

**REQUEST FOR PROPOSALS FOR
Health Insurance Broker Services**

RFP No. 21-13

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PART I

GENERAL INFORMATION TO OFFERORS

SUMMARY	
When:	Proposals must be submitted by Friday, July 16, 2021 at 2:00 PM.
Where:	Philadelphia Parking Authority Attention: Mary Wheeler, Manager Contract Administration 701 Market Street, Suite 5400 Philadelphia, PA 19106
How:	Proposals must be delivered by emailing one pdf file that is password protected to Mary Wheeler, mwheeler@philapark.org by Friday, July 16, 2021 no later than 2:00 PM. The subject line of the e-mail must be "RFP No. 21-13 Health Insurance Broker Services". A hard copy will also be required and will be accepted after the due date as long as the proposal is received via email prior to Friday, July 16, 2021.
Mandatory Pre-Proposal Meeting	<p>A mandatory virtual Pre-Proposal Meeting will be Wednesday, June 16 at 11:00 AM via GoToMeeting. See in formation below:</p> <p>Pre-Proposal Meeting</p> <p>Please join my meeting from your computer, tablet or smartphone. https://global.gotomeeting.com/join/763758101</p> <p>You can also dial in using your phone. United States (Toll Free): 1 866 899 4679 United States: +1 (312) 757-3117</p> <p>Access Code: 763-758-101</p> <p>New to GoToMeeting? Get the app now and be ready when your first meeting starts: https://global.gotomeeting.com/install/763758101</p> <p>Offerors must be in attendance at this meeting to be considered an eligible Offeror.</p> <p>Prospective Offerors who are having technical difficulties attending the meeting should contact Shannon Stewart for assistance, 215.837.9025.</p> <p>Please complete the Offeror Registration Form the prior to the meeting.</p>

I-1. Introduction.

This Request for Proposals (“RFP”) is being issued by the Philadelphia Parking Authority, (“Authority”), a body corporate and politic created under the laws of the Commonwealth of Pennsylvania in accordance with the Act of June 19, 2001, P.L. 287, No. 22, 53 Pd. C.S. § 5501 et seq. as amended, known as the “Parking Authority Law”. The Authority seeks a licensed insurance Broker and Consultant who will assist in assessing the needs and challenges of the Authority and to develop short-term and long-term solutions under a one (1) year contract with four (4) one-year extensions renewals at the sole discretion of the Authority. As a Request for Proposals, this is not an invitation to bid and although price is important, other pertinent factors will be taken into consideration.

I-2. Mission Statement.

The mission of the Philadelphia Parking Authority is to contribute to the economic vitality of Philadelphia and the surrounding region by effectively managing and providing convenient parking on the street, at the airport, and in garages and lots; effectively operating a system of red-light camera enforcement; regulating taxicabs, limousines and transportation network companies; and other transportation-related activities.

A number of customer-focused actions flow from the PPA mission:

- Improving cooperation and planning with PPA stakeholders, including state and local transportation partners,
- Implementing cutting-edge technology to improve the customer experience and enhance overall management and agency efficiency,
- Emphasizing employee training on industry best practices,
- Maximizing transparency in hiring and procurement,
- Implementing on-street parking management policies that address neighborhood needs throughout the City,
- Encouraging reasonably priced off-street parking through rate setting policies at seven PPA Center City facilities,
- Maintaining and improving neighborhood parking lots to address both residential and commercial demand,
- Providing leadership in partnering with private and public hospitality and tourism entities to enhance the visitor experience,
- Applying the latest technology for a superior customer experience at the parking facilities at Philadelphia International Airport in support of this important regional economic engine,
- Encouraging safe, clean, reliable taxicab, limousine and transportation network company service through sound regulations and consistent enforcement,
- Improving vehicle and pedestrian safety in targeted intersections through automated red light enforcement,
- Applying latest technology and continuing staff development to provide the highest quality public service with maximum efficiency.

I-3. Procurement Questions.

Prospective Offerors are encouraged to submit questions concerning the RFP in writing no later than Wednesday, June 30, 2021 at 2:00 PM. Questions concerning this RFP are to be submitted via email to Mary Wheeler at mwheeler@philapark.org with “RFP No. 21-13 Health Insurance Broker Services” listed in the subject line. Only questions submitted in writing will be addressed. The Authority will answer all questions in writing to all qualified Offerors. Any furnished answers will not be official until they have been verified, in writing, by the Authority. The Authority shall not be bound by any verbal information nor shall it be bound by any written information that is not either contained within the RFP or formally issued as an addendum by the Authority. The Authority does not consider questions to be a protest of the Work Statement or of the solicitation.

