



City of Teague

Request for Proposal

PROJECT TITLE: Benefits Consulting and Brokerage Services

SEALED PROPOSAL DEADLINE DATE AND TIME:

February 10, 2021 at 11:00 A.M.

SEALED PROPOSAL OPENING DATE AND TIME:

February 10, 2021 at 11:00 A.M.

Proposers must submit complete original RFP Packet.
No proposals submitted after the above deadline will be accepted.

Contact: Theresa Bell, City Administrator / Secretary
Phone (254) 739-2547 Fax (254) 739-2433
administrator@cityofteaguetx.com

NOTICE
REQUEST FOR PROPOSALS
Benefits Consulting and Brokerage Services

The City of Teague, Texas, hereinafter referred to as “the City”, is soliciting proposals for Benefits Consulting and Brokerage Services. **THIS IS NOT A REQUEST FOR INSURANCE COVERAGE.**

Respondents are required to submit one (1) original and three (3) copies of the proposed package no later than 11:00 a.m. CDT on February 10, 2021.

Submittals are to be sealed, marked with the submitting firm’s name and address and labeled: “Benefits Consulting and Brokerage Services” and delivered to:

City of Teague
105 South 4th Avenue
Teague, Texas 75860
Attn: City Secretary

Respondent shall sign and date the Proposal. Proposals which are not signed and dated will be rejected.

All proposals must be received at the designated location by the deadline shown. Proposals received after the deadline will not be considered for the award of the contract and shall be considered void and unacceptable.

Specifications and related documents may be obtained from the City Secretary at Teague City Hall, 105 South 4th Avenue, Teague, Texas 75860, between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday or from the City’s website: www.cityofteaguetx.com.

Should you have any questions or require additional information or clarification on information contained in the Request for Proposal, please contact Theresa Bell, City Administrator / Secretary at 254-739-2547 or email: administrator@cityofteaguetx.com no later than 11:00 a.m. CDT on February 10, 2021.

**REQUEST FOR PROPOSAL
BENEFITS CONSULTING AND BROKERAGE SERVICES**

I. INTRODUCTION

The purpose of this Request for Proposal (RFP) is to seek qualified brokers to assist the City of Teague with strategically planning, designing, negotiating, and implementing the best coverage and cost for selective employee benefit programs to include Health, Dental, Vision, Life and Ancillary/Voluntary Benefits. **THIS IS NOT A REQUEST FOR INSURANCE COVERAGE.**

This RFP is not an authorization to approach insurance companies or other underwriting sources on behalf of the City of Teague. The City specifically requests that no insurance market contact or solicitation be made at this time.

The City currently has approximately 25 employees eligible for the following benefit plans:

- Major Medical – Texas Municipal League Health Benefit Pool – Funded by City
- Prescription - Texas Municipal League Health Benefit Pool – Funded by City
- Dental – Texas Municipal League Health Benefit Pool – Not funded by City
- Vision – Texas Municipal League Health Benefit Pool – Not funded by City
- A. D. & D. & Life Insurance – Texas Municipal League Health Benefit Pool – Funded by City
- Cobra – administered by Texas Municipal League Health Benefit Pool
- Flexible Spending Account - Texas Municipal League Health Benefit Pool – Not funded by City
- Additional optional ancillary benefits offered include American Fidelity, Texas Life Insurance and Legal Shield

All plans run for a period of October 1 through September 30. Attached is information regarding the City's current benefit plans. The purpose of this Request for Proposal process is to secure the services of an independent Consultant to assist the City in the overall benefit and cost containment strategies of its benefit plan(s).

II. SCOPE OF WORK

The intent of the RFP is to obtain professional services from a qualified firm for providing group benefits consulting and brokerage services. The scope of the work includes RFP for health insurance and other benefit coverages such as Medical/Rx Stop Loss, pharmacy benefit management, dental, vision, Employee Assistance Program (EAP), flexible spending, COBRA, health savings account, wellness, and benefits advocacy services as deemed appropriate by the consultant.

Other consulting services may include, but are not limited to, creative solutions for cost containment, wellness programs, advising on the Affordable Care Act (ACA), trends in the health care industry, changes in plan designs, and negotiating directly with all plan providers.

