

REQUEST FOR PROPOSALS: EMPLOYEE MEDICAL BENEFIT BROKER/CONSULTING SERVICES

The purpose of this Request for Proposal (RFP) is to seek qualified brokers to assist the Texoma Council of Governments (TCOG) with strategically planning, designing, negotiating and implementing the best coverage and cost for selective employee benefits program to include health, dental, vision, life and other ancillary/voluntary benefits. THIS IS NOT A QUOTE FOR INSURANCE COVERAGE. Technical questions or requests for clarification should be directed, in writing, to the email address below. Texoma Council of Governments’ responses to a proposer’s question(s) will be provided via return email only to the proposer asking the question(s), and not shared with other respondents.

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1. GENERAL INFORMATION

1.1. Key Dates

The following table outlines TCOG’s key dates and events in this RFP process.

9/3/2019	RFP is released
9/9/2019	Question and Answer Period
9/13/2019	Deadline for receipt of Proposals
9/18/2019	Oral Interviews with selected respondents (optional)
9/23/2019	Selection completed/contract negotiations begin

TCOG reserves the right to extend the submission deadline or any other deadline or date indicated in the RFP in the event that an extension would be in the best interest of TCOG.

1.2. Background of Texoma Council of Governments

TCOG is a voluntary association of local governments in Cooke, Fannin, and Grayson Counties that works directly with citizens and local jurisdictions to improve and advance economic vitality and quality of life in Texoma. In collaboration with our public and private sector partners, TCOG delivers various programs and services designed to support the health, welfare, and future of our citizens, our communities, and the region as a whole.

1.3. Summary of Benefits

TCOG’s plan currently has 51 participants eligible for the following benefits:

- Major Medical – Texas Municipal League (TML) United Health Care High Deductible HSA
 - \$2000 Individual, \$4000 Family
 - TCOG share: 90% Employee only
- Health Savings Account: \$1,500/month maximum
 - TCOG participation: \$125/month
- Dental – part of TML Group Plan
 - TCOG share: none; Employee share: 100%
- Vision – part of TML Group Plan
 - TCOG share: none; Employee share: 100%

- Life Insurance - \$25,000/employee; TCOG share: \$8.38 monthly
- Long Term Disability – 60% of earning to a max benefit of \$5,000/month
 - Optional coverage paid by Employee
- Retirement (401a)
 - Employee must work full quarter before contributions begin
 - Employee contributions: min of 3%; TCOG matches at 7%
- Optional Deferred Compensation (457)
- Optional Roth IRA
- Optional Health Club Membership

1.4. Scope of Work

The intent of the RFP is to obtain professional services from a qualified firm for providing group benefits consulting and brokerage services. The scope of the work includes RFP for health insurance and other benefit coverages such as Rx, dental, vision, Employee Assistance Program (EAP), flexible spending, health savings account, wellness, and benefits advocacy services as deemed appropriate by the consultant. Other consulting services may include, but are not limited to, creative solutions for cost containment, wellness programs, advising on the Affordable Care Act (ACA), trends in the health care industry, changes in plan designs, and negotiating directly with all plan providers.

1.5. Preparation Costs

Texoma Council of Governments shall not be responsible for proposal preparation costs, nor for the cost, including attorney fees associated with any administrative, judicial or other type of challenge to the determination of the selected proposer and/or award of the contract and/or rejection of the proposal. By submitting a proposal, each respondent agrees to be bound in the respect and waives all claims to such costs and fees.

2. RULES GOVERNING PROPOSALS

2.1. Confidentiality

The content of all proposals will be kept confidential throughout the selection process and afterward. Copies of any proposal will not be shared with other respondents.

2.2. Disposition of Proposals

All materials submitted in response to the RFP shall become the property of Texoma Council of Governments.

2.3. Modification of Proposals

Modifications to proposals will not be accepted by Texoma Council of Governments.

2.4. Late Submissions

Proposals not received on or before the date and time specified will not be considered.

2.5. Acceptance/Rejection of Submittal

Texoma Council of Governments reserves the right to reject any or all responses to this RFP, to waive minor irregularities in any proposal or in the RFP procedures, and to accept any proposal presented which meets or exceeds these specifications and which is deemed to be in the best interests of the Texoma Council of Governments. However, the requirements for timelines shall not be waived.