I-4. Clarification of Instructions.

Should the prospective Offeror find a discrepancy in or an omission from the Work Statement or any part of this RFP, or should he or she be in doubt as to the meaning of any term contained therein, the Offeror shall notify Mary Wheeler, Manager of Contract Administration via email at mwheeler@philapark.org prior to the question deadline. All questions

and clarification requests will be responded to via written addendum that will be emailed to all registered Offerors. Addenda will also be posted to the Authority's website, www.philapark.org.

I-5. Restrictions of Contact.

From the issue date of this RFP until the Authority's Board approves the awarding of the contract, **Mary Wheeler is the sole point of contact concerning this RFP**. Any violation of this condition by an Offeror may result in the Authority rejecting the offending Offeror's proposal. If the Authority later discovers that the Offeror has engaged in any violations of this condition, the Authority may reject the offending Offeror's proposal or rescind its award. Offerors must agree not to distribute any part of their proposals beyond the Authority. An Offeror who shares information contained in its proposal with other Authority personnel and/or competing Offeror personnel may be disqualified.

I-6. Proposal Conditions.

Proposals must be delivered by emailing one pdf file that is password protected to Mary Wheeler, mwheeler@philapark.org by Friday, July 16, 2021 no later than 2:00 PM. The subject line of the e-mail must be "RFP No. 21-13 Health Insurance Broker Services". A hard copy will also be required and will be accepted after the due date as long as the proposal is received via email prior to Friday, July 16, 2021 at 2:00 PM. Each Offeror shall submit to the Authority the information and forms required, which forms and information shall become the property of the Authority and will not be returned to Offerors, unless a written request to withdraw is received prior to the opening of proposals. Failure to attach documents required for submittal at the time of submittal will result in the offer being rejected.

I-7. Small and Small Diverse Business Requirements.

The Authority is continually looking for opportunities available for growth and advancement among small and small diverse business through contracts to provide products, services or construction to the Authority. Offerors shall identify their status as a small and diverse business by completing the Small and Small Diverse Business Participation Submittal form included in the Proposal Form along with a copy of their Small Business Procurement Initiative certificate issued from the Pennsylvania Department of General Services. Offerors may self-certify at:

<http://www.dgs.pa.gov/Businesses/Small%20Business%20Contracting%20Program/Pages/default.aspx>,

<http://www.dgs.pa.gov/Businesses/Small%20Diverse%20Business%20Program/Small-Diverse-Business-Verification/Pages/default.aspx>.

I-8. Signatures Required.

The proposals *must* be signed in all spaces where signatures are required. In cases of corporation, the signature must be that of a duly authorized officer of the corporation and officer's title must be stated. In cases of partnerships, the signature of a general partner must follow the firm name, using the term "On Behalf of the General Partner." In cases of an individual use the term "dba" (Company Name) or as sole owner.

I-9. Instructions for Affidavit of Non-Collusion.

1. The Non-Collusion Affidavit is material to any contract awarded through a public solicitation.
2. This Non-Collusion Affidavit must be executed by the member, officer or employee of the offeror who makes the final decision on terms and prices identified in the proposal.
3. Bid rigging or collusion and other efforts to restrain competition, and the making of false sworn statements in connection with the submission of bids are unlawful and may be subject to criminal prosecution. The person who signs the Affidavit below should examine it carefully before signing and assure himself or herself that each statement is true and accurate, making diligent inquiry, as necessary, of all other persons employed by or associated with the offeror with responsibilities for the preparation, approval or submission of the proposal.
4. In the case of a proposal submitted by a joint venture, each party to the venture must be identified in the proposal documents, and an Affidavit must be submitted separately on behalf of each party.

5. The term "complementary proposal" as used in the Affidavit has the meaning commonly associated with that term in the request for proposal process, and includes the knowing submission of proposals higher than the proposal of another firm, any intentionally high or noncompetitive proposal, and any other form of proposal submitted for the purpose of giving a false appearance of competition.
6. Failure to file and attach an Affidavit in compliance with these instructions will result in disqualification of the proposal.

