REQUEST FOR PROPOSAL
BROKERAGE SERVICES FOR
HEALTH INSURANCE AND
EMPLOYEE BENEFITS

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Request for Proposal Brokerage Services for Health Insurance and Employee Benefits

COMMUNITY FOOD BANK

GENERAL INFORMATION

The Community Food Bank of Southern Arizona (CFB) opened its doors in 1976 providing emergency food assistance to 28,000 people in its first year of operation in Tucson. It has since expanded to serve nearly 200,000 people over 23,000 square miles and five counties, including Pima, Cochise, Graham, Greenlee, and Santa Cruz. CFB currently employs a staff of 146 personnel and a volunteer force of over 9,900 individuals, who in the last fiscal year contributed a total of 198,625 volunteer hours. The projection is for a staffing level increase to 155 employees in fiscal year 2020-2021.

For over four decades, CFB has provided southern Arizona with a multitude of food-related programs and services including emergency food distribution, child hunger programs, job skills training, home and community gardening, farmers’ markets, community education, and assistance with applying for government benefits. Our mission, “to change lives in the communities we serve by feeding the hungry today and building a healthy, hunger-free tomorrow,” encompasses both the short-term hunger relief the CFB has provided for four decades, while also incorporating newer initiatives such as longer-term solutions to food insecurity and child nutrition programs.

The Food Bank is a member of Feeding America, a national food bank association that supports more than 200 food banks across the United States.

PURPOSE OF REQUEST

The Community Food Bank (CFB) is requesting proposals ("RFP") from interested consultants to advise on medical plans, dental plans, and additional insurance plans (STD/LTD, Life, Cafeteria plans, etc.) and to represent the Community Food Bank in finding, evaluating and negotiating with insurance providers. This invitation is extended to all firms and organizations with proven experience in providing the services specified herein and with an interest in offering their services to the Community Food Bank. For the purpose of this RFP, “Respondents” means the organizations or individuals that submit proposals in response to this RFP. The documents submitted will be referred to as “Proposals”.

The CFB’s goal is to enter into a long-term relationship to obtain brokerage services for health insurance and employee benefits in the most efficient and cost-effective manner available. Plan year begins July 1, 2020.
PROPOSAL PROCESS

The Community Food Bank has made every effort to include enough information in this RFP for a brokerage firm to prepare a responsive proposal. Respondents are encouraged to submit the most comprehensive and competitive proposal possible.

The Community Food Bank reserves the right to reject any and all proposals, cancel all or part of this RFP, waive any minor irregularities and request additional information from respondents.

TIME TABLE

<table>
<thead>
<tr>
<th>Time Point</th>
<th>Date</th>
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<tbody>
<tr>
<td>Distribution of RFP:</td>
<td>January 24, 2020</td>
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<tr>
<td>Deadline for proposal submission:</td>
<td>February 14, 2020</td>
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<tr>
<td>Interviews with selected brokers the week of:</td>
<td>March 2, 2020</td>
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<td>Optional second interviews with selected brokers the week of:</td>
<td>March 16, 2020</td>
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<td>Final selection:</td>
<td>March 20, 2020</td>
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The Community Food Bank reserves the right to modify the dates as deemed necessary.

INSTRUCTIONS TO PROPOSERS

The intent of this RFP is to select one firm to provide brokerage services for health insurance and employee benefits. Proposals are due in the People & Culture Department no later than February 14, 2020 at 4:00 p.m. It is the responsibility of the respondent to ensure that the proposal arrives on time and at the right location. Late proposals will not be considered.

A. Proposals shall provide a straightforward concise description of respondent’s capabilities to satisfy the requirements of the request. Special bindings, colored displays, promotional materials, etc. are not required. Emphasis should be placed on completeness and clarity of content.

