

City of Pembroke, Georgia

City Council

TO: Prospective Vendors

DATE: June 17, 2022

SUBJECT: Request for Qualifications for Benefits Consulting and Broker Services

You are invited to submit Proposals for Benefits Consulting and Broker Services for Health, Dental, Vision, Life and Ancillary/Voluntary Benefits for the City of Pembroke, Georgia.

THIS IS NOT A REQUEST FOR INSURANCE COVERAGE.

Attached are the general conditions, technical specifications, and submittal format.

The written requirements contained in this Request for Qualifications (RFQ) shall not be changed or superseded except by written addendum from the Pembroke City Administrator's Office. Failure to comply with the written requirements for this RFQ may result in disqualification of the submittal by the City of Pembroke.

Submittals are to be sealed, marked with the submitting firm's name and address and labeled: **"Benefits Consulting and Broker Services"** and delivered to:

City of Pembroke, Georgia
Attention: Arlene Hobbs, City Clerk
353 North Main Street
Pembroke, Ga. 31321

not later than (2:00 pm Friday September 16, 2022)

The City of Pembroke reserves the right to reject any and all submittals, to waive any technicalities or irregularities and to award contracts based on the highest and best interest of the City of Pembroke.

Inquiries regarding this Request for Qualifications (RFQ) should be made to, Pembroke, Georgia at clerk@pembokega.net.

City of Pembroke

REQUEST FOR QUALIFICATIONS

Benefits Consulting and Brokerage Services June 17, 2022

SECTION I - REQUEST FOR QUALIFICATIONS OVERVIEW

A. PURPOSE

The purpose of this Request for Qualifications (RFQ) is to seek qualified brokers to assist the City of Pembroke with strategically planning, designing, negotiating and implementing the best coverage and cost for selective employee benefit programs to include Health, Dental, Vision, Life and Ancillary/Voluntary Benefits.

THIS IS NOT A REQUEST FOR INSURANCE COVERAGE.

B. INFORMATION TO OFFERORS

1. RFQ TIMETABLE

The anticipated schedule for the RFQ is as follows:

RFQ Available	June 17, 2022
Deadline for questions	September 2, 2022
Submittal deadline	2:00pm Friday September 16, 2022

2. BID SUBMISSION:

One **(1)** original and three **(3)** copies of the complete signed submittal must be received no later than **(2:00pm Friday September 17, 2022)**. Proposals must be submitted in a sealed envelope stating on the outside, the submitting firm name, address, and title (Benefits Consultant and Broker Services) to:

City of Pembroke, Georgia
Attention: Arlene Hobbs, City Clerk
353 North Main Street
Pembroke, GA 31321

Hand delivered copies may be delivered to the above physical address **ONLY** between the hours of **(8:30am)** and **(4:30pm)** ET, **(Monday)** through **(Friday)**, excluding holidays/Furlough Days observed by the City of Pembroke.

Submitting firms are responsible for informing any commercial delivery service, if used, of all delivery requirements and for ensuring that the required address information appears on the outer wrapper or envelope used by such service.

The Submittal must be signed by a company officer who is legally authorized to enter into a contractual relationship in the name of the submitting firm.

3. CONTACT PERSON:

Submitting firms are encouraged to contact Arlene Hobbs at clerk@pembrokega.net with questions on the RFQ requirements. All questions that arise prior to the DEADLINE FOR QUESTIONS due date shall be directed to the contact person in writing via facsimile or email. Any unauthorized contact shall not be used as a basis for responding to this RFQ and may result in the disqualification of the prospective vendor's submittal.

4. ADDITIONAL INFORMATION/ADDENDA

The City of Pembroke will issue responses to inquiries and any other corrections or amendments it deems necessary in written addenda issued prior to the due date. Submitting firms should not rely on any representations, statements, or explanations other than those made in this RFQ or in any addendum to this RFQ. Where there appears to be a conflict between the RFQ and any addenda issued, the last addendum issued will prevail.

Offerors must acknowledge any issued addenda by including Attachment B -Addenda Acknowledgement with the submittal. Proposals which fail to acknowledge the offeror's receipt of any addendum will result in the rejection of the offer if the addendum contains information which substantively changes the Owner's requirements

5. LATE SUBMITTAL, LATE MODIFICATIONS AND LATE WITHDRAWALS

Submittals received after the due date and time will not be considered. Modifications received after the due date will not be considered. The City of Pembroke Government assumes no responsibility for the premature opening of a proposal not properly addressed and identified, and/or delivered to the proper designation.

6. REJECTION OF PROPOSALS

The City of Pembroke may reject any and all proposals and reserves the right to waive any irregularities or informalities in any proposal or in the submittal procedure.

