



**REQUEST FOR PROPOSAL
LARIMER COUNTY COLORADO
200 WEST OAK STREE, SUITE 4000
FORT COLLINS, COLORADO**

PROPOSAL NUMBER: P11-23
DESCRIPTION: Benefits Consulting
RECORDING DATE: February 16, 2012

The Board of Larimer County Commissioners will be receiving sealed proposals at the office of the Purchasing Director, 200 West Oak St, Fort Collins, Colorado, 80521 up to 2PM (our clock), Thursday, February 16th, 2012 at which time they will be recorded, but not publicly opened, to consider contracting for Benefits Consulting services for the Larimer County Human Resources Department.

All questions regarding this proposal should go to Ms. Heather L. MacMillan, Purchasing Agent I. **Questions are due no later than 10:00 AM Friday, February 3, 2012.** Questions must be in writing, and may be faxed to Ms. Heather MacMillan at 970-498-5959, or e-mailed to hmacmillan@larimer.org. Please call Heather MacMillan at 970-498-5957 to verify receipt of your questions. **No additional questions will be accepted after the date and time referenced above.**

INSTRUCTIONS TO PROPOSERS:

Five (5) copies of your proposal are required. If brochures or other supportive documents are requested, then it is required that 5 sets be submitted with your proposal.

In submitting a proposal, the vendor agrees that acceptance of any or all proposals by the County within a reasonable time or period constitutes a contract. No delivery shall become due or be accepted unless a purchase order shall first have been issued by the Purchasing Director of Larimer County.

No work shall commence nor shall any invoices be paid until the contractor provides the requested proof of insurance as outlined in the "Insurance Requirements For Contractors" ***and*** until such proof is accepted by Larimer County. ***Additionally***, the contractor will provide an endorsement naming Larimer County as an additional insured to their policy. If you have any questions concerning the insurance requirements, please contact Connie Ellis, Property/Casualty Claims Adjuster, at (970) 498-5963 at least one week before the proposal recording date.

Payment for work performed or goods sold to Larimer County can be expected within 30 days after receipt of the invoice and satisfactory acceptance from the department receiving the service or goods.

As of August 7, 2006, state and local government agencies are prohibited from purchasing services from any contractor that knowingly employs illegal immigrants to help carry out publicly funded work. Pursuant to the provisions of Colo. Rev. Stat. §8-17.5-101, contractors must certify that they are using the E-Verify Program or Department Program to verify the employment eligibility of new employees. If a contractor awarded a contract violates the provisions of Colo. Rev. Stat. §8-17.5-101(2), the state or local government agency may terminate the contract and the contractor will be liable for damages to such agency.

Any contract agreed to by the parties that results in a sole source government contract must contain provisions and comply with Article XXVIII, Section 15 of the Colorado Constitution.

Larimer County reserves the right to reject any and or all proposals and to waive informalities and minor irregularities in proposals received, and to accept any portion of the proposal if deemed to be in the best

interest of Larimer County to do so. If, in the sole judgment of the Board of County Commissioners, the bids or proposals are substantially equal, the Board may grant the contract to companies located in Larimer County. The total cost of proposal preparation and submission shall be borne by the proposer.

All information submitted in response to this request for proposal (RFP) is public after the Notice of Award has been issued. The proposer should not include as part of the response to the RFP any information which the proposer believes to be a trade secret or other privileged or confidential data. If the proposer wishes to include such material with a proposal, then the material should be supplied under separate cover and identified as confidential. Statements that the entire proposal is confidential will not be honored. Larimer County will endeavor to keep that information confidential, separate and apart from the proposal subject to the provisions of the Colorado Open Records Act or order of court.

No telephone, e-mail, or facsimile proposals will be accepted.

Proposals must be clearly identified on the front of the envelope by proposal number and title. Responsibility for timely submittal and routing of proposals, prior to recording, lies solely with the proposer. Proposals received after the recording time specified will not be considered.

Minority Business Enterprises will be afforded full opportunity to submit qualifications in response to this invitation and will not be discriminated against on grounds of race, color, or national origin.

PROJECT OVERVIEW:

The Larimer County Human Resources Department intends to contract with a qualified firm to provide employee benefits consulting services.

GENERAL INFORMATION

The fee paid for basic consulting duties for each of the past two years is as follows:

2010: Base retainer fee paid was \$37,500.

2011: Base retainer fee paid was \$37,500.

All services are compensated through consultant fees; no commission-based proposals will be considered.

Larimer County government has approximately 1,600 employees who are eligible for benefits. This includes both full-time and part-time regular status employees, appointed officials, elected officials, as well as Public Trustee employees. The same benefits package is offered to all types of employees.