Due to the wide variety of services provided by a consulting firm, the City is not going to list a full scope of services rather the consultant will list their proposed services.

III. PROFESSIONAL QUALIFICATIONS

Consultant must have a demonstrated experience with similar sized clients preferably in the public sector, and be licensed in Texas.

IV. PROJECT TIMEFRAME

The City requires the 2021 health and benefit premiums to be negotiated and finalized no later than May 1, 2021.

V. PROPOSAL REQUIREMENTS

Any Consultant wishing to submit a proposal for this RFP must submit a cover letter together with the required information to the City by the submittal deadline listed on this RFP. All information listed below must be included in the proposal and be arranged in the order shown below:

- a. Executive Summary
A brief (1-2 pages) narrative highlighting the information provided in the RFP. The Executive Summary should not include cost information.
- b. Consultant's Background
 - i. Length of time in business
 - ii. A brief description of the Consultant's firm, including location of home office and the location of the office that will handle the City of Teague's account.
 - iii. Consultant's firm size and organization. Include an organizational chart showing staffing and lines of authority for the key personnel working on behalf of the City of Teague.
- c. The qualifications of your firm and its ability to provide consultation services.
 - i. Qualifications and relevant experience of the Consultant or Consultants who will directly participate in the consulting services and a detailed explanation of their role in this project.
- d. Relevant experience with similar consulting projects with local governmental entities similar in size.
 - i. Include information from past work that displays the Consultant's experience in providing this type of service, savings achieved, and innovative programs developed to achieve cost containment.
 - ii. Indicate if you have experience negotiating costs with local providers, and if so, provide a description of successful negotiations with annual savings achieved.
 - iii. Must furnish evidence of having successfully provided consulting services to similar entities within the past two calendar years. The following information regarding each contract must be provided.
 1. Name of Entity
 2. Address

3. Contact Person's Name
 4. Telephone Number
 5. Dates of the Contract
- e. Include a list of deliverables, including various reports for health insurance, and the timeframe of when these reports would be delivered.
 - f. Other information that you deem appropriate.
 - g. Consultants should provide costs for all services broken down by the components outlined in the Scope of Work Section of this RFP. These costs should include all expenses including time, supplies, travel (mileage, lodging, meals, etc.), photography, printing, clerical, etc. In addition, include the hourly rates to be used if additional work would be required. **A Consultant must not accept commissions, overrides or any form of remuneration from the City's insurers and/or service providers in connection with services/products purchased by the City.**
 - h. The Consultant must carry Errors & Omissions liability coverage indemnifying the City from negligence on the part of the Consultant or an intentional act when performing contracted services. Please present a copy of the policy showing per occurrence and aggregate limits. Coverage must be specific to consulting/fee services not agent/commission services and noted as such in the certificate presented to the City in the RFP response.
 - i. Required documents that must also be submitted include:
 1. Conflict of Interest Questionnaire.
 2. Disclosure Statement.
 - j. Copy of license in accordance with Texas Insurance Code – Chapter 4052 Life and Health Insurance Counselors; or Chapter 4054 Life, Accident, and Health Agents; or statement for exemption purposes.
 - k. Provide any past or current actions filed against your firm or charged by the Texas Department of Insurance, and the resolution.

VI. SUBMITTAL REQUIREMENTS

- a. Proposals must be clearly marked "BENEFITS CONSULTING AND BROKERAGE SERVICES". Respondent's name and address must appear on the outside of the envelope.
- b. Respondents are required to submit one (1) original, and three (3) copies of the proposed package no later than **11:00 a.m. CDT on February 10, 2021**.
- c. Proposals should be directed to the attention of Theresa Bell, City Administrator / Secretary and clearly labeled in a sealed package.
- d. Submit Proposal to:

City of Teague
105 South 4th Avenue
Teague, Texas 75860
Attn: City Secretary
- e. Respondent shall sign and date the Proposal. Proposals which are not signed and dated will be rejected. All proposals must be received at the designated location by the deadline shown. Proposals received after the deadline will not be considered for the award of the contract and shall be considered void and unacceptable.
- f. Specifications and related documents may be obtained from the City Secretary at Teague City Hall, 105 South 4th Avenue, Teague Texas 75860, between the hours of 8:00

a.m. and 5:00 p.m., Monday through Friday or from the City's website www.cityofteaguetx.com

