



EAST CENTRAL COLLEGE

REQUEST

FOR

PROPOSALS

February 12, 2018

Employee Benefits Consulting Services
Broker of Record for Years 2019, 2020, 2021

Project 2017-2018

**Due 10:00 AM CST/CDT
Friday, March 16, 2018**

Company Name:

Contact Information:

Printed Name & Title

Address, City, State

Phone Number

**EAST CENTRAL COLLEGE
REQUEST FOR PROPOSALS**

*Please mark the outside of your return envelope:

TO: EAST CENTRAL COLLEGE
1964 Prairie Dell Road, Union MO 63084
Email: bids@eastcentral.edu
PH: (636) 583-6703 FAX: (636) 584-8602

BID: Employee Benefits Consulting Services
Broker of Record for Years 2019, 2020, 2021
DUE: 10:00 AM, March 16, 2018

Questions concerning this Request for Proposals must be received by fax or email no later than 10:00 AM March 2, 2018.

Proposals must be received March 16, 2018, No later than 10:00 AM CST/CDT.

DIRECT CONTACT WITH EAST CENTRAL COLLEGE BOARD OF TRUSTEES IS PROHIBITED.

INSTRUCTIONS AND CONDITIONS: Please quote the lowest net price at which you agree to furnish the service listed. Please send one (1) original and one (1) digital copy of this bid response sheet and descriptive folders giving trade names, specifications, and related information on items bid. Samples may be sent to further describe the merchandise in question.

VERIFY YOUR PROPOSAL BEFORE SUBMISSION AS THEY CANNOT BE WITHDRAWN OR CORRECTED AFTER BEING OPENED. The College is exempt from the Missouri State Tax. The College is a state funded institution and requires all bids to be submitted as prevailing wage. Franklin County is listed under section 36 in the Missouri Statute. East Central College is not responsible for Request for Proposals lost in transit or received after time of quotation closing. It is the vendor's responsibility to confirm receipt of their proposal by the Purchasing Department.

WE WILL ACCEPT ONLY SEALED WRITTEN BIDS; VERBAL QUOTES OR BIDS SUBMITTED VIA FAX, E-MAIL, OR ANY OTHER MEANS WILL NOT BE ACCEPTED.

ALL PRODUCT DESCRIPTION, FEATURES, CHARACTERISTICS AND PRICING ASSOCIATED WITH THIS SERVICE MUST BE DETAILED IN THE BID. EAST CENTRAL COLLEGE RESERVES THE RIGHT TO REJECT ANY OR ALL PROPOSALS, WAVE MINOR IRREGULARITIES, CONSIDER MINOR VARIATIONS TO SPECIFICATIONS THAT ARE CLEARLY DETAILED, AND ACCEPT THE LOWEST BID WHICH APPEARS TO BE IN THE BEST INTEREST OF THE COLLEGE.

***Return this form to East Central College Purchasing Department with Unit Price and Extension Total indicated.**

East Central College reserves the right to purchase by individual item. All prices quoted shall be F.O.B. East Central College, Union, Missouri or to any East Central College off-campus location when indicated. All prices quoted shall be valid for a minimum of 90 days from closing date of request for proposal.

We agree to furnish the above material and service for delivery as specified, at prices shown opposite each item. This form must be completely filled out and signed, or it will not be accepted.

IT IS REQUIRED THAT THE VENDOR READ AND FOLLOW ALL INSTRUCTIONS ON THIS FORM. FAILURE TO DO SO IS SUFFICIENT CAUSE FOR REJECTION.

