



REQUEST FOR PROPOSAL

INSURANCE CONSULTANT

FOR

SALT LAKE CITY SCHOOL DISTRICT

RFP #M1298-B

Issue Date: October 12, 2011

DUE: November 9, 2011, 2 p.m.

PURCHASING

p 801.578.8257
f 801.578.8262

Salt Lake City School District
440 East 100 South
Salt Lake City, Utah 84111

www.sleschools.org

GREGORY MAYNARD
PURCHASING SUPERVISOR

INTRODUCTION

The Salt Lake City School District is soliciting competitive sealed bids from a qualified health and benefits insurance agent/agency to provide consulting services regarding the group insurance products provided by the Salt Lake City School District, hereafter referred to as the District.

In addition to the requirements listed below, the accompanying 'General Instruction and Provisions' sheet provides further information about the District's bidding process.

SCOPE OF SERVICES

- a. Negotiate rates and benefits with insurance providers. Confirm that rates based on the benefit structure are in line with District utilization and insurance cost trends.
- b. Prepare specifications and assist the District in bidding group insurance products. This includes preparation of RFP's and evaluation of bids.
- c. Provide the District with consulting services concerning cost, liability, benefit structure, and contracts with providers for current insurance benefit package.
- d. Prepare reports concerning trends, utilization, and costs and present them to the on a quarterly basis or as needed.
- e. Recommend benefit changes to meet the objectives of the District.
- f. Be an advocate for the District in working with benefit carriers to ensure compliance with insurance contracts and to assist with dispute resolution and employee/dependent claims issues as needed..
- g. Assist the District in the containment of benefit costs.
- h. Other services as requested.

TERMS OF CONTRACT

It is anticipated that the District will enter into a contract with the successful bidder that will be effective January of 2012.

The initial term of the contract will be for three years with the option of renewal for additional one-year terms at the discretion of the District. The contract will have the provision of being cancelled at any time within 30 days written notice from either the District or the agent/agency.

The contract will require the consultant to work on a monthly fee basis. Any payment (including but not limited to commissions, overrides, rebates, or perks) to the consultant from carriers or providers must be subtracted from the monthly fee.

SUMMARY OF CURRENT BENEFITS

The District employs approximately 3,200 employees, of which approximately 2,000 are eligible to participate in the District's group benefits plans.

The District currently provides the following benefits to employees and retirees:

- a. Group Health – Select Health: Select Care Plus
- b. Group Dental – EMI Health
- c. Life Insurance – CIGNA – Group Term Life & in January 2012 Supplemental Life
- d. Long Term Disability – CIGNA
- e. Supplemental Benefits – AFLAC
- f. Flexible Spending – BMS

PROPOSAL FORMAT

Concise format – 20 pages maximum, plus addendums.

The proposal should follow the format listed below.

- I. Letter of Transmittal
- II. Executive Summary
- III. Detailed Discussion (See Proposal Content below)
- IV. References (Include: Organization name, Person to contact, Phone number, Years servicing)
- V. Cost Proposal (Including Disclosure Information)
- VI. Certification of Proposal
- VII. Conflict of Interest Statement and Disclosure

PROPOSAL CONTENT

1. An explanation of the agent/agency's experience in providing insurance consulting services for major companies, governmental entities, and school districts.
2. A list of major clients for which the firm has provided consulting services. For each client please list the services provided and insurance companies utilized. Please place special emphasis concerning consulting services for school districts in the State of Utah.
3. Include resumes of individuals who would be assigned to work with the District if your firm is selected as our insurance agent/agency. Describe the role that each individual would play.
4. Outline unique services that qualify your firm to serve the District.
5. Describe your experience with benefit providers currently utilized by the District. Please make suggestions concerning modifications you would recommend to current benefits.
6. Disclose any carriers with which you have exclusive representation rights.

DIRECTIONS FOR SUBMITTAL

Respondents must submit (4) copies of their proposal by 2 p.m. on November 9, 2011 to the Purchasing Department, 440 East 100 South, Salt Lake City, UT 84111 Attention: Gregory Maynard. Late proposals will not be considered.

PROPOSAL TIMELINE

October 12, 2011	RFP released to potential bidders
November 9, 2011	Proposals from bidders due (2:00 p.m.)
November 9, 2011 through January 2012	Proposals evaluated by District (Finalists may be asked to present, if so they will be notified in advance.)
January 2012	Recommendation given to the Board of Education for approval

EVALUATION CRITERIA

The District reserves the right to be the final judge in determining which proposal best meets the needs of the District based upon the highest point total for the following criteria: (100 points possible)

- 5 Points - Responsiveness – The completeness and conformity of the proposal response to the RFP requirements.
- 25 Points – Strength of references. Quality and applicability of feedback received from two references with comparable benefit programs as Salt Lake City School District.

- 30 Points – Cost. All costs will be shown net of commissions, overrides, rebates, and perks. Fees paid for consulting services will be exclusive of rebate, commission, preference, perk, or other form of compensation from insurance carriers. Proposers shall break out cost for the entire services on a monthly basis.
- 40 Points - Proposed Comprehensive Consulting approach for Salt Lake City School District insurance services and demonstrated experience.