- g. Pursuant to Texas Government Code 2252.908, the successful bidder must be able to provide the City of Teague with a printed, executed, and notarized original of a completed Certificate of Interested Parties form (Form 1295) with the signed contract. Failure to do so will result in the City's inability to execute the contract. To complete the disclosure of interested parties form, or for further information, please visit the Texas Ethics Commission's website at <https://www.ethics.state.tx.us>.
- h. If additional information or clarification is necessary to assist the vendor in interpreting the information in the RFP, please contact Theresa Bell, City Administrator / Secretary at 254-739-2547 or email: administrator@cityofteaguetx.com no later than 2:00 p.m. CDT on February 1, 2021.

VII. EVALUATION AND SELECTION OF PROPOSALS

Submitted responses to this RFP will be evaluated using four sets of criteria.

- A. The total possible points a proposal may receive is 100 points:
 - 1. Experience and Qualifications (40 points)
 - 2. Proposed Services (30 points)
 - 3. Price or costs (20 points)
 - 4. Completion Time Schedule and other Project commitments (10 points)
- B. Price for consulting services.

The City prefers a flat rate fee for proposed base brokerage services and separate rates or costs for other consulting services requested, but not included in your base proposal. In addition, please include the hourly rates for all work to be required. **The consultant shall not accept commissions, overrides or any form of remuneration from the City's insurers and/or service providers in connection with services/products purchased by the City.**

VIII. CONTRACT PERIOD

The Request for Proposal is for Benefits Consulting and Brokerage Services for a two (2) year period that begins March 1, 2021 and shall end September 30, 2022. The City will have an option to renew the contract by mutual agreement for two (2) additional one-year terms for a total of four (4) years. Award or renewal of the contract shall be authorized by the Board of Aldermen. Appropriations for such contract or renewal expenditures shall be authorized by the Board of Aldermen during the budget process. If the City's Board of Aldermen do not appropriate funds to make any payment for a fiscal year after the City's fiscal year in which the Contract becomes effective and there are no proceeds available for payment from the sale of bonds or other debt instruments, then the Contract automatically terminates at the beginning of the first day of the successive fiscal year. (Section 5, Article XI, Texas Constitution)

IX. TERMINATION

Either party may terminate this Agreement at any time by giving sixty (60) days written notice to the other party of its intention to terminate as of the date specified in the notice.

X. REVISIONS TO THE RFP

The City reserves the right to cancel, in part or in its entirety, the RFP including but not limited to: submittal date and submittal requirements. If the City cancels or revises the RFP, all known proposers will be notified in writing by the City and any addendum to the RFP will also be posted on the City's website.

XI. RESERVATIONS

The City reserves the right to reject any or all proposals. Those submitting a proposal for this project are responsible for any and all costs associated with the preparation and submissions of a proposal in response to this RFP.

All proposals submitted will be deemed confidential during the evaluation process. During the evaluation process, proposals will not be available for review by anyone other than City personnel and/or authorized agents unless otherwise directed by law, including the Public Information Act. All materials submitted to the City become public property and are subject to the Texas Public Information Act. If a proposer does not desire proprietary information in the proposal to be disclosed, each page must be identified and marked proprietary at the time of the submittal. The City will, to the extent allowed by law, endeavor to protect such information from disclosure. The final decision as to what information must be disclosed, however, lies with the Texas Attorney General.

XII. ASSIGNMENT

The potential agreement with the proposer resulting from this RFP is a contract for the service of the firm and firm's interest in such agreement; duties thereunder and/or fees due thereunder may not be assigned or delegated to a third party. The benefits and burdens of this agreement are, however, assignable by the City.

XIII. GOVERNING LAW AND VENUE

The RFP and any subsequent RFP, and resulting agreement or purchase order, shall be construed and governed by the laws of the State of Texas, except conflict of laws provisions, and no lawsuit shall be prosecuted on contract except in a court to competent jurisdiction located in Fort Bend County, Texas.