Open enrollment for all plans is held each year in early November with a starting date of January 1. All plans run through the calendar year, which is also Larimer County's fiscal year.

The benefit plans for which services are requested are listed below. An asterisk (*) indicates a benefit incorporated into a Section 125 flexible benefits plan.

Note: There is not a regular cycle for requesting competitive bids on insurance coverage; it is done on an as-needed basis depending on renewal rates. No contracts are "scheduled" for bid at this time.

*Benefit:	Medical Insurance Plans Standard PPO Choice PPO
TPA:	UMR
PBM:	Kroger Prescription Plans
Funding:	Self Funded

*Benefit:	Dental Plan
TPA:	MetLife
Funding:	Self Funded – Employer paid for employee only
*Benefit:	Vision Plan
Carrier:	Vision Service Plan
Funding:	Voluntary
Benefit:	Long Term Disability
Carrier:	The Hartford
Funding:	Employer paid
Benefit:	Basic Term Life Insurance and AD&D
Carrier:	The Hartford
Funding:	Employer paid
Benefit:	Supplemental Term Life Insurance
Carrier:	The Hartford
Funding:	Voluntary
Benefit:	Accidental Death & Disability
Carrier:	The Hartford
Funding:	Voluntary
*Benefit:	Flexible Spending Accounts
TPA:	WageWorks
Funding:	Voluntary
Benefit:	Employer Sponsored Health Clinic (The Wellness Clinic)
Managed By:	Healthstat
Funding:	Medical Insurance Fund
Benefit:	Wellness Program
Managed By:	County
Funding:	Medical Insurance Fund

SCOPE OF WORK:

1. Self-Funded Health Plans (Medical & Dental)

a) Statistical analysis:

Provide quarterly report which includes an analysis of income and expense for the prior quarter.

Provide annual report which includes an analysis of income and expense for the prior year and a projection for the forthcoming year including projected adequate reserve levels for plan.
Establish annual premium rates.

Advise on required reserves for medical and dental plans.

b) Policy analysis:

Provide general guidance on trends in benefits offered and eligibility requirements. Recommend plan changes based on these trends.

Advise and consult on methods for improving cost containment and claims administration.

For above, where applicable, provide cost analysis of possible impact on plan.

2. Administrative/Other Support:

Assist in developing long-term benefit objectives and goals.

Assist in the modification and pricing of any current, or newly considered, benefit programs.

Review plan documents and summary plan descriptions, including amendments and restatements, for accuracy. Serve as liaison with providers in making any needed changes.

Review contracts with vendors to insure accuracy and comprehensiveness of coverage. Provide guidance in contract interpretation, as needed.

Advise and consult on trends in benefit plans that are offered locally and nationally, including information on plans that are not currently offered by Larimer County.

Assist in problem resolution with vendors.

Assist with development of Requests For Proposals (RFP's) for various vendors in compliance with County's purchasing requirements. This may include developing evaluation criteria and evaluating/summarizing proposal information.

Attend quarterly meetings with County-sponsored health clinic and assist with analysis of claims data and clinic-provided-services data.

3. Contract Negotiations:

Annual review and negotiation of renewal rates for health plans (medical, dental, vision), long term disability, life insurance, and third party administrators. Advise when competitive quotes should be solicited from other carriers, and assist in obtaining these quotes.

4. Legal Support:

Assist in the preparation of governmental filings.

Provide notification and updates on changing laws, regulations, and administrative or judicial rulings that relate to benefits programs in general, and the County's programs specifically. Recommend changes based on these updates or legal requirements.

Review plan documents to ensure compliance with appropriate laws and regulations and notify of any necessary plan document amendments.

5. General Guidance:

Provide answers or guidance to general or technical benefits questions.

If requested, review communication materials for content, appearance, and compliance with laws and regulations.

The Consultant will be working on a frequent basis with the Benefits Administrator. The consultant will be expected to assist the County on a regular basis and in a timely manner to provide guidance in technical problems that may arise.

The Consultant will not be expected to attend open enrollment meetings with employees, however, the Consultant will occasionally be expected to attend special meetings to provide expert guidance and discussion of the plans. These meetings will include at least two times per year with the County's employee Insurance Advisory Committee and, when needed, with the Board of County Commissioners. The Consultant will be notified in advance of any meetings they are expected to attend.

6. Additional Requests for Other Services:

The County reserves the right under the terms of this RFP to request duties unrelated to this defined set of consulting services. The Scope of these services and related cost will be agreed to prior to the consultant performing any work.

