

TOWN OF GLASTONBURY
PROFESSIONAL SERVICES PROCUREMENT NOTICE
Consultant for Employee Health and Benefits Insurance
RPGL # 2009-26

The Town of Glastonbury will be accepting proposals from qualified firms who can provide consulting services for the Town's health insurance and benefit program. Interested individuals and firms should request the proposal instructions and details from the Purchasing Agent, 2155 Main Street, Glastonbury, CT 06033 or via the Town's website at www.glastonbury-ct.gov.

Proposals must be submitted to the Purchasing Agent no later than **March 25, 2009 at 11:00 AM. LATE PROPOSALS WILL NOT BE CONSIDERED.**

Mary F. Visone
Purchasing Agent

Legal Ad:

Town of Glastonbury, CT
Request for Qualifications
Consultant for Employee Health and Benefits Insurance
RPGL-2009-26

**Town of Glastonbury, CT
Request for Qualifications
Consultant for Employee Health and Benefits Insurance
RPGL-2008-26**

TABLE OF CONTENTS	PAGE NO.
I. GENERAL INFORMATION	4
A. Introduction.....	4
B. Background Information.....	4
C. Minimum Requirements.....	5
D. Evaluation Criteria	5
E. Term of Service.....	5
II. SCOPE OF SERVICES.....	6
A. Specific Services	6
B. Insurance.....	7
C. Indemnification	8
III. SUBMISSION OF PROPOSAL	9
A. Proposal Instructions.....	9
B. Town Contacts	11
C. Evaluation and Selection Process	11
D. Timeline.....	11
 Attachments	
A. Proposal Response Form.....	12
B. Non-Collusion Statement.....	13

Town of Glastonbury, CT
Request for Qualifications
Consultant for Employee Health and Benefits Insurance
RPGL-2008-26

I. GENERAL INFORMATION

A. INTRODUCTION

The Town of Glastonbury is soliciting a Request for Qualifications (RFQ) from qualified individuals and firms who can provide consulting services to the Town for its employee health insurance and other benefit programs for the Town and Board of Education. The Town currently offers fully insured health programs through Anthem and Connecticare, life insurance through SunLife and long term disability through Aetna.

B. BACKGROUND INFORMATION

The Town of Glastonbury provides health care for approximately 1,200 employees for Town and Board of Education employees combined.

The **Town** currently carries the following fully insured programs:

- Anthem Century Preferred PPO
- Anthem Blue Care HMO
- Connecticare HMO
- Delta Dental

There are approximately 300 employees enrolled in these plans. The **Human Resources Director** is responsible for health benefit administration and labor issues. The **Director of Finance and Administrative Services** is responsible for the financial administration of health benefits including employee payroll contributions.

The **Board of Education** currently carries the following fully insured programs:

- Anthem Century Preferred PPO
- Anthem Blue Care HMO
- Connecticare HMO
- Anthem Dental

There are approximately 900 employees in these plans. The **School Business Manager** is responsible for the health benefit administration and labor issues at the Board of Education.

C. MINIMUM REQUIREMENTS

To be considered interested firms and individuals must satisfy the following requirements:

- Experience and competency in currently providing health insurance benefits consulting services for a minimum of three (3) municipalities of Towns similar in size to Glastonbury for a minimum of the last five years.
- Understanding of the project's objectives and scope as evidenced by the quality of the proposal submitted.

D. EVALUATION CRITERIA

The following factors will be considered by the Town when evaluating proposals.

- Accuracy, overall quality, thoroughness and responsiveness to the Town's requirements as summarized herein;
- Firm's approach to project including firm's perception of the project requirements, and understanding of the customer's needs and objectives.
- The qualifications and municipal experience of the firm and the designated account executive and other key personnel to be assigned to the account.
- Demonstrated recent successful performance on other municipal accounts including flexibility, efficiency and timeliness in providing day to day service to municipal clients, implementation of initiatives, new programs and cost saving measures.
- Familiarity and experience with municipal health insurance programs.

Following review and evaluation of proposals, the Town reserves the right to request certain additional information. Based on review and rating of proposals, a short list of respondents will be invited to interview with the Town Selection Committee. Respondents are advised that interviews of the top rated firms will be held the morning of April 1, 2009.

The Town Selection Committee is expected to consist of five members and include the Town Manager, Director of Finance, Human Resources Director, the Business Manager for the Glastonbury Board of Education and one other individual to be determined at a later date.

Based on the results of the interview process, the Town Manager will review the Scope of Services, proposed fee structure, and other factors with the top rated firm(s) and negotiate a specific agreement and final fee based on these discussions.

