

**REQUEST FOR PROPOSAL**

**RFP # 35-19-20**

**Employee Benefits Broker Services For Health and  
Welfare Benefit Plan**

**FOR**

**THE CITY OF VALDOSTA**

**REQUESTED BY**

**PURCHASING DEPARTMENT  
216 E. CENTRAL AVE., SECOND FLOOR  
P.O. BOX 1125  
VALDOSTA, GA 31603-1125  
PHONE 229-259-3525**

**RELEASE DATE: February 11, 2020**

**PROPOSAL DUE DATE: March 10, 2020**

**DUE TIME: 11:00 AM EST**

## NOTICE TO PROPOSERS

1. Any prices offered by proposers on any item or service offered to the City of Valdosta shall be the price effective at the date of delivery.
2. No delivery date of “ASAP” (As Soon As Possible) shall be considered acceptable on items that have a maximum delivery date listed in the specifications.
3. The City of Valdosta reserves the right to accept any or all items where maximum delivery date, as listed in the specifications if not met by proposer.
4. Signature below of authorized agent for proposer shall constitute recognition and acceptance of all conditions of the sale as listed above.

Company Name

\_\_\_\_\_

Authorized Agent

\_\_\_\_\_

**PLEASE CHECK FOR OTHER PROCUREMENT OPPORTUNITIES YOU MIGHT BE  
INTERESTED IN AT:  
[www.valdostacity.com](http://www.valdostacity.com)**

**Please let the Purchasing Department know if you found this opportunity on our website  
and if you are going to submit a proposal with you company name, address, phone, and  
email address to [gbrown@valdostacity.com](mailto:gbrown@valdostacity.com)**

Please be aware that private and public mail carriers are not always reliable on next day delivery in our area. Please assure your response is sent in plenty of time to reach us. As you know, late responses are not acceptable. If you utilize the US Postal Service and mail your response to the physical address, the chances are high it will be diverted to our post office box so allow extra time for delivery. Private carries will deliver to the physical address but include “Purchasing, 2<sup>nd</sup> Floor” in your delivery address and be aware that although you pay overnight fees, overnight delivery is not always successful although you are told the delivery time will be met.

## **GENERAL SPECIFICATIONS**

It is the intent of these specifications and scope of work to furnish the City of Valdosta with the following requisitioned equipment or services, according to the attached. It is clearly understood that the following are minimum specifications and are made in order to show the exact specifications of the equipment or services proposed.

The City of Valdosta reserves the right to accept any or all conditions or to choose the proposer considered to be in their best interest.

The final decision will be made by the City of Valdosta Mayor and Council.

**NO RFP WILL BE CONSIDERED IF RECEIVED AFTER THE DATE AND TIME SPECIFIED. THE CITY OF VALDOSTA CISCO PHONE SYSTEM CLOCK WILL BE USED AS THE OFFICIAL TIME STAMP.**

**Please put the RFP No. on the outside of your return envelope.**

## **FUND APPORPRIATION CONTINGENCY**

The proposer and the City recognize that the continuation of any contract after the close of any given fiscal year of the City of Valdosta shall be subject to the approval of the budget of the City of Valdosta providing the contract is an approved expenditure. The City does not guarantee that the expenditure will be actually adopted each year by Mayor and Council.

## **INDEMNIFY AND HOLD HARMLESS**

Contractor further agrees to indemnify, defend and hold harmless the City against (1) any and all losses, claims, damages, law suits and liabilities for any personal injury, death or property damage arising out of or as a consequence of any work performed pursuant to this contract, (2) any and all expenses related to claims or lawsuits resulting from the above including courts cost and attorney fees, (3) any and all penalties and damages incurred by reason of contractor's failure to comply with any applicable laws, ordinances or regulations. Any court action or litigation will be performed in the State of Georgia.

