

Elbert County Board of Commissioners

Request for Broker Services

General Conditions

A. PURPOSE

The purpose of this request is to seek qualified brokers to assist The Elbert County Government with the strategic plan, design and negotiation of the most cost effective employee health benefit programs as well as the implementation and ongoing service of the program. Elbert County has approximately 170 full time employees. Elbert County is constantly competing to recruit and retain the best employees possible. Our leadership is looking to ensure we have financially competitive and affordable benefit programs to offer our employees.

B. RESPONDENT QUALIFICATIONS

Elbert County requires qualified respondents to be Licensed Brokers in the State of Georgia that are independent and not employees of any insurance company, third party administrative agency or provider network. The brokerage firm must have not less than five (5) years experience in providing brokerage services to public sector employers.

C. SCOPE OF WORK

Provisions of brokerage services to Elbert County under any agreement ensuing from this proposal will entail the following, at a minimum:

1. Auditing resulting contracts for accuracy of coverage, term, and conditions.
2. Assisting with annual benefits renewals, including negotiation of changes in contracts.
3. Assisting Elbert County in determining specifications for future insurance coverage.
4. Marketing Elbert County's desired insurance package through identification of appropriate markets, analysis, provisions of recommendations, and assistance in contract negotiation.
5. Preparing, disseminating and analyzing carrier proposal packages in accordance with Elbert County specifications.
6. Reviewing the employee benefit package for quality of benefits provided, cost effectiveness, Competitiveness and plan administration on an annual basis.
7. Monitor ongoing contracts, including third party administrators, to insure contract compliance.
8. Analyzing claims history and insurance at least quarterly.
9. Providing information on employee benefit issues, trends and proposed or new legislation.
10. Meeting with Elbert County administrative staff as needed.
11. Assisting in the design of employee benefits communications and participating in Benefit Fairs and annual enrollment process.
12. Providing a key contact person to be available to answer questions and resolve issues that arise during the year regarding employee benefits, contract administration, and service provisions.
13. Perform other related benefits consulting services as needed or requested.

D. BROKER PROPOSAL QUESTIONNAIRE

The proposal response must clearly demonstrate the required qualifications, expertise, competence, and capability of the vendor. Please provide a concise description of your firm's ability to provide the services required in the *Scope of Work* section of this document. Costs incurred by firms responding to this Request are solely their responsibility. Additionally, please include the answers to the following questions (Address each by number):

1. Describe your organizational structure (i.e. publicly held corporation, partnership, etc.)
2. Confirm that you are a licensed broker in the State of Georgia and provide documentation. Confirm that you serve as a broker, independently, and not employed by any insurance company, third party administrative agency or provider network.
3. Briefly describe your company's organization, philosophy and management. Also, please provide a brief company history.
4. Describe your contractual relationships, if any, with organizations or entities necessary to your proposal's implementation (i.e. actuarial services, data information services, etc.).
5. How long has your organization been providing brokerage services?
6. How many public sector clients does your firm currently provide brokerage services to?
7. What is your firm's scheme of communication and customer service interaction with clients?
8. Please provide a list of four (4) verifiable public sector references, all of whom are able to comment of your organization's relevant experience. Please include group name, contact name and telephone number.

Please furnish:

- a. Services you provided
- b. Benefit programs addressed
- c. Time period covered
- d. Number of covered employees
- e. Contact name and telephone number

It is the vendor's responsibility to provide valid reference information and Elbert County reserves the right to use reference checks in its evaluation of proposals.

9. Indicate the method of service provision your organization would utilize in implementing your proposal (i.e. individual broker, individual broker with supporting back up, team of brokers). Please provide resumes of individual brokerage staff that would provide services to Elbert County. Include a brief professional history for each individual and how they are qualified to provide services to Elbert County.
10. Briefly describe the level of service and support provided to Elbert County by our broker(s) on a day-to-day basis.
11. How does your firm provide continuing education to ensure that each broker is educated on current market trends and legislative development? How is this information communicated to your clients?

12. Describe how you build an understanding of the direction and priorities of the Elbert County employee benefit program and how you would utilize this information to recommend changes and project future trends.
13. Detail how your organization assists clients in developing a strategic benefit plan.
14. Describe your organization's anticipated involvement in the annual renewal process. Include information regarding process timeframes, negotiation of rates and vendor selection. NOTE: Elbert County's current plan year for health and dental insurance is July 1 to June 30.
15. How does your firm assist Elbert County in developing plan specifications? Explain your process for providing plan recommendations to your clients.
16. Explain the process your organization would utilize Elbert County in selecting an insurance vendor. How would your company's experience and expertise benefit the County in this process?
17. Please provide a list of the vendors you have relationships with in regard to health, dental, disability, life, and supplemental health insurance plans.
18. Describe how your organization strives to streamline benefit administration for your clients. Include any services you provide for automation of the benefit process (i.e. electronic capabilities, outsourcing options). Attach any associated costs for these services on a separate fee schedule.
19. Detail how you develop a benefit communication strategy with your clients. Include what tools or resources you have available to assist your clients in effectively communicating not only the specific plan details, but also the value of the benefits offered.
20. What training resources does your organization provide to assist your clients in educating and training their benefit staff?
21. What makes your organization unique from other organizations that may submit proposals for Elbert County's consideration?
22. Provide any additional information regarding your organization or services that you feel would be beneficial in helping Elbert County to select a benefits broker.
23. Please detail your administrative capabilities on benefits plan compliance issues.

E. Criteria for Evaluation:

All proposals will be evaluated according to, but not necessarily limited to, the following:

- Your firm's indicated ability to provide a level of service sufficient to meet Elbert County's needs.
- Extent and success of previous work your firm has provided to organizations similar in nature and size to Elbert County.
- The proposal itself as an example of your firm's work product.
- Qualifications/experience of key personnel to be assigned to the project.

- Adherence to Request requirements, including: completion of all required forms; provisions of all requested information; adequacy of responses, and return of the Request by the stated deadline.

General Procurement Instructions

1. Elbert County must receive all proposals not later than the date and time listed on the cover sheet of this proposal. Proposals must be sealed with “Proposal for Insurance Brokerage Services” clearly marked on the outside of the envelope.
2. Brokers are cautioned that this is a request for broker services, not a request to contract.
3. Any costs incurred by broker in preparing or submitting offers are the broker’s sole responsibility; Elbert County will not reimburse any broker for any costs incurred prior to award.
4. Proposals will be evaluated according to completeness, content, experience with similar projects, and ability of the broker and its staff. The award of a contract to one broker does not mean that the other proposals lacked merit, but that all factors considered, the selected broker was deemed the best to suit Elbert County’s needs.

Note: *Elbert County reserves the right to accept the response that is determined to be in the best interest of Elbert County and its employees. Elbert County reserves the right to reject any and all proposals.*