RIGHT OF REJECTION

The District reserves the right to reject in whole or in part any or all proposals or to waive any non-statutory informality. The Board further reserves the right to make the contract award deemed by the evaluation committee to be in the best interest of the District. The Board’s decision to accept or reject the contract shall be final.

CONTACT PERSON

All inquiries or requests for clarification or interpretation arising subsequent to the issuance of this RFP, that could have a significant impact on the responses to the RFP, should be submitted electronically via e-mail to:

Greg Maynard: greg.maynard@slcschools.org or
Janet Roberts: janet.roberts@slcschools.org

No other District employee or board member should be contacted concerning this RFP during the selection process. Failure to comply with this requirement may result in disqualification. Questions and answers will be consolidated and available to all suppliers on record as having received this RFP.

GENERAL INSTRUCTIONS

1. **ANTI-DISCRIMINATION ACT:** The bidder agrees to abide by the provisions of the Utah Anti-discrimination Act 34 Chapter 35, U.C.A. 1953, as amended, and Title VI and Title VII of the Civil Rights Act 1964 (42 USC 2000e), which prohibit discrimination against any employee or applicant for employment, or any applicant or recipient of service, on the basis of race, religion, color, or national origin; and further agrees to abide by Executive Order No. 11246, as amended, which prohibits discrimination on the basis of sex; 45 CFR 90 which prohibits discrimination on the basis of age, and Section 504 of the Rehabilitation Act of 1973 or the Americans with Disability Act of 1990, which prohibits discrimination on the basis of disabilities. Also bidder agrees to abide by Utah’s Executive Order, dated March 17, 1993, which prohibits sexual harassment in the workplace. Vendor must include this provision in every subcontract or purchase order relating to purchases by the School District to insure that the subagent/agency and vendors are bound by this provision.
2. **PROPRIETARY INFORMATION:** Suppliers are required to mark any specific information contained in their bid which is not to be disclosed to the public or used for purposes other than the evaluation of the bid. Each request for nondisclosure must be made by completing the “Claim of Business Confidentiality Form” with specific justification explaining why the information is to be protected. Pricing and service elements of any bid will not be considered proprietary. Bids submitted may be reviewed and evaluated by any persons at the discretion of the Department. The form can be found at: <http://www.slk.k12.ut.us/depts/purchasing/pdf/claimofbusinessconfidentiality.pdf>
3. **PROTEST PROCEDURES:** A protest of a solicitation must be filed in writing with the department before the solicitation due date and time. A protest of the award shall be submitted in writing to the department within five working days after the aggrieved person knows or should have known of the facts giving rise thereto. The protest shall include: 1) Name, address, and phone number of the protestor; 2) The original signature of the protestor or its representative; 3) A detailed statement of the legal and factual grounds of protest including copies of any relevant documents; 4) The form of relief requested.

ATTACHMENTS

- A. DISCLOSURE INFORMATION and COST PROPOSAL
- B. CERTIFICATE OF PROPOSAL
- C. CONFLICT OF INTEREST STATEMENT AND DISCLOSURE

ATTACHMENT B - CERTIFICATION OF PROPOSAL

We have read the Request for Proposal herein issued by the Salt Lake City School District and fully understand its intent. We certify that we have adequate personnel and resources to fulfill all proposal requirements. We further understand that our ability to meet the criteria and provide the required services shall be judged solely by the Salt Lake City School District.

We further certify that, since the receipt of this RFP, no contact, discussion, or negotiation have been made nor will be made regarding this proposal with any Salt Lake City School District employee or board member other than the listed contact people in the RFP. We understand that any such contact could disqualify this proposal.

We further certify that we are properly licensed to conduct business within the scope of this RFP, in the State of Utah.

We acknowledge receipt of the following Addenda, numbered _____.

We agree to hold the RFP amount(s) firm for one hundred twenty (120) calendar days after the receipt of the proposal by the Salt Lake City School District.

We certify that all schedules and addenda contained herein shall be considered part of the entire RFP response and that the complete document submitted shall be considered a legally binding document.

Submitted by:

Proposer's Name _____ Telephone # _____

Firm Name: _____

Authorized Signature: _____ Date: _____

Print Name and Title: _____ Title: _____

ATTACHMENT C - CONFLICT OF INTEREST STATEMENT AND DISCLOSURE

Pursuant to Utah code Ann. Sec. 31A-23a-401, and 31A-23a-501, as part of this RFP, a conflict of interest statement and disclosure of commission and non-commission compensation is required to be provided annually by the licensed insurance producer, agent, broker and/or consultant (“licensee”). This statement will enable the District to consider this information together with all other factors as it selects which employee benefits package will best meet the needs of its employees and the organization.

Please review the following initial statements and sign.

I hereby certify that neither I nor any member of my organization has a material, personal or financial interest in or fiduciary relationship to Salt Lake City School District or to any insurance provider under consideration. I further certify that no other relationship with or bias toward any provider exists which will influence my recommending their services.

and

I hereby certify that the disclosure information, net of commission, of eligible commissions, rebates, overrides, or other forms of compensation presented in Attachment B are true, complete and accurate;

Printed Name and Title	Signature	Date
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