THIS IS NOT AN ORDER

Date: _____

Name of Firm

Signature & Title

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PROJECT TIMELINE

February 12, 2018	Request for Proposals released to public
February 14, & 17 - 18, 2018	Invitation to Issue Request for Proposals advertise
March 2, 2018	Questions and inquiries concerning this Request for Proposals must be submitted not later than 10:00 AM: Fax: 636-584-8602 Email: melissa.popp@eastcentral.edu
March 16, 2018	Bids due by 10:00 AM, CST/CDT to: Melissa Popp, Purchasing Manager 1964 Prairie Dell Road Union, MO 63084 Attn: Employee Benefits Consulting Services, Broker of Record for Years 2019, 2020, 2021 <i>Mail an original and one (1) digital copy of the bid.</i>
March 16, 2018	RFP's publicly opened and read aloud, 10:05 AM, Buescher Hall, 2 nd Floor, Room 262
March – April 2018	Committee Evaluation of Proposals
April 2018	Interviews with Selected Firms
June 4, 2018	Recommendations submitted to the College Board of Trustees
July 1, 2018	Contract Effective Date

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It is the responsibility of each vendor to inquire about and clarify any requirement of this solicitation that is not understood. The College will not be bound by oral explanations as to the meaning of specifications or language contained in this solicitation. All inquiries and questions deemed to be substantive in nature must be in writing and submitted as stated in timeline. *Please provide business name, contact, telephone number, email address and fax number on inquires.* A copy of all queries and the respective responses will be provided in the form of an addendum to all vendors who have indicated an interest in responding to this solicitation. Your signature on the proposal cover sheet certifies that you fully understand all facets of this solicitation. Questions may be sent by FAX to **636-584-8602** or email to melissa.popp@eastcentral.edu.

ALL SERVICE DESCRIPTION, FEATURES, CHARACTERISTICS AND PRICING
ASSOCIATED WITH THIS PROPOSAL MUST BE DETAILED IN THE BID.

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SECTION A

General Conditions

The following general conditions should be considered when submitting the proposal:

1. Bidders will execute, sign and submit all bids in accordance with these instructions and the applicable provisions of the specifications.
2. The College is not liable for any costs incurred by vendors in the preparation and presentation of their quotes.
3. This request for proposal is not an authorization to approach insurance companies at this time. The College specifically requests that no contact or solicitation of insurance companies be made on its behalf.
4. By submission of a bid, the bidder represents that he/she has examined the specifications or otherwise satisfied himself/herself completely as to the provisions of the scope of this request. Further, the bidder represents that he/she is familiar with all applicable federal, state, and local regulations, and that the compliance is mandatory under the provisions of this request for proposal.
5. Inquiries requesting clarification or questions regarding the Request for Proposal must be submitted by 10:00 am, CST/CDT on March 2, 2018. All questions and/or addendums will be posted on the college website (<http://www.eastcentral.edu/purchasing/invitations-to-bid/>). It is the sole responsibility of the bidder to periodically check the website for updates.
6. The College reserves the right to be the sole determining party as to which proposals meet specifications and/or reserves the right to reject any and all proposals.
7. Proposals must be signed in ink by the bidder. Erasures or alterations must be initialed by the bidder in ink. Telephone, fax, or voice proposals will not be accepted. No late proposals will be accepted.
8. The College reserves the right to reject any or all proposals, wave minor irregularities, consider minor variations to specifications that are clearly detailed, and accept the lowest bid which appears to be in the best interest of the college.
9. The successful broker must be qualified and fully competent with proper license, knowledge, experience, and personnel. Further, the College requires that the successful bidder be responsive to requests for information regarding employee benefits.
10. The College requires that the broker have significant commercial experience, preferably with educational institutions and comparable in size and needs to East Central College.

