

## **NOTICE TO BIDDERS**

June 1, 2016  
Bolivar, MO 65613

The City of Bolivar is soliciting proposals from insurance brokers/consultants qualified to perform and interested in providing brokerage and consulting services for the City of Bolivar's Group Employee Benefits Program.

Interested and qualified brokers/consultants who have demonstrated their ability at comparable work are invited to submit proposals.

Proposals will be accepted until June 21, 2016 at 2:00 p.m. Submittals and qualification directions relative to this Request for Proposal should be addressed to:

Natalie Scrivner  
City Clerk  
345 South Main  
Bolivar, MO 65613  
417.326.2489

**SPECIFICATIONS  
AND  
CONTRACT DOCUMENTS  
FOR**

**Qualifications for Employee Benefit Brokerage Consulting Services  
*For***

**City of Bolivar**



***CITY OF BOLIVAR***  
345 SOUTH MAIN AVENUE  
P.O. BOX 9  
BOLIVAR, MO 65613  
417-326-2489  
FAX 417-777-3212

# Request for Qualifications for Employee Benefit Brokerage Consulting Services

## 1. Invitation

The City of Bolivar is soliciting proposals from insurance brokers/consultants qualified to perform and interested in providing brokerage and consulting services for the City of Bolivar's Group Employee Benefits Program.

Interested and qualified brokers/consultants who have demonstrated their ability at comparable work are invited to submit proposals.

Proposals will be accepted until **June 21st, 2016**. Submittals and requests for information relative to this Request for Proposal should be addressed to:

Natalie Scrivner  
City Clerk  
345 South Main  
Bolivar, MO 65613

Written responses and supporting materials must be submitted in one (1) original plus two (2) copies.

**Please note that the City of Bolivar is not asking for, nor authorizing your soliciting quotes from insurance carriers.**

## II Background of City of Bolivar

The mission of the City of Bolivar is to attract and retain quality staff. One of the ways we do this is by developing, communicating, and administering competitive compensation and benefit plans.

The City of Bolivar has been incorporated for over 100 years, and strives to provide the best benefits, as feasible, to the employees.

## III Purpose of Request for Proposal

The City of Bolivar is sending this request for proposal for benefit brokerage/consulting services to assure that we have the best resources in place.

The City of Bolivar desires to enter into a commission arrangement for services provided.

The City of Bolivar has a total of 92 fulltime staff that are eligible for traditional employee benefits. The City of Bolivar offers many levels of coverage for many different benefit options.

The City of Bolivar currently offers the following benefits: Group Health Insurance, Health Reimbursement Arrangement, Employer Paid – Self Funded Vision, Voluntary Dental, Flexible Spending Accounts, 457 Employee Voluntary Retirement, Employer Paid Life & AD&D, Voluntary Supplemental Life & AD&D, Supplemental Dependent Life & AD&D, Voluntary Whole Life, Supplemental Worksite Benefits, Short Term Income Protection, Long Term Income Protection and Consult A Doctor.

#### IV Scope of Services – Benefits

The City of Bolivar is seeking a broker/consultant to perform services related to the design and bidding process of medical, vision, dental, life, disability, retirement, medical consulting and voluntary worksite benefits. Specific responsibilities include, but are not limited to:

1. Determining and recommending the most economical funding methods for the benefit programs.
2. Representing the City of Bolivar in all negotiations with providers on all issues including those related to premiums, benefit levels, plan design, and special terms and conditions.
3. Meeting with and providing reports to various City of Bolivar representatives.
4. Researching and advising the City of Bolivar on any new developments in the law and employee benefit programs on an ongoing basis.
5. As requested by the City of Bolivar preparing bid specifications and soliciting proposals from insurance markets which specialize in group insurance plans as needed. Evaluate bids and bidders including administration, claim payment procedures, customer service, network, reserve establishment policies, financial soundness, and identifying the most cost-beneficial package from among the various bidders..

#### V Broker/Consultant Qualifications

To assist in the evaluation of potential brokers/consultants, please provide the following information:

1. Organizational structure of the firm, history, including number of years in existence, number and location of offices, total number of employees, number and type of employees in the office, and description of corporate philosophy/culture.
2. Details of company's financial status and stability.
3. Describe the firm's Errors and Omissions (E&O limits) and provide evidence your company carries all applicable insurance coverage's and licenses.
4. Describe the firm's philosophy for servicing an account and commitment to customer service and quality assurance.
5. Describe the responsibility, experience and qualifications of the individual(s) who would comprise the service team; list recent assignments. Would this person be local to our group?
6. Describe the firm's general marketing philosophy and market leverage.
7. Describe the firm's legal research capabilities in servicing the account.
8. Describe methods employed to obtain and disseminate information about current local and national legislation, trends, new services, new concepts, etc. and provide samples.
9. Describe your firm's capabilities concerning communication to include ongoing employee communication/open enrollment and on-line enrollment services.
10. Describe whether your agency qualifies for any special privileges or services with any carriers due to the amount of business you write with them.
11. Describe a group that you have in place that you write all lines of coverage the City of Bolivar currently has in force.
12. Describe any arrangement you have with a medical consulting/phone a doctor company.
13. Provide a list of three organizations for whom the firm has recently provided similar services. Include company size and demographics, name and telephone number of a contact person. These companies may be called upon for a referral.
14. Any other information that you feel should be considered in the selection process.

## VI Fee Information

The City of Bolivar desires to pay for broker/consulting services on a commission basis. Please outline in detail the applicable fee/commission structure for products and services provided.

## VII Schedule for the RFP

All proposals are due into the Office of the City Clerk by June 21, 2016 at two (2) pm. All proposals shall be in a sealed package and clearly labeled Benefits RFQ on the envelope. Promptly at two pm on June 21, 2016 qualification packets will be opened in public, and the vendor announced. The qualifications will then be reviewed by the city and a recommendation should be made at the June 28 council session on which vendor to enter negotiations with. The final contract should be approved at the July 24 council session.

## VIII Evaluation Criteria

All RFPs will be evaluated on the following criteria:

- Services Provided
- Cost for Services
- Additional Services available
- References of broker/consultant and firm

## IX Selection Process

Selection of the most responsible proposals will be made after a review and analysis by Selection Committee. Other experts, interested parties or employee representatives may be consulted to advise staff during the review and analysis process. Respondents may be requested to meet with the Selection Committee representatives and advisors to expand on proposal qualifications and experience. Final determinations of Broker of Record award will be made by the Selection Committee.

## X General Information

All proposals and related materials become the property of City of Bolivar and will not be returned.

The City of Bolivar is not obligated to accept any proposal or to negotiate with any proposal. All transactions are subject to the final approval of the City of Bolivar.

The City of Bolivar reserves the right to reject any or all proposals without cause for liability.

All costs directly or indirectly related to responding to the RFP (including all costs incurred in supplementary documentation, information or presentation) will be borne by those submitting RFPs.

The City of Bolivar would like consideration of various vendors for different parts of the benefits. Please list any benefit vendor that you would not be able to work with to provide benefits to the City of Bolivar.