

# **CEDAR HAMMOCK FIRE CONTROL DISTRICT**



## **REQUEST FOR PROPOSALS RFP No: 2018-02**

**REQUEST FOR PROPOSALS INSURANCE BENEFITS BROKER**

**RFP No. 2018-02**

**Posting Date: October 15, 2018**

The Cedar Hammock Fire Control District is soliciting requests for proposals from qualified Insurance Brokers licensed to sell group health, dental, vision, and life insurance, as well as other supplemental insurance products in the State of Florida for the full-time employees and retired employees of the Cedar Hammock Fire Control District.

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## **Section 1.0 – INTRODUCTION AND GENERAL INFORMATION**

### **1.1 General Information and Term of Engagement**

The Cedar Hammock Fire Control District (“District”) is soliciting requests for proposals from qualified Insurance Brokers licensed to sell group health, dental, vision, and life insurance, as well as other supplemental insurance products in the State of Florida for the full-time employees and retired employees of the District. The initial term shall include coverage beginning January 1, 2019, and ending December 31, 2019, with annual renewals or alternatives advantageous for the District.

### **1.2 Information and Clarification**

All requests for information or clarification regarding this Request for Proposals (“RFP”) should be made in writing and addressed to the District’s Deputy Chief of Administration, whose contact information is included in this package.

### **1.3 Presentation Costs**

The District shall not be liable for any costs, fees, or expenses incurred by any proposer in responding to these RFP or any subsequent inquiries or presentations relating to a response.

### **1.4 Submission of Proposals**

In order to be considered, interested firms must submit six (6) hard copies of their proposal by mail or hand delivery in a sealed package, clearly identified as “Group Insurance Benefits Provider Proposal” to the attention of Deputy Fire Chief Kyle Bradshaw at the appropriate address provided below such that it is received by the District no later than 2:00 P.M. on Monday, November 13, 2018:

By Mail or Hand Delivery (M-Th 7:30-4:30)

Cedar Hammock Fire Control  
District 5200 26<sup>th</sup> Street West  
Bradenton, Florida 34207

Any proposal received after the stated time and date will not be considered. It shall be the sole responsibility of the proposer to have their proposal delivered to the District prior to the stated time and date. Proposals delayed by mail or delivery service shall not be considered, shall not be opened at the public meeting, and arrangements shall be made for the return of the unopened proposals at the proposer’s request and expense.

### **1.5 Opening of Proposals**

The Deputy Chief (or designee) shall publicly open, in the presence of a witness, all timely submitted proposals at 5200 26<sup>th</sup> Street, West, Bradenton, Florida at 3:00 P.M. on Monday, November 13, 2018.

## 1.6 Schedule

The proposed time schedule as related to this procurement is as follows:

Release of RFP _____	October 15, 2018
Deadline for submission of proposal _____	November 13, 2018 – 2:00 PM
Opening of proposals (public meeting) _____	November 13, 2018 – 3:00 PM
Scoring of proposals by selection committee _____	November 14 – 15, 2018
Board Selection _____	November 15, 2018

## **Section 2.0 – Nature of Services Provided**

### **2.1 Scope of Work to be Performed**

The services detailed below are those services expected to be provided by the selected vendor pertaining to health and welfare benefits. Actual work will be directed by the District and its Insurance Committee.

- Provide the District with medical, dental, vision, and life insurance plans, and any other supplemental insurance products (as requested).
- Review existing lines of Employee Health Insurance and related benefits and identify potential gaps or overlaps and provide recommendations to correct the matter.
- Provide all professional services related to preparing and soliciting requests for proposals or bids from insurance providers and negotiating best proposals from selected insurance providers.
- Apprise the District of local and national trends and innovative ideas regarding insurance options, and recommend new products, programs, and services to ensure a competitive benefits plan. Act as a technical resource and provide periodic updates on legislative developments and emerging trends.
- Review and analyze claims experience data, claims service, and the efficiency and accuracy of claims administration to ensure that the District is receiving optimum service and benefits from all carriers and vendors.
- Maintain an active ongoing relationship with the service provider(s)/insurance carriers to ensure smooth operation and delivery of benefits, as well as intervention regarding any coverage or claim questions or problems which may arise.
- Attend open-enrollment meetings, health fairs, and other informational meetings for the District's full-time employees. Meeting dates will be agreed upon by both the District and the selected insurance broker.
- Review process and procedures and make recommendations regarding compliance issues, HIPAA, FMLA, COBRA, Patient Protection and Affordable Care Act, etc.
- Prepare, print and distribute annual enrollment materials and guidelines.

