



## **REQUEST FOR QUALIFICATIONS INSURANCE BROKERAGE/CONSULTING SERVICES**

### **1. OVERVIEW**

The City of Spring Hill, Tennessee employs over 230 full and part time employees. Over 200 full time employees, as well as their qualified family members enjoy our very fine employee benefit package which includes medical, dental, and vision insurance, as well as Life, AD&D, STD, and LTD coverages. The City of Spring Hill is currently uses a level-funded health insurance product. Our 4 year old Human Resources Department consists of one Human Resources Director and one full-time HR Assistant who are responsible for benefits administration, employee relations, OSHA compliance, Title VI Compliance, recruitment and retention, ADA Coordination, compensation management, as well as other Departmental duties.

### **2. PURPOSE AND EVALUATION METHOD**

A FY2012-2013 Purchasing Plan amendment requires this Request for Qualifications (hereinafter "RFQ") process in order to ensure the City of Spring Hill is receiving the brokerage best prices and service for its employees. The Respondents' ability to demonstrate their capacity to help manage insurance costs, streamline administration, and offer the City of Spring Hill the best options in convenience will be considered. The City also requires excellence in customer service. Respondents should respond to all questions in this Request for Qualifications. The City of Spring Hill will contract directly with an organization capable of performing the requirements of this Request for Qualifications. A portion of the RFQ evaluation will be based on a point system. A total of 100 points may be awarded as follows (partial points permitted):

- Quality of Broker Response (10 points)
- Proposed approach and plan to support the City of Spring Hill (15 points)
- Quality of services; experience of firm and staff (15 points)
- Comprehensiveness of Services offered (20 points)
- Fees and costs (20 points)
- Broker and Company References (10 points; recommendations from governmental entities within the State of Tennessee will receive significant regard. References for both potential assigned broker and the company are both required )
- Location of Company (10 points)

Other qualifications will be evaluated as needed.

A Letter of Intent may be emailed and/or sent via postal service to Shelley Taylor, but must be received no later than December 5, 2016 (See page 4 for contact information.)

*While the Letter of Intent is not a required pre-requisite for RFQ submittal, providing such ensures a Respondent will receive any amendments or other communications related to the RFQ. Respondents may withdraw their Letters of Intent at any time prior to the deadline for the submittal of proposals.*

The City of Spring Hill will accept Respondents replies until 3:00 p.m. on December 12, 2013. Responses received after the deadline will not be considered.

### **RFQ SCHEDULE**

Event	Date	Description
1.	November 16, 2016	City Issues RFQ
2.	November 30, 2016	Letter of Intent Deadline
3.	December 21, 2016	RFQ response Deadline
4.	December 22, 2016	Qualified RFQ Evaluations Begin
5.	January 4-6, 2016	Finalist Interviews Conducted
6.	January 16, 2016	Recommendation to BOMA

*The RFQ schedule is intended as a guideline for planning purposes. While dates may vary according to management and administrative needs, in no event will the deadline for proposal submittal be modified.*

### **3. SCOPE OF SERVICES**

The City of Spring Hill is looking for a benefits partner that can provide professional, highly qualified benefits guidance and services. This includes, but is not limited to:

- Develop short and long range employee benefit goals and strategies.
- Partner with the Human Resources team in the administration of all group insurance plans including responding to questions from and providing information to staff, and providing other benefits-related advisory services throughout the plan year.
- Review and analyze claims experience, claim service, and claim administration to ensure maximum benefit to the City of Spring Hill.
- Determine and recommend the most cost efficient funding methods for benefit programs.
- Prepare bid specifications and solicit proposals, as needed, from insurance markets that specialize in group insurance plans.
- Evaluate bids and bidders, including administration, coverage, claim payment procedures, customer service, networks, reserve establishment policies and financial solvency.
- Provide the City of Spring Hill with in-depth analysis of proposed alternatives and assist with the process of selecting the most favorable annual renewal options.