I-10. Insurance Requirements.

The successful Offeror will be required to submit Insurance Coverage as outlined in *Appendix C*. Offeror's must submit with their proposal a sample certificate of insurance from a recent project that meets the requirements. If you do not currently carry the level of insurance that is required you must submit a letter from your insurance company indicating that they will provide the required insurances as outlined in this RFP if awarded a contract. **Insurance requirements will not be negotiated after the proposal due date.**

I-11. Executed Contract Required.

By submitting a proposal in response to this RFP the Offeror agrees that the Authority will not be bound to any contract, performance or payment obligation until the Authority's Board votes to award a contract to the successful Offeror and the Authority's Executive Director signs the written contract.

I-12. Contract Negotiation.

If successful, this procurement process will result in the presentation of a completed final-form contract to the Authority's Board for approval at a public meeting. To advance that goal a sample contract is included as *Appendix B*. Please review the sample contract carefully. Any exceptions or requested changes to the contract **must be clearly noted in the proposal (Tab G)** in order to be considered.

Exceptions or requested changes to the sample contract will be considered a **part of the response**. Exceptions or requested changes to the sample contract should be made with great care. The Authority may reject all or some of those changes or exceptions, in its sole discretion.

I-13. Business Licenses:

The proposal should include the Offeror's Philadelphia Commercial Activity License (formerly Business Privilege License) number and the Offeror's Federal Tax ID number if the Offeror is seeking representation of the Authority in Philadelphia. If the Offeror does not currently have a Philadelphia Commercial Activity License, it must obtain one no later than five business days after the Board awards the contract. If the Offeror does not believe that it needs a Philadelphia Activity License, an explanation with references to statute and/or the Philadelphia Code should be included with the proposal.

I-14. Rejection or Acceptance of Proposals.

An Evaluation Committee comprised of Authority employees will review all proposals. Discussions and negotiations may be conducted with responsible Offerors for the purpose of clarification and of obtaining best and final offers. Responsible offers shall be accorded fair and equal treatment with respect to any opportunity for discussion and revision of proposals. In conducting discussions, there shall be no disclosure of any information derived from proposals submitted by competing Offerors.

The responsible Offeror whose proposal is determined in writing to be the most advantageous to the Authority, taking into consideration price and all evaluation factors, shall be selected for contract negotiation. In the event the negotiations reveal that the proposal selected for negotiation is not the most advantageous or the Offeror selected for negotiation defaults or withdraws from negotiation, the Evaluation Committee may select another proposal then determined to be the most advantageous to the Authority, taking into consideration price and all evaluation factors, for contract negotiation. The Authority may cancel the RFP and reject all proposals at any time prior to award by the Board.

The Authority reserves the right to waive any irregularities in the completion of the forms and papers enclosed in this schedule; to accept or reject any or all proposals; to re-advertise for proposals if desired, and to accept any proposal which, in the judgment of the Authority, will be in the Authority's best interest.

Any form which is required to be submitted and which is incomplete, conditional, obscure, contains additions not called for and not approved by the Authority, or which contains irregularities of any kind, may be cause for rejection of the proposal, in the sole discretion of the Authority. At any time up to the hour and date set for opening of proposals, an Offeror may withdraw its proposal. Such withdrawal must be in writing and sent to the Authority at the address set forth herein by a nationally recognized overnight courier service, certified mail, return receipt requested, or delivered in person. Such withdrawal shall be effective only upon receipt by the Authority evidenced by written confirmation of such receipt and will preclude the submission of another proposal by such Offeror. After the scheduled time for opening of proposals, no Offeror will be permitted to withdraw their proposal, and each Offeror hereby agrees that their proposal shall remain firm for the contract period. A proposal made and opened may be withdrawn with the written permission of the Authority, if the Authority determines in its sole discretion that the proposal is inconsistent with the best interest of the Authority.

I-15. Unacceptable Proposals.

No proposal will be accepted from or selection made of any person, firm or corporation that is in arrears or in default to the Authority upon any debt or contract, or whose insurer or banking institution is in default as surety or otherwise upon any obligation to the Authority, or has failed in the sole opinion of the Authority to faithfully perform any previous contract with the Authority.

I-16. Subcontracting.

Any use of subcontractors by an Offeror must be identified in the proposal. During the contract period, use of any subcontractors by the selected Offeror, which were not previously identified in the proposal, must be approved in advance in writing by the Authority.

