Benefits Brokerage Request for Bid

1. Background

1.1 The Tahoe Regional Planning Agency (TRPA)—created in 1969 by a Compact between the states of Nevada and California, then ratified by the U.S. Congress—protects and restores the environment of Lake Tahoe. The Agency is the nation’s first and oldest bi-state regional environmental authority, a one of a kind organization -- not purely federal, state, or local, but a unique hybrid organization -- and a vital avenue working at the crossroad of private and public interests to protect and restore Lake Tahoe, its environment, and its communities for generations to come.

1.2 The Agency employs approximately 65 people and provides benefits services to an additional 11 people in their partner Agency, the Tahoe Transportation District. Open enrollment for medical, dental, vision is hosted May for a fiscal year benefits period of July 1 through June 30. Open enrollment for FSA and optional AFLAC policy offerings is completed in the fall each year in conjunction with the Agency’s health fair. The Agency has a desire, through this process, to consolidate open enrollment to one time period in the year and to streamline and simplify the administration of said benefits by consolidating all billing and paperwork under one administrative branch. This would require that the submitting Agency have the ability to provide a comprehensive benefit offering, covering all needs, inclusive of administrative paperwork and employee support.

2. Purpose

2.1 The purpose of this request is to ask qualified firms to submit a bid to the TRPA to provide brokerage services for inclusive medical benefits (i.e. medical, dental, vision, FSA (dependent and medical), commuter benefits, AFLAC, 125 Plan qualifications, etc.)

2.2 The TRPA is requesting that all bidders provide brokering services for benefits services as outlined in Exhibit A and be prepared to take over the Agency’s open enrollment needs in May of 2015 for the enrollment period of July 1, 2015 through December 31, 2015 and on a calendar year annually thereafter (e.g. January 1 through December 31).

2.3 The TRPA shall review submitted bids and shall determine which submission best meets the needs of the Agency.
2.4 For ease of reference, each firm receiving this Request is referred to as a “bidder” and the firm selected to provide goods and services to the Agency is referred to as the “Selected Firm.” This Request outlines the instructions for submitting responses, the procedure and criteria by which a firm may be selected, and the contractual terms by which the Agency proposes to govern the relationship between it and the Selected Firm.

3. Overview of the Bidding Process

3.1 Schedule

Date of Announcement: **February 16, 2015**
Deadline for Submittal of Completed Bid: **March 6, 2015**
Contract Award: **April 1, 2015**

**Issuance of Request and Questions**

The Issuing Office for the RFP is:
Tahoe Regional Planning Agency
PO Box 5310
128 Market Street
Stateline, NV 89449
Attention: Janice Duis
Title: Director, Human Resources and Organizational Development
Phone: 775-589-5238
Fax: 775-588-4547
Email: jduis@trpa.org

Any questions concerning this Bid Request will be directed to Janice Duis 775-589-5238 and not to any other person at the Agency. The Agency will determine whether any addenda should be issued as a result of any question or other matters raised.

3.3 Bid Deadline

A mailed hard copy bid and an **Electronic Copy** of each proposal must be received by the Issuing Office by **4:00 p.m., March 6, 2015**. Bids received after the stated deadline will not be reviewed.

4. Scope of Goods and Services
4.1 The Selected Firm will provide the goods and services outlined in Exhibit “A” (attached hereto) to the offices of the Agency located at 128 Market Street, Stateline, Nevada.

5. Contents of Proposal:

5.1 Businesses interested in submitting proposals should include:

5.1.1 An outline of the business’ qualifications;

5.1.2 A price quotation for the goods and services outlined in Exhibit “A”.

6. General Conditions

6.1 A bidder who has already submitted a bid may submit an addendum in electronic format by email at any time up to the official closing time. The last submission shall supersede and invalidate all previous submissions by that bidder as it applies to this bid. Addenda must be submitted in the same manner and within the same time constraints as the proposal submission.