## **INSTRUCTIONS TO PROPOSERS**

1. Proposals must be enclosed in a sealed plain envelope, with the RFP number written on the outside and endorsed with the title of the proposal, and must be filed with the Purchasing Agent of the City of Valdosta, located at 216 E. Central Ave., 3<sup>rd</sup> floor. In the event you choose to mail your proposal, it should be mailed to City of Valdosta Purchasing, Greg Brown, P.A., P.O. Box 1125, Valdosta, Ga. 31603.
2. No proposer will be allowed to withdraw his proposal for any reason whatsoever after the RFP's have been opened.
3. The specifications and scope of work following represent the minimum general size, weight, capacity and performance characteristics desired in the equipment or services to be purchased. These requirements are not intended to prevent obtaining fair prices or to eliminate competition, but to insure, if possible, that all proposals submitted shall not be subject to correction or alteration after the RFP has been filed, opened, and publicly read. In view of an unusually wide disparity in details of design and manufacture, complete descriptive literature and manufacturer's specifications must be submitted on each type of equipment offered. The City of Valdosta reserves the right to evaluate any or all RFP's, particularly where there is a range in specifications. Special consideration will be given to the ready availability of repair parts and service.
4. Federal or State taxes are not applicable to Georgia Municipalities under the United States Code Title 26 and Georgia Exemption Certificate Number 3-465-686-300-1.
5. It is expressly understood by the proposer that written notice of the award or purchase order the City of Valdosta will constitute an agreement and consummate the transaction and will serve together with the proposal, the advertisement, these instructions and the detailed specifications, as the entire form of contract between the parties.
6. The proposer agrees that the City of Valdosta reserves the right to reject any or all proposals, or to accept the part of the RFP considered in the best interest of the City.
7. Specifications and the scope of work referred are minimum so therefore unless otherwise indicated by the proposer, the City will assume proposals meet or exceed all specifications.
8. The names of a certain brand, make or definite specifications are to denote quality standard of the article desired, but do not restrict proposers to the specific brand, make or manufacturer named; it is to set forth and convey to prospective proposers the general style, type, character and quality of the article desired.
9. The City of Valdosta reserves the right to reject all RFP's as appears in its own best interest and to waive technicalities.

NON-COLLUSION AFFIDAVIT

The following affidavit is to accompany the bid:

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

\_\_\_\_\_  
Owner, Partner or Officer of Firm

\_\_\_\_\_  
Company Name, Address, City and State

Being of lawful age, being first duly sworn, on oath says that he/she is the agent authorized by the bidder to submit the attached bid. Affiant further states as bidder, that they have not been a party to any collusion among bidders in restraint of competition by agreement to bid at a fixed price or to refrain from bidding. Affiant also states as bidder, that they have not been a party to any collusion with any officer of the City of Valdosta or any of their employees as to quantity, quality or price in the prospective contract; and that discussions have not taken place between bidders and any office of the City of Valdosta or any of their employees concerning exchange of money or other things of value for special consideration in submitting a sealed bid for:

\_\_\_\_\_  
Firm Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notary Public



**GEORGIA SECURITY AND IMMIGRATION COMPLIANCE ACT AFFIDAVIT**

Contract No. and Name: \_\_\_\_\_

Contractor's Name: \_\_\_\_\_

**City of Valdosta Georgia  
Contractor Affidavit**

By executing this affidavit, the undersigned Contractor verifies its compliance with O.C.G.A. §13-10-91, stating affirmatively that the individual, firm, or corporation which is contracting with the City of Valdosta, Georgia has registered with and is participating in a federal work authorization program\*, in accordance with the applicability provisions and deadlines established in O.C.G.A. 13-10-91.

The undersigned further agrees that, should it employ or contract with any subcontractor(s) in connection with the physical performance of services pursuant to this contract with the City of Valdosta, Georgia, the Contractor will secure from subcontractor(s) similar verification of compliance with O.C.G.A. § 13-10-91 on the Subcontractor Affidavit provided in Rule 300-10-01-.08 or a substantially similar form. Contractor further agrees to maintain records of such compliance and provide a copy of each such verification to the City of Valdosta Georgia at the time the subcontractor(s) is retained to perform such service.