I-17. Notification of Offeror Selection.

The Authority will study and evaluate all proposals which are received in accordance with the instructions set forth in the proposal package and may select an Offeror or multiple Offerors and notify all other Offerors of the selection within sixty (60) days after the date the proposals are opened. Such notice shall be in writing and mailed to the address furnished by each respective Offeror in the Transmittal Letter. The selected Offeror(s) shall not start the performance of any work prior to the effective date of the Contract and the Authority shall not be liable to pay the selected Offeror for any service or work performed or expenses incurred before the effective date of the Contract. Costs incurred by the Offeror in the preparation of the proposal or during any review or negotiations shall be born exclusively by the Offeror.

I-18. Standard Practices.

All work performed under the contract shall be subject to inspection and final approval by the Authority, through the Executive Director or his designee.

I-19. Document Disclosure.

While documents exchanged by or with the Authority or its agents during this process may be protected from public release by certain terms of Pennsylvania's Right to Know Law (65 P.S. §§67.101–67.3104), Pennsylvania's Procurement Code, or other laws, many documents may not be protected. All Offerors are advised to seek counsel or otherwise educate themselves regarding open records laws and regulations in Pennsylvania.

I-20. Statement of No Proposal.

All Prospective Offerors that do not intend to submit a proposal are asked to complete the Proposal Decline Form enclosed in the proposal documents. This document must be emailed to the attention of Mary Wheeler, Manager of Contract Administration at mwheeler@philapark.org. Specific comments and observations are encouraged.

I-21. Shipping and Delivery.

The Offeror will be responsible for all shipping and delivery costs of the specified items required to support the proposal.

PART II

INFORMATION REQUIRED FROM OFFERORS

II-1. Proposal Format.

All proposals submitted must conform to the following format requirements. A transmittal letter signed by a person authorized to engage the Offeror in a contract must be included in your proposal. Proposals must be submitted on letter size (8 ½" x 11") paper. The point size font for text must be 10 to 12, and 6 to 8 for exhibits. All documents must contain a one-inch margin. For exhibits, 11x17 paper is acceptable. An electronic version of the Proposal Form can be provided to all prospective Offerors upon request. Forms that are altered by the offeror may be grounds for rejection of the Offerors response.

The tab requirements are as follows:

- Tab A - Transmittal Letter
- Tab B – Qualifications and Experience
- Tab C - References
- Tab D - Proposal Form & Cost Proposal
- Tab E – Technical Response
- Tab F - Insurance Requirements
- Tab G - Proposed Amendments to Contract
- Tab H - Financial Statements

II-2. Transmittal Letter (Tab A).

Offerors shall submit a cover letter, signed by an authorized principal or agent of the company, which provides an overview of the Offeror's proposal, as well as the name, title, email address and phone number of the person to whom the Authority may direct questions concerning the proposal. Include a statement by the Offeror accepting all terms and conditions contained in this RFP, signed by an officer or individual with authority to bind the firm.

II-3. Qualifications and Experience (Tab B).

Offerors must have a minimum of seven (7) years' experience in providing the services described in this RFP.

Offerors are to provide a summary of their experience with health plan analysis and design representing organizations, as described in the Work Statement, including government agencies, non-profits and educational institutions in the Commonwealth of Pennsylvania within the past five years.

This summary must include your firm's experience in benefits consulting as described in the Work Statement, provide detailed resumes of persons proposed to work directly with the Authority and indicate the level of responsibility of each person (professional staff only).

Resumes are to include educational qualifications and previous work assignments that relate to this RFP. The primary employee anticipated to represent the Authority must be named. Include any personnel or services that set you apart from other health insurance brokers or reasons why it would be most advantageous for the Authority to contract with you.

II-4. References (Tab C).

A minimum of three (3) references, to whom similar services were provided within the last 3 years. The client references must include the name of the organization, address, email address, telephone number, individual contact person, the dates services were performed and a description of the services provided.

II-5. Proposal Form and Fee Proposal (Tab D):

The proposal form contained within this RFP must be submitted in its entirety (except the proposal decline form). All signature lines must be executed in ink (on the original only).

