



**EMPLOYEE BENEFITS AGENT
REQUEST FOR PROPOSAL**

2024

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I. INTRODUCTION AND BACKGROUND

A. Introduction

The Mecosta County Road Commission (“Road Commission”) is requesting proposals from experienced, licensed, and qualified Employee Benefits Agents interested in administering the Road Commission’s employee benefits program.

The Road Commission desires to acquire and maintain benefit(s) through an Agent and to establish a close working relationship with that Agent. The Agent selected will need to be able to advise, instruct, and educate the Road Commission and its employees on all insurance matters.

B. Background

The Mecosta County Road Commission is located in Big Rapids, Michigan, with maintenance garages in Big Rapids, Morley and Remus, Michigan. Currently, the Road Commission has approximately 44 full-time, 3 Commissioners, and 5 retired employees that are eligible for health care benefits. Of the 44 full-time employees, approximately 39 are members of a recognized bargaining union.

Currently, the overall membership (employees, retirees and dependents) in our health care plan is approximately 70 people.

The “base” health care plan currently offered to all Road Commission employees is a self funded PPO through Allied Health and First Network, currently administered as detailed in Appendix B. As part of the Road Commission’s collective bargaining agreement, the Road Commission is required to maintain benefits. The Road Commission also offers additional health care plans for retirees only between ages of 60 and 65.

The Road Commission currently also offers the opportunity for its employees to opt out of the health care plan for cash in lieu of coverage.

For more detailed information about the Mecosta County Road Commission, or to review the labor contract, please contact us at (231) 796-2611.

II. GENERAL INFORMATION

A. Contact with the Road Commission/Project Representative

The Project Representative is the sole point of contact for this RFP. All requests for information or interpretation of the intent of this RFP between prospective bidders and the Road Commission shall be with the Project Representative, as follows:

Amy Kailing, Finance Director
Mecosta County Road Commission
120 N. DeKrafft Avenue
Big Rapids, MI 49307
Telephone: (231) 796-2611
FAX: (231) 796-5287
E-mail: akailing@mecostaroads.org

Prospective bidders are to rely only upon written statements issued by the Project Representative. Any other communication will be considered unofficial and non-binding on the Road Commission. Communication directed to parties other than the Project Representative may result in the disqualification of the prospective bidder. If it becomes necessary to revise any part of this RFP, addenda will be reduced to writing and submitted to all prospective bidders known to the Road Commission. The Road Commission reserves the right to cancel or to reissue the RFP, in whole or in part, prior to execution of a contract.

B. Submission of Proposals

The responding Agent is required to submit one (1) proposal to the Project Representative by 3:00 p.m. Friday, February 16, 2024. Only sealed bids plainly marked with "Employee Benefits Agent" to the Project Representative will be accepted. Any proposal received after the required date and time specified above shall be considered late. All late proposals (in whole or in part) will not be accepted and will be automatically disqualified from further consideration.

Cost of preparing the proposals, presentations or any other information regarding responding to this RFP shall be the responsibility of the Agency submitting the proposal.

C. Estimated Schedule of Events

Issuance of RFP	December 29, 2023
Proposal due date	February 16, 2024 @ 3:00 PM EST
Evaluation of Proposals by Road Commission	February 20, 2024 - March 1, 2024
Agents notified of participation in interview/presentation if deemed necessary.	After March 1, 2024
Interview/Presentations by top 2-3 Agents, if necessary.	On or after March 19, 2024
Anticipated date for when work is to begin	July 1, 2024

III. TERMS & CONDITIONS

A. Contract Award

Contract negotiations will be undertaken with those Agents whose proposals, as to cost and other factors, show them to be experienced, qualified and capable of performing the work. The contract that may be entered into will be that which is the most advantageous to the Road Commission, cost and other factors considered.

The Agent should be prepared to accept this RFP for incorporation into a contract resulting from this RFP. Contract negotiations may incorporate some or all of the Agent's proposal. It is understood that the proposal will become a part of the official procurement file on this matter without obligation to the Road Commission.

Award of the contract resulting from this RFP will be based upon the most qualified Agent whose offer will be the most advantageous to the Mecosta County Road Commission in terms of cost, customer service, quality of services offered, references, and other factors as specified elsewhere in this RFP.

