



Request for Proposal

Third Party Insurance Brokerage/Management for Health, Dental & Life Insurance

The Village of Sussex is seeking a benefits consultant/broker to provide expert advice and assistance in annual renewal of health, dental and life insurance. This advice is to include plan design, financial consultation and compliance with PPACA. Questions regarding this RFP may be addressed to Melissa Weiss, Assistant Village Administrator, at mweiss@villagesussex.org. The selected firm will be expected to handle renewal for the 2017 calendar year. A selection will be made in August.

Important Details

Plan Years

Insurance	Plan Year	Eligible Employees	Employees Enrolled	Covered Lives	Current Provider
Health	January 1 – December 31	33	26	57	WEA Trust
Life	January 1 – December 31	28	28	28	Principal
Dental	July 1 – June 30	31	23	54	Delta Dental

The Village’s health insurance plan is a high deductible health savings account plan. The Village includes the Pauline Haass Public Library in the insurance plan and is accounted for in the eligible employees and covered lives counts above.

Scope of Services

The Village seeks a vendor to provide labor, materials, equipment, supplies and expertise necessary to provide the services outlined below. The firm will design, direct and evaluate a comprehensive, cost and resource effective benefits program, including providing a strategy for health and insurance benefits plans, effectively communicating recommendations to the Village. The Village sees the following as essential duties of the provider:

1. Administers employee benefits programs including health insurance, dental insurance and life insurance policies.
2. Prepare bid specifications and solicit proposals, as needed, from insurance carriers.
3. Evaluate bids and bidders, including administration, coverage, claim payment procedures, customer service, networks, etc. and make a recommendation to the Village of Sussex for the most favorable annual renewal option(s).
4. Meet with Assistant Village Administrator and other staff as needed to adequately assist in the selection of an insurance provider and to implement employee benefits.

5. Assist as advisor on issues such as discrimination testing, PPACA, COBRA, HIPAA, etc. Provide overall guidance to the Village of Sussex on regulatory compliance.
6. Report to the Village of Sussex any new developments, innovative ideas or products, programs and services in the employee benefits arena to ensure a competitive, valued and cost effective benefits program.
7. Educate and advise the Village of Sussex on PPACA and other healthcare reform and the key decisions the Village should consider.
8. Supervises enrollment process for insurance. The Village will coordinate with employees as needed.
9. Perform claims administration.

Submittal

Please provide the following information as outlined in 1 – 4 below by August 3, 2016 at 5:00 pm via email to Melissa Weiss at mweiss@villagesussex.org. ***Overly complex or ornate proposals are discouraged.*** Incomplete or late proposals will not be considered. The Village reserves the right to accept any Request for Proposal or any parts thereof or to reject any and all Request for Proposals. An interview may be held.

1. Description of Company

In one page or less answer item a. Bios can be attached as additional pages.

- a. Provide an overview of your organization's experience in the benefits broker field.
- b. Provide bios of the individuals we would work with directly.

2. Vendor Qualifications

In one page or less describe how you meet the Village's needs as described in a – d below. The Village strongly desires a benefits broker:

- a. With public sector experience, preferably some experience with municipalities of similar size.
- b. That does business with WEA Trust, United Healthcare and Anthem.
- c. That is knowledgeable about the Affordable Care Act and will assist the Village in meeting the requirements of same.
- d. That will notify the Village of forms and information we are legally required to send to our employees and that will assist us by notifying us of deadlines and providing examples of the information we are to provide.

3. Experience & References

Please provide answers to the following questions:

- a. How many public sector clients does your company work for?
- b. How many municipalities with less than 75 eligible lives do you do business with? How many of these municipalities are located in the state of Wisconsin?
- c. Provide 3 references of public sector clients for which you have performed similar work. Include:
 - i. Name of Client
 - ii. Number of eligible employees for health insurance plan

- iii. Types of insurance provided
- iv. Length of relationship with client
- v. Contact name, title and phone number

4. Questionnaire

Answer each of the following questions in one page or less.

- a. Describe your approach to supporting our insurance programs and renewals process throughout the year.
- b. Describe your standard package of employee communications services. Please provide samples of no more than 2 standard employee communications pieces you have used with a similar client.
- c. Describe how your fee/compensation structure for providing insurance brokerage service to the Village of Sussex as described herein.