The proposal shall provide an annual fixed fee (zero commissions) to include all services outlined in the work statement. The fee will be payable by the Authority in twelve equal monthly installments, in arrears. The term of the contract will be one year, with four annual one-year renewals at the Authority's sole discretion. If the Offeror seeks a different fee for any of the five one-year terms, they should be clearly identified in the proposal. Fees will not be negotiated after the contract award.

The consultant's only permitted source of income, revenue or compensation earned in connection with any Authority account is the annual fixed flat rate paid by the Authority. Any other source of income, revenue, consideration or compensation, including, but not limited to, commissions and overrides received by the consultant in connection with an Authority account, must be disclosed and remitted to the Authority or subtracted from the annual fee proposed.

II-6. Technical Response (Tab E).

Offeror shall demonstrate a complete understanding of the Authority's requirements, demonstrate their ability to meet all requirements and outline a clear and concise plan to meet the requirements.

II-7. Insurance Requirements (Tab F).

The successful Offeror will be required to submit Insurance Coverage as outlined in *Appendix C*. Offeror's must submit with their proposal a sample certificate of insurance from a recent project that meets the requirements. If you do not currently carry the level of insurance that is required you must submit a letter from your insurance company indicating that they will provide the required insurances as outlined in this RFP if awarded a contract. **Insurance requirements will not be negotiated after the proposal due date.**

II-8. Proposed Amendments to Contract (Tab G).

If successful, this procurement process will result in the presentation of a completed final-form contract to the Authority's Board for approval at a public meeting. To advance that goal a sample contract is included for review as *Appendix B*. Please review the sample contract carefully. Any exceptions or requested changes to the contract **must be clearly noted in the proposal** in order to be considered.

II-9. Financial Statements (Tab H).

Offeror must provide complete financial statements for the last three years, which have been audited or reviewed by an independent Certified Public Accountant who is not an employee of the Offeror. Complete financial statements must include, at a minimum, a balance sheet, income statement, reconciliation of equity, and a cash flow statement. Offeror may only submit one copy of their financial statements either with the original proposal or in a separate envelope marked "confidential".

Provide a summary and the status of any current or ongoing legal actions, suits, proceedings, claims or investigations pending with any governmental agency with which the Offeror has had or currently has a contractual relationship. The existence of any such pending actions, suits, proceedings, claims or investigations may be a factor considered by the Authority in determining which Offeror should be awarded that contract but will not automatically disqualify the Offeror from consideration. Should there be no legal actions, suits, proceedings, claims or investigations pending with any

governmental agency with which the Offeror has had or currently has a contractual relationship, a statement to that effect will be included.

PART III

CRITERIA FOR SELECTION

III-1. Mandatory Responsiveness Requirements. To be eligible for selection, a proposal shall be (a) submitted by an Offeror who was represented at the mandatory pre-proposal meeting; (b) timely received from an Offeror; (c) properly signed by the Offeror.

III-2. Technical Nonconforming Proposals. The three (3) Mandatory Responsiveness Requirements set forth in Section III-1 above are the only RFP requirements that the Authority will consider to be non-waivable. The Authority reserves the right, in its sole discretion, to waive any other technical or immaterial nonconformities in the proposal, allow the Offeror to cure the nonconformity, or consider the nonconformity in the evaluation of the proposal.

III-3. Proposal Evaluation. Proposals will be reviewed, evaluated and rated by an Evaluation Committee consisting of Authority employees. The Authority will select the most highly qualified Offeror or the Offeror whose proposal is determined to be most advantageous to the Authority as determined by the criteria listed below.

During the evaluation process, the Authority may require an Offeror to answer questions with regard to the proposal and/or require certain Offerors to make formal presentation to the Evaluation Committee.

III-4. Evaluation Criteria. The Authority determined that it is not advantageous for it to use a bidding process in order to secure the services of detailed in this RFP because it wished to consider criteria other than price in the award process, in particular, the Offeror's qualifications and experience.

Proposals will be evaluated consistent with the requirements of this RFP and determine the most responsive Offerors as follows:

- a. Responsiveness of the proposal to the submission requirements set forth in the RFP. **Weight: 10%**
- b. Qualification and experience of the Offeror with regard to the Work Statement outlined in the RFP. **Weight: 30%**
- c. The technical ability and capacity of the Offeror to meet the terms of the contract as evidenced by technical response, reference feedback, financial capacity and past performance. **Weight: 30%**
- d. Proposed fees, costs, and changes to the proposed contract although the Authority is not bound to select the Offeror who proposes the lowest fees. **Weight: 20%**
- e. Small and Small Diverse Business participation. **Weight: 10%**

PART IV

WORK STATEMENT

IV-1. General.