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SECTION B

Scope of Services

The Employee Benefits Consulting Services Broker will provide advice on the design of group benefit programs for plan participants, relative to changes in employee demographics, needs and preferences; legal requirements and impact of tax legislation; benefit trends, inflation and utilization; government programs and mandated benefits; and financial considerations. The Broker will be responsible for providing the following services, but may not be limited to:

- 1. Review employee benefit program(s) on a continuing basis to:**
 - a. Ensure compliance with regulatory guidelines, information on proposed or new legislation in a timely manner;
 - b. Ensure claims experience, service and administration is at a maximum benefit to the College;
 - c. Identify risk reduction opportunities and assist with implementation of new plans or plan modifications;
 - d. Provide quarterly reports on the financial management of benefits including analysis of costs, claims and trends/utilization to keep the College abreast of their Employee Benefit Plan performance.
 - e. Provide an annual review of the quality of benefits provided, plan cost effectiveness, plan cost trends, future medical and prescription drug plan liability, plan competitiveness and plan administration evaluation.
 - f. Conduct quarterly meetings with human resources and the College's insurance committee to provide analysis of claims data and recommendations.
 - g. Perform other related consulting services as needed or requested.

- 2. Responsible for annual insurance carriers and vendor renewal and negotiation process:**
 - a. Prepare bid specifications and solicit proposals for the College's group insurance plans for full-time employees and retirees and service vendors;
 - b. Negotiate the most appropriate benefits, carriers, vendors and costs for the College and employees;
 - c. Present renewals and work with Insurance Committee on recommendations for insurance plans and vendors;
 - d. Facilitate employee and retiree open enrollment meetings and create marketing and promotional materials.

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Scope of Services cont'd

3. Responsible for College and employee account services:

- a. Provide claims handling support for employees and benefits vendors;
- b. Work closely with Human Resources staff to resolve employee benefit questions, concerns, or claims issues;
- c. Assist Human Resources staff with implementing plan changes, communication, compliance, reporting and as needed;
- d. The monitoring of services provided by carriers and/or claims administrator to assure compliance with contract terms.

4. Responsible for communication, education, and training services for the College:

- a. Provide training and resources to the Human Resources staff on an ongoing basis to support benefit administration and compliance requirements;
- b. Provide employee education meetings and training as planned or required;
- c. Responsible for providing timely communication and consultation in regards to regulatory guidelines;
- d. Assistance in reviewing all instruments and documents, including insurance contract, booklets and summary plan descriptions, for technical accuracy and compliance with government regulations.

5. Assist the College with developing a strategic plan for employee benefits:

- a. Provide information on trends and cost saving methods in comparison to other colleges;
- b. Research fully insured, self-funded and/or other options and provide alternative benefits designs and delivery systems in response to emerging plan costs or benefits practices;
- c. Identify strategies to develop employee health care consumerism and wellness initiatives.

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SECTION C

Term of Contract

The initial term of the contract will be three (3) years with an option to renew the contract for one additional year at the College's discretion and approval of the Board of Trustees. The new broker will assume responsibilities on July 1, 2018 for the work required for the selection of the 2019 insurance providers. The current broker will remain the Broker of Record for the remainder of 2018 and will earn the compensation for the 2018 contract year.

The College reserves the right to cancel the contract at any time without cause by giving not less than thirty (30) days prior notice, or with cause at any time that consultant fails to comply with the contract. The contract will include protections for the College such as indemnity from the consultant and insurance requirements applicable to the consultant.

SECTION D

Bid Requirements

Bidder must supply a proposal which addresses the following components:

General Information

1. Full name, address, phone number, etc. of broker and of brokerage or agency including names of subsidiaries, joint ventures, partnerships and Parent Corporation.
2. Provide a brief description of your company and services to be provided to the College.
3. Qualification statement to demonstrate ability to provide the services articulated in Section B.
4. Identify the individual(s) proposed to work on the College's account. Include a brief summary of their role on the team, work experience, areas of expertise and any other factors you think are relevant.
5. Provide the location from which our account will be serviced and description of services that will be provided through that office.

Scope of Services

Please identify and provide your strategy for meeting the detailed, but not limited to, Scope of Services as outlined in Section B.

1. Review employee benefit program(s) on a continuing basis;
2. Responsible for annual insurance carriers and vendor renewal and negotiation process;
3. Responsible for College and employee account services;
4. Responsible for communication, education, and training services;
5. Assist the College with developing a strategic plan for employee benefits.

