

**TOWN OF GLASTONBURY
PROFESSIONAL SERVICES PROCUREMENT NOTICE
REQUEST FOR QUALIFICATIONS FOR
CONSULTANT FOR EMPLOYEE HEALTH AND BENEFITS INSURANCE
RPGL-2019-18**

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 **January 16, 2019 at 11:00 AM. LATE PROPOSALS WILL NOT BE CONSIDERED.**

The Town reserves the right to waive informalities or reject any part of, or the entire proposal, when said action is deemed to be in the best interests of the Town.

An Affirmative Action/Equal Opportunity Employer. Minority/Women/Disadvantaged Business Enterprises are encouraged to bid.

Mary F. Visone
Purchasing Agent

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I. GENERAL INFORMATION

A. OVERVIEW

The Town of Glastonbury (Town) 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 (BOE). The Town currently offers self-insured health programs through Anthem and ConnectiCare, life insurance and long term disability through Aetna.

B. BACKGROUND

The Town provides health care for approximately 1,100 employees for Town and BOE employees combined.

The **Town** currently carries the following self-insured programs:

- Anthem Century Preferred PPO
- Anthem Blue Script Plan F (Retirees)
- Anthem BC 65 H Option (Retirees)
- Anthem BC 65 Low Option (Retirees)
- Anthem HDHP/HSA
- ConnectiCare HMO
- ConnectiCare HDHP/HAS
- ConnectiCare POS Flex
- 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 **BOE** currently carries the following self-insured programs:

- Anthem Century Preferred PPO
- Anthem Blue Care HMO
- Anthem HDHP/HSA
- ConnectiCare HMO
- ConnectiCare HDHP/HSA
- Anthem Dental

There are approximately 745 employees in these plans. The Human Resources Manager and the Finance Manager are responsible for the health benefit administration and labor issues at the BOE.

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 similar in size to Glastonbury for a minimum of the last five (5) years.
- Understanding of the project’s objectives and scope as evidenced by the quality of the proposal submitted.
- Provision of adequate firm privacy policy including demonstration of the firm’s best practices for ensuring data security, including periodic security and HIPAA training of firm staff, a disaster recovery plan and the use of encryption technology.

E. TERM OF SERVICE

The selected firm or individual will be expected to commence services on or before February 20, 2019 subject to contract execution. It is anticipated the contract will be for a three year term with options to extend for additional terms upon mutual agreement.

II. SCOPE OF SERVICES

A. SPECIFIC SERVICES

- Perform a comprehensive review of current plan design and experience; communicate claim and industry trends, and make recommendations on how to minimize overall costs while meeting contractual obligations; including specific examples of plan design recommendations to other municipalities.
- Assist Town and BOE to develop long-term benefits strategies that are competitive while respectful of fiscal limitations; provide roadmap of changes to be made over the coming years to achieve desired end-state.
- Deliver innovative plan designs that take advantage of the full spectrum of options, including review of state plan, and reflect benefits strategies.
- Provide ongoing analysis of plan designs and cost containment strategies including a forward looking view of the next 3 – 5 years.
- Provide advice and support related to wellness initiatives & strategies.
- Periodically review all plans’ claims and fees and provide a reasonable analysis of same versus comparative norms within the industry and negotiate cost savings.
- Ensure accurate follow-through on all negotiated contractual arrangements made between the Town and BOE and their benefits 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.
- Work collaboratively with Town and BOE to ensure costs of strategic benefits plan are defined and available for annual budget.

- Provide Town and BOE staff with information on new health/life/disability programs, more cost effective products, future trends in employment, and employee benefits as they become available, including voluntary benefits.
- Analyze annual renewals for all plans and periodically market each coverage.
- If necessary and at the request of Town and BOE staff, develop an RFQ for soliciting proposals from health care and other benefits 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 and BOE 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.
- Develop and deliver effective employee communications and conduct employee information meetings during annual enrollment and as new programs are implemented.
- Develop and deliver time-saving administrative solutions and support.
- Provide expert advice and/or testimony in disputes that may arise between the Town and BOE and its labor unions as it pertains to the health benefit plans.
- Inform Town and BOE staff of changing legislation and legal decisions affecting employee benefits. Develop, deliver and advise on methods to comply with these complex changes.
- Conduct a claims audit, which randomly reviews the accuracy of claims administration for a period of up to three previous fiscal years.
- Provide a transition plan from the current consultant to the new consultant.
- Develop and provide employee benefits guide, outlining benefits offerings and eligibility.
- Provide any other consulting services related to employee health and benefits insurance as deemed applicable by the Town and BOE.

