



Littlefield Unified School District #9

District Offices

3490 E. Rio Virgin Road

PO Box 730

Littlefield, AZ 86432

928.347.5486 928.347.5967 fax

www.lusd9.com

**REQUEST FOR PROPOSAL
EMPLOYEE BENEFITS BROKER SERVICES
RFP # 2020-2**

Proposal Due Date: Friday, February 21, 2020

Time: 3:00 P.M. MST

RFP Delivery and Opening Location: Littlefield Unified School District Offices
3490 E. Rio Virgin Road
Littlefield, AZ 86432

In accordance with School District Procurement Rules in the Arizona Administrative Code (A.A.C.) promulgated by the State Board of Education pursuant to A.R.S. 15-213, offers for the material or services specified will be received by **Littlefield Unified School District #9 (District)**, at the above specified location, until the time and date cited. Offers received by the correct time and date shall be opened and the vendors submitting shall be publicly read. All other information contained in the proposal shall remain confidential until the award is made. If you need directions to our office, please call (928) 347-5486.

Proposals shall be in the actual possession of the District, at the location indicated, on or prior to the exact time and date indicated above. Late proposals shall not be considered.

Proposals must be submitted with the solicitation number (RFP #) and Offeror's name and address clearly indicated on the envelope. All proposals must be written legibly in ink or typewritten. Additional instructions for preparing a proposal are provided herein.

One (1) original and two (2) copies of your response are requested by the District.

Offers will be opened publicly immediately after the hour of closing. Only the names of the responders will be read on the closing time and date. All information and offers submitted will be made available for public inspection after the award has been made, except to the extent that the Offeror has requested, and the District concurs, that certain information remain confidential.

Please read the enclosed requirements and specifications as the District reserves the right to accept or reject any or all proposals, waive minor informalities, cancel or re-bid and accept any contract deemed to be in its best interest. The submission of a proposal will indicate that the vendor is accepting of all terms and conditions and can meet the specifications and requirements stated in this bid document.

Vendors are strongly encouraged to read and understand the requirements of this proposal and to seek clarification of any item that may not be clear.

Questions regarding this Request for Proposal may be directed to Sheree Goessman, Human Resources Manager, at sgoessman@lusd9.com or (928) 347-5486.

Sheree Goessman, Human Resources Mgr.
February 7, 2020

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1) INTRODUCTION

The Littlefield Unified School District (District) works with licensed insurance brokers to assist with the implementation and management of health coverage, as well as dental insurance and vision insurance plans, and other employee benefit programs that may be offered to District employees. The broker has access to information and data that is necessary for health plan function and/or availability. The District now presents a Request For Proposal (RFP) for insurance broker services to ensure continuity of such services.

2) STATEMENT OF NEED

The purpose of this RFP is to enter into a contract with a licensed insurance broker to assist the District for the following services:

- Benefit design
- Regulatory adjustments to health plan benefit structures
- Plan filings and responses.
- Group Service Agreements (GSAs)
- Group Acquisition
- Rate Setting

It is anticipated that this RFP will result in a contract award to a single contractor. This RFP is designed to provide interested bidders with sufficient basic information to submit proposals meeting minimum requirements, but is not intended to limit a proposal's content or exclude any relevant or essential data. Bidders are at liberty and are encouraged to expand upon the specifications to evidence service capability under any agreement.

The District will not be liable for any cost's proposers may incur in the preparation or presentation of this proposal.

3) BACKGROUND

The District offers health insurance to its full- time and qualified part time employees. Historically, the District has provided these services without a Broker.

4) DETAILED SCOPE OF WORK

I) Service Description and Expected Outcomes

Contractor provides licensed broker services for the District, which is focused on developing and maintaining Group Service Agreements with commercial groups to enhance employment with the District.

a) Broker services typically include:

- Group acquisition and preparation of group acquisition approval process materials
- Benefit design
- Regulatory adjustments to health plan benefit structures and related contracts
- Prepare the plan filings and responses. Documents in the filings include, but are not limited to: Coverage & Disclosure Forms, Group Service Agreements, Regulatory Comparison Charts, Plan Documents, Eligibility Forms, COBRA materials, Employee Applications, Summary Plan Descriptions, and Rates.

- Group Servicing tasks include, but are not limited to: Group implementation, preparation of Group Administration manuals, resolution of employee or employer issues, premium adjustments, COBRA administration and notices, claim issues, etc.
- Preparation of Group specific Group Service Agreements (GSAs); coordinating review of GSAs with District Staff and/or District Counsel, preparing rate exhibits, preparing summary reports, obtaining the appropriate signatures for execution of agreements, and distributing executed agreements to the Business Department.

