



REQUEST FOR PROPOSALS RFP2016-01: GROUP INSURANCE BENEFITS BROKER

The Southern Manatee Fire Rescue District is soliciting requests for proposals from qualified insurance brokers licensed to sell group health, dental, vision, and life insurance, as well as other supplemental insurance products in the State of Florida for the full-time employees of the Southern Manatee Fire Rescue District.

RFP INFORMATION AT A GLANCE

Bid Title:	Group Insurance Benefits Broker
Send Proposals To:	Southern Manatee Fire Rescue District P.O. Box 20216 Bradenton, Florida 34204 Attention: Brian Gorski, Fire Chief
Due Date & Time:	Tuesday, January 26, 2016 @ 2:00 P.M.
Contact Information:	Brian Gorski Fire Chief Phone: (941) 751-7675 Email: bgorski@smfr.com

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I. INTRODUCTION AND GENERAL INFORMATION

A. General Information and Term of Engagement

The Southern Manatee Fire Rescue District (“Fire District”) is requesting proposals from qualified insurance brokers licensed to sell group health, dental, vision, and life insurance, as well as other supplemental insurance products in the State of Florida for the full-time employees of the Fire District. The initial term shall include coverage beginning October 1, 2016, and ending September 30, 2017, with possible annual

renewals or alternatives advantageous for the District provided there is no loss of coverage for plan participants.

B. Information and Clarification

All requests for information or clarification regarding this Request for Proposals (“RFP”) should be made in writing and addressed to the Fire District’s Fire Chief, whose contact information is included on the first page of this RFP.

C. Presentation Costs

The Fire District shall not be liable for any costs, fees, or expenses incurred by any proposer in responding to this RFP or any subsequent inquiries or presentation relating to a response.

D. Submission of Proposals

In order to be considered, interested firms must submit ten (10) hard copies of their proposal by mail or hand delivery in a sealed package, clearly identified as “Group Insurance Benefits Broker” to the attention of Fire Chief Brian Gorski at the appropriate address provided below such that it is received by the Fire District no later than 2:00 P.M. on Tuesday, January 26, 2016:

By Mail:

**Southern Manatee Fire Rescue District
P.O. Box 20216
Bradenton, Florida 34204**

Hand Delivery (M-Th 7:30-11:30 & 12:30-4:30)

**Southern Manatee Fire Rescue District
2451 Trailmate Drive
Sarasota, Florida 34243**

Any proposal received after the stated time and date will not be considered. It shall be the sole responsibility of the proposer to have their proposal delivered to the Fire District prior to the stated time and date. Proposals delayed by mail or delivery service shall not be considered, shall not be opened at the public meeting, and arrangements shall be made for the return of the unopened proposals at the proposer’s request and expense.

E. Opening of Proposals

The Fire Chief (or designee) shall publicly open, in the presence of a witness, all timely proposals at 2451 Trailmate Drive, Sarasota, Florida at 2:01 P.M. on Tuesday, January 26, 2016.

II. Nature of Services Required

A. General

The Fire District is requesting proposals from qualified insurance brokers licensed to sell group health, dental, vision, and life insurance, as well as other supplemental insurance products in the State of Florida for the full-time employees of the Fire District. The initial term shall include coverage beginning October 1, 2016, and ending September 30, 2017, with possible annual renewals or alternatives advantageous for the District provided there is no loss of coverage for plan participants.

B. Scope of Work to be Performed

The services detailed below are those services expected to be provided by the selected insurance broker pertaining to health and welfare benefits. Actual work will be directed by the Fire District and its Insurance Committee.

- Provide the Fire District with HSA compatible medical plans, dental and vision plans, and any other supplemental insurance products (as requested).
- Provide ongoing analysis including large claims analysis and quarterly reporting of the plan's financial performance and benefit utilization. This is to be provided to the Fire District's Insurance Committee.
- Evaluate plan design in light of industry trends and labor market conditions, claims cost trends, alternate delivery systems, and legal requirements. Evaluate eligibility, cost-sharing and benefit structure, and network savings.
- Prepare Requests for Proposals for insurance services or other employee benefit programs; provide analysis and make appropriate recommendations.
- Apprise the Fire District of local and national trends and innovative ideas regarding insurance options, and recommend new products, programs, and services to ensure a competitive benefits plan. Act as a technical resource and provide periodic updates on legislative developments and emerging trends.
- Review and analyze claims experience data, claims service, and the efficiency and accuracy of claims administration to ensure that the Fire District is receiving optimum service and benefits from all carriers and vendors.
- Maintain an active ongoing relationship with the service provider(s)/insurance carriers to ensure smooth operation and delivery of benefits, as well as intervention regarding any coverage or claim questions or problems which may arise.
- Present information to facilitate discussion with the Fire District's Labor-Management Insurance Committee; follow-up to requests in response to discussions and issues that arise during these meetings.
- Attend open-enrollment meetings, health fairs, and other informational meetings for the Fire District's full-time employees. Meeting dates will be agreed upon by both the Fire District and the selected insurance broker.
- Act as a resource for any employee benefit(s) issues the Fire District may have such as COBRA, FMLA, etc.
- Develop and maintain through technology a website for Fire District employees to obtain wellness information, benefit information, benefit usage level(s), and highlight new or changing aspects or other important information to plan participants.