2.6. Proposal Evaluation

A committee of individuals representing Texoma Council of Governments will perform the evaluation of all proposals. Following this evaluation process, the committee may elect to ask certain respondents to complete an oral interview before the committee. The purpose of the interview is to allow those further selected firms expansion and discussion of their written responses.

2.7. Oral Interviews

Oral interviews are provided at the sole discretion of Texoma Council of Governments and are for the purposes of allowing Texoma Council of Governments to broaden their understanding of certain selected respondents.

2.8. Final Broker Selection

The final selection of the successful respondent(s) is scheduled to be completed by **9/19/2019**. The successful respondent will assume their responsibilities on **9/23/2019**.

3. MINIMUM QUALIFICATIONS

All brokerage firms submitting a proposal must:

- a. Be licensed to do business in the State of Texas;
- b. Have the expertise, licenses and resources to provide Employee Benefit broker/consulting services for Texoma Council of Governments' current and future operations;
- c. Consistently maintain and allocate sufficient staffing resources to provide timely service for Texoma Council of Governments' Employee Benefit broker/consulting services needs;
- d. Maintain staff that are qualified and available to provide specialized technical expertise in various disciplines as necessary.

Proposers may not contact the insurance marketplace nor discuss our account with underwriters until we have made our final broker selection.

4. PROPOSAL GUIDELINES

Please respond as outlined in this request for proposal and observe the following guidelines:

- a. Respond to questions as directly as possible along with any supporting information you feel will be pertinent to these questions.
- b. Complete proposals (**1 mailed hard copy and 1 emailed electronic copy**) must be received at our offices no later than 5:00 pm CST Friday, September 13, 2019. Proposals should be addressed to the attention of:

Eric M. Bridges, Executive Director
Texoma Council of Governments
1117 Gallagher Drive, Suite 470
Sherman, TX 75090
ebridges@tcog.com

Submission of a proposal will be construed to imply agreement in advance to the services outlined. Brochures, photos, annual reports or any other appropriate printed material may be included in your proposal. The proposal package should be kept as brief as possible, with the subject areas clearly defined.

5. QUESTIONS

1. Firm History and Experience

- a) Provide a brief history of your firm including size, volume of business, locations, number of years in business and business philosophy.
- b) Describe the visibility and influence of your firm in the employee benefits field.

2. Account Team Qualifications

- a) Provide an overview of the account team that would be assigned to Texoma Council of Governments. For each member of the team, provide highlights outlining qualifications and experience. Provide a summary of roles and distribution of responsibilities.
- b) Please describe the extent of your firm's experience – if any – with organizations similar to Texoma Council of Governments.
- c) Describe your approach to the ongoing training of your staff.

3. Clients

- a) Describe at least two innovative strategic solutions you have implemented for clients similar to Texoma Council of Governments that highlight your benefits consulting expertise.
- b) Describe your internal mechanism for ensuring customer satisfaction with your services.
- c) Provide contact names and phone numbers of 3 references.

4. Services

- a) Provide an overview of your approach to strategic planning.
- b) Provide an overview of your account support and administration services, including enrollment coordination, employee claims advocacy, and ongoing support for Texoma Council of Governments employees.
- c) Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking and reporting.
- d) Describe your capabilities in employee communications.
- e) Describe your consulting and educational services in the area of legal compliance.
- f) Describe your use of technology to support online employee services and education.
- g) Describe any additional service options that may be of interest to Texoma Council of Governments.

5. Compensation

- a) Describe how you expect to be compensated for the services outlined in this proposal.
- b) State your philosophy of compensation disclosure.
- c) Proposed broker/consultant fee

6. PROPOSAL SELECTION PROCESS

By use of numerical and narrative scoring techniques, proposals will be reviewed by TCOG against the factors specified below. The relative weights of the criteria based on a 100-point scale, are shown below.

CRITERIA	Points
1. Qualifications, experience, references, and ability to carry out the work	25
2. Plan design analysis, consultation, marketing and renewals	25
3. Compliance, communications, and administrative support	20
4. Fees	20
5. Other factors, including completeness of proposal, adherence to RFP instructions, other relevant factors not considered elsewhere	10

7. REJECTION OF PROPOSALS

TCOG reserves the right in its sole discretion to reject any and all proposals, in whole or in part, without incurring any cost or liability whatsoever. All proposals will be reviewed for completeness of the submission requirements.