

**TOWN OF SOUTH WINDSOR &  
SOUTH WINDSOR BOARD OF EDUCATION  
South Windsor, CT 06074**

**RFP Manual  
Health Care Benefit Consulting Services  
RFP# 1819-006**

**RFP OPENING**  
Administrative Offices  
1737 Main Street – Room 106  
January 16, 2019 @ 11:00 a.m. EST

Ms. Chris M. Chemerka  
South Windsor Board of Education  
Director of Finance & Operations



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RFP#: 1819-006**

**LEGAL NOTICE**

**TOWN OF SOUTH WINDSOR AND  
SOUTH WINDSOR BOARD OF EDUCATION**

**REQUEST FOR PROPOSAL  
FOR  
HEALTH CARE BENEFIT CONSULTING SERVICES  
BID# 1819-006**

RFP documents for Health Care Benefit Consulting Services for the Town of South Windsor & South Windsor Board of Education for February 1, 2019 to June 30, 2019, and for the 2019-2020 fiscal year and 2020-2021 fiscal year. RFP # 1819-006 may be obtained at the Business Office of the Director of Finance & Operations, South Windsor Public Schools, 1737 Main Street, Room 203, South Windsor, CT or online at [www.southwindsorschools.org](http://www.southwindsorschools.org) on or after 9:00 a.m., January 2, 2019.

Sealed proposals will be received at the address listed above until 10:45 a.m., Eastern Standard Time, on January 16, 2019. Thereafter, the name of the firms that have submitted proposals will be publicly read aloud.

The Town and Board reserve the rights to: amend or terminate this Request for Proposal; accept all or any part of a proposal; reject any or all proposals, in whole or in part; waive any technical defects, informalities or non-material deficiencies in a proposal; and award the proposal, in whole or in part, including accepting a proposal or part of a proposal, although not the low proposal, that, in its judgment, will be in the Town of South Windsor and South Windsor Board of Education's best interests.

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**I. PURPOSE**

The Town of South Windsor ("Town") and the South Windsor Board of Education ("Board") are seeking proposals for qualified firms to provide health care benefit consulting services for group medical, dental and prescription coverage. It is also the intent of this RFP to identify a vendor to properly represent the Town and Board in its desire to minimize rate increases for all insurances, analyze current plans and recommend future plans. The selected health benefits consultant shall identify the base cost of services as provided under the Scope of Services. The successful firm will serve the needs of both the Town and the Board.

**II. BACKGROUND**

The Town and the Board are self-insured and provide health, medical and dental for approximately 700 employees. The medical and dental program is currently administered by Anthem Blue Cross/Blue Shield. The current stop loss coverage is currently administered by CT PRIME.

**III. SCOPE OF SERVICES**

The Town and Board are seeking a firm that is highly skilled and fully knowledgeable of the health care industry and will take a proactive approach in advising the Town and the Board on all aspects of health care benefits and analyzing and making recommendations with regard to the benefit plan structure, program design, benefits and coverage, potential savings that may be obtained through programs including, but not limited to, a wellness program and appropriate funding mechanisms for the benefit programs. It is the Town and Board's intent to hire a consultant who is independent and unbiased in its approach in offering advice.

The Town and Board desire the successful firm to perform the following services:

1. Advise and assist the Town and Board in evaluating and selecting among plan design alternatives such as plan coverage, deductibles, co-payments, out-of-pocket payments and funding mechanism systems, etc.
2. Provide routine group benefit and general health care consulting advice.
3. Review coverage documents and invoices to assure coverage has been correctly issued and billed.
4. Provide an eligibility audit within the first year of the contract. This is an optional service for the Town and Board and needs to be a separate component of your proposal submission.
5. Provide wellness program options, as well as work collaboratively with the Town and Board to improve and enhance the employee wellness program.
6. Prepare proposals from qualified employee benefit providers for such products or services the Town and the Board identify.