Submittals received after said time or at any place other than the time and place as stated in the notice will not be considered.

7. MINIMUM RFQ ACCEPTANCE PERIOD

Proposals shall be valid and may not be withdrawn for a period of 60 days from the date specified for receipt of proposals.

8. NON-COLLUSION AFFIDAVIT

By submitting a Proposal, the offeror represents and warrants that such proposal is genuine and not a sham or collusive or made in the interest or in behalf of any person not therein named and that the offeror has not directly or indirectly induced or solicited any other offeror to put in a sham proposal, or any other person, firm or corporation to refrain from submitting and that the offeror has not in any manner sought by collusion to secure to that offeror any advantage over any other offeror.

By submitting a proposal, the offeror represents and warrants that no official or employee of the City of Pembroke Government has, in any manner, an interest,

directly or indirectly in the proposal or in the contract which may be made under it, or in any expected profits to arise there from.

9. COST INCURRED BY OFFERORS

All expenses involved with the preparation and submission of the RFQ to the City of Pembroke, or any work performed in connection therewith is the responsibility of the offeror(s).

10. RFQ OPENING

Submitted proposals will not be opened or read aloud publicly. A list of names of firms providing qualifications may be obtained from city clerk, after the due date and time stated herein.

C. GENERAL PROCUREMENT INSTRUCTIONS

1. The City of Pembroke must receive all proposals not later than the date and time listed on the cover sheet of this proposal. Proposals must be sealed with “ **Benefits Consulting and Brokerage Services**” clearly marked on the outside of the envelope. **Four (4) copies of the proposal must be received from each offeror (1 original, 3 copies)**. Each proposal must be signed and dated by an official authorized to bind the firm. Late proposals will not be considered for award. Electronic proposals (fax, email, etc.) will not be considered.
2. Proposals will be evaluated according to completeness, content, experience with similar projects, ability of the broker and its staff. The award of a contract to one broker does not mean that the other proposals lacked merit, but that, all factors considered, the selected proposal was deemed to provide the best value to the City.
3. Brokers are cautioned that this is a request for offers, not a request to contract and the City reserves the unqualified right to reject any and all offers when such rejection is deemed to be in the best interest of the City.
4. Elaborate proposals in the form of brochures or other presentations beyond that necessary to present a complete and effective proposal are not desired.
5. Any costs incurred by broker in preparing or submitting offers are the broker’s sole responsibility; the City of Pembroke will not reimburse any broker for any costs incurred prior to award.
6. Proposals must be submitted in accordance with the requirements of the RFQ. Failure to include any required information may cause rejection of the proposal.
7. All respondents must complete the forms “References”, “Execution of Proposal” and “Addenda Acknowledgement” and submit these forms with their proposal. Failure to complete and return these forms will automatically disqualify a respondent.

SECTION II - GENERAL CONDITIONS

A. Purpose:

The purpose of this Request for Qualifications (RFQ) is to seek qualified brokers to assist the City of Pembroke with strategically planning, designing, and negotiating the best coverage and cost for selective employee benefit programs. The City has approximately **38** full-time employees. The City of Pembroke is constantly competing to recruit and retain the best employees possible. Our leadership is looking to ensure we have financially competitive and

affordable benefit programs to offer our employees.

B. Contract Period:

Any contract resulting from this proposal shall be effective beginning on the first of the month following consultant/broker selection resulting from this RFQ but in no case any later than (Date). It is the intent of the City of Pembroke to continue services for four additional one-year extensions should it remain in the best interest of the city and its employees to retain said services.

C. Respondent Qualifications:

The City of Pembroke requires qualified respondents to this RFQ to be Licensed Brokers in the State

of Georgia that are independent and not affiliated with any insurance company, third party administrative agency or provider network. The brokerage firm must have not less than **5** years' experience in providing brokerage services to employers with at least **100** employees. Experience in the provision of brokerage services to public sector employers is preferred but not required.

D. Scope of Work:

Provision of consulting and brokerage services to the City of Pembroke for employee benefit programs including health, dental, vision, life and ancillary/voluntary benefits under any agreement ensuing from this proposal will entail the following, at a minimum:

1. Auditing resulting contracts for accuracy of coverage, terms and conditions
2. Assisting with annual benefits renewals, including negotiation of changes in contracts
3. Assisting the City in determining specifications for future insurance coverage
4. Marketing the City's desired insurance package through identification of appropriate carriers, analysis of proposals, provisions of recommendations, and assistance in contract negotiation
5. Preparing, disseminating, and analyzing bid packages in accordance with City specifications, should formal bidding of insurance packages be deemed necessary
6. Reviewing the employee benefit package for quality of benefits provided, cost effectiveness, competitiveness and plan administration on an annual basis.
7. Providing strategies for managing and controlling future costs, including but not limited to medical and prescription drug claims and wellness programs.
8. Monitor ongoing contracts, including third part administrators, to ensure contract compliance.
9. Analyzing claims history and insurance utilization at least quarterly.
10. Providing information on employee benefit issues, trends and proposed or new legislation
11. Meeting with the Board of Commissioners and City administrative staff as needed

12. Assisting in the design of employee benefits communications and participating in Benefit Fairs and annual enrollment process
13. Providing a key contact person to be available to answer questions and resolve issues that arise during the year regarding employee benefits, contract administration, and service provisions
14. Evaluating various insurance products submitted for consideration by insurance carriers
15. Perform other related consultation services as needed or requested.

E. Vendor Proposal Requirements:

The proposal response must clearly demonstrate the required qualifications, expertise, competence and capability of the vendor. Please provide a concise description of your firm's ability to provide the services required in the *Scope* of this document. Costs incurred by firms responding to this RFQ are solely their responsibility. Additionally, please include the answers to the following questions (Address each by number):

1. Describe your organizational structure (i.e. publicly held corporation, partnership, etc.).
2. Confirm that you are a licensed broker in the State of Georgia and provide documentation. Confirm that you serve as a broker, independently, and are not employed by any insurance company, third party administrative agency or provider network.
3. Briefly describe your company's organization, philosophy, and management. Also, please provide a brief company history.
4. Describe your contractual relationships, if any, with organizations or entities necessary to your proposal's implementation (i.e. actuarial services, data information services, etc.).
5. How long has your organization been providing brokerage services?
6. How many public sector clients does your firm currently provide brokerage services to?
7. What is your firm's scheme of communication and customer service interaction with clients?
8. Please provide a list of four verifiable public sector references, all of whom are able to comment of your organization's relevant experience. Please include group name, contact name, and telephone number.

Please furnish:

1. Services you provided
2. Benefit programs addressed
3. Time period covered
4. Number of covered employees
5. Contact name and phone number

It is the vendor's responsibility to provide valid reference information and the City of Pembroke reserves the right to use reference checks in its evaluation of proposals.

9. Indicate the method of service provision your organization would utilize in implementing your proposal (i.e. individual broker, individual broker with supporting back up, team of brokers). Please provide resumes of individual brokerage staff that would provide services to the City of Pembroke. Include a brief professional history for each individual and how they are qualified to provide services to the City of Pembroke.
10. Briefly describe the level of service and support provided to the City of Pembroke by your broker(s) on a day-to-day basis.
11. How does your firm provide continuing education to ensure that each broker is educated on current market trends and legislative developments? How is this information communicated to your clients?
12. Describe how you build an understanding of the direction and priorities of the City of Pembroke employee benefit program and how you would utilize this information to recommend changes and project future trends.
13. Detail how your organization assists clients in developing a strategic benefit plan.
14. Describe how your organization utilizes claims data and how your approach to data analytics could benefit the city.
15. Describe your organization's strategy for managing plan costs, both short-term and long-term.
16. Describe your organization's strategy for controlling prescription drug costs.
17. Describe your organization's approach to wellness programs and your strategy for improving members' health.
18. Describe your organization's anticipated involvement in the annual renewal process. Include information regarding process timeframes, negotiation of rates and vendor selection. NOTE: the City of Pembroke's current plan year for benefits is **January 1, 2023**
19. How does your firm assist the City of Pembroke in developing plan specifications? Explain your process for providing plan recommendations to your clients.
20. Explain the process your organization would utilize to assist the City of Pembroke in selecting an insurance vendor. How would your company's experience and expertise benefit the City of Pembroke in this process?
21. Please provide a list of the vendors you have relationships within regard to health, disability, life, supplemental health, vision, and dental insurance plans.
22. Describe how your organization strives to streamline enrollment and benefit administration for your clients. Include any services you provide for automation of the benefit process (i.e., electronic capabilities, outsourcing options). Attach any associated costs for these services on a separate fee schedule.
23. Detail how you develop a benefit communication strategy with your clients. Include what tools or resources you have available to assist your clients in effectively communicating not only the specific plan details but also the value of the benefits offered?