6.2 A bidder may withdraw the bid at any time up to the official closing time by email as it is in the submission. Withdrawal requests received after the closing date shall not be permitted. Submission withdrawals must be submitted to the Director, Human Resources, in the same manner and within the same time constraints as the proposal submission.

6.3 The issuance of this request for bid shall not constitute any obligation on the part of the TRPA to any firm or individual who submits a bid.

6.4 The TRPA reserves the right to withdraw the award of the contract to a “selected firm” within 30 days of the award if in the opinion of the TRPA the “selected firm” is unable or unwilling to enter into a form of contract satisfactory to the TRPA. The TRPA shall be entitled to do so without any liability being incurred by the TRPA to the bidder.

6.5 The lowest of any bid submission may not necessarily be accepted. The TRPA reserves the right to decline any or all bids, or to cancel the Request for Proposals in whole or in part at any time prior to making an award, for any reason, or no reason, without liability being incurred by the TRPA to any bidder for any expense, cost, loss or damage incurred or suffered by the bidder as a result of such withdrawal.
6.6 All of the terms and conditions of this Request for Bid and the Purchase Order/Contract of the TRPA are assumed to be accepted by the bidder(s) and incorporated into its proposal.

6.7 The “selected firm” shall not at any time subcontract any portion of its contract with the TRPA nor shall it assign the contract without the express written consent of the TRPA. The “selected firm” shall not, at any time, change subcontractors approved by the TRPA without express written consent of the TRPA.

6.8 Any bid submissions which do not strictly comply with the provisions, procedures and requirements of this request, or are incomplete, ambiguous, or which contain errors, alterations, misleading information, omissions, or irregularities of any kind, may be rejected and disqualified at the discretion of the TRPA. All bidders agree to provide all such additional information as, and when requested, at their own expense, provided no bidder in supplying any such information shall be allowed, in any way to change the pricing or other cost quotations originally given in its proposal submission or in any way materially alter or add to the solution originally proposed.

7. Basis of Selection and Award of RFP

7.1 EVALUATION PROCESS

All compliant bid submissions will be evaluated on the following evaluation criteria:

7.1.1 The bidder’s relevant experience, qualifications and success in providing the goods outlined in this RFP.

7.1.2 The bidder’s financial proposal.

7.1.3 The quality of the proposal, specifically, responsiveness to requirements and adequacy of information provided.

7.1.4 The availability and timeliness of access to the product and service offered by the brokerage.

7.1.5 Any other factors relevant to the firm’s capacity and willingness to satisfy the Agency.

7.2 AWARD AND NOTIFICATION
7.2.2 The “selected firm” will be notified by telephone and by email.

7.2.3 Any non-selected firm will be notified by email.

8.0 OTHER INFORMATION
Provide other information which the Agency should consider in its evaluation of the firm. Bids, whether selected or rejected, become the property of the Tahoe Regional Planning Agency. A representative of the firm who has the authority to sign contractual agreements shall electronically sign the submitted proposal.

9. GENERAL PROVISIONS

9.1.1 All contractors must certify to the best of their knowledge and belief that it and its principals are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transaction by any Federal department or agency.

9.1.2 Costs associated with the preparation of proposals prepared in response to this RFP will not be reimbursed by TRPA.

9.1.3 TRPA makes a good faith effort to contract with small, minority, and women-owned business enterprises. Accordingly, TRPA strongly encourages small, minority, and women-owned businesses to reply either in part or in whole for tasks listed within this RFP.

9.1.4 Bids will be received and an award will be granted pursuant to TRPA’s Financial Policies and Procedures.

EXHIBIT A

Goods and Services to Be Provided

Firms responding to the Request for Proposal must follow the same numbering sequence and address every item in the same format used in this invitation document.

