. The criteria used will be:

A. Responsiveness to the RFP. The 24:1 Municipal Government Partnership will consider all the material submitted to determine whether the brokerage firm's proposal is in compliance with the RFP document. The proposal shall demonstrate a method of approach that fully meets all terms and conditions to the RFP and scope of services.

B. Ability to perform required services. The 24:1 Municipal Government Partnership will consider all the relevant material submitted by each brokerage firm and other relevant material it may otherwise obtain, to determine whether the respondent is capable of providing services of the type and scope specific to the RFP.

C. Related experience. The 24:1 Municipal Government Partnership will consider the brokerage firm's experience in providing services to municipalities as well as dedicated resources of personnel. The brokerage firm's references will play a major role in this criteria.

D. Fees. The 24:1 Municipal Government Partnership's will consider the fee structure for the brokerage services and the rates or charges for additional services, if applicable.

E. Service enhancements. The brokerage firm's effort to understand the 24:1 Municipal Government Partnership's insurance and employee benefit needs and goals with the objective to introduce new technologies or products that may improve the benefit programs will also be a consideration.

F. References.

G. Interviews.

H. Other factors. Any factors that the 24:1 Municipal Government Partnership's believes would be in their best interest to consider which were not previously described.

Each committee member will review the proposals and summarizes their findings. The committee will then convene to discuss the individual analysis and select firms for interviews. It is anticipated that the evaluation process will be completed by (insert date) Firms selected for interview will be notified by (insert date). Interviews will be held on (insert date).

The award of the contract will be made to the firm that demonstrates technical capability while most closely meeting the 24:1 Municipal Government Partnership's needs according to the evaluation criteria and factors designated in the RFP. The final selection will be made and the firm notified on (insert date).

IMPLEMENTATION

The preferred broker chosen will be required to coordinate all the activities necessary for a smooth transition with the 24:1 Municipal Government Partnership members. Conversion activities can begin upon the notification, with final implementation on TBD. The 24:1 Municipal Government Partnership will make every effort to administer the proposal process in accordance with the terms and dates discussed in this RFP. However, the 24:1 Municipal Government Partnership reserves the right to modify the proposal process and dates as deemed necessary.

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24:1 Municipal Government Partnership Insurance Information

	Bel-Nor	Cool Valley	Greendale	Normandy	Northwoods	Pagedale	Pasadena Hills	Pine Lawn	Velda Village	Vinita Park	Wellston
Currently has insurance	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No	yes	No
Current Coverage	Medical, Dental, life, Vision	Medical, Dental, Life, Vision	N/A	Medical, Dental, AD&D, Life, LTD, Vision	Medical, AD&D, Dental, life	Medical, Dental, Life Vision	N/A	Medical, Dental, Vision	N/A	Medical, AD&D, Dental, Life, Vision, Voluntary	N/A
Renewal Date	November, 1	December,1	N/A	September 2020	January, 1	December, 1	N/A	N/A	N/A	February,1	N/A
Part-time employees	13	N/A	4	5	Approx. 15	12	1	2	5	0	N/A
Full-time employees	7	5	0	51	Approx. 35	27	1	7	2	37	N/A
Number of people city covers	7	5		56	Approx. 35	27	1	6	2	37	N/A
Budget	\$81,000	N/A	N/A	Varies yearly	\$18,000	\$144,906	N/A	Yes	N/A	N/A	N/A

	Bel-Nor	Cool Valley	Greendale	Normandy	Northwoods	Pagedale	Pasadena Hills	Pine Lawn	Velda Village	Vinita Park	Wellston
Current Insurance Broker	United Health care	N/A	N/A	United	United Health Care	Denny & Associates	N/A	Fortune Insurance	N/A	Aetna Paychex	N/A
Mid-year or Pre-renewal Meetings	N/A	United Health Care	N/A	Discuss changes in plan	One meeting per-open enrollment	Yes. Prep for yearly budget	N/A	N/A	N/A	Yes. Discussing coverages and rate trends	N/A
Unexpected premium increases	No	N/A	N/A	No	Not within the past 3-4 years	Yes	N/A	Yes	N/A	Yes, annually.	N/A
Clear understanding of rates calculated?	Yes	Slight, yearly increases	Yes	Yes	Somewhat	N/A	N/A	N/A	N/A	Yes	N/A
Changes made to plan design	Plan fully paid by city	Yes	N/A	No	N/A	No	N/A	N/A	N/A	N/A	N/A
Assistance provided for employees choosing benefit plans	Yes. Broker answers questions	None	N/A	They can choose a high or low coverage.	City choose plans. Brokers meet with employees who want different plans	N/A	N/A	N/A	N/A	N/A	N/A

Process for developing strategic benefit plan	Annual budget process	Broker meets and reviews with employees about proposed plans	N/A	None our employees and staff are happy with the coverage	No plans, unless rates increase.	N/A	N/A	N/A	N/A		
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	Bel-Nor	Cool Valley	Greendale	Normandy	Northwoods	Pagedale	Pasadena Hills	Pine Lawn	Velda Village	Vinita Park	Wellston
Health Savings Account (HSA)	No	Yes	N/A	No.	Yes	No	No	N/A	N/A	N/A	N/A
Broker stewardship report provided	No	Yes	N/A	Yes	No	No	N/A	N/A	N/A	No	N/A
City's employees good health care consumers	No	Yes	N/A	No	Not measured by city	N/A	N/A	N/A	N/A	No	N/A
Wellness activities and programs available	None	Insurance provides one	N/A	None	N/A	N/A	None	None	N/A	None	N/A
City's employee turnover rate	10%	N/A	N/A	Good	Varies per department	N/A	3-5 years	N/A	N/A	N/A	N/A

Means of communication used to reach employee's spouses and dependents	The employee	Printed materials provided	N/A	Email and mail	None	None	Verbal/electronic communication	N/A	N/A	Employee communication only	N/A
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	Bel-Nor	Cool Valley	Greendale	Normandy	Northwoods	Pagedale	Pasadena Hills	Pine Lawn	Velda Village	Vinita Park	Wellston
Employees handbook provided	No	Yes	Yes	Yes	Yes	Yes	No	N/A	N/A	Yes	N/A
Access to internet at work	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A
How is the annual benefits enrollment process administered	Brokers provides materials and hold meetings to answers questions	Help provided by brokers	N/A	The broker comes to city hall and meets with every employees every year	By letter	Through open enrollment to include or delete dependence on insurance	N/A	N/A	Enrollment letter with summary of benefits sent to employees with enrollment elections forms	N/A	N/A
What aspects of this process works well	All	Excellent; helpful	N/A	We have it down to a science and it is working well for us	All	N/A	N/A	N/A	Documentation of elections for each employee	N/A	N/A
Biggest concern in selecting a broker	Availability	Integrity/knowledge and ability to perform	N/A	None	N/A	That the Broker selects good insurance	N/A	N/A	Experience of issues and relationship with carriers.	N/A	N/A

						with affordable prices					
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