## **Section 3.0 – DISTRICT INFORMATION**

### **3.1 Name and Telephone Number of Contact Person**

The primary contact with the District will be the Deputy Chief of Administration, Kyle Bradshaw, at (941) 751-7090 or kbradshaw@chfr.org.

### **3.2 Background Information**

The District was originally created in 1957 by Chapter 57-1546, Laws of Florida, and is one of nine Fire Districts within the unincorporated area of Manatee County, Florida. The District's enabling legislation was codified by the legislature and is now contained in Chapter 2015-197, Laws of Florida.

The District is located in the southwest section of Manatee County, Florida, spanning an area over 26 square miles. The District protects a population ranging from 75,000 to 100,000 depending on the season. There is a spill-over population of 363,000 within Manatee County as well.

To ensure the best service delivery model for the constituents of the District, the District operates five engine companies and one ladder-company from four stations, which are strategically located within the District boundaries. Each station is staffed 24 hours a day with career personnel who provide First Response Emergency Medical Services, Fire Suppression & Prevention Services, and Hazardous Materials Response. The District is currently assigned a Class 3 rating from the Insurance Safety Office (ISO).

The District is governed by five elected Fire Commissioners, which appoint an executive officer to lead the organization. The District currently employs a staff of 68 personnel: 61 certified fire personnel, 2 civilian personnel, and 5 elected Fire Commissioners. All firefighters are certified under FS Title XIII, CH 633.406 Classes of Certification.

The District is generally exempt from Federal Excise Taxes and all State of Florida sales and use taxes. Do not include any tax on any item or service. The District will sign an exemption certificate if submitted by the contractor. Contractors doing business with the District are not exempt from paying sales tax to their suppliers for materials to fulfill contractual obligations with the District, nor shall any contractor be authorized to use any of the District's Tax Exemptions in securing such materials

Consistent with the District's purchasing procedures, coverages are procured through its request for proposal process and normally result in a three-year contract with annual renewals. The District's healthcare year begins on January 1 and ends on December 31. The District's fiscal year begins on October 1 and ends September 30. Budgets are adopted annually and follow established adoption guidelines as outlined in Florida Statutes. All expenditures are controlled in accordance with written policies and procedures.

Additional information about the District can be found on its website [www.chfr.org](http://www.chfr.org).

### 3.3 Current Plan Benefits

The District currently utilizes the provider United Healthcare that provides medical, dental, vision, and life insurance, which is a high-deductible in-network HSA compatible plan. Currently, the District has 63 active employees and 11 retirees participating in the plan:

	Employee	Employee + Spouse	Employee + Child	Employee + Family	TOTAL
Medical	13	15	7	39	74
Dental	12	11	6	35	64
Vision	8	8	3	11	30
Life	63				63

## **Section 4.0 – Proposal Instructions**

The proposal submitted by the proposer must be presented in the format provided below and must clearly show proposer’s response in the appropriate designated section. Failure to follow this directive will cause the proposal to be deemed unresponsive and it will be rejected from any further consideration. Proposer should submit one (1) original and five (5) additional hard copies of the proposal.

All proposals must include the following requested information in the appropriate sections as defined below:

### **4.1 Section 1 – Introduction – Company Information**

- a. Name of the proposing firm and name of the representative submitting the proposal. Include all contact information.
- b. Provide an overview of proposing firm and its ownership/organizational structure, philosophy/culture, and number of employees.
- c. Describe, if applicable, how proposing firm is functionally tied to any insurer or provider of service and how that relationship may influence the ability to provide services to the District.
- d. Identify members of proposer’s staff that would be assigned to the District and provide a summary of their qualifications, estimated percentage of their time that would be dedicated to the District, and their availability to travel to the District’s meetings.

### **4.2 Section 2 – Company Expertise/Experience**

Describe proposing firm’s expertise and experience in each of the following areas:

- a. Health and Welfare
- b. Benchmarking
- c. Knowledge of Insurance Law
- d. Research and Technical Services
- e. Benefits Administration
- f. Benefits Communication
- g. Working with bargaining units
- h. Working with Public vs Private sector

### **4.3 Section 3 – Marketing Position**

- a. Describe proposing firm’s leverage in negotiating with carriers in regards to rates, policy terms, and plan design.
- b. Describe status with insurance carriers, i.e. Platinum Status with Cigna, Diamond with

Florida Blue, etc., proposing firm must submit documentation.

