Request for Proposals (RFP)

Employee Benefits Insurance Broker and Consulting

Services Release Date: February 19, 2024

RFP Due Date: March 8, 2024

Please return to: ATTN:

Central Counties Services
304 S. 22nd Street
Temple, Texas 76501
Attn: Human Resources Dept.

Phone: 254-298-7041
Email: kelli.sames@ccs1967.org

I. INTRODUCTION

A. Purpose of RFP

Central Counties Services (hereinafter referred to as the "Center") is requesting proposals from qualified brokers and/or consultants to provide professional services related to our self- insured employee benefit package offering. This includes, but is not limited to, services relating to health (including prescription plans), dental, vision, group life/AD&D, long and short term disability, HSA, FSA, EAP programs, ancillary, and other benefits. Services to the Center should include compliance, cost analysis and savings, strategic planning and any other services that may be suggested to benefit the Center and the current benefit package offerings. The Center is seeking a consultant and broker that is experienced in the benefits market and advising all levels of staff and management in governmental plans.

B. Background

Central Counties Services has served over 70,000 people with mental disabilities since 1967. The Center's services have fluctuated over time depending on funding available. The changing state and federal rules that accompany the Center's funding have also played a role in determining what services are provided for specified populations in the Center's five-county catchment area. The activities at the Center tell a story of how the Center was started and continues to meet the complex challenges of the times. Much has been accomplished toward moving the Center from its early caretaker role to being a high quality sophisticated treatment agency that proudly serves the citizens in Bell, Coryell, Hamilton, Lampasas, and Milam counties.

CCS has 299 full-time employees, 16 part-time employees, and 43 current vacancies combined for a total staff of 358. Dependent coverage is available for any eligible employee who elects coverage. The Human Resources Department assists all employees with their benefit inquiries and the administration and maintenance of their benefit elections for themselves and their dependents.

II. Overview of Current Benefits

The Center contributes to the total cost of the premium each month for each full-time employee electing medical (2 plans currently offered), group life, HSA employer contribution to the HDHP, and LTD. For full time employees who elect to waive medical options, they receive $75.00 a month on their paycheck under the earnings code of Flex Dollars. For part time employees who elect to waive medical options, they receive a monthly pro-rated amount of Flex Dollars depending on their FTE.

A. **Medical/Prescription Insurance:** Eligible employees are offered the choice of two medical plans. (BCBS)
B. **Dental Insurance:** Eligible employees are currently offered two dental plan options. (Mutual of Omaha)
C. **Vision Insurance:** Eligible employees are currently offered one vision plan option. (Mutual of Omaha)
D. **Life Insurance and AD&D:** Eligible employees are currently provided a life insurance policy by the Center for $50,000. Additional voluntary life options are available for selection if an employee wishes to purchase more than the amount in the policy provided by the Center. Spouse and children policies are available as well. (Mutual of Omaha)

E. **Long Term Disability:** LTD is provided to eligible employees by the Center. (Mutual of Omaha)
F. **Flexible Spending Account:** Eligible employees are offered access to an FSA if they choose to participate. (Optum)
G. **Health Savings Account.** Eligible employees are offered access to an HSA if they choose to participate. (Optum)
H. **Wellness Program.** A wellness program is currently offered through the Center's medical provider, BCBS.
I. **Ancillary Benefits.** Short Term Disability, Accident, and Critical Care Insurance are offered at the employee's expense. (Met Life)

III. Scope of Services

The Center is seeking to name a Broker of Record for the Center's employee insurance benefits. The Center is interested in a broker who can offer programs that contain or reduce costs with effective approaches and a proven history of success. The broker selected will be expected to perform a range of benefit program services in all aspects of the Center's benefit programs including research, implementation, maintenance, and communication. The Center expects the broker to perform all of the following functions, including, but not limited to:

A. **Analysis and Reporting**

1. Analyze existing benefit package and develop a cost-saving strategy or plan that offers similar options of coverage.
2. Identify long-range goals with projections of potential savings.
3. Analyze plan utilization through plan data and statistical or financial reports and provide recommendations for improvement.
4. Perform an analysis on similar-sized entities to ensure competitiveness relating to the Center's benefit plan offerings and cost.
5. Identify and inform the Center of any trends or changing patterns relating to employee benefits and provide appropriate recommendations.
6. Prepare, provide and present various reports as requested, including cost analysis and other financial reports, forecasting, or trend and experience reports.
7. Provide monthly, quarterly, and annual claim reports for review.
8. Assist with data collection and informational requests for financial auditor valuations and provide strategic recommendations to mitigate liability.
9. May provide assistance with COBRA Administration and annual rates. The Center currently uses Paycom as the vendor for COBRA and Optum as the vendor for FSA and HSA administration.
10. Provide assistance with preparation of yearly ACA reports and complete impact analysis with strategic recommendations relating to PPACA and compliance on annual RxDC reporting.
11. Maintain full and accurate records with respect to all matters and services provided on behalf of the Center benefit plans and programs. All project documents including spreadsheets, assumptions and calculations should be provided upon completion of any projects relating to the Center's benefit plans and programs.
12. Report and submit on behalf of the center any governmental attestations such as but not limited to GAG clause.

B. **Communication and Problem Solving**

1. Regularly monitor and evaluate performance measures and guarantees of

providers.

2. Act as a liaison between the Center, insurance providers, and Paycom.
3. Provide day-to-day consultation and timely response on plan interpretation and problem resolution.
4. Provide timely communication and assistance to all staff with issues relating to any aspect of the Center's employee benefit program including, but not limited to, billing, claims, vendor service issues, disputes, election or eligibility changes, general troubleshooting.
5. Assist Human Resources and other applicable staff in any appeal, arbitration or court processes between the Center and the providers on unresolved issues if needed. Provide advice to enforce Center, employee, or dependents rights.
6. Attend Center staff meetings as needed or other benefit related meetings for employees for assistance in benefit program maintenance.

C. **Compliance**

1. Assist with ongoing plan administration and ensure programs comply with all applicable State and Federal laws, updating staff accordingly with on-site training as requested.
2. Conduct compliance audit of Center's applicable policies and procedures relating to the employee benefit program.
3. Assist in creation of communication materials to educate employees on necessary changes and to conduct dependent verification audits.
4. Assist staff as necessary with annual audit to ensure compliance in reporting or posting/notice requirements for benefit plans.

D. **Strategy and Renewal**

1. Establish both long-term (3-5 years) and short-term (annual) strategies for the Center's benefit program, including any multi-year plan rates, etc.
2. Bid the Center's benefit program for employee options on an as needed basis and assist in the collection of proposals and any negotiations on various topics including, but not limited to, pricing, service modifications, renewals, contractual terms, premiums, performance measures, communication materials and quality assurance standards.
3. Review and prepare analysis of proposals and provide recommendations for cost savings, plan design, plan quality, premiums, modifications and any other topics relevant to the benefit program.
4. Conduct thorough market research and provide annual estimates of renewal rates and cost trends to assist in budget preparation.
5. Provide communication materials and support for the annual enrollment period including information on any changes and production of an annual open enrollment booklet, forms, and video.
6. Assist in any open enrollment meetings and coordinate any provider representation to communicate changes, etc.

E. **Other Services Requested**

1. Monitor and make recommendations to both the employee wellness program and Employee Assistance Plan (EAP) to improve health and reduce costs both long and short term.
2. Recommend and provide enhancements to marketing and communication materials of any form including both paper and online notifications for benefit, health or compliance related information.
3. Prepare benefit surveys or provide published benefit-related survey information

as requested.

