

REQUEST FOR INSURANCE BID PROPOSALS

July 15th, 2019

City of Hillsboro, Ohio

130 North High Street
Hillsboro, Ohio 45133
(937)393-5219

KEY DATES:

RFP Released to the Public
Submittal Deadline
Public Opening
Award Announcement

July 15th, 2019
10:00 AM, August 16, 2019
10:00 AM, August 16, 2019
4:00 PM, August 20, 2019

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OVERVIEW OF THE REQUEST PROCESS

The City of Hillsboro, Ohio (the "City") will accept until 10:00 A.M. on Monday, August 16, 2019, proposals for insurance coverage for the employees of the City of Hillsboro. Candidates should state their area of expertise, identify insurance carriers represented, and define their ability to contract Health, Dental, Life, Disability, and Voluntary insurance coverages and provide insurance planning & education. Candidates should also provide recommendations for group life, health, dental and vision insurance coverage for a renewal date of October 1, 2019, in accordance with Exhibit B (attached).

City Administration will review all bids and qualifications and evaluate firms on the basis of the City's needs, the scope of the candidate's qualifications and the overall package recommended. Broker Qualifications and Bid Proposals will be evaluated concurrently in making a selection.

The committee will award the contract on or before Tuesday, August 20, 2019 at 4:00 PM. The decision of the Administration will be final.

WORK PROPOSAL

The City seeks to obtain bids for a Benefits Package for City employees, to include life, health, dental and vision insurance coverages. Recommendations will be evaluated based on all of the following criteria:

- Level of benefits afforded under the plan
- Quality of the underwriting insurance company
- Overall plan design
- Adequacy of the provider network
- Scope of qualifications and services provided by the competing brokerage firm
- Overall cost of the plan to the City and its employees

The City is open to considering benefit strategies that differ from that being currently utilized, and will evaluate all proposals based on the overall value provided.

FORMAT AND SUBMISSION OF PROPOSALS

- Written submittals are due to The City by 10:00 AM on Tuesday, August 16, 2019, at the following address:

The City of Hillsboro, Ohio
Attn: Kimberly Newman Administrative Assistant
130 North High Street
Hillsboro, Ohio 45133

Bid Proposals should be submitted in an opaque sealed envelope, clearly marked "Sealed Bid / RFP for Group Health Insurance ". One (1) original and four (4) copies are required.

Bid Proposals shall include:

1. Complete description of benefits being recommended on carrier paper
 2. Clear communication of all insurance costs
 3. Clear communication of any additional costs / fees charged by the broker for services provided
 4. Identification of the broker and key technical personnel who will be managing the City's account
 5. A detailed work proposal that presents an outline of the key issues and how the scope will be accomplished, including a projected time table for completion
 6. A list of any potential sub-contractors that may be used, including their address, phone number and primary contact
 7. Three references from existing clients, including both fully and self-funded groups, if available
- Bid Proposals received after the deadline will be rejected, postmarks notwithstanding.
 - All requirements and forms requested as part of this RFP must be completed in their entirety. Failure to do so will result in the qualification being declared "unresponsive".
 - An official authorized to bind the contractor must sign the RFP.

COMPLIANCE WITH STATE, LOCAL AND FEDERAL REGULATIONS

The broker / firm shall reveal any final determination of a violation by the broker or firm within the previous five-year period, relative to his practice of the insurance and/or securities business. The consultant shall be in continuous compliance with all local, state and federal regulations surrounding the practice of insurance for the duration of the contract period. All pertinent local, state and federal regulations apply, whether or not expressly stated.

REVIEW AND EVALUATION

The Selection Committee will review and evaluate the Bid Proposals based on, but not necessarily limited to:

	<u>Maximum Value</u>
• Met the RFQ / RFP requirements	5 points
• Stability and credibility of the Firm and Brokers	10 points
• Experience with self-funded and fully funded plans	5 points
• Insurance recommendations, including cost and plan design	45 points
• Customer service	25 points
• Overall impression	10 points

COST OF PREPARATION

The City of Hillsboro is not liable for any cost incurred prior to issuance of a contract.