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7. Supply to the Town and Board evaluations and recommendations for the proposals once proposals are received.
8. Assist the Town and Board in reviewing claims data on a regular basis.
9. Compile claims data and statistics on specific conditions on a regular basis.
10. Work in conjunction with CT PRIME, Town and Board regarding stop loss claims, reimbursements, discrepancies and other related topics.
11. Provide advice on data practice, records retention and privacy issues.
12. Coordinate and review claims, rates, renewal projections between the Town and Board and the insurance carrier and provide recommendations, including employee cost sharing arrangements to the Town and the Board.
13. Assist the Town and Board as requested in interpreting coverage as applied to claims, as well as resolving problems associated with benefit plan administration.
14. Provide assistance with benefit problems pertaining to the contracted vendors, as needed.
15. Assist the Town and Board with its budget planning for health care costs by providing an original estimated renewal for the next fiscal year prior to December. Include information pertaining to health reserve balances.
16. Assist the Town and the Board with benefit plan design changes to contain cost.
17. Advise on how to implement the new changes and maximize benefit effectiveness during collective bargaining. Must be available to attend collective bargaining negotiations and provide necessary supportive materials.
18. Provide expert advice and/or testimony in disputes that may arise between the Town, Board and its labor unions as it pertains to the health benefit plans before a Board of Arbitration.
19. Perform a rate analysis, evaluate and negotiate all renewals for each fiscal year.
20. Calculate appropriate allocation rates that capture the estimated costs of the expected claims and fee structure for each new year. As the Town and Board have different plan designs, separate allocation rates are required.
21. As needed, be available both daytime and evening hours, for conducting presentations to various boards, commissions and employee groups regarding plan designs and/or plan changes. This includes providing any applicable handouts and documents.
22. Meet at a minimum quarterly with the Town and the Board to review current year progress.

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23. Provide the Town and Board with accurate management reports/utilization review information from all carriers on a continuing basis.
24. Provide the Town and Board with information on new health programs, more cost effective products and future trends in employee benefits as they become available.
25. Consult with the Town and Board to develop an employee benefits program specific to the objectives of the Town and Board as new programs become available.
26. Provide a team of servicing representatives available to Town and Board on an ongoing basis.
27. Respond to questions and requests promptly. (It is expected there will be more than one individual within the firm capable of addressing requests of the Town and Board.)
28. Coordinate employee communication and conduct employee information meetings as needed and as new programs are implemented. Provide assistance, materials and resources for a wellness program, employee education materials for healthy lifestyles and explanation of benefits, health fairs, etc.
29. Analyze and report utilization trends and cost.
30. Help to provide management and staff overview education on how to best utilize plan and contain cost.
31. Review and assist with legislative issues, technical materials, and communication of this information to the Town and Board staff.
32. Provide written updates on new State or Federal legislation or judicial decisions impacting the Town and Board and suggest action or changes in operations or procedures to assure compliance. (Said updates must be provided with enough notice to allow the Town and Board to comply with changes and communicate changes to employee and/or bargaining units.)
33. Assist with all administration audits, forms and questions as needed for these programs or other applicable legal compliance and notification requirements.
34. Maintain all systems and insure that all negotiated self-funding arrangements and other arrangements with any administrator and/or insurance carriers are strictly adhered to.

**IV. SUBMITTAL REQUIREMENTS**

Proposals should demonstrate the qualifications, service level, cost for services, competence and capacity of the firm. Proposals must address all the points outlined here:

A. Firm History and Experience:

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1. Brief history of firm including size and any specialty areas.
2. Organization of the firm, number and location of offices, and number and type of employees in the office that would service this account.
3. Background company data, including financial references.
4. Particular expertise or involvement in the insurance/employee benefits industry.
5. Town and Board experience.
6. Expected communication responsibilities.

**B. Qualifications:**

1. Description of service philosophy.
2. Conceptual program structure.
3. An introduction of the account team, by name with specific roles, qualifications and experience, and distribution of responsibilities including support capabilities. (The successful respondent shall not employ any subcontractor to fulfill any of the duties herein specified without express, prior written approval of the Town of South Windsor and Board of Education or its designated agent.)
4. Current use of technology, especially capability for computerized legal/benefit design research.
5. Action-plan and timetable for assuming responsibilities as well as future design/cost containment suggestions.
6. Detail of services that will be provided to the Town and Board as a part of regular compensation.
7. Indicate current responsibilities and recent assignments of person designated to serve as lead contact for the Town and Board.
8. Method used for carrier renewal and bid solicitation process.

**C. References:**

1. List all new clients and the clients who have left you within the last three years.

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2. List of Towns and Board of Educations you currently represent with similar premium volume, covered lives and lines of coverage. Provide the contact names and telephone numbers of at least five (5).

D. Conflict of Interest:

1. Disclose any conflicts or perceived conflicts of interest.
2. Identify what procedures your firm utilizes to identify and resolve conflicts of interest.

E. Copies of the Following Items:

1. Five (5) copies of the letters of interest and requested materials must be received no later than 10:45 a.m., Eastern Standard Time, on January 16, 2019. Responses received after this date and time will not be considered and will be returned.
2. Errors and omissions coverage.
3. Statement of compliance with federal and state laws.
4. Description of the firm's view of their responsibilities regarding the provision of benefits brokerage services.
5. Listing of government clients providing compensation on a fee basis and on a commission basis.
6. Additional relevant information may also be submitted as part of the proposal. Marketing brochures need not be included.