E. TERM OF SERVICE

The selected firm or individual will be expected to commence services on or before July 1, 2009 subject to contract execution. The Town of Glastonbury reserves the right to cancel this proposal process at any time should any of the following conditions exist:

- Funds are not appropriated to allow continuance of this contract
- The Town, through changes in its requirements or method of operation, no longer has a need for this service

- The Town is not satisfied with the level of services provided under the contract or the contractor fails to comply with any terms and conditions outlined in the contract.

II. SCOPE OF SERVICES

A. SPECIFIC SERVICES

- Review current plan experience, communicate claims trends for discussion, and negotiate cost savings with providers on an as needed basis.
- Periodically review the health plans' claims and fees and provide a reasonable analysis of same versus comparative norms within the industry.
- Ensure accurate follow-through on all negotiated contractual arrangements made between the Town of Glastonbury and Glastonbury Public Schools and their health insurance carriers.
- Intervene and resolve problematic issues with providers, on an as needed basis, such as problems that may arise regarding claims, proper coverage, routine administration, and day-to-day account service.
- Provide Town and Board of Education staff with accurate management reports/utilization review information from all carriers on a continuing basis.
- Provide Town and Board of Education staff with information on new health/life/disability programs, more cost effective products, future trends in employment, and employee benefits as they become available.
- As new programs become available, consult with Town and Board of Education staff to develop an employee benefits program specific to the objectives of the Town of Glastonbury and Glastonbury Public Schools.
- Analyze annual renewals for all plans and periodically market each coverage.
- If necessary and at the request of Town and Board of Education staff, develop an RFQ for soliciting proposals from health care providers.
- Develop strategies for presentation and implementation of any new benefits program to employee unions and other interested parties.
- Serve in an advisory capacity during all Town of Glastonbury and Glastonbury Public Schools negotiations with collective bargaining units. This includes analysis of benefit proposals, providing counsel to negotiators and testifying at negotiating, mediation and arbitrator sessions as needed.
- Coordinate employee communication and conduct employee information meetings as new programs are implemented.
- Provide expert advice and/or testimony in disputes that may arise between the Town of Glastonbury and Glastonbury Public Schools and its labor unions as it pertains to the health benefit plans.
- Inform Town and Board of Education staff of changing legislation and legal decisions affecting employee benefits. Advise and discuss methods to comply with these changes.
- Provide any other services as deemed applicable by the Town of Glastonbury and Glastonbury Public Schools.
- Conduct a claims audit, which randomly reviews the accuracy of claims administration for a period of up to three previous fiscal years.
- Assist in evaluation of and transition to self insurance funded program for health insurance and other benefits.

B. INSURANCE

The Consultant shall, at its own expense and cost, obtain and keep in force during the entire duration of the Project or Work the following insurance coverage covering the Consultant and all of its agents, employees, sub-contractors and other providers of services and shall name the Town, its employees and agents as an Additional Insured on a primary and non-contributory basis to the Consultant's Commercial General Liability and Automobile Liability policies. These requirements shall be clearly stated in the remarks section on the Consultant's Certificate of Insurance. Insurance shall be written with Carriers approved in the State of Connecticut and with a minimum Best's Rating of A-. In addition, all Carriers are subject to approval by the Town. Minimum limits and requirements are stated below:

1) Worker's Compensation Insurance:

- Statutory Coverage
- Employer's Liability
- \$100,000 each accident/\$500,000 disease-policy limit/\$100,000 disease each employee

2) Commercial General Liability:

- Including Premises & Operations, Products and Completed Operations, Personal and Advertising Injury, Contractual Liability and Independent Contractors.
- Limits of Liability for Bodily Injury and Building Damage
Each Occurrence \$1,000,000
Aggregate \$2,000,000 (The Aggregate Limit shall apply separately to each job.)
- A Waiver of Subrogation shall be provided

3) Automobile Insurance:

- Including all owned, hired, borrowed and non-owned vehicles
- Limit of Liability for Bodily Injury and Building Damage:
Per Accident \$1,000,000

4) Errors and Omissions Liability or Professional Services Liability Policy

- Provide Errors and Omissions Liability or Professional Services Liability Policy for a minimum Limit of Liability \$1,000,000 each occurrence or per claim. The Town, its employees and agents shall be named Additional Insured for this specific Project. The certificate shall specify that the Town and Board of Education shall receive 30 days advance written notice of cancellation or non-renewal specific to this Project.

- The Consultant agrees to maintain continuous professional liability coverage for the entire duration of this Project, and shall provide for an Extended Reporting Period in which to report claims for five (5) years following the conclusion of the Project.