4. Create and present information in meetings with Center BOT or Center staff as needed.
5. Assist staff in the development of benefit satisfaction surveys.
6. Assist in development of risk management and/or control programs or provide recommendations to any current Center programs.
7. Manage any transitions between vendors as necessary.
8. Recommend any educational opportunities including seminars, webinars or other options that would be beneficial to the Center.

IV. RFP Calendar of Events

Day/Time	Event	Location
February 19, 2024	RFPs sent out to potential consultants	304 S. 22nd Street Temple, Texas 76501
March 8, 2024 3:00 PM	RFP Return Deadline	304 S. 22nd St. Temple, TX 76501
March 9, 2024 – March 22, 2024	Submitted proposal review with Center staff	304 S. 22nd St. Temple, TX 76501
March 26, 2024	Announcement at Board meeting for award of contract	304 S. 22nd St. Temple, TX 76501

V. Proposal Submission Instructions and Information

A. Accepted Submissions

The Center desires a long-term relationship with the broker/consultant selected assuming all benefit program-related services listed above meet expected requirements and pricing remains competitive during the term. The Center will be accepting proposal submissions from brokers/consultants licensed in the State of Texas. Submissions must be delivered in person or by U.S. Postal Service, FedEx, UPS, etc. RFPs submitted via telephone, fax, email, etc. will not be accepted. The Center is not responsible for missing, lost, or late RFPs. Any RFPs received after the set deadline will not be accepted. All submissions will receive a time stamp upon delivery to ensure accuracy of receipt.

B. Submission Formatting

The proposer shall include two (2) copies of their completed written or typed proposal enclosed in an envelope labeled with the relative contact information necessary for proper delivery. **The envelope should also be marked with the RFP Employee Benefits Insurance Broker and Consulting Services to correctly identify the document.** Additionally, a digital copy is requested, not required, to be emailed to kelli.sames@ccs1967.org.

C. Questions and Correspondence

Any questions, comments, inquiries or correspondence must be submitted in writing no later than Monday, March 4, 2024, to Kelli Sames, Human Resources Director. Written documents can be in the form of mail or email (kelli.sames@ccs1967.org) and a written response will be returned by the Center promptly. Any documents, comments, or inquiries received after the time previously listed will not receive a response. Any changes to this RFP arising out of submitted questions or other correspondence shall be addressed with an issued addendum.

D. **Withdrawal of Proposals**
Submitted proposals may only be withdrawn prior to the expiration of the submission deadline. Request for withdrawals must be submitted in writing and signed by the proposer via mail or email to Kelli Sames, Human Resources Director (kelli.sames@ccs1967.org)

E. **Rights of the Center**
Until and unless any proposal is accepted by the Center, this RFP is not in any way to be construed as an agreement, obligation or other contract between the Center and any person or firm submitting a proposal, and it does not obligate the Center to pay for any costs incurred in preparation and submission of proposals or in anticipation of a contract. Proposals submitted in response to this request become property of the Center and are subject to provisions of the Texas Public Information Act once an award announcement has been made. The proposer should designate and label as "CONFIDENTIAL" any and all information in the RFP which the firm claims to be confidential, however, information may still be subject to the Public Information Act. The contract award will be made at the sole discretion of the Center after careful evaluation of provided information and determination of who is the most qualified to complete the scope of services requested by the Center.

The Center reserves the right to the following:
1. Further investigate qualifications of proposers under consideration by requesting confirmation of or further information related to the provided information in the RFP to clarify responses.
2. Reject any or all proposals and issue subsequent requests for proposals.
3. Cancel RFP either partially or in entirety without explanation.
4. Approve or disapprove use of particular subcontractors or vendors.
5. Negotiate with any, all or none of the proposers.
6. Solicit best and final offers from all or some proposers
7. Accept other than the lowest cost proposal, based on which provides the best value to the Center.
8. Waive informalities and irregularities in proposals.