NEWS RELEASES

No news releases pertaining to the request for proposals, or any project that may arise, are to be made without prior approval of the City.

ACCEPTANCE OF BID PROPOSAL

The contents of the Bid Proposal packet may become contractual obligations. Failure to accept the obligations will result in cancellation of any contract award. The City reserves the right to accept or reject any and all of the submissions, in whole or in part, and to postpone or cancel the execution of any contract, if The City deems it to be in its interest to do so, subject to local, state and federal law.

CANCELLATION

If the services to be performed hereunder by the candidate or firm are not performed in an acceptable manner to the City of Hillsboro, the City may terminate this contract at will in accordance with the law upon providing thirty (30) days written notice of that intent. Payment for services or goods received prior to the termination shall be made by the City of Hillsboro. Payment for those goods and services shall not be unreasonably withheld.

GENERAL RFP DISCLOSURES

- All firms submitting Bid Proposals must follow all instructions to be considered a potential candidate.
- Requirements and specifications of this request are considered to be the minimum needed.
- Once submitted, the Bid Proposal becomes the property of The City of Hillsboro. The City will release no information about the submission until it becomes a matter of public record.
- All data included in the submission is proprietary to The City of Hillsboro. It will be used exclusively for this process and will not be shared with any other firm or used for any other purpose.
- No qualification can be withdrawn after it has been opened.
- All solicitations made by the City of Hillsboro are to be open and free to all competing vendors, whereby all have a reasonable chance to be successful and be awarded a contract.
- If any modifications are made to The City's request, the changes will be compiled and forwarded to all firms that were directly sent a copy of the RFP and also posted on www.hillsboroohio.net
- Any questions pertaining to the RFP will be accepted via email until 4:00 P.M. on Friday, August 2, 2019. Questions should be emailed to Kimberly Newman, knewman@hillsboroohio.net. Responses to all questions will be returned by email within three business days of receipt.

EXHIBIT A

By signing below, you are agreeing to all of the Terms & Conditions that are part of this Request for Proposal.

Submitting Organization Name: _____

Address: _____

Submitting Broker's Name: _____

Title: _____

E-Mail Address: _____

Telephone: _____

Signature: _____

Date: _____

EXHIBIT B - SUMMARY OF CURRENT BENEFITS AND COSTS

DEFINITION OF ELIGIBLE EMPLOYEE: Any employee who works a minimum of 30 hours per week for the City of Hillsboro, after 30 days of employment.

LIFE INSURANCE: The City of Hillsboro provides and pays for \$20,000 of Basic Life and Accidental Death & Dismemberment Insurance for each eligible fulltime employee. Life and AD&D amounts are subject to the following reduction schedule:

- 35% at the employee's 65th birthday
- 50% at the employees 70th birthday

The coverage is underwritten by Humana. The current rate is \$0.19 per \$1,000 for the life insurance, and \$0.02 per \$1,000 for the Accidental Death & Dismemberment. These rates are under a guarantee period.

HEALTH INSURANCE: The City offers a choice of two insurance plans to the employees - a traditional PPO and a Health Savings Account. Coverage is underwritten by Anthem. The City contributes 85% to the cost of the employees' insurance. Current rates are as follows:

H.S.A.	PPO
\$556.83	\$564.20
\$1,225.02	\$1,241.24
\$1057.97	\$1,071.98
\$1,781.85	\$1805.44

Copies of renewal benefits and rates are attached.

HEALTH SAVINGS ACCOUNTS: The City makes contributions into the employees' Health Savings Accounts. The amount of the contribution is determined at the beginning of each plan year and is currently \$1,875 for single coverage and \$2,750 for family coverage.

DENTAL INSURANCE: The City offers dental insurance underwritten by Delta. The City contributes \$40 per month to the cost of the employees' insurance. Current rates are \$23.22 for single coverage and \$78.10 for family coverage.

VISION INSURANCE: The City offers voluntary vision insurance through Humana. Premiums are \$5.55 for single coverage, \$11.09 for employee + spouse, \$10.54 for employee + child(ren), and \$16.56 for family coverage. The rates are under a guarantee period.