\_\_\_\_\_  
EEV / E-Verify TM User Identification Number

\_\_\_\_\_  
Date of Authorization

\_\_\_\_\_  
BY: Authorized Officer or Agent  
(Contractor Name)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title of Authorized Officer or Agent of Contractor

\_\_\_\_\_  
Printed Name of Authorized Officer or Agent

SUBSCRIBED AND SWORN  
BEFORE ME ON THIS THE  
\_\_\_\_ DAY OF \_\_\_\_\_, 201\_\_

[NOTARY SEAL]

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_

\*any of the electronic verification of work authorization programs operated by the United States Department of Homeland Security or any equivalent federal work authorization program operated by the United States Department of Homeland Security to verify information of newly hired employees, pursuant to the Immigration Reform and Contract Act of 1986 (IRCA), P. L. 99-603

# RFP # 35-19-20

## Employee Benefits Broker Services For Health and Welfare Benefit Plan

### A. INTRODUCTION

The City of Valdosta Human Resources Department is responsible for administering the health and welfare coverage needs of the City of Valdosta employees. Current full-time equivalents (FTE's) eligible for participation in the City of Valdosta's, health and welfare plan is 585. The number of lives currently enrolled in the plan is 1332, which includes 582 employees and 750 dependents. This data may change due to changes in enrollment.

The purpose of this Request for Proposal (RFP) is to select a qualified Employee Benefits Brokerage/Agent of Record who will assist the Human Resources Department and represent the City in the consultation, procurement and marketing of the City's employee benefit health and welfare plans. Brooker/Agent must be licensed to do business in the State of Georgia. Any litigation shall be handled by a Court of Law in the State of Georgia.

### B. GENERAL INFORMATION

The City of Valdosta is currently reviewing the structure, scope, and overall competitiveness and economic efficiency of its employee benefit coverage(s). The City will consider creative and innovative approaches that will help the City maintain quality employee benefits without surrendering financial well-being.

The City currently offers eligible employees the following benefits:

<u>BENEFIT</u>	<u>PLAN YEAR</u>
Medical	2020
Vision	2020
Dental	2020

**ELGIBLE FULL TIME EMPLOYEES CURRENTLY AT 620**

## **C. INSTRUCTIONS**

1. To be considered, those submitting a proposal for this RFP must submit a complete response in accordance with the instructions and format outlined.
2. Proposers will provide no more than a two (2) page **LETTER OF INTRODUCTION** at the front of the proposal on company letterhead. This letter should highlight and/or summarize whatever pertinent information a proposer deems appropriate as a cover letter, but should at least include the following informational items:

The name, address, telephone number (including toll free if not local), facsimile number, and email of one contact person to which any and all correspondence should be directed. Include information that will allow the City to determine that the firm or individual has sufficient expertise, resources, and financial stability to perform the services required.

3. **ATTACHMET A: EMPLOYEE BENEFITS BROKER RFP QUESTIONNAIRE:** In this section, a proposer will provide information and examples of current work that indicates it has the experience to provide employee benefits brokerage services to the City. A proposer may respond to the questionnaire in the format of their choice however, the questionnaire must be completed in the same section and numeric order as provided for in the RFP with the question or statement listed followed by the response. Please keep in mind, only those proposals that provide the requested information at a minimum in the questionnaire will be considered for award.
4. **MISCELLANEOUS INCLUSIONS:** Each proposer may take the opportunity to provide additional information that the project team considers relevant to the RFP. Be specific and identify this information under a separate heading as Attachment B.
5. An original and five (5) copies (6 total) and electronic copy (thumb drive) of the proposal with supporting documents must be submitted in response to the RFP. All responses must relate at a minimum to the specifications and requested information as outlined in Attachment A (questionnaire).
6. Proposals should be submitted in sealed envelopes which include the name and address of the provider of the proposal with the RFP title and number listed on the outside of each. It is the sole responsibility of the respondent to insure the proposal arrives on time at the designated place. Late proposals will not be accepted.
7. The proposal must be signed in the name of the proposer and must bear the handwritten signature of an authorized agent with authority to sign the proposal.