1. **Term:** The term of the Brokerage and Consulting Services Agreement shall be for an 18 month period covering up to 65 people in the Tahoe Regional Planning Agency and up to 12 people in the Tahoe Transportation District, starting July 1, 2015 through December 31, 2016 and to cover the needs for the FY 2015-2016 open
enrollment, renewable annually, thereafter. The responding organizations may offer a two or three year additional time frame for the Agreement as an option.

2. **Compensation:** Shall be based on the provision of services as noted below on a flat fee basis. Your quote is to include all expenses associated with servicing this account. Any commission or other compensation received by your organization in relation to the services provided to the Tahoe Regional Planning Agency shall be disclosed in advance and credited toward any outstanding service fees owed to you or your company by the Tahoe Regional Planning Agency.

3. **Deliverables:**

   A) In addition to the specific deliverables noted below, ongoing brokerage and consulting services will be included throughout the service period.

   B) Represent the Tahoe Regional Planning Agency in all negotiations with providers/markets on any/all issues related to employee benefits, inclusive of medical, dental, vision, flexible spending accounts, 125 plan capability, to include but not be limited to premiums, benefit levels, plan designs, special terms and conditions, as directed.

   C) Prepare bid specifications and solicit proposals from appropriate markets on group benefit plans as directed. Evaluate bidders and bid responses including but not limited to, claims administration capabilities, claim payment procedures, customer service, network accessibility, reserving principles and provide recommendations.

   D) Coordinate the timing of acceptance of new vendors with the termination of existing vendor relationships as directed.

   E) Coordinate any/all implementation of new vendor programs, changes to existing programs or currently unanticipated changes to existing or new programs as directed during the contract period.

   F) Prepare regular vendor plan analysis/performance reports electronically and
attend quarterly review meetings at the employer’s office.

G) Keep abreast, research and provide guidance on applicable Affordable Care Act and any other associated health care reform legislation and laws, standards, benefit trends and benchmark data relative to employee benefits on an ongoing basis and advise the Tahoe Regional Planning Agency of any such changes affecting the Agency and its HR or benefits operations, billing, and reporting.

H) Provide appropriate and timely Employee Communications both in writing and in-person onsite. Ensure all forms and materials are accurate to plans being offered and ensure HR has up-to-date contact information for all vendors and brokers.

I) Support open enrollment, including support for employee registration and enrollment. Answer questions about benefits or find a suitable expert as needed.

J) Support interface and direct carrier connection between the TRPA HRIS system and benefit carriers to facilitate and streamline plan changes as needed throughout the year, including open enrollment periods.

4. Broker/Consultant Qualifications:

A) Please provide the organizational structure of your firm and its' history, including the number of years in existence and office locations.
   a. Provide the name, title, office location and phone number of the staff that will be assigned to service this contract.
   b. Provide a description of your corporate philosophy and culture.
   c. Provide an overview of how you leverage technology to streamline and simplify the enrollment process (e.g. carrier connections, etc.)

B) Describe how your firm monitors insurer solvency.

C) Detail your firm’s marketing strategy and market leverage.
D) Detail your firm’s process for renewal and vendor negotiations.

E) Detail how your firm will work with the Tahoe Regional Planning Agency to develop cost projections and control costs to achieve our fiscal goals.

F) Describe your firm’s cost containment strategies used in plan design for partially self-funded plans (i.e. Re-pricing, predictive modeling, mitigation of high frequency or high severity claims, etc.). Provide examples of cost containment strategies implemented that saved your client(s) money.

G) Detail your firm’s reporting capabilities and provide sample reports.

H) Describe your firm’s legal research capabilities and access to compliance counsel. Specifically, your capabilities for the purpose of issuing opinions on various subjects and additional cost, if any, for this service.

I) Detail your ability to obtain and disseminate information about local, state and national legislation, trends, new services and concepts to our company, particularly legislation affecting employers as a result of the Affordable Care Act. Provide examples.

J) List any ancillary services not already included in your response to this Request for Proposal and associated costs.

K) Describe any national platforms for employee health advocacy services, identity theft protection, financial protection and telephonic services your agency offers.