



REQUEST FOR PROPOSALS

The City of Goodlettsville, Tennessee is entertaining bids for contracted Health, Dental & Vision Insurance 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 the City's health insurance program.

Interested and qualified brokers/consultants who have demonstrated their ability at comparable work are invited to submit proposals. The specifications for this invitation are to be considered as minimum standards and are not intended to exclude any company from providing proposals for the requested items.

Proposals will be accepted until 4:00 p.m. (CST) on December 12, 2014 at which time and place all received proposals will be publicly opened. *Proposals must be submitted in a sealed envelope clearly marked "RFP – INSURANCE BENEFITS" in the lower left corner.* When applicable, all appropriate licensing and other required information must appear on the exterior of the submittal envelope, as required by T.C.A. 62-6-119. Proposals may be hand delivered, mailed or sent via UPS, FEDEX or any other form of carrier.

When submittals are sent via U. S. Mail, FedEx, UPS or any other carrier; the sealed proposals must be identified as above and then placed inside of the appropriate shipping envelope, and then clearly marked "Sealed RFP Enclosed – INSURANCE BENEFITS" *on the exterior of the shipping envelope.* This is necessary in order to prevent the accidental opening of proposals by separating submitted proposals from regular package delivery.

Proposals arriving after the announced time of acceptance or absent of the aforementioned markings will not be accepted.

Submittals and requests for information relative to this Request for Proposal should be addressed to:

City of Goodlettsville, Tennessee
105 South Main Street
Goodlettsville, Tennessee 37072
Attn: Dawn Freeman, Human Resources Director

Proposals must be executed in the Company name and signed by an officer or individual that has authority to bind the Company. No proposal may be withdrawn for a period of sixty (60) days after the opening date.

The City of Goodlettsville reserves the right to disregard all nonconforming, non-responsive, or conditional proposals; to reject any or all proposals; to limit quantities; to waive formalities and informalities; and to evaluate proposals and accept any proposal or any part of any proposal that is judged, in our opinion, to be of the best quality, value and service to City of Goodlettsville.

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

SCOPE OF SERVICES

The City of Goodlettsville, Tennessee 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 Goodlettsville, Tennessee's health, dental and vision insurance programs.

Specific responsibilities may include, but are not limited to:

1. Assisting the City of Goodlettsville, Tennessee in administering group health, dental and vision 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 Goodlettsville, Tennessee of any new developments in the law and regulations affecting health insurance program on an ongoing basis.
3. Reviewing claims experience and claim administration to ensure maximum benefit to the City of Goodlettsville, Tennessee.
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 program in an effort to contain cost and maximize benefit effectiveness.
6. Representing the City of Goodlettsville, Tennessee 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 Goodlettsville, Tennessee representatives including Human Resources Staff.
8. Assisting the City of Goodlettsville, Tennessee with the initial and ongoing implementation and communication of the program or changes in the program; which include attending and presenting information at Open Enrollment meetings, as applicable and/or needed.
9. As requested by the City of Goodlettsville, Tennessee, 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 services, network, and identifying the most cost- beneficial package from various bidders.
10. Providing Cobra/HIPAA Administration as well as assisting with audits, 5500's, forms and applicable questions for the City of Goodlettsville, Tennessee as needed.
11. Interfacing with insurance carriers as needed to assist employees of the City of Goodlettsville, Tennessee in the resolution of problems and/or questions.

SCHEDULE FOR THE RFP

RFP Distributed	November 21, 2014
RFP Responses Due	December 12, 2014
Insurance Committee Review	December 15, 2014
Tentative Broker/Consultant Effective Date	January 1, 2015

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 of Goodlettsville 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 and familiarity with services, 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 Goodlettsville, Tennessee may be required to attend an interview with City of Goodlettsville, Tennessee Administration on Monday, December 15, 2014 if the City so requests.

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.

KEY CONSIDERATIONS & EVALUATION CRITERIA

The RFP responses will be evaluated based upon the following, as well as any other factor that the City so deems:

- Perceived ability of the broker/consultant to negotiate a benefits program that meets the needs of the City of Goodlettsville, Tennessee.
- Broker/Consultant's demonstrated expertise in negotiating benefit plans on behalf of current clients.
- Broker/Consultant and other assigned staff's availability and accessibility, also availability to attend multiple insurance meetings during the year.
- The experience, professional credentials and references of those persons servicing the account.
- Broker/Consultant's conceptual approach and ideas related to service, as well as account management.

- Broker/Consultant's ability to provide proactive support to the City of Goodlettsville, Tennessee Human Resources Department, to include; dissemination of current general and legal updates as well as time sensitive insurance carrier information.
- Broker/Consultant's ability to provide service for either Fully Insured or Self Insured health insurance plans.

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; history, including number of years in existence.
5. Describe the ability of your firm to provide service to the City of Goodlettsville, Tennessee.
6. Names and titles of all principals/officers of the firm (names, title, phone numbers).
7. List applicable certifications and licenses; include a copy of Errors and Omissions Insurance Certificate.
8. How many years has your firm provided insured employee benefits services?
9. Provide the names of at least three employers for whom your firm has 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 the 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 regulatory changes, trends or hot topics.

GENERAL INFORMATION

All proposals and related materials become the property of the City of Goodlettsville, Tennessee and may be returned only at the city's option and discretion.

The City of Goodlettsville, Tennessee 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 Goodlettsville, Tennessee who reserves the right to reject

any or all proposals without cause or liability. The City of Goodlettsville, Tennessee 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 bid after it has been opened. All costs directly or indirectly related to 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 health insurance plans sponsored by the City of Goodlettsville, Tennessee.

The selected Broker/Consultant will be asked to execute an agreement between the Agent and The City of Goodlettsville, Tennessee which will incorporate the responsibilities of the agent as described above, the ongoing requirements for insurance coverage. The duration of the contract is anticipated to be for two years with one (1) year extensions if agreed upon by both parties. However, The City of Goodlettsville, Tennessee 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's/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 by any actions on the part of the contractor or his forces as enumerated above. The Broker/Consultant must maintain errors and omission coverage in an amount not less than \$ 1,000,000.00.