- Proposals submitted via US Mail or hand delivered should be submitted to:

**HAND DELIVERY/COMMERCIAL CARRIER:** City of Valdosta,  
Purchasing Department – 2nd Floor Attention: Greg Brown, P.A., 216 E. Central  
Avenue, Valdosta, GA 31601

**US MAIL:** City of Valdosta, Purchasing Department – 2nd Floor  
Attention: Greg Brown, P.A., P.O. Box 1125, Valdosta, GA 31603-1125

- Questions related to this RFP should be addressed via email to: Human Resources Director Ms. Catherine Ammons at [cammons@valdostacity.com](mailto:cammons@valdostacity.com) and copied to Purchasing Agent Mr. Greg Brown at [gbrown@valdostacity.com](mailto:gbrown@valdostacity.com). **Questions must be received by 2:00 PM EST, February 28, 2020.**

#### **D. ADDITIONAL TERMS AND CONDITIONS**

- Right to Request Information:** The City of Valdosta reserves the right to request clarification or additional information from any proposer which the City may deem necessary.
- Expenses:** Any and all expenses for preparing a response or being required to do an onsite presentation for this RFP shall be paid by the proposer.
- Notification:** Proposers will be notified in writing of any addendum regarding this RFP.
- Gratuity Prohibition:** Proposers shall not offer any gratuities, favors, or anything of monetary value to any elected or appointed official, employee, or agent of the City of Valdosta for the purpose of influencing consideration of this proposal.
- Right of Withdrawal:** A proposal may not be withdrawn before the expiration of ninety (90) days from the proposal due date.
- Right of Negotiation:** The City of Valdosta reserves the right to negotiate with the selected proposer the exact terms and conditions of the contract as allowed with the RFP process.
- Exceptions to the RFP:** Proposers may find instances where they must take exception with certain requirements or specifications of the RFP. All exceptions shall be clearly identified, and written explanations shall include the scope of the exceptions, the ramifications of the exceptions for the City of Valdosta, and a description of the advantage to be gained or disadvantages to be incurred by the City as a result of these exceptions.
- Rights to Submitted Material:** All proposals, responses, inquiries, or correspondence relating to or in reference to this RFP, and all reports, charts, and

other documentation submitted by proposers shall become the property of the City of Valdosta when received. Additional information may be requested at a later date.

9. Compliance with Laws: In connection with the furnishing of supplies or performance of work under the contract, the Proposer agrees to comply with the Fair Labor Standards Act, Equal Opportunity Employment Act, Internal Revenue Code, Consolidated Omnibus Reconciliation Act, Health Insurance Portability and Accountability Act, save (O.C.G.A. 56-36-1) AND E-VERIFY (O.C.G.A. 36-60-6) and all other applicable Federal and State laws, regulations, and executive orders to the extent that the same may be applicable and further agrees to insert the foregoing provision in all subcontracts awarded hereunder.

#### **E. DISCRETION.**

The City of Valdosta shall have sole discretion in evaluating both the responses and qualifications of the respondents. Award will be solely based on the City's opinion.

#### **F. CONTRACT.**

The successful respondent will be expected to execute a contract within 15 days after notice of award once successful approval has been gained by the City of Valdosta Mayor and Council. The City anticipates awarding a contract for a five year period (depending on award date the contract could go past an initial 12 month period for the first term) with an initial termination date of December 31, 2025. One three (3) year renewal option period will be offered if both parties are in agreement and an agreeable price is negotiated. The Provider must perform satisfactorily and the firm's rates must still be deemed reasonable as designated by the City. The renewal options are not guaranteed but will be done on a yearly basis if in the City's best interest.