The Consultant shall provide a Certificate of Insurance as "evidence" of General Liability, Auto Liability including all owned, hired, borrowed and non-owned vehicles, and statutory Worker's Compensation and Employer's Liability coverages.

The Consultant shall direct its Insurer to provide a Certificate of Insurance to the Town before any work is performed. The Certificate shall specify that the Town shall receive 30 days advance written notice of cancellation or non-renewal. The Certificate shall evidence all required coverage including the Additional Insured and Waiver of Subrogation. The Consultant shall provide the Town copies of any such Policies upon request.

C. INDEMNIFICATION

To the fullest extent permitted by law, the Consultant shall indemnify and hold harmless the Town and the Board of Education and their respective consultants, agents, and employees from and against all claims, damages, losses and expenses, direct, indirect or consequential (including but not limited to fees and charges of engineers, attorneys and other professionals and court and arbitration costs) arising out of or resulting from the performance of the Consultant's work, provided that such claim, damage, loss or expense is caused in whole or in part by any negligent act or omission by the Consultant, or breach of its obligations herein or by any person or organization directly or indirectly employed or engaged by the Consultant to perform or furnish either of the services, or anyone for whose acts the Consultant may be liable, regardless of whether or not it is caused in part by a party indemnified hereunder.

As to any and all claims against the Town or any of its consultants, agents or employees by any employee of Consultant, by any person or organization directly or indirectly employed by Consultant to perform or furnish any of the work, or by anyone for whose acts Consultant may be liable, the indemnification obligation under this Article V shall not be limited in any way by any limitation on the amount of type of damages, compensation or benefits payable by or for Consultant under worker's or workman's compensation acts, disability benefit acts or other employee benefit acts.

The above insurance requirements are the Town's general requirements. Insurance requirements with the awarded respondent are subject to final negotiations.

III. SUBMISSION OF PROPOSAL

A. PROPOSAL INSTRUCTIONS

By submitting a proposal, you represent that you have thoroughly examined and become familiar with the scope of services outlined in this RFQ and you are capable of performing the work to achieve the Town's objectives.

All firms are required to submit a **clearly marked** original and seven (7) copies of their proposal to Mary F. Visone, Purchasing Agent, 2155 Main Street, Glastonbury, CT by **March 25, 2009 at 11:00 AM**. All proposals will be opened publicly and recorded as received. Proposers may be present at the opening; however, there will be no public reading of Proposals. Proposals received later than the time and date specified will not be considered. The proposal must be submitted in a sealed envelope or package and the outside shall be clearly marked:

**SEALED REQUEST FOR QUALIFICATIONS
PROFESSIONAL SERVICES PROCUREMENT NOTICE FOR
HEALTH INSURANCE CONSULTANT SERVICES
RPGL-2009-26
DATE – March 25, 2009
TIME - 11:00 A.M.**

All respondents are required to submit the information detailed below. **Responses shall be organized and presented in the order listed below to assist the Town in reviewing and rating proposals.** Responses should be presented in appropriate detail to thoroughly respond to the requirements and expected services described herein and presented and clearly marked in the order within this written proposal.

- a. Table of Contents to include clear identification of the material provided by section and number.
- b. A letter of transmittal indicating the firm's interest in providing the service and any other information that would assist the Town in making a selection. This letter must be signed by a person legally authorized to bind the firm to a contract. This letter also must affirm that the firm or their representative has made themselves knowledgeable of those matters and conditions in the Town which would influence this Proposal.
- c. Name and telephone number of person(s) to be contacted for further information or clarification.
- d. A background and qualifications statement, including description and history of your firm and the servicing office.
- e. Include a list of not less than three current client references from who services similar to those outlined herein have been provided or are currently being provided. This list shall include the following information:
 1. Name of the organization

2. Approximate gross cost of contract, annually.
3. Dates services encompass
4. Services being provided
5. Name, address, and telephone number of the responsible official of the organization

The Town reserves the right to contact these organizations regarding the services performed by the firm.