B. INSURANCE

The Respondent shall, at its own expense and cost, obtain and keep in force during the entire duration of the contract the following insurance coverage covering the Respondent and all of its agents, employees and sub-contractors and other providers of services and shall name the Town of Glastonbury and Board of Education and their employees and agents as an Additional Insured on a primary and non-contributory basis to policies except Workers Compensation and Professional Liability. All policies should also include a Waiver of Subrogation in favor of the Town. **These requirements shall be clearly stated in the remarks section on the Respondent's Certificate of Insurance.** Insurance shall be written with insurance carriers approved in the State of Connecticut and with a minimum Best's Rating of A-VIII. 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
- \$500,000 each accident/\$500,000 disease-policy limit/\$500,000 disease each employee

- A Waiver of Subrogation shall be provided in favor of the Town and Board of Education and their employees and agents.

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 in favor of the Town and Board of Education and their employees and agents.

3) Automobile Insurance:

- Including all owned, hired, borrowed and non-owned vehicles
- Evidence a Combined Single Limit of Liability for Bodily Injury and Property Damage: Per Accident \$1,000,000
- A Waiver of Subrogation shall be provided in favor of the Town and Board of Education and their employees and agents.

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 awarded respondent(s) will be responsible to provide written notice to the Owner 60 days prior to cancellation of any insurance policy.
- The respondent 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 seven (7) years following the conclusion of the Project.

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

The respondent shall direct its Insurer to provide a Certificate of Insurance to the Town before any work is performed. The awarded Respondent(s) will be responsible to provide written notice to the Town 60 days prior to cancellation or non-renewal of any insurance policy. The Certificate shall evidence all required coverages including the Additional Insured on the General Liability and Auto Liability policies and Waiver of Subrogation applies on all policies. The respondent shall provide the Town copies of any such insurance policies upon request.

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

C. INDEMNIFICATION

To the fullest extent permitted by law, the Respondent shall indemnify and hold harmless the Town and Board of Education and their 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) to the extent arising out of or resulting from the performance of the Respondent'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 Respondent, or breach of its obligations herein or by any person or organization directly or indirectly employed or engaged by the Respondent to perform or furnish either of the services, or anyone for whose acts the Respondent may be liable.

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, Office of the Purchasing Agent, 2155 Main Street, Glastonbury, CT by **January 16, 2019 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 with the Respondent's Company Name, Address and the following:

**SEALED REQUEST FOR QUALIFICATIONS
PROFESSIONAL SERVICES PROCUREMENT NOTICE
EMPLOYEE HEALTH & BENEFITS INSURANCE CONSULTANT
RPGL-2019-18
DATE – JANUARY 16, 2019
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 whom 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 BOE 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. The firm's privacy policy including demonstration of the firm's best practices for ensuring data security, periodic security and HIPAA training of the firm's staff, a disaster recovery plan and the use of encryption technology.
- j. Describe the approach that will be used to service the account annually. Describe the anticipated role that the Town and BOE will play in this process.