F. Transition Plan:

It is planned that the successful firm(s) will start its engagement with the Town and the Board, on or about, February 1, 2019. Proposing firms describe the transition process for the remainder of the 2018-2019 fiscal year, including compensation for the remainder of the first year of service.

G. Term:

The Agreement will be for a term of two years and five months, commencing February 1, 2019 through June 30, 2021. Thereafter, unless either party provides written notice 60 days prior to July 1<sup>st</sup> and each successive July 1<sup>st</sup>, this agreement will not be renewed at the end of its term, then the Agreement is further extended for one (1) additional year with all other terms and conditions remaining in full force and effect.



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**V. SELECTION CRITERIA**

The Town and the Board will evaluate proposals based on the needs of the Town and Board and its employees. Firms will be evaluated and selected based on compliance with specifications, completeness of responses, ability to provide strong administrative support to the Town and Board, relevant prior Town and Board of Education experience, technical competence, the qualifications and experience of assigned staff, and past record of performance, appropriately weighted, as well as the cost of service.

During the evaluation process, the Town and Board reserves the right, where it may serve the Town and Board's best interest, to request additional information or clarifications from proposing firms, to reject any or all proposals or unauthorized modifications, to allow corrections of errors or omissions or to waive irregularities.

The Town and the Board will evaluate the proposals based upon the factors listed above. After a review of the written proposals by the close of the day January 18, 2019, selected firms will be contacted to set up a time for an in-person presentation/interview. The proposers in attendance should be those that will have day-to-day and account management responsibilities. **Please hold January 24, 2019 for such interviews.** The Town and Board will choose the proposal(s) that best fits its needs. The Town and the Board are not obligated to award the contract based on cost alone nor is the Town and Board obligated to award only one agent of record.

The successful firm(s) will be required to enter into a written agreement with the Town and/or Board that will include service agreements and compensation for all coverage.

Such written agreement must be executed prior to February 15, 2019 or the Town and the Board reserves the right to render the proposal invalid and may award the contract to another qualified vendor in its sole discretion.

**VI. COST PROPOSAL**

The Town of South Windsor will consider cost proposals for the initial period, with the first year eligibility audit fee to be listed separately. Proposers should include a cost proposal for two (2) one-year extensions. Please propose the fixed fee you believe necessary to provide the service contemplated for the Town and the Board. Use hourly rates, person days, or whatever means you feel are appropriate to explain how the proposed fee was derived.

**VII. COMMUNICATIONS AND QUESTIONS CONCERNING RFP**

All questions must be submitted in writing to the Business Office at the South Windsor Board of Education via email at [lsloan@swindsor.k12.ct.us](mailto:lsloan@swindsor.k12.ct.us).

No oral interpretations shall be made to any respondent as to the meaning of any of the documents. Every request for an interpretation shall be made in writing, addressed and forwarded to the email address listed above. To receive consideration, such questions must be received by 10:00 am on January 9, 2019.

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Responses to questions will be posted on the South Windsor Public Schools website at [www.southwindsorschools.org](http://www.southwindsorschools.org) by the close of the business day on January 11, 2019. Proposers are responsible for checking the South Windsor Public Schools website at [www.southwindsorschools.org](http://www.southwindsorschools.org) for any addendums and updates to the RFP.

**VIII. GENERAL REQUIREMENTS AND CONDITIONS – INSURANCE**

The selected Respondent shall be required to furnish a Certificate of Insurance evidencing the following insurance coverage within five (5) days from the Notice of Selection. Insurance coverage shall remain in full force for the duration of the contract term including any and all extensions. All renewal certificates shall be furnished at least thirty (30) days prior to policy expiration. Failure to maintain insurance coverage as required and to name the Town and Board as an Additional Insured will be grounds for termination of the contract. Respondent coverage will be primary and non-contributory. Any coverage written on claims made policy requires an extended reporting period of 36 months from termination of agreement.

All policies shall be on the occurrence form. All Certificates of Insurance shall be reviewed and approved by the Town and Board's insurance company.

The interest of the Town and Board shall be included in all insurance policies required (except for Workers' Compensation coverage), as Additional Insured and shall include but not be limited to investigation, defense and settlement or payment of judgment. Such insurance must be written by companies of recognized standing, qualified to engage in the insurance business in the State of Connecticut. All such insurance policies shall and must contain an agreement by the insurer that it will not cancel or effect any material change in such policy except upon thirty (30) days prior written notice to each party.

- Comprehensive General Liability Insurance (Broad Form) Including Contractual Liability and Products/Completed Operations: Coverage with minimum limits of \$2,000,000 Combined Single Limit (CSL). All, if any, deductibles are the sole responsibility of the Respondent to pay and/or indemnify.
- Professional Liability Insurance: Issued on a claim made basis for the term of the contract, with a limit of \$2,000,000 with tail coverage for two years following completion of the contract.
- Automobile Liability Insurance: Same limits as indicated for Comprehensive General Liability.
- Workers' Compensation Insurance: The statutory limit including Employers Liability with limits of \$100,000 each accident, \$500,000 for each disease/policy limit and \$100,000 for disease for each employee.