The Mecosta County Road Commission reserves the right to:

- Reject any and all proposals received without penalty and to not issue a contract as a result of this RFP if it deems advisable or appropriate.
- Reject any proposal that fails to comply with any part of the RFP.
- Reject any or all offers and discontinue this RFP process without obligation or liability to any potential Agent.
- Accept other than the lowest-priced offer.
- Award a contract on the basis of initial offers received, without discussions or requests for best and final offers.
- Contact an Agent for clarification of its proposal.
- Waive any irregularities it deems to be in the best interest of the Road Commission.

B. Interview/Presentation

The Road Commission may request an interview and/or oral presentation of any firms who submit a proposal. These meetings would provide an opportunity for the Road Commission to ask questions and for the bidder to clarify the proposal. Interviews/Presentations will only be required of the top 2-3 proposals at the option of the Road Commission. The Project Representative will contact those Agent(s) who will be participating in the interview/presentations after March 1, 2024 for presentations to take place on or after March 19, 2024.

C. Proprietary Information and Public Disclosure

All proposals, materials and any accompanying documentation submitted become the property of the Mecosta County Road Commission and will not be returned. All proposals received shall remain confidential until the deadline for submission of bids or proposals has expired, as defined by Michigan statute (MCL 15.243(i), the Freedom of Information Act).

D. News Releases

News releases pertaining to this RFP or the service, study, or project to which is relates will not be made without prior Road Commission approval, and then only in coordination with the Project Representative.

E. Acceptance Period

Proposals must provide 90 days for acceptance by Road Commission from the due date for receipt of proposals.

F. Commitment of Funds

The Board of County Road Commissioners of Mecosta County, as a Board, is the only body who may legally commit the Road Commission to the expenditures of funds for a contract resulting from this RFP. No cost chargeable to the proposed contract may be incurred before receipt of a fully-executed contract.

Any contract awarded as a result of this procurement is contingent upon the availability of funding, as determined by the Board of County Road Commissioners.

G. Approaching Insurance Market

This invitation to submit an RFP is not an authorization to approach the insurance marketplace or service agencies on behalf of the Road Commission. The Road Commission specifically directs that no contact or solicitation of insurance markets, or market reservation, be made on behalf of the Road Commission. Failure to comply with this condition will be grounds for disqualification.

IV. MINIMUM QUALIFICATIONS

Proposals will only be accepted from an Agent that meets the following minimum qualifications:

1. Licensed as an insurance Agent in the State of Michigan in both life and health insurance.
2. At least five years of continuous operation in the State of Michigan.
3. At least five years of experience with Michigan public entities.
4. Experience providing Agent services similar to those outlined in this RFP.
5. Ability and commitment to provide daily, professional customer service to both Road Commission Representatives and Road Commission Employees.
6. Ability to recognize unique conditions and characteristics in the municipal insurance market.
7. Write only for carriers who have A.M. Bests Rating of A - B++.

Verification of these qualifications will be confirmed through completion of this RFP. Agents that do not meet these minimum qualifications shall be deemed non-responsive and will not receive further consideration.

V. GUIDELINES FOR PROPOSAL

A. Proposal Submission

All proposals in response to this RFP will be incorporated into the final agreement between the Mecosta County Road Commission and the selected Agent. Proposals shall be submitted on eight and one-half by eleven (8½ x 11) inch paper in five major parts as set forth below:

1. Executive Summary
2. Cost Proposal
3. Service Proposal
4. Related Information
5. References

The proposal must be presented in the order described above and must respond to all requirements of this RFP.

An authorized representative of the Agency must complete and sign the proposal. The requirements for each of the above-mentioned sections are outlined below in the Detailed Response Requirements section.

VI. DETAILED RESPONSE REQUIREMENTS

A. Executive Summary

This section will present a high-level synopsis of the Agent's responses to the RFP. The Executive Summary should be a brief overview of the history of your Agency, specifically the employee benefits division. The summary should also identify the main features and benefits of the proposed work.

B. Cost Proposal

Agents are encouraged to submit proposals which are consistent with ongoing efforts to conserve Road Commission resources; however, the Road Commission is also interested in the Agent that can best meet the requirements of this RFP and of the Mecosta County Road Commission employees.

Please identify **any** and **all** costs including commissions, expenses and Third-Party Administration (HRA and COBRA) to be charged for performing the services necessary to accomplish the objectives of the contract and also include a breakdown by each area of insurance (Health, Dental, and Optical).