- Apprise the City of Spring Hill of local and national benefit trends and provide benchmark survey data to help calibrate program offerings with employee and employer costs compared to similar organizations.
- Meet with and provide reports and presentations to various City of Spring Hill representatives, including elected officials, if requested.
- Assist the City of Spring Hill with the implementation and communication of new programs or changes to existing programs, which may include attending and presenting information at Open Enrollment meetings when requested.
- Work closely with the benefits team to develop and execute the benefits communication strategy.
- Partner with the City of Spring Hill to effectively performance manage the vendors that provide insurance or related services.
- Providing overall guidance to with Health and Welfare regulatory compliance.
- Research and report any new developments in the employee benefits arena on an ongoing basis.
- Recommend innovative ideas and new products, programs and services to ensure a competitive, valued and cost effective benefits program.
- Introduce proven programs and ideas to aggressively manage healthcare costs.
- Educate and advise on Healthcare Reform, specifically PPACA, and the key strategic decisions that the City of Spring Hill should consider.

#### **4. SPECIFICATIONS**

In addition to providing information regarding your ability to meet our Scope of Services, please provide the following information in your RFQ response:

1. A description of the brokerage firm, including a brief history, size, number/location of offices and other pertinent information. Describe your organizational structure, including an overall history description of your firm.
2. The name(s) of the person(s) assigned to perform the work for the City of Spring Hill and a brief bio for each one.
3. Indicate how long your company has been providing employee insurance benefit services.

4. Provide the number of clients you currently service in the public sector and the number of public sector clients you have served in the last three years and the contact information of at least three of these.
5. Confirm that you are a licensed broker in TN. Describe the firm's Errors and Omissions (E&O) limits and provide evidence that all applicable insurance coverage and licenses are currently carried.
6. List the types of compensation you receive:
  - a. Fee for service
  - b. Commissions
  - c. Bonuses (list types)
  - d. Non-cash incentives (i.e. incentive trips)
  - e. Other
7. Describe the overall administration services that are provided for benefits, billing, claim research and administrative training/consultation.
8. Indicate your firm's capabilities and resources concerning communication to include ongoing employee communication, open enrollment and online enrollment services. Be sure to include information regarding on-line services, and any additional costs associated with various offerings.
9. Describe the type (i.e. face to face, conference calls, email only, etc) and frequency (daily, monthly, etc) of communication that will be made available for city officials and employees. Again, please describe in detail your on-line capabilities and services.
10. Describe the support you provide for the development and enhancement of employee wellness programs, and include any costs associated with such.
11. Describe in detail the assistance you provide in Affordable Care Act and other regulatory compliance and reporting, as well as any additional costs associated with such.

## **5. GENERAL INFORMATION**

The City of Spring Hill will not discriminate in the purchase of goods and services on the basis of race, color, creed, sex, handicap, or national origin. Verbal quotations or quotations received after the closing date will not be accepted. The City of Spring Hill reserves the right to reject any and all bids, to waive technicalities or informalities and to accept any bid deemed to be in the best interest of the City of Spring Hill. However, failure to meet specifications as outlined, or failure to provide any of the information requested or addressed in this RFQ in a manner which permits thorough assessment may be grounds for rejection. The City reserves the right to reject individually or collectively all respondents and accept responses in full or in part.

All service contracts shall comply with applicable Federal, State and Local statutes, rules and regulations. The successful Respondent shall not assign, transfer, convey, sublet or otherwise dispose of any award or any or all of its rights, title or interest therein, without prior written consent from the City. Such consent by the City shall not relieve the assignor of liability in the event of default by the assignee.

Respondents shall indemnify, hold harmless, and exempt the City, its officers, agents, servants, and employees from and against any and all such suits, actions, legal proceedings, claims, demands, damages, costs, expenses, attorney fees and any and all other costs or fees incident to any work done as a result of the request for proposal and arising out of a willful or negligent act or omission of the successful Respondent, its officers, agents, servants and employees.

## 6. SUBMITTAL PROCEDURE AND ADDRESS

An original and three (3) copies of the RFQ Response should be labeled, "City of Spring Hill Insurance Broker Services RFQ" and submitted along with one (1) electronic copy (flash drive and/or CD) to:

*Shelley Taylor, Director of Human Resources  
City of Spring Hill  
199 Town Center Parkway (for courier or hand delivery)  
P.O. Box 789 (for mailing United States Postal Service)  
Spring Hill, Tennessee 37174*

Mark the outside of the envelope with "**Request for Qualifications-Insurance Brokerage Services**"

All materials should arrive at the above address no later than 3:00 p.m. Central Time on December 21, 2016. Any questions regarding the RFQ requirements or processes may be directed to Mrs. Shelley Taylor at [staylor@springhilltn.org](mailto:staylor@springhilltn.org).