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- The Town and Board of South Windsor is named as an Additional Insured as their interest may appear (for Comprehensive General Liability and Auto Liability) **THE UNDERLINED WORDING MUST BE BY WAY OF AN ENDORSEMENT TO THE POLICY.**

**IX. HOLD HARMLESS AGREEMENT**

To the fullest extent permitted by law, the Respondent, will at all times defend, indemnify, hold harmless the Town of South Windsor and South Windsor BOE and all of their elected officials, officers, agents and employees from and against any and all claims, damages, demands, judgements, suits and expenses, including attorney's fees, that arise from or are alleged to arise from breach of this agreement and/or negligent performance of this agreement by Respondent and any of their employees, agents, and subcontractors. This indemnification provision will survive termination of this agreement and includes, but is not limited to, the costs to investigate, defend and settle any claim, judgment or payment of any legal liability.

**X. CONDITIONS**

Respondents to this RFP will be expected to adhere to the following conditions and must make a positive statement to that effect in its proposal submitted.

- Have sufficient reserve personnel to assure task continuity and completion of work in a timely manner.
- Agree that all work produced under this agreement will become property of the Town and the Board and that the respective Business Offices shall have the right to use any/or all of the information obtained for use it deems appropriate.
- The firm will accept and follow direction of the Town and Board.
- Agree to conform to State and Federal Regulations governing Health Benefits Administration.
- Agree that if the Town and Board cannot in good faith negotiate a written contract within a reasonable time with the selected firm, the Town and Board may unilaterally cancel its selection of that firm.
- Agree to conform to all applicable laws and ordinances and statutes of the Federal Government, State of Connecticut and Town of South Windsor.

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**AFFIRMATIVE ACTION**

**Town of South Windsor & South Windsor Board of Education  
South Windsor, CT 06074**

TO: All Proposers

FROM: Chris M. Chemerka, Director of Finance & Operations

SUBJECT: Affirmative Action

The Town of South Windsor and the South Windsor Board of Education are Equal Opportunity Employers. The Town and Board have made it a matter of policy that they will not transact business with firms, which are not in compliance with all Federal and State Statutes and Executive Orders pertaining to non-discrimination.

A copy of the Town and Board of Education Affirmative Action Statement is printed on the bottom of this letter.

In order to have your firm listed on our acceptable vendor's list and thereby be eligible for consideration as a source for goods and services, please complete and return the following Statement of Policy with your bid response.

**STATEMENT OF POLICY**

It is the employment policy of \_\_\_\_\_ that there will be no discrimination against anyone on the basis of race, color, religion, age, sex, marital status, sexual orientation, national origin, ancestry, disability, pregnancy, genetic information, or gender identity or expression in establishing and implementing hiring and employment practices.

In addition, this form is in full compliance with the letter and intent of the various Equal Employment Opportunities and Civil Rights Statutes noted above.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signed (Name/Title of Company Officer)

\_\_\_\_\_  
Telephone #

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
Fax #

\_\_\_\_\_  
City/State

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**NON-COLLUSION AFFIDAVIT**

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

: ss

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

\_\_\_\_\_ being duly sworn according to the law,  
deposes and says:

That he/she is \_\_\_\_\_ (a partner/officer) of the firm of \_\_\_\_\_, the party making the foregoing proposal, that such proposal is genuine and not collusive or sham; that said proposer has not colluded, conspired, connived, or agreed, directly or indirectly, with any proposer or person, to put in a sham proposal or to refrain from submitting a proposal, and has not, in any manner directly or indirectly, sought by agreement or collusion, or communication or conference, with any person, to fix the price of this or any other proposal, or to secure any advantage against \_\_\_\_\_ or any person interested in the proposed contract; and that all statements in said proposal are true.

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

\_\_\_\_\_  
Name of Proposer (Print)

\_\_\_\_\_  
Title

\_\_\_\_\_  
Signature of Proposer

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**PROPOSAL SIGNATURE PAGE**

An officer of the firm duly authorized to bind the firm to the proposal submitted must sign all proposals. Responses to all sections of this proposal must be completed where appropriate and included in the sealed package submitted. Failure to properly sign the proposal and include all required information may result in the rejection of the proposal.

The information in this proposal and all attachments hereto is true and correct, and the officer signing below is duly authorized to bind this firm to such proposal.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

By: \_\_\_\_\_

Name of Officer: \_\_\_\_\_

Title of Officer: \_\_\_\_\_

Name and Address of Firm:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_