II) Objectives and Deliverables for Performance

a) Deliverables (tangible items such as written reports, charts or systems documentation)

- Broker support functions as required for employee participation.
- Negotiate Group Service Agreement (GSAs) amendments for new contract year.
- Update Commercial rates and finalize rates.
- Scheduled and regular (no less than quarterly) plan management meetings.

III) Performance Standards

- Key deliverables, i.e. tools and products developed by the broker, will be distributed to District staff as needed for the purposes of completing enrollment or billing reconciliation.
- The broker or their appointed agent will conduct benefit enrollments. The broker will work with District staff to coordinate the annual open enrollment and assist in scheduling participants. The broker will be available to District staff to answer questions regarding billing or benefit plans as needed.
- As required, prior to implementation, The District Superintendent and Governing Board will approve Group Service Agreements.
- It is expected that the contractor would be able to work with all levels of District staff including the Superintendent, Governing Board, and Business Office. They should also be familiar with school district / government sponsored health plans and processes.

5. MINIMUM QUALIFICATIONS

- Current State of Arizona Insurance Broker license.
- Minimum of three to five years experience with School District/Government entities.
- Understanding of Arizona procurement laws as written in Arizona Administrative Code Title 7: Education, Chapter 2: State Board of Education, Articles 10 and 11, School District Procurement.

6. TERM OF THE AGREEMENT

This agreement will become effective on February 21, 2020 and will remain in effect until June 30, 2025, with the option to extend the agreement for up to four additional years at the discretion of the District Superintendent and Governing Board.

7. RFP PROCESS SCHEDULE

The following is an anticipated proposal and engagement schedule. The dates and times of the proposal process schedule are subject to change at the discretion of the District.

<p align="center"><u>RFP Release Date</u> Friday, February 7, 2020</p>	<ul style="list-style-type: none"> • Release RFP on Website. • Publish RFP with local newspapers. • Email RFP to Vendors List.
<p align="center"><u>Proposals Due</u> Friday, February 21, 2020 by 3:00 PM - MST Submission Location: District Offices 3490 E. Rio Virgin Rd., Littlefield, AZ 86432 Attn: Sheree Goessman, Human Resources Mgr.</p>	<ul style="list-style-type: none"> • Submit <u>One</u> original with <u>Two</u> copies. • Postmarks <u>will not</u> be accepted as the time of delivery. • Proposals <u>will not</u> be accepted after due date/time. • Faxed or e-mailed proposals <u>will not</u> be accepted.
<p align="center"><u>Notification</u> Tuesday, February 25, 2020</p>	<ul style="list-style-type: none"> • Contract of award will be sent via e-mail to selected proposer. • Non-selection notices of proposals will be mailed to proposers. • Completion of contract negotiations subject to Superintendent and Governing Board approval.

8. INSTRUCTIONS TO PROPOSERS

Proposals submitted by proposers in response to this RFP must follow the format and instructions herein.

- a) These instructions outline the guidelines governing the format and content of the proposal and the approach to be used in its development and Completion. Only that information which is essential to an understanding and evaluation of the proposal should be submitted.
 - Type in no less than 12-point font
 - Type on white 8 ½" x 11" paper
 - Pages numbered
- b) Only one proposal per person/company will be accepted.
- e) Submit **the original and two (2) copies** of your completed proposal that clearly show the proposer's name.
- f) A completed proposal with all the required exhibits and attachments must be delivered either in person or mail by **Friday, February 21, 2020, at 3:00p.m. MST**. Any proposal received after the due date and time cannot be accepted and will be rejected and returned to the proposer unopened.
- g) Do not attach any information that is not requested
- h) **Proposal Content must include the following:**
 - i) Exhibit 1 - Proposer Coversheet & Budget Narrative
 - a. Provide contact information

- b. Complete the Budget Narrative to include proposed hourly rate and/or annual percentage contract amount.
- ii) Outline broker compensation, either as a percentage of District health insurance premiums or by another method proposed by broker.
- iii) Exhibit 2 – Proposer’s Questionnaire
 - a. Answer each question
 - b. Include Resume
 - c. Include at least three (3) References

9. SUBMISSION OF PROPOSAL:

Littlefield Unified School District Offices
 3490 E. Rio Virgin Road
 PO Box 730
 Littlefield, AZ 86432
 Attention: Human Resources Manager

The proposal should be submitted and clearly marked on the outside
“Employee Benefits Broker Services, RFP #2020-2.”

10. GENERAL DESCRIPTION OF PROPOSED AGREEMENT

Upon conclusion of the RFP process, the District will select a proposer for a single award to enter into an Agreement to perform the entire proposal. The Agreement shall be awarded to the proposer whose proposal most closely satisfies the needs of the District and is deemed to be the most advantageous.