Please explain how you will endeavor to save the Mecosta County Road Commission money and how you will demonstrate those savings.

C. Service Proposal

The Service Proposal must contain a complete description of services including the following elements:

Agent Services – Provide a list of current health, dental, optical, disability and life insurance companies that the Agent represents.

Provide a count of your existing, if any, County Road Commission clients you have worked with previously or currently.

Please provide examples of your current experience working with employers to meet the requirements for P.A. 106, P.A. 152 and other pertinent Legal Compliance areas.

Staff Qualifications/Experience - Identify all staff, including subcontractors, who will be assigned to the account with the Road Commission. Please identify their job categories (e.g., management, sales, technical, customer service, etc.), working hours and preferred method of communication with employees. Indicate relevant experience, including working with public agencies in performing services substantially similar to those listed in the Statement of Work of this RFP.

Re-bidding Process - Identify how you would propose that the re-bidding process is handled with your Agency. Please also identify who conducts this in your agency.

Plan Design - Please detail how plan design changes are recommended, and when they are recommended.

D. Related Information

Please answer the following questions as they relate to the Mecosta County Road Commission:

Rising Costs - How will you assist the Mecosta County Road Commission in controlling healthcare related costs while recognizing that our health care plan must remain “substantially equivalent” to the current plan that is offered?

Labor Relations - How will you work with the Mecosta County Road Commission in supporting collective bargaining? Provide examples of previous experience with recognized labor unions and associations.

Health Care Reform - How do you stay up-to-date with all of the regulatory and legislative developments regarding employee benefits, specifically Health Care Reform? How will you communicate this information to the Mecosta County Road Commission?

Employee Education - What tools will you utilize to communicate with the Mecosta County Road Commission employees? Please outline your employee communication strategy. How would this strategy differ during open enrollment?

Wellness – The Mecosta County Road Commission does not currently have a wellness program. How will you assist us to incorporate a wellness plan (formal or informal) into our benefits strategy?

Future - In your opinion, what are the two major benefits-related challenges that the Mecosta County Road Commission will face in the next 2-3 years and how will your agency help meet these challenges?

E. References

Please provide a list of at least three Michigan public sector clients for whom you have provided benefits services and been the agent of record for in the last two (2) years. Please list their name, title, address, telephone number, e-mail addresses and specify the type of work performed by your agency for the client, the size of the client's group, and the period of time retained as a client. The Road Commission will only make contact with the references of the top 2-3 agencies, if deemed necessary. By listing these references you are granting permission to the Mecosta County Road Commission to obtain information about you and the quality of service(s) you provide.

V. EVALUATION PROCEDURE

Proposals that meet the minimum requirements will be evaluated in accordance with the information in the Detailed Response Requirements section. The evaluation of proposals shall be accomplished by the Road Commission, to be designated by the Road Commission, which will determine the ranking of the proposals.

Interviews/Presentations will only be required of the top 2-3 proposals at the option of the Road Commission.

APPENDIX A CHECKLIST FOR RESPONSIVENESS

_____ Proposal was submitted on or before 3:00 p.m. on Friday, February 16, 2024.

_____ Proposal meets minimum qualifications:

- 1) Licensed as an insurance Agent in the State of Michigan in both life and health insurance.
- 2) At least five years continuous operation in the State of Michigan.
- 3) At least five years of experience with public.
- 4) Experience providing Agent services similar to those outlined in this RFP.
- 5) Ability and commitment to provide daily, professional customer service to both Road Commission Representatives and Road Commission Employees.
- 6) Ability to recognize unique conditions and characteristics in the small group insurance market.
- 7) Write only for carriers who have A.M. Bests Rating of A - B++.

_____ Cost Proposal is essentially responsive to core requirements of the RFP.

_____ Service Proposal is essentially responsive to core requirements of the RFP.

_____ Responses are provided to all questions in the Related Information Section.

_____ At least three Michigan public agency business references were provided.

NOTE: "Yes" answers must be given to each element above for the proposal to be considered responsive.

APPENDIX B
HEALTH INSURANCE PLAN
Union & Non-Union Full-Time Employees, Retirees

APPENDIX C
Collective Bargaining Agreements
Health Insurance Language - Current Contract