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Compensation

Financial remunerations to broker indicating percentage of vendor commission anticipated, other commission structure, and/or any additional fees, etc., including contingency fees. Is a fee-for-service option available in lieu of vendor commissions or contingency fees; and, if so, provide a detailed cost proposal for that option. Broker should expect this arrangement will be further negotiated.

List of all hard contract terms and conditions the firm will require to be included in any final contract documents.

The current broker will continue to service the account and earn the compensation for the 2018 contract year. The Broker of Record effective January 2019 will receive compensation according to contracted billing arrangements.

References

Minimum of three references from clients for whom broker is providing, or has provided like or similar services within the previous three (3) years. List of references should include any public entities and/or education groups for whom the bidder has provided like or similar services with the past three (3) years.

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SECTION E

Proposal Submission, Evaluation and Award

1. Each vendor shall provide one (1) original and two (2) copies of the proposal in the form as specified by the College along with the detailed statement of any exceptions taken to any part of this proposal with reference to the specific paragraphs involved.
2. Proposals shall be returned on or before the date and time specified above. Bids received after this date and time will not be considered.
3. Proposals may be withdrawn in person or in writing any time prior to the scheduled closing time of receipt of bids.
4. All terms, exceptions, and conditions must be clearly identified in the bidder's proposal. Any terms, exceptions and conditions not identified and presented after the scheduled closing date and time, will not be considered in the evaluation and award process.
5. The College may make such investigations as deemed necessary to determine the ability of the bidder to provide the services as described in this proposal and the bidder shall furnish to the College such information and data for this purpose as the College may request.
6. Proposals will be reviewed by a selection committee using criteria including, but not limited to, the following:
 - a. Capability and experience as demonstrated in comparable projects - commercial, public entities, higher education.
 - b. Recognition of overall problems and objectives – substantive ideas presented, specific cost saving strategies.
 - c. Qualifications of personnel handling the account – insurance marketing, license/knowledge.
 - d. Awareness of College needs, articulate/demonstrate ability to work with College representatives.
 - e. Customer service philosophy including availability/accessibility for servicing the College.
 - f. Experience with developing and implementing cost saving benefits and wellness resources.
7. Broker must be available for interview with the selection committee. A recommendation will then be made to the College's Board of Trustees and the Board will make the final decision.

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SECTION F

General Benefit Plans Specifications

The College provides full-time employees (currently 192) employer-paid medical, dental, vision, life (AD&D) and long-term disability insurance. Employees are able to purchase spouse/dependent and/or supplemental coverage at the employee's expense. All plans are currently on a January 1 renewal.

Retirees (currently 71 enrolled in some type of coverage) of the College and their dependents are eligible to continue medical, dental and/or vision coverage with the group plan at their expense.

SECTION G

The College is not obligated to accept any proposal. All transactions are subject to the final approval of the Board of Trustees who reserves the right to reject any proposal. All costs directly or indirectly related to responding to this RFP, including all costs incurred in supplementary documentation, information or presentation, will be the responsibility of the proposer.

Proposer shall not offer or give any gratuities or favors or anything of monetary value to any employee, agent or trustees of the College for the purpose of influencing favorable disposition toward a submitted proposal or for any reason while a proposal is pending or during the evaluation process.

Proposer shall not receive any compensation from underwriters/administrative service providers which directly or indirectly relates to recommending them to the College for approval of contracted services. Recommended service contracts must be totally independent of compensation by the proposer and the service providers, except as expressly disclosed in the proposer's response to the RFP.

Notice of Non-Discrimination Policy

Applicants for admission and employment, students, employees, and sources of referral of applicants for admission and employment and individuals with whom the Board of Trustees and college officials do business are hereby notified that East Central College does not discriminate on the basis of race, color, religion, national origin, ancestry, gender, sexual orientation, age, disability, genetic information or veteran status.