F. **Legal**
All vendors submitting RFPs are expected to comply with federal, state and local laws and regulations when preparing the RFP's and the services to be provided. Applicable laws include but are not limited to; American with Disabilities Act (ADA), Affordable Care Act, Texas Local Government Code, Texas Insurance Code, and other Federal and State confidentiality laws. Additionally, by submitting a proposal, each proposer represents and warrants that its proposal is genuine and not collusive to secure or provide an improper advantage to themselves or another vendor.

G. **Duration of the Quote**
Proposers agree that the terms and costs provided in the response to this RFP will remain active and valid for a period of up to sixty (60) days past the final due date of March 8, 2024.Minimum Qualifications for Proposers

H. Proposer shall have at least eight (8) years of experience providing brokerage and consulting services in Texas. Proposers with governmental experience of similar size is preferred.

I. The proposer's staff assigned to the Center must have at least five years of experience in benefits administration and client management. The staff must be available for high volumes of communication with the Center, employees, and approved vendors.

J. The proposer and team assigned to the Center must be knowledgeable of applicable laws, regulations and codes and be familiar with trends relating to benefit programs in Texas companies similar to the size of Central Counties Services.

K. Proposer's office or branch must be located in reasonable commuting distance and provide assurance of reasonable staffing continuity over contract period.

L. Proposer must be properly licensed and insured to provide services listed in this RFP and in the State of Texas. The successful proposer must maintain insurance coverage appropriate for the fulfillment of any agreement resulting from this RFP. Additionally in the event its employees, agents, or subcontractors enter premises occupied by or under Center control, the successful proposer shall maintain public liability and property damage insurance in reasonable limits covering all obligations to the Center and shall maintain Workers' Compensation coverage covering all employees performing on premises occupied or under Center control. Additionally, the proposer shall maintain Professional Liability insurance for the duration of any agreement resulting from this RFP and up to at least three (3) years after completion of agreement. Copies of certificates of coverage shall be provided upon the Center's request.

VI. Required Proposal Content

A. **Cover Letter:** Signed cover letter from the firm's principal expressing interest in the project and certifying that sufficient resources of personnel, equipment and time are available and committed to this project.

B. **Consultant Questionnaire:** Proposers must complete the Consultant Questionnaire (Attachment "D") and provide with proposal submission.

C. **Table of Contents:** Include clear identification of material by section and by page number.

D. **General Information:** Proposers must complete the general information page provided. This is Attachment "A" and must be signed by the person duly authorized to bind the proposer and identify the proposed account team.

E. **Profile of the Firm:** This section shall include the firm name, date established and address of the office that would be assigned to the Center. Please include a brief description of the firm's history, including any changes in ownership either anticipated or occurring within the last three (3) years. Also include details on the firm's size, growth, philosophy and culture, and specific experience with public sector entities. Additionally, this section shall include a listing of any lawsuit or litigation and result of action resulting from: (a) any project undertaken by the proposer or its subcontractors or affiliates where litigation is still pending or has occurred within the last ten (10) years; or (b) any type of project where claims or settlements were paid by the proposer or its insurers within the last ten (10) years.

F. **Qualifications of the Firm and Team:** This section shall include a brief description of the proposer's and any sub-consultant's qualifications and a summary of previous experience on similar or related projects. Provide a list of personnel that would be handling our account including the account manager and a brief summary of each listed individual's qualifications and responsibility with our account and a description of any previous or current projects with similar responsibilities. Formatting is provided in attachment "B". Additionally, proposer shall provide the total number of accounts or clients with a breakdown of how many of the total each individual is responsible for.

G. **References:** Proposer shall provide a client list, preferably public sector clients that are either active or became inactive within the last five (5) years. Client list shall include the entity name, date firm began providing services to the client, and date firm ceased providing services (if applicable), description of pertinent insurance programs negotiated and/or provided and number of covered employees. Proposer shall provide account contacts for listed clients who may be contacted by the Center. Format of references is provided in attachment "C" and must have all information requested provided.

