



**CITY OF WHITE HOUSE  
REQUEST FOR PROPOSALS  
FOR  
INSURANCE BROKER/CONSULTANT**

February 2, 2016

105 College Street  
White House, Tennessee, 37188

## I. Invitation

The City of White House is entertaining proposals for contracted Employment Benefit Brokerage/Consultant Services. The City seeks the services of a professional, highly qualified benefits brokerage and consulting firm to provide a full range of services related to the design, implementation, analysis, maintenance, improvement, and communication of our employee insurance benefits program.

Interested and qualified brokers / consultants who have demonstrated their ability at comparable work are invited to submit proposals.

Proposals will be accepted until 12:00 pm CST on February 23, 2016. Submittals and requests for information relative to this Request for Proposal should be addressed to:

City of White House  
Bid# 16-1030H  
105 College Street  
White House, TN 37188  
Attn: Derek Watson, Purchasing Coordinator

Sealed written responses and any supporting materials must be submitted in one (1) original plus four (4) copies. Late proposals received will be so noted in the bid file and the proposal will be returned unopened. Faxed or emailed proposals will not be accepted.

Please note that the City of White House is not requesting, nor authorizing, your solicitation of quotes from insurance carriers at this time.

## II. Background for the City of White House

The City of White House incorporated in 1971 and operates under the Board of Mayor and Aldermen - City Administrator form of government. The City has approximately 94 full time employees. The City offers the following benefits options to active benefit-eligible employees and all plans renew with an effective date of April 1<sup>st</sup>:

Medical Insurance: Blue Cross Blue Shield of Tennessee  
Dental Insurance: Delta Dental (Self-Insured)

## III. Scope of Services

The City of White House is seeking a broker / consultant to perform the full range of services related to the design, implementation, maintenance, communication, and improvement of the City of White House employee benefit programs.

Specific responsibilities may include but are not limited to:

1. Assisting the City of White House in administering all group insurance plans, responding to questions from and providing information to staff and other employees, and providing other consulting services during the course of the plan year.
2. Researching and advising the City of White House of any new developments in the law and regulations affecting employee benefit programs on an ongoing basis.
3. Reviewing claims experience and claim administration to ensure maximum benefit to the City of White House. Access to varied claims and utilization reports.
4. Reviewing coverage documents and invoices to assure coverage has been correctly issued and billed.
5. Determining and recommending the most economical and feasible funding methods for the benefit programs in an effort to contain cost and maximize benefit effectiveness.
6. Representing the City of White House in negotiations with providers on issues including those related to premiums, benefit levels, plan design, and special terms and conditions.
7. Meeting with and providing reports to various City of White House representatives including Human Resources staff. Responding expeditiously to questions, requests, and inquiries.
8. Assisting the City of White House with the initial and ongoing implementation and communication of benefits programs or changes which includes attending and presenting information at Open Enrollment meeting as applicable and/or needed.
9. As requested by the City of White House, preparing bid specifications and soliciting proposals from insurance markets which specialize in group insurance plans as needed. Evaluating bids and bidders, including administration, claim payment procedures, customer service, network, and identifying the most cost-beneficial package from various bidders.
10. Providing Cobra/HIPAA Administrations as well as assisting with audits, 5500s, forms, and applicable questions for the City of White House.
11. Providing consulting and technical support, as available, to implement Online Benefits Open Enrollment services to employees.
12. Interfacing with insurance carriers as needed to assist employees of the City of White House in the resolution of problems.

#### IV. Schedule for the RFP

	<u>Estimated Completion Date</u>
RFP Distributed .....	February 2, 2016
RFP Responses Due .....	February 23, 2016 at Noon
Insurance Committee Evaluations .....	February 23-March 4, 2016
Board of Mayor and Aldermen Select	
Broker/Consultant .....	March 17, 2016
Tentative Broker/Consultant Effective Date .....	April 1, 2016

## V. Selection Process

Selection of a broker/consultant will be made from all respondents with implementation of services to follow. However, this RFP does not indicate a commitment by the City to award a contract to any respondent. The City intends to evaluate the proposed services based upon the information presented in response to the RFP. The candidates will then be reviewed based on qualifications, past experience, references, familiarity with services and pricing, and then rated according to which company best meets the City's requirements.

Those firms whose proposals most closely meet the needs of the City of White House may be required to attend an interview with the City of White House Administration Staff during the evaluation process.

Nothing herein is intended to exclude any responsible vendor, product or service or in any way restrain or restrict competition. All responsible vendors are encouraged to submit proposal information accordingly as described in this document.

