



VIRGINIA'S REGION 2000
— LOCAL —
GOVERNMENT
COUNCIL

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May 23, 2018

REQUEST FOR PROPOSAL: EMPLOYEE HEALTH INSURANCE CONSULTING SERVICES

Region 2000 Local Government Council (LGC) and West Piedmont Planning District Commission (WPPDC) are seeking written proposals for

- 1) services to procure and evaluate employee health, dental, vision and prescription insurance services for both organizations
- 2) services to evaluate Region 2000's current employee benefit package related to
 - a. the share of the insurance premium paid by the employee and employer
 - b. an assessment of time off and leaves, such as annual, sick, maternity, etc., currently provided to Region 2000 employees and recommendations related to industry best practices to streamline time off practices.

Both organizations are currently with The Local Choice Health Benefits Program.

<http://www.thelocalchoice.virginia.gov/>

Receipt of Proposals: Proposals will be received until June 22, 2018, **3:00 PM**, Please submit six (6) copies, marked **RFP # 062118, "Proposal for Health Insurance Brokerage Services"** to the Region 2000 offices.

1. GENERAL INFORMATION

1.1. Key Dates

The following table outlines key dates and events in this RFP process.

Date: May 23, 2018	RFP is available
Date: June 15, 2018	Questions and Answer Period ends
Date: June 22, 2018, 3 PM	Deadline for receipt of Proposals

1.2. Background

The Region 2000 Local Government Council and the West Piedmont Planning District Commission are political subdivisions created by the localities they serve. Region 2000 serves the City of Lynchburg and the Counties of Amherst, Bedford, Appomattox and Campbell. West Piedmont serves the Cities of Danville and Martinsville and the Counties of Pittsylvania, Henry, Franklin and Patrick.

Region 2000 chart of employees and plans	Employee Only	Employee + One	Family (3+)	Total
Key Advantage 500-Comprehensive Dental	12	7	4	23
Key Advantage 500-Preventive Dental	3	3	4	10
Key Advantage 1000-Comprehensive Dental	1	0	0	1
Key Advantage 1000-Preventive Dental	0	2	0	2
Total Region 2000 Contracts	16	12	8	36
Total Region 2000 Participants	16	24	33	73

West Piedmont chart of employees and plans	Employee Only	Employee + One	Family (3+)	Total
Key Advantage 250 Comprehensive Dental	3	2	0	5
Total West Piedmont Participants	3	4	0	7

The LGC pays approximately 92-99% of the premium for individual employees, 80-86% for employee plus one, and 61-66% for family (3 or more), on all plans.

The WPPDC pays 100% for individual employees and 0% for family members.

1.3. Scope of Services requested

1. Procure and evaluate employee health, dental, vision and prescription insurance services for both organizations
 - a) Review the current benefit plans of WPPDC and LGC (medical, dental, prescription and vision) and make recommendations related to developing a request for proposals.
 - b) Coordinate a Request for Proposals soliciting new and existing insurance carrier plans at insurance policy renewal periods or assist in negotiating improvements for current insurance carrier(s) plans.
 - c) Work with employee committees in both organizations to take input and to keep staff informed on direction and progress of the study.
 - d) If a new carrier is selected:
 - i. Conduct the employee education and open enrollment processes.
 - ii. Perform compliance reviews of COBRA, HIPAA, etc.

iii. Review contracts, evidence of coverage booklets and certificates.

2. Provide an assessment of the Local Government Council's Benefit Policies
 - a) related to time off/leaves and provide some options and analysis of best and innovative practices.
 - b) related to paying employer/employee percentages of health insurance premiums

1.4 Preparation Costs

Neither the Region 2000 Local Government Council nor the West Piedmont Planning District Commission shall be responsible for proposal preparation costs, nor for the cost, including attorney fees associated with any administrative, judicial or other type of challenge to the determination of the selected proposer and/or award of the contract and/or rejection of the proposal. By submitting a proposal, each respondent agrees to be bound in the respect and waives all claims to such costs and fees.

2. RULES GOVERNING PROPOSALS

2.1. Late Submissions

Proposals not received prior to the date and time specified will not be considered and will be returned to the proposer unopened.