B. All proposals shall include the following:

Company Information

1. A company overview, including a brief history of the firm and number of clients currently being served. Describe what differentiates your firm from your competitors.
2. Describe your firm’s corporate structure.
3. Provide the address of the firm’s corporate office and address of the office that will
service CFB’s account.
4. Describe any services provided by your firm that may not be offered by competitors.
5. Identify any services within this proposal that you cannot provide.
6. Describe the form of professional liability or errors and omissions insurance carried by your firm and the amount of coverage.

Consulting Team
1. Provide the name, title, and contact information of those who will be assigned to CFB; the responsibilities of each member, their background, and tenure with your firm.
2. Describe the teams experience with similar work performed for other local non-profits. Provide a list of non-profit clients for which your firm provides services.
3. Discuss the ways your firm manages growth, including any limits to the client/consultant ratio; and your firms back-up plan in the event key personnel assigned to this account should leave your firm.
4. State whether the consultants assigned to the team have any responsibilities other than providing employee consulting services, and if yes, specify such responsibility.
5. State whether your firm has an attorney who specializes in employee benefits. If yes, please provide his/her credentials and the number of years he/she has provided counsel on benefits issues.
6. Describe the type of training (industry, internal, computer, other) your staff receives.

Interaction with Insurance Providers
1. Describe your firm’s strength in the marketplace; your ability to effectively negotiate with insurance companies; and your strength in resolving problems as they arise.
2. Provide a listing of the insurance carriers, third party administrators, and other vendors with whom your firm bids and places contracts.
3. Does your firm have preferred status with the insurance carriers? If so, please list which carriers and at what level.

Assisting the Community Food Bank and Analysis of Bids
1. Describe your firm’s approach to meeting required renewal and approval deadlines.
2. Describe the processes, tools, and resources your firm will use to help Community Food Bank evaluate, negotiate, and manage contracts with the following types of insurance carriers:
   a. Medical insurance
   b. Dental insurance
   c. Vision insurance
   d. Flexible spending account administration
   e. Basic life insurance
   f. Supplemental life insurance
   g. Accidental death and dismemberment insurance
   h. Long term disability insurance
   i. Other carriers as requested
3. Describe how your firm can assist with plan design changes for rebids and renewals.
4. Describe your firm’s abilities to provide COBRA benefit administration for the Community Food Bank.
Communication Tools

1. Describe how your firm assists in facilitating employee meetings and annual open enrollment meetings?
2. Describe the system your firm uses for employees to enroll in various insurance plans. If an internet-based tool is used, please identify.
3. Describe the customized open enrollment materials that your firm provides. Please provide a sample and any fees charged to the client.
4. Describe how your firm keeps clients appraised of compliance requirements and changes for ACA, HIPPA, COBRA, Medicare Part D, and other federal, state, and local law changes.
5. Describe what benchmarking data, benefit plan summaries, newsletters, updates and other informative publications you publish and routinely provide to your clients.
6. Describe any continuing education opportunities that are available to your clients and any other types of Human Resource consulting services your firm offers if needed by the Community Food Bank.
7. Speak to the firm’s response times for phone calls, voicemails, emails, etc.

Fees and Commissions

1. Describe how your firm promotes pricing transparency for your fees and any fees or premiums paid to a third-party provider.
2. Describe how your firm communicates its compensation structure to its client.
3. With regards to commissions:
   a. Describe your firm’s opinion and approach to commissions.
   b. Describe the pros and cons of commissions
   c. Address whether commissions affect a carrier’s service.
4. Discuss if your firm charges fees for consulting and employee communication. Please indicate the basis of your charge (hourly, by project, etc.) and what typical charges may be.
5. Describe how your firm can save the Community Food Bank money on its employee benefits.

References

Provide at least three (3) references of current clients for which similar services to this RFP have been provided. Include the name of the entity; number of employees, number of covered lives, contact name and title, address, and telephone number.

