

REQUEST FOR PROPOSAL

The Mobile County Commission, Mobile, Alabama (hereinafter referenced as MCC) is seeking an employee benefits brokerage/consulting firm to provide services related to the review, design, implementation, maintenance and improvement of MCC's voluntary insurance program.

1. Proposal and Submission Requirements

Interested and qualified brokers/consultants are invited to submit proposals. Proposals shall be submitted in triplicate in a sealed envelope and must be at the following address prior to 10:00 a.m. on Thursday, March 15, 2018:

Donna Jones, Director of Human Resources
Mobile County Commission
205 Government Street
8th Floor, S. Tower
Mobile, AL 36644

The envelope must be plainly marked on the outside as follows:

PROPOSAL:	Benefit Brokerage/Consulting Services
DATE:	March 15, 2018

Any proposal received after this date and time will be set aside without consideration.

The proposal shall be signed by a representative who is authorized to contractually bind the proposer. Each proposal shall be prepared simply and economically, providing a straightforward, concise description of the proposer's capabilities to satisfy the requirements of the Request for Proposal. The emphasis in each proposal must be on completeness and clarity of content. In order to expedite the evaluation of proposals, proposers should follow the format and instructions contained herein.

Proposers must include a proposal transmittal letter, signed in ink, binding your firm to the proposal. Omission of a signed transmittal letter will result in rejection of your proposal.

Proposers must be licensed to do business in the state of Alabama.

Questions or comments regarding this RFP must be emailed to Donna Jones, Director of Human Resources, at djones@mobile-county.net with the email subject reading **Request for Proposal for Employee Benefits Brokerage/Consulting Services**.

MCC shall not be obligated to answer any questions submitted in a manner other than as instructed above.

2. MCC Information

MCC has approximately 1700 employees. Of those employees, approximately 1500 are eligible for the voluntary insurance products.

Benefits management is carried out by the Human Resources Department, under the direction of the Director of Human Resources and Employee Benefits Manager. The Payroll Department in conjunction with the Treasurer's Department is responsible for payroll deduction and transfer of premiums.

MCC currently offers the following types of payroll deducted voluntary insurance products provided by Unum: (Premiums are paid 100% by employees)

- Long Term Disability
- Supplemental Term Life Insurance
- Short Term Disability
- Whole Life Insurance
- Critical Illness Insurance
- Accident Insurance

MCC is not asking for, nor authorizing, your solicitation of quotes from insurance carriers.

3. Scope of Services

The MCC is seeking a broker/consultant that can provide professional, highly qualified guidance and services related to its voluntary insurance program. This includes, but is not limited to:

- Review current plans and make recommendations concerning benefits offered and plan design.
- Solicit insurance plans within the parameters set by MCC Human Resources and Benefits team. Prepare specifications and solicit proposals from insurance markets specializing in group plans.
- Evaluate proposals and proposers, including claim payment procedures, abilities, experience and history, review established policies and financial soundness, and identify the most cost beneficial package among the various proposers.
- Assist in negotiations with providers on issues, plan design and special terms and conditions.
- Recommend the best insurance products and services for MCC employees.
- Review, analyze and respond to renewal plan documents concerning validity of data used by vendors and renewal rates.
- Provide side by side comparisons of current and proposed plans to simplify analysis and decision making.
- Provide direct and timely assistance to the Director of Human Resources or designee, to resolve issues between MCC and vendors.
- Support and assist in the Open Enrollment process as required.
- Assist in the preparation of benefit information guides and other announcement materials necessary to provide proper communication for participants of the plan.

4. Proposal Instructions

Title Page

Indicate the name of the firm, local address, the name of your firm's contact person for the purposes of the RFP, the email address and telephone number of the contact person.

Table of Contents

Include a clear identification of the material included in your firm's response by section and by page number.

Letter of Transmittal

Summarize your understanding of the work to be done. Indicate the names of the persons who will be authorized to make representations on the part of your firm, their titles, email addresses and telephone numbers. The person(s) authorized to execute the contract on the part of your firm shall sign the transmittal letter.

Profile of Broker/Consultant

State whether your firm is local, regional, national or international.

State the location of the office from which the work will be done if your firm is awarded the contract, the number of partners, managers, supervisors and other professional staff employed at this office.

Broker/Consultant's Staffing and Qualifications

Provide the organizational structure of the team that you propose to advise the MCC, including names, contact information, brief biography, and their experience managing accounts of the size and scope as specified herein.

Individual or Group Products

Review your approach as it relates to individual and group voluntary insurance products and your preference.

Enrollment Service and Support

Describe your enrollment services and support. Provide some instances of when an enrollment went badly and your approach to those occasions.

Fees and Costs

Describe how you expect to be compensated for the services outlined in this proposal.

References

Provide a list of three (3) references (preferably governmental entities) for whom your firm has provided brokering/consulting services in the last five (5) years. Include at least one voluntary benefit enrollment client. Indicate the scope of the services performed for each of the referenced clients. Also, include the client's name, company name, address and telephone number and authorization for MCC to contact them.

Additional Information and Services

The preceding sections shall contain only the information requested. Please describe in this section any additional information or service options that may be of interest to MCC. If there is no additional information or services to present, indicate "There is no additional information or services to present."

Certificate of Insurance

A Certificate of Insurance evidencing the above minimum requirements must be provided to and accepted by MCC **PRIOR** to commencement of any work on the contract. Each policy shall be endorsed to provide thirty (30) days written notice of cancellation to the MCC. If requested by MCC, Broker/Consultant shall provide copies of all insurance policies within 10 days of written request.

If the actual limits of Liability of Broker/Consultant for coverage (b) and (c) are greater than the minimums shown above, the greater limits shall apply.

6. Evaluation and Selection

Based on a review of the written response, MCC will select a short list of candidates who will be asked to make an oral presentation at MCC's office in Mobile, Alabama. The presentation is expected to confirm proposal representations; supplement information obtained through the proposal process and give MCC the opportunity to meet the individuals who would be assigned to our account. **All broker/consultants participating in the oral panel must have their associates assigned to this account in attendance in order to be considered.**

Each selected finalist will be evaluated with consideration given to how they best meet the needs of MCC and the basis of capabilities described in their written proposal and oral presentations. The organization that best matches MCC's objectives will be selected.

MCC reserves the right to reject any or all proposals, to waive any irregularities or informalities in the offers received and to change the evaluation process described herein if circumstances dictate this or it is otherwise in the best interest of MCC to do so.

MCC shall not be liable for any costs incurred by the broker/consultant in connection with the preparation and submittal of the proposal.

Evaluation Criteria

The proposals received will be evaluated based on the following criteria to determine each broker/consultant's qualifications. The order does not indicate relative ranking.

- Demonstration of competence, technical expertise, experience in employee benefits and insurance placement specifically with accounts of similar size and other governmental entities.
- Demonstrated record of responsiveness and quality customer service.
- Broker/consultant's capabilities and the experience of individual team members assigned to MCC.
- Rates, fees or charges as well as the willingness of the firm to offer flexible fee arrangements.
- Broker/consultant's ability to provide quality open enrollment service and support.
- Broker/consultant's ability to provide a broad spectrum of consulting services.