- c. What differentiates proposing firm from other firms?

#### **4.4 Section 4 – Description of Services and Ability**

- a. Describe all services proposing firm will offer District.
- b. Does proposer offer assistance with claims and/or coverage questions?
- c. Describe the action that would be taken, the support provided, and the personnel who would be involved in investigating and settling a disputed claim. If possible, please describe an actual example in the response.
- d. Describe the steps proposer anticipates will be needed to ensure a smooth transition if selected. What is the onboarding process?
- e. Does proposer help with legislative compliance? Oversee section 125?

#### **4.5 Section 5 – References**

Identify a minimum of three (3) other accounts similar in size and scope to the District for which proposer is presently serving which can serve as a reference for proposer's services.

## **5.0 – Proposal Requirements**

### **5.1 Submission of Proposal**

To be considered, the proposal must be received by the District by 2:00 P.M. on November 13, 2018.

The proposal shall include an executed Public Entity Crime Statement (Appendix A).

The proposal shall be signed by an officer or shareholder of the proposing firm who is authorized to contractually bind the firm.

Any questions by prospective proposers concerning this RFP shall be addressed in writing (can be through email) to the District's contact person, Kyle Bradshaw, at [kbradshaw@chfr.org](mailto:kbradshaw@chfr.org) by no later than November 5, at 1:00 P.M. No verbal communications shall be binding.

Proposals should be prepared simply and economically, providing a straightforward, concise delineation of the proposing firm's capabilities to satisfy the requirements of the RFP. The emphasis in the proposal should be on completeness and clarity of content.

### **5.2 Proposal Format**

The following material must be submitted in a proposal for a proposing firm to be considered.

#### **1-Title Page**

Title page showing the RFP subject; the proposing firm's name; the name, address and telephone number of the contact person; and the date of the proposal.

#### **2-Table of Contents**

#### **3-Transmittal Letter**

Provide a brief description or narrative of the firm's approach to handling the brokerage services requested by this RFP. Following are some of the questions you are encouraged to address, either in the description or in an oral presentation, if one is required:

- What innovative mechanisms have you used to minimize insurance and service costs to your clients?
- With which insurance carriers do you place the most business? Why?
- Supply a proposed time-line of activities you would perform on behalf of the District during the contract period?

- How would you assist in creation of an overall benefits/compensation strategy for the employees of the District?
- Do you provide completed 5500, HIPAA and waiver forms for your clients?
- Describe how you might assist in developing an employee benefit handbook?

#### **4-Detailed Proposal**

The detailed proposal should follow the order set forth in Section 4 of this RFP.

### **5.3 Technical Proposal**

The purpose of the Technical Proposal is to determine the qualifications, competence, and capacity of the firms seeking to undertake services for the District in conformity with the requirements of this RFP. The Technical Proposal should demonstrate the qualifications of the firm and of the particular staff to be assigned to this engagement.

The Technical Proposal should address all of the points outlined in this RFP. While additional data may be presented, the following subjects must be included:

#### **License to sell Insurance in Florida**

An affirmative statement should be included, indicating that the proposing firm and all assigned supervisory professional staff are properly licensed to sell in insurance in Florida.

#### **Firm Qualifications and Expertise**

The RFP should state the size of the proposing firm's staff, the location of the office and contact information, and state the experience of the individuals working with the firm.

#### **Non-Confidentiality of Information**

The District reserves the right to retain all copies of proposals submitted in response to this RFP. Interested firms are hereby notified that under Section 119.07, Florida Statutes ("Florida Public Records Law") proposals submitted in response to this solicitation cannot be granted immunity from public scrutiny. All information submitted must be made available to the public for examination, if so requested, in accordance with the applicable provisions of Florida Law. Requests to hold certain submitted materials in confidence cannot be honored. If it is essential to an interested firm that certain materials be kept confidential, and the subject information is a required element of this RFP, it may be in the firm's best interest to decline to respond to this RFP.

## 6.0 – Evaluation Procedures

### 6.1 Evaluation Committee

All responsive proposals submitted in response to this RFP will be evaluated by an evaluation committee. Proposals will be evaluated using the criteria set forth below and shall include, but is not limited to, ability of personnel, experience, ability to furnish the required services, and other such factors as determined by the evaluation committee to be applicable to its particular requirements.