The contract may not be assigned or transferred by the contractor without the written consent of the City. The City shall have the right to terminate any contract, to be made hereunder, for its convenience by giving the contractor written notice 90 days in advance of its election to do so, and by specifying the effective date of such termination. The contractor shall be paid for services rendered and not in question or dispute through the effective date of such termination. Further, provided a contract is awarded, if contractor shall fail to fulfill any of its obligations hereunder, the City may, by giving written notice to the contractor, terminate the agreement with said contractor for such default. If this agreement is so terminated, the contractor shall be paid only for work satisfactorily completed.

#### **G. EVALUATION CRITERIA**

The following evaluation criteria have been established to determine which response best meets the requirements and overall goals of the City of Valdosta. If

necessary and only in the City of Valdosta's opinion, a short list may be made and each of the top proposers on that list may be asked to come to Valdosta at their own expense to do a presentation that will not last longer than two hours.

Points from 0 – 10 will be assigned to each section of the core questionnaire below (Attachment A) with 0 being low and 10 being exceptional. Once this is done by the evaluation committee, scores will be totaled up for ranking. The top numerical ranking does not necessarily guarantee the City will contract with your company as a successful presentation or new initiative could move a company higher up in the ranking outside of just this proposal. The City reserves the right to act solely in our best interest without regard to scoring sheets. The City may elect to have face to face interviews in Valdosta, GA. If so, the interviews will be paid solely by the proposer's company.

## **ATTACHMENT A - Employee Benefits Broker RFP Questionnaire**

### **GENERAL INFORMATION**

- 1) Provide the history of your firm, particularly your employee benefits division if you have multiple divisions.
- 2) How many employees are there in your company? Generally, what are their job categories (i.e., management, sales, technical, customer service, etc.)?
- 3) Please provide a list of those employees that will be working directly with the City of Valdosta and their capacities. Please provide the roles and resume/qualifications of each person. Also, include the number of clients each person is expected to handle and categorize these clients by large (500 or more), medium (100-499), or small (less than 100) groups.
- 4) How many of your clients do you currently work with on a broker basis? How many of your clients do you currently work with on a consultant basis?
- 5) Describe the form of professional liability or errors and omissions insurance carried by your company and the amount of coverage.

### **ACCOUNT SERVICES**

- 1) Describe your account services department.
- 2) What is your process for ensuring customer satisfaction?
- 3) Do you provide employee communication services for your clients' employees? If so, please provide a general description of your capabilities. Please provide a sample of employee communication materials that you have distributed to other clients.
- 4) How can you assist in facilitating employee meetings?
- 5) Do you help facilitate annual open enrollments?

### **DATA ANALYSIS**

What resources do you use to analyze medical and pharmacy claims?

Will your organization complete a provider analysis of physicians, clinics, and hospitals that treat our plan participants?

Will your organization provide a wellness and preventive health analysis of our employees and claims experience?

What is the cost of customization or ad hoc reports?

## **STRATEGIC PLANNING/VENDOR SELECTION**

What resources do you have available to help the City of Valdosta manage our benefits and outline a benefits strategy consistent with current and future business plans?

How will you help the City of Valdosta with the competitive marketing and placement of our plans, including development of marketing specifications, identification of market conditions, evaluation of proposals, negotiations and placement of insurance contracts for annual renewals?

How is the “re-bidding” process handled?

How are plan design changes handled?

Furnish a list of insurance companies, third party administrators, and other providers for which the consultant is an authorized agent or broker.

How do you propose saving The City of Valdosta money?

What sort of benchmarking data can you provide?