Timeline

Establish a timeline of your services in preparing for CFB’s July 1, 2020 renewal options. Include information on the process to evaluate bids and bidders.
Other

1. Describe any wellness services offered by your firm.
2. Discuss whether your firm has a dedicated wellness director or any other tools your firm can provide to help implement or continue a wellness program.
3. Describe any facets of your firm and your firm’s experience that are relevant to this proposal which have not been previously described that warrant consideration.
4. Describe why your firm is interested in working with CFB? How has your firm partnered/supported or are partnering/supporting CFB now?

Proposals may be emailed, mailed, or delivered to:

Richard Poyner, Director- People & Culture
3003 South Country Club Rd,
Tucson, AZ 85713
rpoyner@communityfoodbank.org

Emailed proposals shall be submitted as an attachment in MS Word or PDF format. The proposer shall return (5) five bound copies if mailed or hand delivered.

SCOPE OF HEALTH INSURANCE BROKERAGE SERVICES

General Information

The Community Food Bank is soliciting proposals for brokerage services for health insurance and employee benefits. We feel it is in the best interest of the employees of the Community Food Bank to periodically review what is available in the marketplace.

The successful respondent will represent the Community Food Bank and provide services to include, but not limited to, the following:

Consultation:

☑️ Review CFB’s health benefits and assess opportunities for improvements in cost savings and services provided.
☑️ Provide CFB with unbiased professional guidance regarding the most advantageous information concerning insurance markets from the standpoint of cost, service and coverage.
☑️ Aid and make recommendations in the selection and implementation of new programs and/or changes to existing programs.
☑️ Act as a resource to advise the Community Food Bank in the areas of COBRA, HIPPA, Cafeteria Plan Section 125, ERISA, EEO, FMLA, Health Care Reform laws and other areas in the insurance fields where expertise and guidance may be requested.
✓ Provide seminars and/or e-mail notifications to keep CFB’s People & Culture team apprised of upcoming compliance issues or other issues pertaining to health benefits.
✓ Provide preliminary renewal figures during the budget process.
✓ Conduct regular meetings with the CFB’s People & Culture team to discuss claims, regulatory changes and general administrative matters.

Negotiating Services:
✓ Solicit and negotiate annual renewal of existing coverage including soliciting multiple or alternative proposal coverage.
✓ Provide a comprehensive summary of responsive quotes from insurance carriers.

Employee Services:
✓ Develop and print annual enrollment materials and guidelines.
✓ Attend employee open enrollment meetings.
✓ As needed, attend CFB health fairs and staff meetings to discuss wellness, insurance and employee benefits.
✓ Assist People & Culture Team in responding to employee issues related to insurance and other employee benefits.

Additional Information

Insurance Plans

Community Food Bank currently provides health insurance, dental insurance, short-term disability, AD&D insurance, group-term life and employee assistance to its full-time employees. Voluntary programs for employees include long-term disability, vision insurance and supplemental life insurance. In addition, the Community Food Bank allows flexible spending accounts for medical and dependent care costs.

The Community Food Bank has 146 full-time and part-time employees of which 114 participate in the health plan; 123 participate in the dental plan; and 89 participate in the vision plan.

Insurance Carriers

The Community Food Bank’s current carriers for insurance are as follows:
✓ Medical – BlueCross BlueShield
✓ Dental – MetLife
✓ Vision – EyeMed
✓ Long-term disability – MetLife
✓ Group term life and Accidental Death and Dismemberment – MetLife
✓ Supplemental life – Colonial Life and Accident Insurance
✓ Employee assistance – MHN

Respondents may not contact the insurance marketplace nor discuss our account with underwriters until we have made our final broker selection.

IMPLEMENTATION

The broker chosen will be required to coordinate all the activities necessary for a smooth transition with the Community Food Bank’s staff. Conversion activities can begin upon the notification. The Community Food Bank’s staff will make every effort to administer the proposal process in accordance with the terms and dates discussed in this RFP. However, the Community Food Bank reserves the right to modify the proposal process and dates as deemed necessary.