III. Description of the Fire District

A. Name and Telephone Number of Contact Person

The primary contact with the Fire District will be the Fire Chief, Brian Gorski, at (941)751-7675 or bgorski@smfr.com.

B. Background Information

The Fire District is an Independent Special Fire Control District, as defined in Chapter 191, Florida Statutes, as amended, created by the Florida Legislature on June 1, 1990, via its Enabling Act, Chapter 2000-402, House Bill 965, with the merger of the Oneco-Tallevast Fire Control District and the Samoset Fire Control District. The Fire District currently has 86 full-time employees who provide First Response Emergency Medical Services, Fire Suppression & Prevention Services, and Hazardous Materials Response. The Fire District protects a population of 55,000 permanent residents that grows to 60,000 with winter residents in a 34-square mile area. The Fire District operates out of five (5) fire stations that are strategically located within this 34 square miles and one Administrative Building that houses the Fire District's Administrative Staff and Fire Prevention Personnel. In 2014, the Fire District responded to 4,817 emergency calls. The Fire District holds a Class 3 rating from the Insurance Services Office (ISO). Additional information about the Fire District can be found on its website www.smfr.com.

The Fire District's fiscal year begins on October 1 and ends on September 30. Budgets are adopted annually and follow established adoption guidelines as outlined in Florida Statutes. All expenditures are controlled in accordance with written policies and procedures.

C. Current Plan Benefits

Since 2009, the Fire District has provided medical insurance through Florida Blue, which is an HSA-compatible plan. For Dental and Vision, these plans were through Principal. For medical insurance, the Fire District wishes to continue with HSA-compatible plans. Currently the Fire District has sixty (60) family coverages, ten (10) employee and spouse coverages, nine (9) employee and child coverages, and seven (7) employee only coverages for a total of 86 employees participating on the current insurance plan.

IV. Proposal Instructions

The proposal submitted by the proposer must be presented in the format provided below and must clearly show proposer's response in the appropriate designated section. Failure to follow this directive will cause the proposal to be deemed unresponsive and it will be rejected from any further consideration. **Proposer should submit one (1) original and nine (9) additional hard copies of the proposal.**

All proposals must include the following requested information in the appropriate sections as defined below:

A. Section 1 - Introduction - Company Information

- a. Name of the proposing firm and name of the representative submitting the proposal. Include all contact information.
- b. Provide an overview of proposing firm and its ownership/organizational structure, philosophy/culture, and number of employees.
- c. Describe, if applicable, how proposing firm is functionally tied to any insurer or provider of service and how that relationship may influence the ability to provide broker services to the Fire District.
- d. Identify members of proposer's staff that would be assigned to the Fire District and provide a summary of their qualifications, estimated percentage of their time that would be dedicated to the Fire District, and their availability to travel to for the District's meetings.

B. Section 2 - Company Expertise/Experience

Describe proposing firm's expertise/experience in each of the following areas:

- a. Health and Welfare
- b. Benchmarking
- c. Knowledge of Insurance Law
- d. Research and Technical Services
- e. Benefits Administration
- f. Benefits Communication
- g. Working with bargaining units

C. Section 3 - Marketplace Position

- a. Describe proposing firm's leverage in negotiating with carriers in regards to rates, policy terms, and plan design. **Describe status as a broker with insurance carriers, i.e. Platinum Status with Cigna, Diamond with Florida Blue, etc., proposing firm must submit documentation.**
- b. What differentiates proposing firm from other firms?

D. Section 4 - Description of Services and Ability

- a. Describe all services proposing firm will offer the Fire District.
- b. Does proposer offer assistance with claims and/or coverage questions?
- c. Describe the action that would be taken, the support provided, and the personnel who would be involved in investigating and settling a disputed claim. If possible, please describe an actual example in the response.
- d. Describe the steps proposer anticipates will be needed to ensure a smooth transition if selected.

E. Section 5 - References

Identify a minimum of five (5) other accounts similar in size and scope to the Fire District for which proposer is presently serving as a broker and which can serve as a reference for proposer's services.