2.2. Acceptance/Rejection of Submittal

We reserve the right to reject any or all responses to this RFP, to waive minor irregularities in any proposal or in the RFP procedures, and to accept any proposal presented which meets or exceeds these specifications and which is deemed to be in the best interests of the two organizations. However, the requirements for timelines shall not be waived.

2.3. Oral Interviews

Oral interviews are provided at the sole discretion of the two organizations and are for the purposes of allowing the two organizations to broaden their understanding of certain selected respondents.

3. MINIMUM QUALIFICATIONS

All firms submitting a proposal must:

- a. be licensed to do business in Virginia,
- b. have the expertise, licenses and resources to provide Employee Benefit, broker/consulting services for the two organizations' current and future operations,
- c. consistently maintain and allocate sufficient staffing resources to provide timely service for the two organizations' Employee Benefit broker/consulting service needs,
- d. maintain staff that are qualified and available to provide specialized technical expertise

in various disciplines as necessary.

Proposers may not contact the insurance marketplace nor discuss our account with underwriters until we have made our final broker selection.

4. PROPOSAL GUIDELINES

Please respond as outlined in this request for proposal and observe the following guidelines:

- a. Respond to questions as directly as possible along with any supporting information you feel will be pertinent to these questions.

Submission of a proposal will be construed to imply agreement in advance to the services outlined in the enclosed materials. Brochures, photos, annual reports or any other appropriate material may be included in your proposal. The proposal package should be kept as brief as possible, however, with the subject areas clearly defined.

5. PROPOSALS SHALL INCLUDE:

1. Firm History and Experience

- a) Provide a brief history of your firm including size, volume of business, locations, number of years in business and business philosophy.
- b) Describe the visibility and influence of your firm in the employee benefits field.

2. Account Team Qualifications

- a) Provide an overview of the personnel who will be assigned to the project. For each member of the team, provide highlights outlining qualifications and experience. Provide a summary of roles and distribution of responsibilities.
- b) Describe your approach to the ongoing training of your staff.

3. Clients

- a) Describe at least two innovative strategic solutions you have implemented for clients similar to the two organizations that highlight your benefits consulting expertise.
- b) Describe your internal mechanism for ensuring customer satisfaction with your services.
- c) Provide contact names and phone numbers of 3 references.

4. Information about your Services

- a) Provide an overview of your approach to the project.
- b) Provide an overview of your account support and administration services, including enrollment coordination and ongoing support for employees.

- c) Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking and reporting.
- d) Describe your capabilities in employee communications.
- e) Describe any additional service options that may be of interest to the two organizations.

5. Evaluation Criteria

A committee of individuals representing two organizations will perform the evaluation of all proposals. Following this evaluation process, the committee may elect to ask certain respondents to complete an oral interview before the committee. The purpose of the interview is to allow those further selected firms expansion and discussion of their written responses.

These criteria are to be utilized in the evaluation of qualifications for development of the short list of those Offerors to be considered for interviews and or potential negotiations. Individual criteria will be assigned varying weights at the WPPDC and LGC’s discretion to reflect relative importance.

<u>Criteria Value</u>	<u>Maximum Point Allowance</u>
A. Demonstrated ability of providing service:	20
B. Qualifications of assigned personnel to the project:	20
C. References:	20
D. Completeness of proposal response:	10
E. Cost of services:	<u>20</u>
Total	90

Selection shall be made of two or more Offerors deemed to be fully qualified and best suited among those submitting proposals on the basis of the evaluation factors included in the Request for Proposals, including price. Negotiations shall be conducted with the Offerors so selected. Price shall be considered, but need not be the sole determining factor. After negotiations have been conducted with each Offeror so selected, the agency shall select the Offeror which, in its opinion, has made the best proposal, and shall award the contract to that Offeror. WPPDC and LGC may cancel this Request for Proposals or reject proposals at any time prior to an award, and are not required to furnish a statement of the reasons why a particular proposal was not deemed to be the most advantageous. (Section 11-65D, *Code of Virginia*.) Should WPPDC and LGC determine in writing and in its sole discretion that only one Offeror is clearly more qualified than the others under consideration, a contract may be negotiated and awarded to that Offeror. The award document will be a contract incorporating by reference all the requirements, terms and conditions of the solicitation and the contractor’s proposal as negotiated.

