DRAFT 2.10.2017

REQUEST FOR PROPOSAL

EVERETT SCHOOL EMPLOYEE BENEFIT TRUST

BENEFITS CONSULTANT

RELEASE DATE: [TBD]

DUE DATE: [TBD, NO LATER THAN 5:00 P.M.]

PRESENTED BY

NAME	NAME
TITLE	TITLE
Phone #	Phone #
Email	Email

Request for Proposal - Benefits Consultant/Broker

INTRODUCTION

The Everett School Employee Benefit Trust (Trust) is soliciting proposals for a consultant/broker for the insured and self-insured benefits provided by the Trust, including **[insured medical and dental benefits, wellness benefits, life and disability insurance benefits, employee assistance benefits and voluntary insurance benefits]**. The Consultant/Broker (Consultant) would be expected to provide the Trust with a complete range of benefits consulting services including, data-gathering and analytic support to the Trust for administration, review, and evaluation of Trust benefit plans and programs; program strategy, design and pricing; assistance with contract negotiations, and assistance with participant and beneficiary communication and education.

The Trust's goal is to improve on existing consulting/brokerage services and reduce overall costs, while employing innovative strategies to maintain a high level of participant and beneficiary satisfaction. This Request for Proposal (RFP) is being issued as part of the Trust's standard monitoring and oversight responsibilities. It is designed to evaluate the scope and competitiveness of its current Consultant/Broker arrangement and to identify favorable alternatives.

TIMETABLE AND RESPONSES

Activity	Target Date
Release RFP	**[February 22]**
RFP Questions in Writing to **[ESD HR]**	**[February 27]**
Response to Questions	**[March 1]**
Response to RFP Due Date	**[March 6]**
Selection of Finalists	**[tbd]**
Selection of Consultant/Broker	**[March 15]**
Executed Contract and Commencement of Performance	**[April 19]**

PROPOSAL SUBMISSION REQUIREMENTS

Respondents should adhere to the following format and provide all of the information requested. The proposal must consist of the following sections:

- *Introduction*
  Proposals must include the complete name and address of the organization and the name, mailing address, e-mail address, and telephone number of the person the Trust should contact regarding the proposal. Proposals must confirm that the organization will comply with the provisions in the RFP, and must be signed by an officer empowered and authorized to bind the company. A respondent's failure to include these items in its proposal may render such proposal non-responsive and constitute cause for rejection.

- *Understanding of the Project*
  Respondents must provide a comprehensive narrative statement that illustrates an understanding of the requirements of the consulting/brokerage services.

- *Experience and Qualifications*
  - Respondents should address all of the questions/requirements in the Experience/Qualifications section of this RFP.
  - Respondents should provide a personnel/staff roster that identifies each person who will actually provide services to the Trust and provide the following information about each person listed (including the lead):
    - Resume
    - Relevant experience

- *References*
  Provide at least three (3) references of current clients for which your organization has provided the same or similar services. Include a point of contact, telephone number, e-mail address, and a brief description of the services provided.

- *Cost Proposal and Fees*
  Please provide a cost proposal specifically reflecting the method of determining charges for work performed (i.e. flat hourly, flat monthly, commissions, etc.). Respondent may use any fee structure as long as the specific details, including the impact from commissions or other items, are disclosed. Please also indicate whether your organization would agree to an initial 3-year contract term. If so, state the proposed fee for year 1, year 2, and year 3.

- *RFP Contact*
  The Trust has elected to submit this RFP through the **[Everett School District Human Resources Department]**. All questions concerning the RFP should be directed to **[Randi Seaberg, Director Human Resources, Everett School District]** in writing vie e-mail no later than Monday, February 27, 2017. All questions received and answers will be provided to all RFP recipients.

  Randi Seaberg's contact information is as follows:

  [insert contact information]

- *Submission Requirements*
  Proposals must be received by **[ESD HR]** no later than **[Monday, March 6, 2017]** by 5:00 p.m. Proposals provided after that date will not be considered. Proposals must be provided in electronic format via e-mail. All materials to be considered must be received by the due date. All costs associated with preparation and submission of response is the sole responsibility of the respondent.

  For selected finalists, the Trust may request representatives to appear for the purpose of interview and presentation of the proposal. Travel expenses and costs related to the interview will be the responsibility of the respondent. In evaluating proposals, price will not be the sole factor. The Trust may consider any factors it deems necessary and proper for the best value, including but not limited to, price, quality of service, response to this request, experience, staffing, and general reputation.

BACKGROUND

The Trust covers approximately **[insert number of participants]** and **[insert number of dependents]**. Participants generally are employees of the Everett School District (ESD). The Trust is governed by a board of trustees, three of whom are appointed by the ESD and three of whom are appointed by the Everett Education Association. The Trust is voluntary employees' beneficiary association (VEBA) within the meaning of Section 501(c)(9) of the Internal Revenue Code of 1986, as amended. The Trust was approved as a VEBA in 1988. The Trust is a governmental plan, not subject to the Employee Retirement Income Security Act of 1974.