QUALIFICATIONS:

1. Firm should have a minimum of three (3) years prior experience with governmental entities as clients.
2. Firm **MUST** have prior experience with clients with a minimum of 500 employees within last three (3) years.
3. Firm should have prior experience with self-funded medical and dental plans.
4. Firm should have direct experience with Northern Colorado demographic area health care delivery concerns (e.g. limited competition for hospital services, consolidated specialty physicians, etc.)
5. Firm should have experience working with cafeteria-style benefit programs, including Sections 125 and 129 flexible spending plan arrangements.
6. Firm should have experience in evaluating benefit program designs and in making recommendations for program improvements and/or restructuring, such as integrating wellness incentives and the medical insurance plan.

PROPOSAL SUBMITTAL REQUIREMENTS:

Proposals submitted should be a maximum of 20 pages, printed on one side. Include in the 20 pages of your proposal the signature page and cover sheet as described below, as well as your responses to the following questions **in the order as written below**. **Please number the pages and provide an index.**

1. A signed copy of Larimer County's RFP signature page (located on page 10).
2. A company overview; include history and size, years in business, the locations in which it operates, and the number of employees. Tell us the location of the office from which consulting services would be provided.
3. Include information showing your company meets all the qualifications and has the experience as requested in numbers 1 through 6 under "Qualifications," on page 6. For number 2, include company names, contact names with email address, company mailing addresses, phone and fax numbers; companies may be contacted for references.
5. Provide information on the Principal Consultant who would be responsible for Larimer County's account. What is their professional background and experience? Specifically include the Consultant's experience dealing with public employers. Additionally, describe the team that would assist the principal consultant and the client.
6. What is the Principal Consultant's experience with self-funded benefit plans (specifically, medical and dental)?
7. How many clients does the Principal Consultant provide services for? List the five (5) largest clients this person works with on an ongoing basis and for which the company can provide a reference. Provide client company names, contact names with addresses, company mailing addresses, phone and fax numbers.
8. List other self-funded governmental plans for which the firm has served, the capacity in which it served, and whether it is an active account. Provide client company names, contact names with email addresses, company mailing addresses, telephone numbers and number of employees.
9. What is your firm's approach to benefits consulting?
10. What is your firm's experience in consulting on employer-sponsored clinics and pharmacies, and integrating clinics with other benefits, such as medical insurance and wellness programs?
11. What is your firm's approach to employer-sponsored wellness programs and clinics?
12. Submit a sample of quarterly and annual reports you provide to similar clients.
13. What is your experience in developing, evaluating, and maintaining Section 125 plans?
14. What is your experience in bid proposals and negotiating for services of third-party administrators, stop loss, and other insurances?
15. Describe any pending litigation against your firm.
16. Describe any potential conflicts of interest that we should be aware of.
17. Proposed cost of basic duties as described under the Scope of Work located on pages 3, 4 and 5.

CONTRACT:

The term of the Contract shall be for one year. The County, at its sole option, may offer to extend this Contract for up to four (4) additional one-year terms. The extension option may be exercised providing satisfactory service is given and all terms and conditions of the Contract have been fulfilled. Such extensions must be mutually agreed upon in writing, by and between the County and the Consultant.

A formal contract will be awarded to the responsible vendor whose proposal is deemed most advantageous to Larimer County.

INSURANCE REQUIREMENTS:

Prior to commencement of any work, contractor shall forward Certificates of Insurance to Larimer County Purchasing, 200 W. Oak St., #4000, Fort Collins, Colorado 80521. The insurance required shall be procured and maintained in full force and effect for the duration of the Contract and shall be written for not less than the following amounts, or greater if required by law. Certificate Holder should be Larimer County at the above address.

I. Workers' Compensation and Employers' Liability

A.	State of Colorado:	Statutory
B.	Applicable Federal:	Statutory
C.	Employer's Liability:	\$100,000 Each Accident \$500,000 Disease-Policy Limit \$100,000 Disease-Each Employee

D. Waiver of Subrogation

II. Commercial General Liability on an Occurrence Form including the following coverages: Premises Operations; Products and Completed Operations; Personal and Advertising Injury; Medical Payments; Contractual Liability; Independent Contractors; and Broad Form Property Damage. Coverage provided should be at least as broad as found in Insurance Services Office (ISO) form CG0001. Minimum limits to be as follows:

A.	Bodily Injury & Property Damage General Aggregate Limit	\$1,000,000
B.	Products & Completed Operations Aggregate Limit	\$1,000,000
C.	Personal & Advertising Injury Limit	\$1,000,000
D.	Each Occurrence Limit	\$1,000,000

Other General Liability Conditions:

1. Products and Completed Operations to be maintained for one year after final payment. Contractor shall continue to provide evidence of such coverage to the County on an annual basis during the aforementioned period (as appropriate).
2. **Contractor agrees that the insurance afforded the County is primary.**
3. If coverage is to be provided on Claims Made forms, contractor must refer policy to Risk Management Department for approval and additional requirements.