## **COST PROJECTIONS/ONGOING REVIEW**

- 1) How can you help us develop cost projections tied to our fiscal goals?
- 2) Who do you use for actuarial services? Please provide credentials.
- 3) How will you help with the management of insurance, including: monthly (or quarterly) supervision and/or preparation of claims activity reports from carriers; executive summary reports; underwriting analysis for annual renewals; annual financial projections for budgeting purposes; and alternative funding analyses?

## **PLAN ADMINISTRATION AND LEGISLATIVE COMPLIANCE**

- 1) Do you have an in-house benefits attorney? If yes, please provide his or her credentials and the number of years he or she has provided counsel on benefits issues. If no, do you use an external benefits attorney? Which firm do you use?
- 2) How does your firm stay current with federal and state regulations that impact employer sponsored plans?
- 3) Will your firm notify The City of Valdosta of changes in federal and/or local laws that would affect us?
- 4) Explain what steps you have taken to become HIPAA compliant.

## **WELLNESS PROGRAMS**

- 1) What tools can you provide The City of Valdosta to help implement/continue our wellness program?
- 2) Can you provide examples of low-cost wellness tools?
- 3) How can you help develop a wellness program for the City over time?
- 4) What is your process for measuring the success or failure of a wellness program?

## **HUMAN RESOURCES TOOLS**

- 1) Describe how you keep your clients abreast of employment laws in a timely manner.
- 2) What resources do you provide to help The City of Valdosta remain compliant?
- 3) What types of materials can you provide to communicate pertinent information to the City of Valdosta management and employees?
- 4) Do you have any Internet-based employee communication tools? If yes, please provide a brief description of each and any fees.

## **FEE INFORMATION**

- 1) Describe your proposed method of compensation for your services. Your response may propose similar or alternative methods for being compensated for your services.
- 2) Describe your approach towards commissions and/or your fee structure for:
  - a. Placement of insurance and administrative or other services;
  - b. Complimentary services that your firm provides; describe these services and the additional costs if any;
  - c. Fees for other or optional services that can be purchased at an additional cost. Include a description of other or optional services that the firm provides that have not been listed.
- 3) What is your estimated annual cost for your firm to provide your proposed services to The City of Valdosta? Explain your recommendations on how these fees can be funded (commissions, fee based on per hour of service, annual retainer fee, combination).
- 4) A general statement of the range of compensation you would expect for the services you propose should be included.

- 5) If you charge fees for consulting and employee communication, please indicate the basis of your charges (hourly, by project, etc.) and what typical charges might be.

## **REFERENCES/OTHER**

- 1) How many clients do you currently have that are of a larger size than the City of Valdosta?
- 2) How many clients do you currently have that are of similar size to the City of Valdosta?
- 3) How many clients of similar size to the City of Valdosta have you lost in the last three (3) years? Explain.
- 4) How many new clients of similar size to the City of Valdosta have you gained in the last three (3) years?
- 5) Please provide a reference list of a minimum of six (6) clients. Include at least two (2) clients with 50 -100 employees and two (2) clients with 101-499 employees, and two (2) clients with 500 or greater employees. Please include name, address, telephone number, email address and length of time associated with your organization. Indicate on each whether your firm's role was as a broker and/or a consultant.
- 6) Describe any other facets of your organization and your firm's experience that are relevant to this proposal which have not been previously described and that you feel warrant consideration.

**VENDOR INFORMATION**

Date: \_\_\_\_\_

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Cell Number: \_\_\_\_\_

Fax: \_\_\_\_\_

Signature: \_\_\_\_\_ Title: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Email: \_\_\_\_\_

Emergency Contact: \_\_\_\_\_

Emergency Contact Phone: \_\_\_\_\_

Is your company currently on any State or Federal Debarment list? Yes \_\_\_\_ No \_\_\_\_

How long have you been in business? \_\_\_\_ Years

E-Verify Number: \_\_\_\_\_

Include W-9

Include E-Verify Form

**The City typically makes payment within 30 days of invoice date but is not guaranteed.**