V. Proposal Requirements

A. Submission of Proposals

To be considered, the proposal must be received by the Fire District by 2:00 P.M. on January 26, 2016.

The proposal shall include an executed Public Entity Crime Statement (Appendix E) and the proposal shall include an affirmative statement indicating that the firm can and will comply with the insurance requirements in Appendix F.

The proposal shall be signed by an officer or shareholder of the proposing firm who is authorized to contractually bind the firm.

Any questions by prospective proposers concerning this RFP shall be addressed in writing (can be through e-mail) to the Fire District's contact person, Fire Chief Brian Gorski, at bgorski@smfr.com by no later than January 19, 2016, at 4:00 P.M. No verbal communications shall be binding.

Proposals should be prepared simply and economically, providing a straightforward, concise delineation of the proposing firm's capabilities to satisfy the requirements of the RFP. The emphasis in the proposal should be on completeness and clarity of content.

B. Proposal Format

The following material must be submitted in a proposal for a proposing firm to be considered:

1. Title Page:

Title page showing the RFP subject; the proposing firm's name; the name, address and telephone number of the contact person; and the date of the proposal.

2. Table of Contents

3. Transmittal Letter:

A signed letter of transmittal briefly stating the proposer's understanding of the work to be done, the commitment to perform the work within the time period, and a statement as to why the firm believes itself to be best qualified to perform these services.

4. Detailed Proposal:

The detailed proposal should follow the order set forth in Section V.C. of this RFP.

C. Technical Proposal:

The purpose of the Technical Proposal is to determine the qualifications, competence, and capacity of the firms seeking to undertake broker services for the Fire District in conformity with the requirements of this RFP. The Technical Proposal should demonstrate the qualifications of the firm and of the particular staff to be assigned to this engagement.

The Technical Proposal should address all the points outlined in this RFP. While additional data may be presented, the following subjects must be included:

1. License to sell Insurance in Florida

An affirmative statement should be included, indicating that the proposing firm and all assigned supervisory professional staff are properly licensed to sell insurance in Florida.

2. Firm Qualifications and Experience

The RFP should state the size of the proposing firm's staff, the location of the office and contact information, and state the experience of the individuals working with the firm.

Proposing firm should also submit any peer reviews, including any positive/negative feedback letters from any clients.

3. Similar Engagements with Other Governmental Agencies and/or Fire Districts

Provide a list of clients in the last two (2) years and include the name and phone number of the customer point of contact for each. Preference will be given to firms that have experience in providing services for "Independent Special Fire Control Districts" as defined under Chapter 191, Florida Statutes.

4. Time Requirements

The Fire District's fiscal year starts October 1 and ends September 30. The Fire District begins working on their proposed budget for the next fiscal year in April and produces the first proposed budget to the Board of Fire Commissioners by July. In June and July, the Fire District, pursuant to Florida Statutes, must adopt tentative rates and then adopt a final budget and rates by September. In order to meet the Fire District's time-line for budget submission, the selected firm must provide the Fire District with renewal information **90 days prior to the renewal date of October 1**. The proposing firm will need to provide in writing that they will be able to meet this time-line.

5. References

The proposal should include a maximum of five (5) written references regarding the proposer's ability and experience in providing the required services under this RFP.

D. Non-Confidentiality of Information

The Fire District reserves the right to retain all copies of proposals submitted in response to this RFP. Interested firms are hereby notified that under Section 119.07, Florida Statutes (“Florida’s Public Records Law”) proposals submitted in response to this solicitation cannot be granted immunity from public scrutiny. All information submitted must be made available to the public for examination, if so requested, in accordance with the applicable provisions of Florida Law. Requests to hold certain submitted materials in confidence cannot be honored. If it is essential to an interested firm that certain materials are kept confidential, and the subject information is a required element of this RFP, it may be in firm’s best interest to decline to respond to this RFP.

VI. Evaluation Procedures

A. Evaluation Committee

All responsive proposals submitted in response to this RFP will be evaluated by an evaluation committee. Proposals will be evaluated using the criteria set forth below and shall include, but is not limited to, ability of personnel, experience, ability to furnish the required services, and other such factors as determined by the evaluation committee to be applicable to its particular requirements.