24. What training resources does your organization provide to assist your clients in educating and training their benefit staff?
25. What makes your organization unique from other organizations that may submit proposals for the City of Pembroke's consideration?
26. Provide any additional information regarding your organization or services that you feel would be beneficial in helping the City of Pembroke to select a benefits broker.
27. Please detail your administrative capabilities on benefits plan compliance issues

F. Criteria for Evaluation:

All proposals will be evaluated according to, but not necessarily limited to, the following:

- Your firm's indicated ability to provide a level of service sufficient to meet the City's needs, as stated in your response to item 4. (Scope of Services) and 5. (Vendor Proposal Requirements).
- Extent and success of previous work your firm has provided to organizations similar in nature and size to the City of Pembroke, as determined by the City of Pembroke's contact with listed references.
- The proposal itself as an example of your firm's work product.
- Qualifications/experience of key personnel to be assigned to the project.
- Adherence to RFQ requirements, including completion of all required forms; provision of all requested information; adequacy of responses, and return of the RFQ by the stated deadline.

G. Pricing:

Please describe the compensation that your firm would receive for broker services to the City of Pembroke either from the insurance provider or the directly from the City of Pembroke. This would include any PEPM (per employee per month), % of premium, or flat fee by line of coverage and services provided (wellness, technology subsidies, FSA, COBRA, etc.). Benefits include:

- **Medical**
- **Pharmacy**
- **Telemedicine**
- **Life Insurance**
- **Dental**
- **Vision**
- **Short Term Disability**
- **Long Term Disability**
- **Voluntary (AFLAC) Products**

H. Oral Presentations:

During the evaluation process, the City of Pembroke may at its discretion, request oral presentations from any or all respondents for the purpose of clarification or amplifying the materials presented. However, respondents are cautioned that the City is not required to request clarification; therefore, all proposals should be complete and reflect the most favorable terms available from the broker.

I. Final Selection:

Following review of all qualified proposals, selection of a suitable vendor, and preliminary contract negotiations, a recommendation will be made to the City of Pembroke Council. Following approval, the City will complete contract negotiations. The selected vendor should be prepared to commence working on the employee benefit package immediately following contract execution.

Note: the City of Pembroke reserves the right to accept the response that is determined to be in the best interest of the City and its employees. The City reserves the right to reject any and or all proposals.

COMPANY
NAME _____

REFERENCES

PROPOSALS MUST LIST FOUR (4) PUBLIC SECTOR REFERENCES FOR WHOM SIMILAR WORK HAS BEEN PERFORMED DURING THE PAST THREE (3) YEARS.

(1) CLIENT NAME _____
ADDRESS (Street) _____
ADDRESS (City, St, Zip) _____
CONTACT NAME _____
TELEPHONE/E-MAIL _____

(2) CLIENT NAME _____
ADDRESS (Street) _____
ADDRESS (City, St, Zip) _____
CONTACT NAME _____
TELEPHONE/E-MAIL _____

(3) CLIENT NAME _____
ADDRESS (Street) _____
ADDRESS (City, St, Zip) _____
CONTACT NAME _____
TELEPHONE/E-MAIL _____

(4) CLIENT NAME _____
ADDRESS (Street) _____
ADDRESS (City, St, Zip) _____
CONTACT NAME _____
TELEPHONE/E-MAIL _____

THIS PAGE MUST BE COMPLETED AND SUBMITTED AS A PART OF YOUR PROPOSAL.

EXECUTION OF PROPOSAL

DATE: _____

The potential Contractor certifies the following by placing an "X" in all blank spaces:

- ____ That this proposal was signed by an authorized representative of the firm.
- ____ That the potential Contractor has determined the cost and availability of all materials and supplies associated with performing the services outlined herein.
- ____ **That all labor costs associated with this project have been determined, including all direct and indirect costs.**
- ____ That the potential Contractor agrees to the conditions as set forth in this **Request for Proposal** with no exceptions.

Therefore, in compliance with the foregoing **Request for Qualifications**, and subject to all terms and conditions thereof, the undersigned offers and agrees, if this proposal is accepted within sixty (60) days from the date of the opening, to furnish the services for the prices quoted within the timeframe required.

Business Contact Representative

Operational Contact Representative

Vendor's Name Federal ID #

Address

Phone Fax

Email

Authorized Signature Date

Typed Name & Title

THIS PAGE MUST BE COMPLETED AND SUBMITTED AS A PART OF YOUR PROPOSAL.

ADDENDA ACKNOWLEDGEMENT

The Offeror has examined and carefully studied the Request for Qualifications and the following Addenda, receipt of all of which is hereby acknowledged:

Addendum No. _____

Addendum No. _____

Addendum No. _____

Addendum No. _____

Authorized Representative/Title (Print or Type)	Authorized Representative (Signature)	(Date)
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Offerors must acknowledge any issued addenda. Proposals which fail to acknowledge the offeror's receipt of any addendum will result in the rejection of the offer if the addendum contained information which substantively changes the City's requirements.