H. **Services**

Provide the following:

1. Complete description of services to be provided, including both the services outlined in this request and any additional recommended services. Provide a description of any and all unique brokerage or consulting services the firm will offer the Center, please specify if the services are provided by the firm's staff or by an affiliate of the firm.
2. A description of the group, medical, dental, vision, life, accidental death and dismemberment, short and long-term disability, EAP premium volume handled by the firm and by the specific office to which the Center's account would be assigned.
3. Description of technical or professional support available at no extra cost through the firm, such as legal counsel, communications, technology support or others.
4. Sample work plan for insurance renewal and negotiations.
5. Description of proposal to maintain open and prompt communication with all those involved in the benefit program including vendors, employees, Center staff, and dependents as necessary for any issues, troubleshooting, questions, concerns, etc.
6. Description of project timeline outlining the transitioning process. Please include a time breakdown for each step in the process (data collection, online system set up, etc.)

I. **Cost and Pricing Information**

Provider must include the following information:

1. Comprehensive, specific description indicating how the firm would price the Center's account and any estimated annual costs of service. It shall be clearly identified if pricing is determined by annual fee, fee for service, commission or combination of the two. Any and all rates of commissions and fees in comparison to consultant rates that the firm would expect to receive from the existing programs for services requested herein, as well as recommended services must be included. The Center reserves the right to review and or audit any of its account related records of the selected broker related to commission, fees, etc.
2. At the request of the Center, prior to the award of the contract, the proposer may be required to submit two (2) years of the firm's most recently completed financial statement, including all footnotes, auditor's opinion, or other financial instrument that would establish the firm's ability to complete the obligations of the contract resulting from this RFP.
3. Proposals that do not reflect a reasonable relationship between costs and proposed services may be viewed as failing to comprehend the requirements of the scope of work and result in a rejected proposal.

J. **Conflict of Interest**

Proposers must disclose any affiliations or business relationships with any employee, officer, contractor, or official of the Center to ensure there are no conflicts of interest.

VII. Evaluation and Selection

A. **Evaluation Criteria**

1. Scope of Services: Reputation and ability to reach a wide array of insurance markets and provide innovative services; ability to handle employee claim issues, depth of

and commitment to services offered, assessment of references, plan of action; project organization, evidence of ability to provide service in a prompt, thorough, innovative and professional manner.

2. Cost Savings: Demonstrates ability to produce successful cost savings strategies.
3. Qualification of the Firm: Technical and cost saving method experience both show success; experience with public sector, work is completed on schedule and within budget; qualifications of staff and key personnel; client references; strength and stability of firm and vendors used by the firm. Availability and accessibility of the broker/consultant and support staff, including the location of the office that will be servicing our account.
4. Cost and Price: Total cost is reasonable and competitive with other offers received; adequate support data provided; individual task budgets are reasonable; basis on which price is quoted.
5. Project Requirements: Demonstrated understanding of project requirements and any problem areas; project approach; work plan; and quality assurance program.
6. Conceptual approach and ideas related to service, as well as how the Center's account will be managed.

B. **Evaluation Procedure**

1. Center staff will review all submitted proposals following the final submission deadline as provided in the "Calendar of Events" section. A list of finalists will be determined based on the criteria given above. The Center may require each finalist to present a proposal of services, provide supplemental information and provide the Center the opportunity to meet and assess the proposed account team. Finalist evaluation may be scheduled at the discretion of the Center.
2. The Center reserves the right to select the firm that, in the Center's opinion, will provide the most responsive and responsible services and highest value, even if that bid is not the lowest submitted. All recommendations are anticipated to be completed and provided to the Board of Trustees on April 23, 2024.