The Tennessee Public Records Act (T.C.A. 10-7-705 (d)) is legislation giving the fullest possible public access to public records. Anyone proposing would need to consult with their attorney regarding confidential submissions and independently seek injunctions to prohibit public disclosure as may be necessary.

By submitting a response to this RFP the vendor commits to be familiar with and agrees to observe and comply with all federal, state, and local laws, statutes, ordinances, and regulations.

## VI. Key Considerations and Evaluation Criteria

The RFP responses will be evaluated based upon the following:

1. Perceived ability of the broker/consultant to negotiate a benefits program that meets the needs of the City of White House.
2. Broker/consultant's demonstrated expertise in negotiating benefit plans on behalf of current clients.
3. Broker/consultant's knowledge and/or technical support related to the implementation of an Online Benefits Open Enrollment process.
4. Broker/consultant and other assigned staff's availability and accessibility, also, availability to attend multiple insurance meetings during the year.
5. The experience, professional credentials, and references of those persons servicing the account.
6. Broker/consultant's conceptual approach and ideas related to service as well as account management.

7. Broker/consultant's ability to provide proactive support to the City of White House Human Resources Department to include: dissemination of current general and legal updates as well as time sensitive insurance carrier information.
8. Broker/consultant's ability to provide service for any of the following type of plan choices: Self-Funded with Stop Loss Carriers and Fully Insured plans.

## VII. Broker/Consultant Qualifications

To assist in the evaluation of potential brokers/consultants, please provide the following information:

1. Firm name, address, and contact information.
2. Telephone, facsimile, and internet address.
3. Type of firm: individual, partnership, corporation, or subsidiary.
4. Organizational structure of the firm and history including the number of years in existence.
5. Describe the ability of your firm to provide service to the City of White House.
6. Names and titles of all principals/officers of the firm (names, titles, and phone numbers).
7. List applicable certifications and licenses; include a copy of Errors and Omissions Insurance Certificate.
8. How many years has your firm been provided insured employee benefits services?
9. Provide the names of at least three employers your firm as provided similar services within the past three years. List the number of employees for each. Please include the contact person and phone number for each organization.
10. Describe the responsibility, experience, and qualifications of comprised account service team members.
11. Describe your firm's philosophy for account servicing and commitment to customer service and quality assurance.
12. Describe your firm's resources or methods to provide education on legal or regulator changes, trends or hot topics.

## VIII. Fee Information

Describe your method of compensation for your services.

If you are compensated on a fee basis, please provide your fee structure.

If you are compensated on a commission basis, provide your fee structure, including percentage of commission. If compensated on a commission basis will your firm also receive additional "overrides" and/or "incentives" from any carrier or other provider?

## IX. General Information

All proposals and related materials become the property of the City of White House and may be returned only at the City's option and discretion.

The City of White House is not obligated to accept any proposal or to negotiate with any respondent. All transactions are subject to the final approval of the City of White House who reserves the right to reject any or all proposal without cause or liability. The City of White House agrees to, warrants, and assures that no person shall be excluded from participating in the bidding process on the grounds of handicap, age, race, color, religion, sex or national origin.

No proposal shall be altered, amended or withdrawn after the opening date and receipt of proposals. Negligence on the part of the bidder in preparing the proposal confers no right for withdrawal of the proposal after it has been opened. All costs directly or indirectly related to the RFP preparation and response (including all costs incurred with supplementary documentation, information, or presentation) is the sole responsibility of the proposer/bidder.

The selected broker/consultant will be designated as the Broker of Record for the insured employee benefit plans sponsored by the City of White House.

The selected broker/consultant will be asked to execute an agreement between the Agent and the City of White House which will incorporate the responsibilities of the agent as described above and the ongoing requirements for insurance cover. The duration of the contract is anticipated to be for four (4) years with (1) year extensions if agreed by both parties. However, the City of White House reserves the right to terminate the contract at any time with thirty (30) days' notice.

The selected broker/consultant shall purchase and maintain in force, at his/her own expense such insurance as will protect him/her and the City from claims which may arise out of or result from the broker/consultant's execution of the work whether such execution be by him/herself, employees, agents, subcontractors or by anyone for whose acts any of them may be liable. The insurance coverage shall be such to protect the Owner, the City, and the general public from any and all claims for injury and damage resulting from any actions on the part of the contractor or his forces as enumerated above.

The broker/consultant shall furnish a copy of an original Certificate of Insurance if requested naming the City of White House as an additional insured. The broker/consultant must maintain general liability coverage, errors and omissions coverage in an amount not less than \$1,000,000.00. Should any of the policies be cancelled before the expiration date, the issuing company will main 30 days written notice to the certificate holder.