6. Compensation

Explain how you expect to be compensated for your services. Please describe in detail a schedule of any and all fees associated with your services. The contract for services will be with each organization based on their selected services. Each organization will be invoiced separately.

7. Technical questions

or requests for clarification shall be directed, in writing, to the email address below. Responses to a proposer’s question(s) will shared with other respondents.

Emmie Boley, Financial Services Professional
Region 2000 Local Government Council
828 Main Street, 12th floor
Lynchburg, Virginia 24504
434 845-5678 x 231 eboley@region2000.org

8. References

References may or may not be reviewed or contacted at the discretion of the WPPDC and LGC. Typically, only references of the top ranked short listed Offeror or Offerors will be contacted. The WPPDC and LGC reserve the right to contact references other than, and/or in addition to, those furnished by the Offeror.

9. No Contact Policy

After the date and time established for receipt of proposals, any contact initiated by any Offeror with any solicitor representative, other than representatives listed herein, concerning this request for proposals is prohibited. Any such unauthorized contact may cause the disqualification of the Offeror from this procurement transaction.

6. GENERAL TERMS AND CONDITIONS:

1. Additional Information: WPPDC and LGC reserve the right to ask any Bidder or Offeror to submit information missing from its bid or offer, to clarify the bid or offer, and to submit additional information which WPPDC and LGC deem desirable, and does not affect quality, quantity, price or delivery.

2. Anti-Discrimination: By submitting their bids or proposals, all Bidders or Offerors certify to WPPDC and LGC that they will conform to the provisions of the Federal Civil Rights Act of 1964, as amended, as well as the Virginia Fair Employment Contracting Act of 1975, as amended, where applicable, the Virginians With Disabilities Act, the Americans With Disabilities Act and Section 11.51 of the Virginia Public Procurement Act which provides that in every contract over \$10,000 the provisions in A. and B. below apply:

A. During the performance of this contract, the contractor agrees as follows: The contractor will not discriminate against any employee or applicant for employment because of race, religion, color, age, sex or national origin, or disabilities except where religion, sex, or national origin is a bona fide occupational qualification reasonably necessary to the normal operation of the contractor. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices setting forth the provisions of this nondiscrimination clause. The contractor, in all solicitations or advertisements for employees placed by or on behalf of the contractor, will state that such contractor is an equal opportunity employer. Notices, advertisements and solicitations placed in accordance with Federal law, rule or regulation shall be deemed sufficient for the purpose of meeting the requirements of this section.

B. The public body does not discriminate against faith-based organizations in accordance with the *Code of Virginia* §11-35.1 or against a bidder or offeror because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by state law relating to discrimination in employment.

C. The contractor will include the provisions of A and B. above in every subcontract or purchase order over \$10,000 so that the provisions will be binding upon each sub-contractor or vendor.

3. Anti-Trust: By entering into a contract, the contractor conveys, sells, assigns, and transfers to WPPDC and LGC all rights, title and interest in and to all causes of the action it may now or hereafter acquire under the antitrust laws of the United States, relating to the particular goods purchased or acquired by WPPDC and LGC under the said contract.

4. Applicable Laws and Courts: This solicitation and any resulting contract shall be governed in all respects by the laws of the Virginia Public Procurement Act and any litigation with respect thereto shall be brought in the courts of the Commonwealth in Lynchburg, Virginia. The contractor shall comply with applicable Federal, State and local laws and regulations.

5. Assignment of Contract: A contract shall not be assignable by the contractor in whole or in part without the written consent of WPPDC and LGC.

6. Availability of Funds: By signing this bid or proposal the Bidder or Offeror agrees that WPPDC and LGC shall be bound only to the extent of the funds available or which may hereafter become available for the purpose of any resultant contract.

7. Audit: The contractor hereby agrees to retain all books, records and other documents relative to this contract for five (5) years after final payment, or until audited by WPPDC and LGC, whichever is sooner. WPPDC and LGC, their authorized agents, and/or State auditors shall have full access to and the right to examine any of said materials during said period.