- f. List of personnel to be assigned to this project, including years of experience in their current position, municipalities served and their roles in providing services. Please provide their resumes, and document the chain of command for these individuals.
- g. Detail the specific data your firm would require from the Town and Board of Education to begin servicing this account.
- h. Understanding of Scope of Work. Include information that explains your firm's ability to perform, implement and administer these services, emphasizing experience with other similar municipal plans.
- i. Describe the approach that will be used to service the account annually. Describe the anticipated role that the employer will play in this process.
- j. Project work plan with suggested timeline for completion of applicable project phases. Specific project work plan and completion dates to be determined with Town upon contract execution with selected firm.
- k. General description of professional fees. Actual fee proposal is not required at this time.
- l. A concluding statement as to why the respondent is best qualified to meet the needs of the Town.
- m. Proposal Response Page (ATTACHMENT A)
- n. Signed Non-Collusion Statement (ATTACHMENT B)
- o. Bidder is required to review the Town of Glastonbury Code of Ethics adopted July 8th, 2003 and effective August 1, 2003. Bidder shall acknowledge that they have reviewed the document in the area provided on the bid / proposal response page (BP). The selected Bidder will also be required to complete and sign an Acknowledgement Form prior to award. The Code of Ethics and the Consultant Acknowledgement Form can be accessed at the Town of Glastonbury website at www.glastonbury-ct.gov. Upon entering the website click on **Bids & RFPs**, which will bring you to the links for the **Code of Ethics** and the **Consultant Acknowledgement Form**. If the Bidder does not have access to the internet a copy of these documents can be obtained through the Purchasing Department at the address listed within this bid / proposal.

B. TOWN CONTACTS

1. All technical inquires relative to this RFQ must be directed in writing to Ms. Diane M. Waldron, Director of Finance and Administrative Services, 2155 Main Street, Glastonbury, CT 06033. For administrative questions concerning this proposal, please contact Mary F. Visone, Purchasing Agent at (860) 652-7588. Responses to the questions shall be in writing to all known firms making proposals.
2. No other Glastonbury Town employee, elected official, or evaluation committee member should be contacted concerning this RFQ during the proposal process. Failure to comply with this requirement may result in disqualification.

C. EVALUATION & SELECTION PROCESS

This request for qualifications does not commit the Town of Glastonbury to award a contract or to pay any costs incurred in the preparation of a proposal to this request. All proposals submitted in response to this request for qualifications become the property of the Town of Glastonbury. The Town of Glastonbury reserves the right to accept or reject any or all proposals received as a result of this request, to negotiate with the selected respondents, the right to extend the contract for an additional period, or to cancel in part or in its entirety the request for qualifications, and to waive any informality if it is in the best interests of the Town to do so.

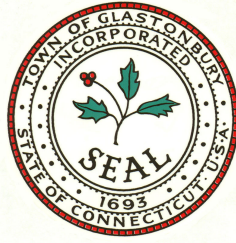
Proposals and qualifications statements will be reviewed to determine a short list of individuals or firms to be invited for interview. Based on results of the interview process, selected firms will be asked to submit a detailed fee proposal based on a specific scope of services.

D. TIMELINE

The following schedule is anticipated. The Town intends to adhere to this schedule as closely as possible but reserves the right to modify the schedule in the best interest of the Town as required.

Publicize RFP	March 6, 2009
RFP Due Date	March 25th at 11 AM
Shortlist of Proposals Received	March 27 nd
Interviews with Top Respondents	April 1 st
Fee Proposal and Scope of Services	April 6, 2009
Contract Effective Date	On or before July 1, 2009

ATTACHMENT A



TOWN OF GLASTONBURY

PROPOSAL

RPGL # 2009- 26

DATE ADVERTISED

March 6, 2009

DATE/ TIME DUE

March 25, 2009 at
11:00 AM

DESCRIPTION

Consultant for Employee Health and Benefits
Insurance

Insert this completed form in respondent's proposal

CODE OF ETHICS:

I / We have reviewed a copy of the Town of Glastonbury's Code of Ethics and agree to submit a Consultant Acknowledgement Form if I /We are selected. Yes _____ No _____ *

*Agent is advised that effective August 1, 2003, the Town of Glastonbury cannot consider any bid or proposal where the Agent has not agreed to the above statement.

Type or Print Name of Individual

Doing Business as (Trade Name)

Signature of Individual

Street Address

Title

City, State, Zip Code

Date

Telephone Number / Fax Number

E-mail Address

SS # or TIN#

ATTACHMENT B

**TOWN OF GLASTONBURY
PROFESSIONAL SERVICES PROCUREMENT NOTICE
Consultant for Employee Health and Benefits Insurance
RPGL- 2009-26**

NON-COLLUSION STATEMENT

The company submitting this proposal certifies that it is being submitted without any collusion, communication or agreement as to any matter relating to it with any other respondent or competitor. We understand that this proposal must be signed by an authorized agent of our company to constitute a valid proposal.

Date: _____

Name of Company: _____

Name and Title of Agent: _____

By (SIGNATURE): _____

Address: _____

Telephone Number: _____