The Philadelphia Parking Authority (“Authority”) seeks the services of a benefits consultant with significant experience representing a broad range of clients, particularly those in the public sector to negotiate all group benefit contracts and to solicit competitive quotes from prospective carriers.

IV-2. Specific.

The successful Offeror will provide the following benefit consulting services for employee benefit programs to include, but not be limited to the following:

1. Review and make recommendations regarding existing benefit plans, modifications to the existing plan design, cost (rates) and potential benefit plans and options. Recommendations will be presented to the Authority for consideration three months prior to expiration of each policy.
2. Review market trends and conduct a cost analyses against the Authority’s current benefit plans.
3. Review the Authority's benefits programs on a continuing basis to ensure that the plans are compliant with governmental regulations and assist with compliance reporting.
4. Provide assistance with benefit issues related to coverage, claims, billing and other related matters that may arise during the normal course of business.
5. Alert the Authority regarding benefits information that may need to be distributed to employees, deadlines associated with said communication, and provide sample documents to be used to notify employee of any changes.
6. Provide detailed reporting regarding desired insurance packages and potential carriers to include an analysis of proposals and recommendations.
7. Assist and advise the Authority in contract negotiations with benefit plan providers on matters including, but not limited to, premium rates, benefit levels, performance standards and guarantees, contractual terms and conditions, quality assurance standards, utilization and performance reports, statistical and/or financial reports, and plan specific data such as medical conditions, prescription drugs, high-cost procedure, in-patient data, etc.
8. Provide consulting and guidance with respect to government mandates such as FMLA, COBRA, HIPPA, ADA, ACA, USERRA, etc.
9. Provide open enrollment support including, but not limited to, developing timeline, assisting with the development of open enrollment materials, developing and printing sufficient copies of a benefit summary guide, coordinating and participating in open enrollment meetings as reasonable requested.
10. Identify a key contact person to be available to answer questions and resolve issues that arise during the contract period regarding employee benefits packages.
11. Assist the Authority in gathering information from carriers to satisfy internal audits of benefit plans, for example Other Post-Employment Benefit (OPEB) liability data.
12. Provide stop-loss analysis every six month for review. This will ensure we are aware of our cost trend for stop loss.
13. Provide quarterly claims reporting and analysis at least 10 days after the close of each quarter. Quarterly claims reporting and analysis will be provided to the Authority staff either in person or via formal teleconference.

14. Generate reports, for utilization and analyzation of benefit programs including, but not limited to health, prescription drug, vision, dental, stop loss and Medicare supplement to compare current and prior year data.
15. Provide network match and employee disruption analysis reports.
16. Assist the Authority with the development of a robust wellness program.

These are minimum expectations. The Authority anticipates that professionals responding to this RFP will provide additional insight, if necessary.

QUESTIONNAIRE

Benefits Consultant: All proposals must contain written responses to the following questions or requests for information.

1. Briefly describe your organization and governance structure. Include your experience and qualifications in servicing large groups and carrier alliances. Describe your experience with organizations of similar size, makeup and demographic which may or may not include public entities.
2. Confirm that you serve as a consultant or broker, independently, and are not affiliated with any insurance company, third party administrative agency or provider network.
3. Provide a statement of assurance to the effect that your firm is not currently in violation of any regulatory rules and regulations that may have an impact on your firm's operations.
4. Provide background, industry affiliations and credentials of key management.
5. Outline your ability to negotiate all group benefit contracts of the Authority and to solicit competitive quotes from competing carries.
6. Provide a detailed description of how you can maintain current carrier relationships.
7. Define your marketplace expertise and your ability to negotiate the best rates with existing and alternative carriers.
8. Outline your ability to provide expertise and experience in the areas of health benefits plan analysis and design. Explain in detail the types of analysis you conduct.
9. Describe your expertise in vendor management and auditing, specifically in regard to Third Party Administrators (TPAs).
10. Describe your ability to perform stop-loss analysis.
11. Describe your support before, during and after Open Enrollment.
12. Describe what type of employee communications and education support your company provides? Is this an in-house service or outsourced?
13. Describe how your company will support our organization's efforts to comply with all relevant Health and Welfare Benefits regulation? Describe how you ensure that your clients are kept in compliance, and what type of resources are/would be available for the Authority (e.g. filing 1095 form).
14. Describe your knowledge of Healthcare Reform legislation and how you will support us in keeping current with its details and compliant with its regulations.
15. Describe what assistance is provided by your organization for the training and development of our staff on compliance issues. Describe your experience with FMLA, ADA ACA, COBRA , COVID-19, USERRA etc.
16. Describe your experience with FMLA, ADA ACA, COBRA , COVID 19, USERRA etc.
17. Attach a sample insurance renewal proposal your firm prepared for a client of similar size and complexity of the Authority. You may redact any identifying information deemed proprietary to that client.
18. Attach a sample of claims/analysis/stop-loss reporting that you have prepared for a similar client of size and complexity of the Authority. You may redact identifying information deemed proprietary to that client.
19. Identify what added value your firm will provide access to beyond your firm's internal expertise (e.g. pharmacy specialist).