XIV. PROPOSER'S CERTIFICATION

I (We) certify that I (we) are authorized by the Company or Companies proposed to offer this (these) proposal(s):

Company Submitting Proposal

Authorized Signature and Title

TEXAS GOVERNMENT CODE CHAPTER 2270 VERIFICATION FORM

I, _____ (Person name), the undersigned representative of (Company or Business name) _____
_____ (hereafter referred to as "company") being an adult over the age of eighteen (18) years of age, do hereby depose and verify under oath that the company named-above, under the provisions of Subtitle F, Title 10, Government Code Chapter 2270:

- 1. Does not boycott Israel currently; and
- 2. Will not boycott Israel during the term of the contract between company and City of Teague, Texas.

Pursuant to Section 2270.001, Texas Government Code:

- 1. *"Boycott Israel" means refusing to deal with, terminating business activities with, or otherwise taking any action that is intended to penalize, inflict economic harm on, or limit commercial relations specifically with Israel, or with a person or entity doing business in Israel or in an Israeli-controlled territory, but does not include an action made for ordinary business purposes; and*
- 2. *"Company" means a for-profit sole proprietorship, organization, association, corporation, partnership, joint venture, limited partnership, limited liability partnership, or any limited liability company, including a wholly owned subsidiary, majority-owned subsidiary, parent company or affiliate of those entities or business associations that exist to make a profit.*

Signature

Printed Name

Title

Date

AFFIX NOTARY STAMP / SEAL ABOVE

I swear, or affirm, under penalty of perjury, that the above disclosure is true and correct.

Signature of authorized agent of contracting business entity

Sworn to and subscribed before me, by the said _____, this the _____ day of _____, 20 _____, to certify which, witness my hand and seal of office.

Signature of officer administering oath

Printed name of officer administering oath

Title of officer administering oath

TML Health Benefits Pool

Health Insurance is available to all full-time employees with eligibility beginning on date of hire.

	Emp. Cost	Emp. Cost	City's Cost
Employee Only	\$ 0.00 mo	\$ 0.00 bi-wk	\$ 576.54 mo
Employee / Spouse	\$1,170.36 mo	\$585.18 bi-wk	\$ 0.00 mo
Employee / Child(ren)	\$1,014.72 mo	\$507.36 bi-wk	\$ 0.00 mo
Employee / Family	\$1,700.76 mo	\$850.38 bi-wk	\$ 0.00 mo

Dental Insurance is available to all full-time employees with eligibility beginning on date of hire.

	Emp. Cost	Emp. Cost
Employee Only	\$ 35.06 mo	\$ 17.53 bi-wk
Employee / Spouse	\$ 82.44 mo	\$ 41.22 bi-wk
Employee / Child(ren)	\$ 75.40 mo	\$ 37.70 bi-wk
Employee / Family	\$ 105.22 mo	\$ 52.61 bi-wk

Vision Insurance is available to all full-time employees with eligibility on date of hire.

	Emp. Cost	Emp. Cost
Employee Only	\$12.50 mo	\$ 6.25 bi-wk
Employee / Family	\$37.50 mo	\$18.75 bi-wk

The City provides a \$15,000 Life Insurance and accidental death & dismemberment coverage for full time employees.

Employee can voluntarily elect to participate in a Flexible Spending Arrangement/Plan which allows contribution of pre-tax salary for medical, dental, vision, and prescription co-payments. Maximum of \$2,000.

Supplemental Insurance

Available through American Fidelity employees can purchase Short Term Disability, Accident Care, Medical Bridge, Cancer Security, Critical Illness and Life Insurance. The premium is payroll deducted and some plans can be pre-taxed.

Legal Shield Plan

Employees can voluntarily elect to participate in a Legal Shield / Identity Theft Plan. Premiums are made through payroll deducted.

Employee Assistance Program

Not a current benefit but employer is interested in the possibility of the addition of this benefit
This program provides assistance for employees and their immediate family members in the event of an emotional, family, legal, medical, substance abuse and/or financial problem.