- k. Project work plan with suggested timeline for completion of applicable project phases including a transition plan from the current consultant to the new consultant. Specific project work plan and completion dates to be determined with Town and BOE upon contract execution with selected firm.
- l. General description of professional fee structure. Actual fee proposal is not required.
- m. A concluding statement as to why the respondent is best qualified to meet the needs of the Town and BOE.
- n. Description of any exceptions taken to this RFQ. If any proposal involves any exception from the stated requirements and specifications, they must be clearly noted as exceptions and attached to the proposal.
- o. Proposal Response Page (ATTACHMENT A)
- p. Respondent is required to review the Town of Glastonbury Code of Ethics adopted July 8, 2003 and effective August 1, 2003 and revised October 29, 2013 and effective November 8, 2013. Respondent shall acknowledge that they have reviewed the document in the area provided on the attached Ethics Acknowledgement form included on **ATTACHMENT A**. The selected respondent will also be required to complete and sign a Contractor Acknowledgement Form prior to award. The Code of Ethics and the Acknowledgment Form can be accessed at the Town of Glastonbury website at www.glastonbury-ct.gov. Upon entering the website click on the **Bids & Proposals Icon** which will bring you to the links for the **Code of Ethics** and the **Acknowledgement Form**.
- q. The Town of Glastonbury is dedicated to waste reduction and the practice of using and promoting the use of recycled and environmentally preferable products. Respondents are encouraged to submit RFQ responses that are printed double-sided (except for the signed proposal page) on recycled paper, and to use paper dividers to organize the RFQ for review. All proposal pages should be secured with a binder clip, staple or elastic band, and shall not be submitted in plastic binders or covers, nor shall the proposal contain any plastic inserts or pages. We appreciate your efforts towards a greener environment.

B. TOWN CONTACTS

1. All technical inquiries relative to this RFQ must be directed in writing to Sherri L. Tanguay at sherri.tanguay@glastonbury-ct.gov. For administrative questions concerning this proposal, please contact Mary F. Visone, Purchasing Agent, at (860) 652-7588, or by email at purchasing@glastonbury-ct.gov. All questions, answers, and/or addenda, as applicable, will be posted on the Town's website at www.glastonbury-ct.gov. (Upon entering the website click on Bids & Proposals icon, click on the Bid Title to view all proposal details and document links). It is the respondent's responsibility to check the website for addenda prior to submission of any proposal. Note: Responses to requests for more specific contract information than is contained in the RFQ shall be limited to

information that is available to all respondents and that is necessary to complete this process. The request must be received at least five (5) business days prior to the response deadline.

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 CRITERIA

- The following factors will be considered by the Town when evaluating the 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.
 - The firm’s privacy policy including demonstration of the firm’s best practices for ensuring data security, periodic security and HIPAA training of the firm’s staff, a disaster recovery plan and the use of encryption technology.
 - Project work plan with suggested timeline for completion of applicable project phases including a transition plan from the current consultant to the new consultant.
 - Familiarity and experience with municipal health & benefits insurance programs.

D. 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.

- A Selection Committee, appointed by the Town Manager, will evaluate all proposals received for completeness and the respondent’s ability to meet all requirements as outlined in this proposal. The Committee will then short list the specific firms whose proposals best meet all criteria required and may conduct interviews with these firms. Upon completion of interviews, the Selection Committee will forward to the Town Manager a list of firms recommended for further consideration.
- Top rated firms will be asked to submit a specific Scope of Services and associated fee proposal along with any exceptions taken to the Town’s form of agreement. The Town Manager shall review said proposals and negotiate an agreement based on those discussions.
- Additional technical information may be requested from any respondent for clarification purposes, but in no way changes the original proposal submitted.

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	12-11-18
RFP Due Date	01-16-19 at 11 AM
Shortlist of Proposals Received	01-21-19
Interviews with Top Respondents	01-24-19
Fee Proposal and Scope of Services	Week of January 28, 2019
Contract Effective Date	On or before February 20, 2019

ATTACHMENT A

PROPOSAL RESPONSE PAGE

BID / PROPOSAL NO: RPGL-2019-18 **DATE DUE:** 01-16-19
DATE ADVERTISED: 12-11-18 **TIME DUE:** 11:00 AM
NAME OF PROJECT: Consultant for Employee Health and Benefits Insurance

The Respondent acknowledges receipt of the following Addenda:

Addendum #1 _____ (Initial/Date) **Addendum #2** _____ (Initial/Date) **Addendum #3** _____ (Initial/Date)

It is the responsibility of the respondent to check the Town’s website for any Addenda before submitting the proposal.

NON-COLLUSION STATEMENT:

By submission of this proposal, the Respondent 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.

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 ____ *

***Respondent is advised that effective August 1, 2003, the Town of Glastonbury cannot consider any proposal where the respondent 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#

(Seal – If proposal is by a Corporation)
Attest