CURRENT BENEFIT PLANS

Healthcare Independence Blue Cross (plan administrator)
HM Insurance (stop-loss provider integrated with prescription drug)
Incumbent carrier since April 1, 2006
Benefit plan self-funded since April 1, 2015
Contract expires April 1, 2022
Approximately 600 Current and Retirees

Prescription Drug Future scripts (Plan Administrator)
Incumbent carrier since 2018
Contract expires: 03/31/2022
Approximately 640 Current and Retirees

COBRA COBRA-Meritain Health (Plan COBRA Administrator)
Incumbent carrier since 4/1/2016
Contract expires: 03/31/2022

Dental Delta Dental of Pennsylvania
Incumbent carrier since January 1, 2012
Benefit plan self-funded since April 1, 2016
Contract expires March 31, 2022
Approximately 675 Current and Retirees

Vision Care Vision Benefits of America
Incumbent carrier since April 1, 2006
Benefit plan fully insured
Contract expires March 31, 2022
Approximately 675 Current and Retirees

Life and Disability CIGNA
Incumbent carrier since April 1, 2014
Benefit plan fully insured
Contract expires March 31, 2023
Approximately 986 Current, Union and Retirees

Retiree Medical Plan The Hartford (medigap supplement provider)
Benistar (plan administrator)
Incumbent carrier since January 1, 2014
Benefit plan fully insured since January 1, 2014
Contract expires December 31, 2021
Approximately 105 Retirees

Group Life Insurance

Class 1: 1.5 times annual salary rounded to highest thousand dollars; cap of \$250,000

Class 2: \$25,000 flat benefit amount

Class 3: \$30,000 flat benefit amount

Class 4: \$8,000 flat benefit (District Council 33 employees who retired before 2005)

Class 5: \$12,000 flat benefit (District council 33/47 employees who retired after 2005)

Group Short-Term Disability

Class 1: Benefit amount – lesser of \$400 per week or 60% of weekly wage

Benefit period – 52 weeks

Elimination period – 14 days

Class 2: Benefit amount - \$300 per week flat benefit

Benefit period – 26 weeks

Elimination period – 7 weeks

Group Long-Term Disability

Class 1: Benefit amount – 60% of monthly wage, cap of \$5,000

Benefit period – Normal social security retirement age

Elimination period – 52 weeks

Definition of disability – own occupation 2 years, any occupation after 2 years

PART V

CONTRACT TERMS AND CONDITIONS

V-1. Sample Contract. A sample contract is attached to this solicitation as *Appendix B*. Please review the sample contract carefully. Any exceptions or requested changes to the contract **must be clearly noted in the proposal (Tab G)** in order to be considered.

Exceptions or requested changes to the sample contract will be considered a part of the response. Exceptions or requested changes to the sample contract should be made with great care, because the number of changes made or the need for subsequent negotiations will factor into the scoring of the proposal.

The Authority's Contractor Integrity Provisions are attached to the proposed form of contract as Exhibit "A". Those Provisions apply to every Authority contractor and any party seeking to contract with the Authority. By submitting a proposal to this public procurement process the potential contractor agrees to comply with the Contractor Integrity Provisions.

V-2. Contract Term. The term of the contract shall commence upon award of a contract by the Authority's Board at a public meeting and execution of a contract by the Executive Director and shall end one (1) year after with the option of four (4) one-year renewals at the sole discretion of the Authority.