III.	Professional Liability:	Each Occurrence Limit	\$1,000,000
		Aggregate Limit	\$1,000,000

IV. Commercial Automobile Liability coverage to be provided on Business Auto, Garage, or Truckers form. Coverage provided should be at least as broad as found in ISO form CA0001 (BAP), CA0005 (Garage) or CA0012 (Trucker) including coverage for owned, non-owned, & hired autos. Limits to be as follows:

A.	Bodily Injury & Property Damage Combined Single Limit	\$1,000,000
B.	Medical Payments Coverage	\$5,000/person
C.	Uninsured/Underinsured Motorist Colorado Statutory Limit	\$1,000,000

V.	Umbrella Liability:	Each Occurrence Limit	\$1,000,000
		Aggregate Limit	\$1,000,000

- VI. **All Insurance policies** (except Workers Compensation and Professional Liability) **shall include Larimer County and its elected and appointed officials and employees as additional insureds as their interests may appear.** The additional insured endorsement should be at least as broad as ISO form CG2010 for General Liability coverage and similar forms for Commercial Auto and Umbrella Liability. Additional Insured endorsement(s) shall be attached to the certificate of insurance that is provided to the county.
- VII. The County reserves the right to reject any insurer it deems not financially acceptable by insurance industry standards. Property and Liability Insurance Companies shall be licenses to do business in Colorado and shall have an AM Best rating of not less than B+ and/or VII.
- VIII. **Notice of Cancellation:** Each insurance policy required by the insurance provision of this Contract shall provide the required coverage and shall not be suspended, voided or canceled except after thirty (30) days prior written notice has been given to the County, except when cancellation is for non-payment of premium, then ten (10) days prior notice may be given. Such notice shall be sent directly to Larimer County Risk Management, 200 W. Oak St., #4000, Ft. Collins, CO 80521. If the insurance company refuses to provide the required notice, the contractor or its insurance broker shall notify the County of any cancellation, suspension, non-renewal of any insurance within seven (7) days of receipt of insurers' notification to that effect.
- IX. Contractor shall furnish Larimer County certificates of insurance. Contractor will receive all sub-contractors certificates of insurance. Such certificate must meet all requirements listed above.

ANY DEVIATIONS FROM THE STANDARDS GIVEN ABOVE MUST BE APPROVED BY THE LARIMER COUNTY RISK MANAGEMENT DEPARTMENT.

SIGNATURE PAGE

ADDENDA:

The proposer acknowledges the receipt of the following Addenda:

<u>Addendum Number</u>	<u>Date of Addendum</u>	<u>Date Received</u>
_____	_____	_____

The undersigned certifies that he/she has examined the specifications and instructions to proposers and has submitted a proposal in full compliance and without collusion with any other person, individual or corporation.

The undersigned further certifies that he/she is or is trying to participate in the "Basic Pilot Employment Verification Program (Basic Pilot)" as detailed as a part of the "Systematic Alien Verification for Entitlements (SAVE) Program" as found on the U.S. Citizenship and Immigration Services website at (<http://www.uscis.gov>). The entire URL for the SAVE program is:

<http://www.uscis.gov/portal/site/uscis/menuitem.5af9bb95919f35e66f614176543f6d1a/?vgnextoid=71cf58f91f08e010VgnVCM1000000ecd190aRCRD&vgnnextchannel=71919c7755cb9010VgnVCM10000045f3d6a1>

The undersigned certifies that you have verified that you do not employ illegal aliens, and that you shall not knowingly employ an illegal alien to perform work.

SIGNED: _____ TITLE: _____

PRINTED NAME: _____

FIRM: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

DATE: _____ TELEPHONE NUMBER: _____

FAX NUMBER: _____ E-MAIL _____

For further information regarding this proposal, please contact Heather L. MacMillan, Purchasing Agent, at (970) 498-5957 or hmacmillan@larimer.org.

Please submit proposals in a sealed envelope using the enclosed "ORANGE" routing tag affixed firmly to the outside of the envelope and marked, "**P#11-23, BENEFITS CONSULTING**" to;

LARIMER COUNTY PURCHASING DIRECTOR
LARIMER COUNTY COURTHOUSE
200 WEST OAK STREET, SUITE 4000
FORT COLLINS, COLORADO 80522

If you do not have the routing tag, use a bright highlighter to highlight the proposal number, proposal name and closing date on the outside of your sealed envelope.