B. Evaluation Criteria

Explanation of Criteria	Possible Points
Understanding of task and proposed plan	+ 0 to 20
Experience & qualifications of firm <i>Experience with Fire Districts (2pts. Ea. Max. 10)</i> <i>Experience with governmental entities (1pt. Ea. Max. 5)</i>	+ 0 to 10 + 0 to 5
Experience & qualifications of personnel <i>Broker Team</i> <i>Primary Contact</i> <i>Missing Resumes</i>	+0 to 20 +0 to 10 -5 each (-20 max)
Time Frames	+ 15 (if able to meet 90 day renewal) - 20 (if not included) - 50 (if not able to meet 90 day renewal)
References (5pts. Ea. Max. 10)	+0 to 10
Market Position (i.e. Platinum with Cigna; 5pts. Ea. Max 10)	+0 to 10

C. Ranking and Award

The Evaluation Committee shall rank and recommend in order of preference no fewer than three (3) firms deemed to be the most highly qualified to perform the required services based on the criteria set forth above. Oral presentations from proposers may be requested prior to the final ranking or award. The Evaluation Committee’s final ranking shall be presented to the Board of Fire Commissioners for an award determination.

D. Cone of Silence

It is the intent of the Evaluation Committee to evaluate each proposal on the merits of the written document. After the issuance of the RFP by the Fire District, proposers and their representatives shall not contact, communicate with, or discuss any matter relating in any way to this RFP with the Fire District, including any Commissioner, member of the Evaluation Committee, or any employee of the Fire District other than the Fire Chief. This prohibition begins with the issuance of the RFP and ends upon award of the resulting contract. Such communications initiated by a proposer shall be grounds for disqualifying the offending proposer from consideration for award under this RFP and/or potentially any future procurement with the Fire District.

If necessary, the Evaluation Committee may call one or more of the proposers for a face to face interview. This will be done at the sole discretion of the Committee, will be for the purpose of clarifying responses, and will not constitute a violation of the Cone of Silence.

VII. Appendices

A. Appendix A

Public Entity Crime Statement.

B. Appendix B

Confirmation of compliance with Insurance Requirements.

APPENDIX A

PUBLIC ENTITY CRIMES STATEMENT

(MUST BE COMPLETED AND SUBMITTED WITH PROPOSAL)

SWORN STATEMENT UNDER SECTION 287.133(3)(A),

FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES

THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement is submitted to _____
[print name of public entity]

by _____
[print individual's name and title]

For _____
[print name of entity submitting sworn statement]

whose business address is: _____

City, State and Zip _____

and (if applicable) its Federal Employer Identification Number (FEIN) is _____

(If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement: _____.)

2. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or of the United States, including, but not limited to, any bid or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentations.

3. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.

4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:

1. A predecessor or successor of a person convicted of a public entity crime: or

2. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's

length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.

- 5. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.
- 6. Based on information and belief, the statement, which I have marked below, is true in relation to the entity submitting this sworn statement. (Please indicate which statement applies.)

___ Neither the entity submitting this sworn statement, nor any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

___ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

___ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. However, there has been a subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative hearings and the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the entity submitting this sworn statement on the convicted vendor list. (attach a copy of the final order)

I UNDERSTAND THAT THE SUBMISSION OF THE FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES FOR CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

(Signature)

Date: _____

STATE OF _____

COUNTY OF _____

PERSONALLY APPEARED BEFORE ME, the undersigned authority, _____

_____ who, after first being sworn by me, affixed his/her signature in the space provided above on this

_____ day of _____, _____.

NOTARY PUBLIC

My commission expires: _____

APPENDIX B

INDEMNIFICATION AND INSURANCE REQUIREMENTS

A. Indemnifications:

The Broker shall hold harmless, indemnify, and defend the Fire District, its Commissioners, officers and employees, against any claim, action, loss, damage, injury (whether mental or physical, and including death to persons, or damage to property), liability, cost and expense of whatsoever kind or nature including, but not by way of limitation, attorney's fees and court costs, caused by the negligent acts or omissions of the proposer, its agents, assigns and employees.

B. Insurance:

(1) Without limiting its liability under the contract, the Broker shall procure and maintain at its sole expense during the life of the contract, insurance of the types and in the minimum amounts stated herewith:

<u>TYPE</u>	<u>AMOUNT</u>
Professional Liability	\$1,000,000
Comprehensive General Liability	\$1,000,000
Comprehensive Automobile Liability	\$1,000,000
Workers' Compensation	(As required by law)

(2) The Broker's comprehensive general liability policy shall include contractual liability on a blanket or specific basis to cover this indemnification.

(3) Such insurance shall be written by a company licensed to do business in the State of Florida and satisfactory to the Fire District. Prior to commencing any work under the contract, certificates evidencing the maintenance of said insurance shall be furnished to and approved by the Fire District.

(4) The insurance shall prove that no material alteration or cancellation, including expiration and non-renewal, shall be effective until thirty (30) days after receipt of written notice by the Fire District.

(5) The Broker shall provide a Certificate of Insurance identifying the Fire District as an additional insured.