C. **Award**

1. Once the Center has completed proposal analysis, negotiations may be conducted for the extent of services to be rendered and for the method of compensation. The Center is not required to complete negotiations so the proposal submitted shall include the proposer's most favorable terms and conditions.
2. Any award will be contingent upon completion of a satisfactory contractual arrangement between the selected firm and Central Counties Services. Inability to agree on contract terms will result in selection of an alternate firm. Unsuccessful candidates will be notified once a contract selection has been finalized by the Center.
3. In performance of the terms of any agreement resulting from this RFP, contractor or vendor agrees that they will not engage in, nor permit, such subcontractors, where applicable, as they may employ, from engaging in discrimination in employment or persons because of race, color, religion, national origin, or ancestry, age, sex, familial status, sexual orientation, or disability of such persons.
4. No assignment by a selected broker of a resultant agreement, or any part thereof, or of funds to be received there from, will be recognized by the Center unless such assignment has had prior written approval and consent of the Center. The Center will be contracting for the services of the individuals in the firm making the proposal and the qualifications of those individuals a material inducement for the award of the contract.

VIII. Certification Statement

The undersigned does hereby declare that they have read the specifications and with full knowledge for the requirements, do hereby agree to furnish the coverage in full accordance with the specifications and requirements, for the following plans:

Employee Benefits Insurance Broker and Consulting Services

I certify that____and it's
Firm's Name
response comply with these specifications. Also, as an officer of this organization, or per the attached letter of authorization, am duly authorized to certify that the information provided herein is accurate and true as of the date signed.

____
Signature

____
Print Name

____
Title

____
Date

Attachment A
General Information Page

Legal Name of the Firm — Telephone Number

Street Address — City — State — Zip Code

Fax Number — Tax ID Number

Type of Organization (Corporation, Sole Proprietorship/Partnership)

Website Address

Project Manager Name — Project Manager Title

Is this the person that regular correspondence should be directed to?
☐ Yes ☐No If no, please provide contact information for appropriate contact.

Name, Title — Email — Phone Number

List of Major Subcontractors Proposed, Responsibility, and Phone Number:

Signature of Person Completing Form — Date

Print Name of Person Completing Form

Please provide documentation that you are a State of Texas actuary licensed consultant or broker

Central Counties Services
RFP - Benefits Insurance Broker and Consultant
Attachment B
Firm and Assigned Team Qualifications

Name and Title	Experience and Qualifications	Description of Area of Responsibility with Center Account and Similar Experience	# of other current accounts

Attachment C
Client References

Please provide at least three, preferably in Texas. Copy this form as necessary.

____
Client Entity Name

_____________________ _____________________
Client Contact Name | Client Contact Title

_____________________ _____________________
Client Contact Email | Client Contact Phone Number

____
Client Street Address | City | State | Zip Code

Please provide a brief description of the work performed for this client below:

Attachment D - Proposer Questionnaire

Requested Information		Responses (if more room is required, complete on an additional sheet titled as "Responses to Attachment D")	
1.	How long has your organization been in business?	1.	
2.	Where is your firm's headquarters?	2.	
3.	Does your firm have any conflict of interest relating to Central Counties Services? If yes, please explain.	3.	
4.	What is your firm's policy/standard for returning phone calls, e-mails or other forms of communication?	4.	
5.	How many of your clients have between 200 and 300 benefit eligible employees?	4.	
6.	Does your firm use any sub-consultants? If so, provide firm's name, contact name, relevant experience and authority of decision making for our account on your behalf?	6.	
7.	How does your firm track and communicate legislative and industry trend updates relative to the Center?	7.	
8.	Do you provide assistance with wellness plan creation, implementation, and maintenance with incentives?	8.	
9.	How do you determine if changes need to be made to a plan for higher effectiveness?	9.	
10.	What is your experience in assisting clients with Medicare programs?	10.	
11.	What is your approach for managing prescription drug costs?	11.	
12.	Describe any other recommended services your company offers which are not included in this RFP.	12.	
13.	Describe a creative solution you have implemented for a client.	13.	
14.	What percentage of your clients are self-insured with medical insurance?	14.	
15.	Please list the specific services the Center will received from your compliance department that are included in the fee quote.	15.	