All Agreements will require the proposer to adhere to the terms of its proposal; act in accordance with all applicable laws and regulations; comply with District contractual requirements including, but not limited to: Indemnification, insurance, District Contracting Principals, non-discrimination provisions, client confidentiality, and other contract provisions included in the “Service Agreement”.

11. EVALUATION PROCEDURE AND CRITERIA

The District will conduct a review of all submitted proposals. Proposals will be screened and rated based on the ability to best meet the needs of the items noted in the Scope of Work.

The following criteria will be applied in the selection process:

CATEGORY	POINTS POSSIBLE
Responsiveness of the proposal in clearly stating and understanding the scope of work, and in meeting the requirements of this RFP.	50
Qualifications	50
Previous Experience	50
Availability to provide the District with services for the required period of time.	40

The District's assessment of the firm's abilities to meet and satisfy the needs of the District; taking into consideration additional services or expertise offered that exceed the requirements, or the inability to meet some of the requirements of the specifications.	40
Cost of Services.	40
References.	25
Local Preference.	5
TOTAL	300

12. LOCAL PREFERENCE

In the procurement of Independent Contractors to perform services for the District, regardless of the dollar value of the proposed contract, when two or more competing vendors are equally qualified, local proposers shall be given preference in the selection process as follows: five (5) points will be awarded to proposers claiming and providing written evidence that services rendered will be performed locally.

13. CONSEQUENCE OF SUBMISSION OF PROPOSAL

- The RFP does not commit the District to pay any costs incurred in the submission of a proposal or in making any necessary studies or designs for the preparation thereof, nor the purchase or contract for the services.
- After acceptance of the successful proposal, the District and the successful proposer shall be obligated to enter in to an agreement consistent with the proposal submitted.
- Should the successful proposer fail to execute the agreement, the District shall have the right to seek legal remedies against the proposer, including damages and shall have the right to award to the next responsive proposer.
- Statistical information contained in this RFP is for informational purposes only. The District shall not be responsible for the complete accuracy of said data.

14. THE DISTRICT'S RIGHTS AND RESERVATIONS

The District reserves the right to do the following at any time:

- A. Reject any proposal, without indicating any reason for such rejection.
- B. Waive or correct any minor or inadvertent defect, irregularity or technical error in a proposal or the RFP process, or as part of any subsequent contract negotiation.
- C. Request that proposers supplement or modify all or certain aspects of their proposals or other documents or materials submitted.
- E. Terminate this RFP and issue a new RFP.
- F. Procure any materials or services specified in this RFP by other means.
- G. Extend a deadline specified in this RFP, including deadlines for accepting proposals.
- H. Negotiate with any or none of the proposers.
- I. Modify in the final contract any terms described in this RFP.
- J. Terminate failed negotiations with a proposer without liability, and negotiate with other proposers.
- K. Disqualify any proposer on the bases of real or apparent conflict of interest, or evidence of collusion that is disclosed by the proposal or other dated available to the District.
- L. Reject a proposal that is in breach of, or in default under, any other agreement with the District.
- M. To accept all or a portion of an offeror's proposal.
- N. To purchase software or services from approved price agreements.
- O. The District reserves the right, in the event that the Broker does not present any rates lower than

the current provider (Arizona School Board Insurance Trust, ASBAIT), to not accept the Broker's rates and the Broker will not participate with ASBAIT.

The District may not accept a proposal if:

- A. Any of the Exhibits are left blank or are materially altered;
- B. Any document or item necessary to the proposal is incomplete, improperly executed, indefinite, ambiguous, or is missing.
- C. A proposer's default under any type of agreement which resulted in the termination of that agreement;
- D. Existence of any unresolved litigation between the proposer and the District;
- E. Multiple proposal submissions from the same entity for this RFP.

15. INQUIRIES AND/OR CLARIFICATIONS

During the proposal process, Proposers can submit an e-mail addressed to sgoessman@lUSD9.com. Proposer's can submit questions and request for clarifications about the RFP via e-mail. All questions and the answers to the questions as well as addenda, if any, issued on this RFP will be distributed via e-mail to Proposers that have provided an e-mail address as well as on the District's website. There are no exceptions to this rule.

16. CONFIDENTIAL INFORMATION

Although the Arizona Public Records Act recognizes that certain confidential trade secret information may be protected from disclosure, the District may not be in a position to establish that the information that a proposer submits is a trade secret. If a request is made for information marked "Confidential", "Trade Secret", or "Proprietary", the District will provide the proposer who submitted the information with reasonable notice to allow the proposer to seek protection from disclosure by a court or competent jurisdiction.