[insert contribution structure summary for benefits, and the amount paid by the District and the amount paid by participants and any insurance contract terms (e.g. two years)]]

SCOPE OF SERVICES

The Consultant's scope of services includes, but is not limited to, the following:

- Review of existing programs and identification of recommendations for changes in plan or program provisions, alternative delivery systems, financing alternatives, employee contributions, and other areas, as appropriate.
- Assist the Trust's in establishing short- and long-term goals of its benefits program.
- Provide data-gathering and analytic support to the Trust for administration, review, and evaluation of Trust benefit program offerings and any other offerings that may be available to school districts.
- Work with the Trust's legal counsel to ensure the Trust's benefits program complies with federal and state requirements.
- Continuously seek out new and alternative programs and/or funding alternatives to improve the quality of the program made available to participants and beneficiaries.
- Assist in conducting participant meetings to discuss benefit topics.
- Develop and assist in implementation of new insurance plans or products.
- Manage competitive marketing process for any Trust benefit plan or program changes and assist with implementing any new plans and vendors.
- Advise in contract negotiations and renewals, and advice and assistance in reviewing contracts, insurance policies and other documents for applicability, accuracy and consistency. Prepare and deliver necessary reports to the Trust regarding same.
- Assist with claim appeals or disputes.
- Evaluate claims and other relevant data obtained from insurers and vendors in advance of Trust meetings.
- Prepare and attend Board of Trustee meetings and other appropriate meetings for the purpose of explaining utilization reports and recommended changes or courses of action. Reports for meetings shall be delivered electronically at least five (5) business days prior to the meetings.
- Monitor both prospectively and retrospectively, financial impacts to proposed or approved benefit modifications.
- Forecast changes due to claim exposure and trend.
- Notify, monitor, and provide information on pending or new legislation and changes in tax or benefits law, as well as benefit and funding trends that may affect the Trust's benefit plans or program. Advise the Trust of market and like-business trends in Washington and in the region.
- Assist with participant and beneficiary communications projects.
- Provide any other services that are usual and customary for prudent administration of the Trust's benefits plan or program.

EXPERIENCE/QUALIFICATIONS

- Describe how your organization is organized (publicly held, private, non-profit, partnership, etc.) and locations of local, regional and national offices. If your organization is incorporated, include the state in which it is incorporated.
- Confirm that you (or members of the proposal team) are an actuary, licensed Washington consultant or broker. Confirm that you serve as a consultant or broker, independently, and are not affiliated with any insurance company, third party administrative agency or provider network.
- Describe your organization, philosophy, management and provide a brief history. Describe your contractual relationships if any, with organizations necessary to your proposal's implementation (e.g., actuarial services, data information services).
- How long has your organization been providing consulting/brokerage services?
- Describe the organization's location where the primary services are to be performed and the ability to meet in-person with the Trust and ESD staff when required.

- For the following services, please state whether they will be provided by the office proposed for servicing the Trust, by another office within your corporation, or if you would contract with an outside firm or subsidiary of your organization:
    - Review of Trust benefit programs and plan provisions;
    - Review of claims experience received by insurance carriers;
    - Preparation of monthly reports;
    - Preparation of actuarial reports;
    - Benefits communications;
    - Compliance support; and
    - Support and communication with ESD staff supporting the Trust.
- Describe any professional or ethical conflicts, which may interfere with handling the Trust account, including matters, and/or situations where your organization currently represents and individual or entity with interests that conflict with the Trust's interests.
- Give a brief description of your organization's involvement with clients who sponsor health and welfare benefit trusts that include union and non-union employees and your part in assisting with the design and administration of the plan. Along those lines, please describe your experience with plans that provide benefits to school district employees and whether and how those plans comply with applicable state mandates.
- Do you publish newsletters or other informative publications that are routinely provided to your clients? Have you prepared reviews of topics related to the health benefits/insurance field that are routinely provided to your clients? Please provide samples.
- Detail your ability to monitor regulatory and legislative developments at both the state and federal level and how this will be communicated to the Trust.
- Describe or give examples of your organization's methodology used for various health coverage activities:
    - Apportioning rates between different plan designs (e.g. multiple plan options; self-funded vs. fully insured);
    - Development of trend;
    - Determining appropriate levels of Trust reserves for insured benefit offerings, and levels of reserves, margin and retention for self-insured plan offerings.
- Provide examples of cost containment measures and outcomes you have recommended to clients.

INSURANCE REQUIREMENTS

Please provide the limits and descriptions for the following insurance coverages (required minimums are noted): Commercial General Liability ($1,000,000 combined single limit per occurrence); Commercial Automobile Liability; Professional Liability ($5,000,000); Workers' Compensation Insurance; Cyber. Please list any other applicable insurance coverage and associated limits that should and will apply to benefit programs of the type provided by the Trust.

CONTRACT REQUIREMENTS

Please provide a sample contract with your proposal response. Please also note any non-negotiable contract terms and conditions, limits of liability, and indemnification requirements.