8. Cancellation of Contract: WPPDC and LGC reserve the right to cancel and terminate any resulting contract, in part or in whole, without penalty, upon 90 days written notice to the contractor. Any contract cancellation notice shall not relieve the contractor of the obligation to deliver any outstanding orders issued prior to the effective date of cancellation.

9. Changes to the Contract: Changes can be made to the contract in any one of the following ways:

A. WPPDC and LGC may order changes within the general scope of the contract at any time by written notice to contractor. Changes within the scope of the contract include, but are not limited to things such as service to be performed, the method of packing or shipment, and the place of delivery or installation. The contractor shall comply with the notice upon receipt. The contractor shall be compensated for any additional costs incurred as the result of such order and shall give WPPDC and LGC a credit for any savings. Said compensation shall be determined by one of the following methods:

- (1) By mutual agreement between the parties in writing; or
- (2) By agreeing upon a unit price or using a unit price set forth in the contract, if the work to be done can be expressed in units, and the contractor accounts for the number of units of work performed, subject to WPPDC's and LGC's right to audit the contractor's records and/or to determine the correct number of units independently; or
- (3) By ordering the contractor to proceed with the work and to keep a record of all costs incurred and savings realized. A markup for overhead and profit may be allowed if provided by the contract. The same markup shall be used for determining a decrease in price as the result of savings realized. The contractor shall present WPPDC and LGC with all vouchers and records of

expenses incurred and savings realized. WPPDC and LGC shall have the right to audit the records of the contractor as it deems necessary to determine costs or savings. Any claim for an adjustment in price under this provision must be asserted by written notice to WPPDC and LGC within thirty (30) days from the date of receipt of the written order from WPPDC and LGC. If the parties fail to agree on an amount of adjustment, the question of an increase or decrease in the contract price or time for performance shall be resolved in accordance with the procedures for resolving disputes provided by the Disputes Clause of this contract. Neither the existence of a claim or dispute resolution process, litigation or any other provision of this contract shall excuse the contractor from promptly complying with the changes ordered by WPPDC and LGC with the performance of the contract generally.

B. The parties may agree in writing to modify the scope of the contract. An increase or decrease in the price of the contract resulting from such modification shall be agreed to by the parties as a part of their written agreement to modify the scope of the contract.

10. Clarification of Terms: If any prospective Bidder or Offeror has questions about the specifications or other bid documents, the prospective Bidder or Offeror should submit a written request to the LGC Executive Director whose name appears on the face of the invitation, no later than five (5) days before the due date. Any revisions to the invitation will be made only by addendum issued by the LGC Executive Director.

11. Contractual Disputes: Contractual claims arising after final payment shall be governed by Section 11-69A of the Code of Virginia. This claim shall be submitted to the Executive Director of the Local Government Council who will render a decision within 30 days. Contractual disputes arising during the course of performance shall be submitted to the LGC Executive Director who will make a decision in 10 working days, which will be final. Vendors will not be precluded from filing a claim at the conclusion of performance as a result of the decision made during the course of contract performance.

12. Default: In case of failure to deliver goods or services in accordance with the contract terms and conditions, WPPDC and LGC, after due oral or written notice, may procure them from other sources and hold the contractor responsible for any resulting additional purchase and administrative costs. This remedy shall be in addition to any other remedies which WPPDC and LGC may have.

13. Delays in Award: Delays in award of a contract beyond the anticipated starting date may result in a change in the contract period indicated in the solicitation. If this situation occurs, WPPDC and LGC reserve the right to award a contract covering the period equal to or less than the initial term indicated in the solicitation.

14. Ethics in Public Contracting: By submitting their bids or proposals, Bidders or Offerors certify their bids or proposals are made without collusion or fraud and they have not offered or received any kickbacks or inducements from any other Bidder or Offeror, supplier, manufacturer or subcontractor in connection with their bid, and they have not conferred on any public employee having official responsibility for this procurement transaction any payment, loan, subscription, advance, deposit of money, services or anything of more than nominal value, present or promised, unless consideration of substantially equal or greater value was exchanged.