#### Evaluation Criteria

<b>Explanation of Criteria</b>	<b>Weight</b>
Firm Experience/Qualification	25 Points (25%)
Percentage of Public vs Private Sector Accounts	25 Points (25%)
Assigned Team Leader Experience/Qualifications	20 Points (20%)
References	15 Points (15%)
Approach to Serving Account	15 Points (15%)
<b>TOTAL</b>	100 Points (100%)

### 6.2 Ranking and Award

The Evaluation Committee shall rank in order of preference the proposer deemed to be the most qualified to perform the required services based on the criteria set forth above. The Evaluation Committee shall identify the top three qualified firms for final ranking, and shall present them to the Board of Fire Commissioners for an award determination. Oral presentations from the top ranked proposers may be requested prior to the final ranking or award. The award, if any, will be made to the most responsive, responsible firm whose Proposal is considered to be most advantageous to the District based on the Board of Fire Commissioners opinion after review of every applicable factor.

The District reserves the right to reject any and all proposals if it is determined to be in the District's best interest to do so.

Award of this solicitation will only be made to firms that satisfy all necessary legal requirements to do business with the District. The District may conduct a pre-award inspection of the proposer or hold a pre-award qualification hearing to determine if the proposer is capable of performing the requirements of this solicitation.

The proposer's performance on previous District contracts shall be taken into account in evaluating the responsibility of a proposer that submitted a proposal under this solicitation.

### **6.3 Contract Term**

If awarded, this contract shall have an Initial Term of three (3) years, which Initial Term may be extended on an annual basis for up to an additional two (2) years or until a replacement contract is issued, whichever term is longer. The Initial Term shall commence upon execution by the District of a contract with the broker and end on December 31, 2021. The contract may be terminated at any time with or without cause by either party upon receipt of 30 days written notice thereof.

### **6.4 Cone of Silence**

It is the intent of the Evaluation Committee to evaluate each proposal on the merits of the written document. After the issuance of the RFP by the District, proposers and their representatives shall not contact, communicate with, or discuss any matter relating in any way to this RFP with the District, including any Commissioner, member of the Evaluation Committee, or any employee of the District other than the primary contact identified in the RFP. This prohibition begins with the issuance of the RFP and ends upon award of the resulting contract. Such communications initiated by a proposer shall be grounds for disqualifying the offending proposer from consideration for award under this RFP and/or potentially any future procurement with the District.

If necessary, the Evaluation Committee may call one or more of the proposers for a face-to-face interview. This will be done at the sole discretion of the Committee, for the purpose of clarifying responses, and will not constitute a violation of the Cone of Silence.

**APPENDIX A**

**PUBLIC ENTITY CRIMES STATEMENT**

(MUST BE COMPLETED AND SUBMITTED WITH PROPOSAL)

SWORN STATEMENT UNDER SECTION  
287.133(3)(A), FLORIDA STATUTES, ON PUBLIC  
ENTITY CRIMES

THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL  
AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement is submitted to \_\_\_\_\_  
[print name of public entity]

by \_\_\_\_\_  
[print individual's name and title]

For \_\_\_\_\_  
[print name of entity submitting sworn statement]

whose business address is: \_\_\_\_\_

City, State and Zip \_\_\_\_\_

and (if applicable) its Federal Employer Identification Number (FEIN) is \_\_\_\_\_

(If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement:  
\_\_\_\_\_.)

2. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or of the United States, including, but not limited to, any bid or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentations.
3. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.
4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:
  1. A predecessor or successor of a person convicted of a public entity crime: or
  2. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been

convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.

- 5. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.
- 6. Based on information and belief, the statement, which I have marked below, is true in relation to the entity submitting this sworn statement. (Please indicate which statement applies.)

\_\_\_\_ Neither the entity submitting this sworn statement, nor any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

\_\_\_\_ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

\_\_\_\_ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. However, there has been a subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative hearings and the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the entity submitting this sworn statement on the convicted vendor list. (attach a copy of the final order)

I UNDERSTAND THAT THE SUBMISSION OF THE FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES FOR CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

\_\_\_\_\_  
(Signature) Date: \_\_\_\_\_

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

PERSONALLY APPEARED BEFORE ME, the undersigned authority, \_\_\_\_\_

\_\_\_\_\_ who, after first being sworn by me, affixed his/her signature in the space provided above on this

\_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
NOTARY PUBLIC

My commission expires: \_\_\_\_\_