Exhibit 1

PROPOSER COVER SHEET & BUDGET NARRATIVE GENERAL INFORMATION

Vendor Name		
Mailing Address		
City	State	Zip Code
Telephone Number	Fax Number	
Name & Title of Contact Person		
Telephone Number	Fax Number	
Email Address		

BUDGET NARRATIVE

Service Category	Littlefield Unified School District Insurance Broker Services
Proposed Hourly Rate if applicable.	
Proposed Annual Percentage/Contract Amount	
Initials	

Proposer understands, agrees, and warrants:

- A. That proposer has carefully read and fully understands the information that was provided by the District to serve as the basis for submission of this proposal;
- B. That proposer has the capability to successfully undertake and complete the responsibilities and obligations of the proposal being submitted;
- C. That all information contained in the proposal is true and correct to the best of proposer's knowledge;
- D. That proposer signed a non-collusion affidavit herewith attached with the proposal;
- E. That proposer did not receive unauthorized information from any District staff or consultant during the proposal period except as provided for in the RFP packet or addenda thereto;
- F. That by submission of this proposal, the proposer acknowledges that the District has the right to make any inquiry it deems appropriate to substantiate or supplement information supplied by the proposer, and proposer hereby grants the District permission to make said inquiries, and to provide any and all requested documentation in a timely manner; and
- G. That proposer offers and agrees to furnish the goods and services specified in the proposal.

No proposal shall be accepted which has not been signed in ink in the appropriate space below.

I hereby certify that I am an authorized representative of the above agency and to the best of my knowledge and belief that:

The data in this response is true and accurate; the Vendor has investigated all aspects of the RFP; the Vendor is aware of the applicable facts pertaining to the RFP process, procedures, and requirements; the Vendor has read and understands the RFP; the Vendor has the capability to successfully undertake and complete the responsibilities and obligations of their response being submitted; the Vendor will be able to meet all of the minimum proposal requirements as specified in this RFP; and the Vendor will comply with the necessary certifications and assurances if a contract is awarded.

This shall constitute a warranty, the falsity of which entitles the District to pursue any remedy authorized by law, at the option of the District, the right of declaring any contract made as a result thereof to be void.

By signing below, the submission of a proposal shall be deemed a representation and certification by the proposer that it has investigated all aspects of the RFP; that it is aware of the applicable facts pertaining to the RFP process, its procedures and requirements; and that it has read and understands the RFP. No request for modification of the proposal shall be considered after its submission on the grounds that the proposer was not fully informed as to any fact or condition.

Representative's Name and Title (printed)

Representative's Signature

Date

Exhibit 2

Employee Benefits Broker Request for Proposal Questionnaire

GENERAL INFORMATION

- 1) Provide the history of your firm, particularly your employee benefits division.
- 2) Who would be working directly with on administrative issues, questions or problem solving? Please provide the roles and qualifications of each person.
- 3) Do you work with clients on a broker or consultant basis (or both)? Explain your compensation disclosure process.
- 4) 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 day to day servicing requests?
- 3) What is your process for ensuring customer satisfaction?
- 4) What kind of training (industry, internal, computer, other) does your staff receive?
- 5) 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.
- 6) How can you assist in facilitating employee meetings?
- 7) Do you help facilitate annual open enrollments?

DATA ANALYSIS

- 1) What resources do you use to analyze medical and pharmacy claims?
- 2) Will your organization complete a provider analysis of physicians, clinics and hospitals that treat our plan participants?
- 3) Will your organization provide a wellness and preventive health analysis of our employees and claims experience?

STRATEGIC PLANNING/VENDOR SELECTION

- 1) What resources do you have available to help us manage our benefits and outline a benefits strategy consistent with current and future business plans?
- 2) How will you help us 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?
- 3) How is the “rebidding” process handled?
- 4) How are plan design changes handled?
- 5) What will your strategy be for managing health care costs?
- 6) 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) 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 state regulations that impact multi-state employers?
- 3) Will your firm notify 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 to help implement/continue a wellness program?
- 2) Can you provide examples of low-cost wellness tools?
- 3) How can you help evaluate and refine our wellness program over time?
- 4) What is your process for measuring the success or failure of a wellness program?

HR TOOLS

- 1) Describe how you keep your clients abreast of employment laws in a timely manner.
- 2) What resources do you provide to help remain compliant?
- 3) What types of materials can you provide to communicate pertinent information to employees?
- 4) Do you have any Internet-based employee communication tools?

REFERENCES/OTHER

- 1) Please provide references that include name, address, phone number and length of time associated with your organization. Please provide a minimum of three references.
- 2) 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.