15. Immigration Reform and Control Act of 1986: By signing their bids or proposals, the Bidders or Offerors certify that they do not and will not during the performance of this contract employ illegal alien workers or otherwise violate the provisions of the Federal Immigration Reform and Control Act of 1986.

16. Protest of Award: A Bidder or Offeror wishing to protest an award or a decision to award a contract must submit a written protest to the LGC Executive Director no later than ten (10) days after either the award or the decision to award, whichever occurs first. The protest must include the basis for the protest and the relief sought. Within ten (10) days after receipt of the protest, the LGC Executive Director will issue a written decision stating the reasons for the action taken. This decision is final unless within ten (10) days after receipt of such decision, the Bidder or Offeror institutes legal action as provided in the Code of Virginia.

17. Qualifications of Bidders or Offerors: WPPDC and LGC may make such reasonable investigations as deemed proper and necessary to determine the ability of the Bidder or Offeror to perform the service/furnish the goods stated in the contract. The Bidder or Offeror shall furnish to WPPDC and LGC all such information and data for this purpose as may be requested. WPPDC and LGC reserve the right to inspect Bidder's or Offeror's physical plant prior to award to satisfy questions regarding the Bidder's or Offeror's capabilities. WPPDC and LGC further reserve the right to reject any bid or proposal if the evidence submitted by, or investigations of, such Bidder or Offeror fails to satisfy WPPDC and LGC that such Bidder or Offeror is properly qualified to carry out the obligations of the contract and to complete the work/furnish the item(s) contemplated therein.

7. SPECIAL TERMS AND CONDITIONS:

- 1. Availability of Funds:** It is understood and agreed between the parties herein that the authority shall be bound hereunder only to the extent of the funds available or which may hereafter become available for the purpose of this agreement.
- 2. Bid/Proposal Acceptance Period:** Any proposal in response to this solicitation shall be valid for 60 days. At the end of the 60 days the bid/proposal may be withdrawn at the written request of the Offeror. If the proposal is not withdrawn at that time, it remains in effect until an award is made or the solicitation is canceled.
- 3. Late Bids/Proposals:** To be considered for selection, bids/proposals must be received by the issuing authority by the designated date, hour and second. The official time used in the receipt of bids/proposals is that time on the automatic time stamp machine in the issuing office, or the time recorded by an official from the issuing office. Bids/proposals received in the issuing office after the date, hour and second designated are automatically disqualified and will not be considered. WPPDC and LGC are not responsible for delays in the delivery of mail by the U. S. Postal Service, private couriers, or the facility mail system. It is the sole responsibility of the Bidder/Offeror to ensure that its bid/proposal reached the issuing authority's office by the designated date and hour. Bid/proposal receipts and openings or the receipt of proposals scheduled during a period of suspended business operations will be rescheduled for processing at the same time on the next regular business day.
- 4. Renewal of Contract:** This contract may be renewed by WPPDC and LGC for **two** successive one-year periods under the terms and conditions of the original contract except as stated in A. and B. below. Price increases may be negotiated only at the time of renewal. Written notice of West Piedmont Planning District Commission's and Local Government Council's intention to renew shall be given approximately 90 days prior to the expiration date of each contract period.
- 5. Use of RFP by Other Virginia Planning Districts and Communities:** Other Planning Districts in Virginia along with communities served by the WPPDC or Region 2000 including Amherst, Appomattox, Bedford, Campbell, Franklin, Halifax, Patrick, and Pittsylvania Counties, and

the Cities of Danville, Lynchburg, and Martinsville, and their respective Towns, may also use this RFP for procurement to secure contracts with the successful Offeror.

VENDOR MAILING LIST:

Innovative Insurance Group
2670 Electric Road
Roanoke, VA 24018
tyler@thinkinnovative.net
855-613-8800

Healthcare Consulting
424 Graves Mill Road, Suite 300 & 400
Lynchburg, VA 24502
info@hci-ebs.com
800-572-5275

David Barney
Scott Insurance
1301 Old Graves Mill Road
Lynchburg, VA 24502
dbarney@scottins.com
434-832-2160

Digital One (Digital Benefit Advisors)
9954 Mayland Drive, Suite 2200
Richmond, VA 23233
ngrasso@digitalbenefitadvisors.com
800-359-5244

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