



CITY OF ALAMOSA
300 HUNT AVENUE
ALAMOSA, CO 81101

REQUEST FOR PROPOSALS

INSURANCE BROKER AND INSURANCE SERVICES FOR
SELF-FUNDED- HEALTH, DENTAL, VISION, FSA, LIFE, AND
DISABILITY INSURANCE.

**REQUEST FOR PROPOSAL
CITY OF ALAMOSA-INSURANCE BROKER AND INSURANCE SERVICES**

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REQUEST FOR PROPOSAL
CITY OF ALAMOSA-INSURANCE BROKER AND INSURANCE SERVICES

I. INTRODUCTION AND PROCUREMENTS PROCESS

The City of Alamosa (City) is soliciting proposals for an insurance broker who will administer and provide insurance services for self-funded-medical; dental; vision; flexible spending account; life; AD&D; voluntary life; short-term, long-term, and disability insurance. The City of Alamosa is a municipality operating within the State of Colorado.

The issuance of this Request for Proposals (RFP) constitutes only an invitation to submit proposals to the City. This document may not be construed as an official request for bids, but rather as a means to submit proposals with detailed information to facilitate the City with information related to the purchase of services. The submitted RFP constitutes a price suggestion that may be negotiated with the City.

The City reserves the right to determine, in its sole and absolute discretion, whether any aspect of the proposals meets the criteria established in the RFP, the right to seek clarification from proposers, the right to negotiate, the right to reject any or all proposals with or without cause, and the right to cancel and/or amend, in part or entirely, the RFP.

The RFP should not be construed to be a commitment from the City either to award a contract or to pay for any costs incurred during the preparation of proposal. The City is not obligated to enter into an agreement with any proposer.

It should not be assumed that any proposal received and evaluated by the City can be used as a basis for direct negotiation of the cost and terms of a contract between the City of Alamosa and the proposer. By submitting a proposal, the proposer understands and agrees that the City reserves the right to accept any proposal, to reject any and all proposals, and to waive any irregularities that the City sees fit for its interests.

Evaluation of proposals by City representatives is considered advisory. The decision to enter into a contract with a proposer is made only by the City Manager, and the award will be made known in writing.

In the event that this RFP is withdrawn by the City of Alamosa for any reason, the City shall have no liability to the proposer for any costs or expenses incurred in connection with this RFP or otherwise.

The proposal should be submitted in a complete and understandable form meeting the requests of the City, or the proposal will not be considered. If a proposal is found missing information or in an incorrect format, the City may or may not notify the proposer. Additionally, the City reserves the right to request additional data, oral discussion, and a presentation in support of the written proposal. The City of Alamosa is not obligated to respond to any submission nor is it legally bound in any way by the submission of the proposal.

The City's intent is to enter into contract with the firm(s) who can make the most satisfactory arrangements for its needs; however, the City is not obligated to enter into contract with any firm.

II. SCOPE OF SERVICES

The City is soliciting information from insurance agents/brokers for its insurance needs, and may retain more than one firm.

Service capabilities and support are vital aspects of the vendor relationship with the City. Qualified and competent agents/brokers responding to this RFP should demonstrate knowledge, expertise, and high-level success with similar public entities.

The scope of services may include but is not limited to the areas listed below.

1. Evaluation of existing insurances, employee self-funded-medical plans, dental, vision, FSA, life, AD&D, voluntary life, short-term, long-term, and disability insurance, and recommendations for additions, deletions, and changes to coverage.
2. Marketing insurance and obtaining competitive quotes with extensive coverage.
3. Presenting a written report to document the quotes received from carriers.
4. Review of individual policies for accuracy and completeness prior to submission for City's review.
5. Extensive experience in advising, reporting, handling all claims and monitoring claims.
6. Performing semi-annual loss review and presenting a loss report.
7. Sound history of success in customer service and customer satisfaction.
8. Knowledge and working experience with local governments.
9. Comprehensive and detailed summary of all fees and services.
10. Assist in transition in insurance provider, if needed.
11. Self-funded Medical Insurance
 1. Wellness programs and education on regulations governing such programs.
 2. Provide ongoing customer-service for City employees and its representatives.
 3. Mandatory Insurer Reporting.
 4. Open enrollment involvement including educating employees regarding plan.

5. Stop-loss co-insurance; managing and/or acquiring stop-loss insurance to cover City's self-funded plan.
 6. Updates on law changes and assistance to make changes to coverage.
 7. Summary document copies supplied every year.
- b. Dental and Vision
 1. Competitive network-provider list.
 2. Provide on-going customer service inquiries.
 3. Proven commitment to continuity of service agreements with providers.
 - c. Flexible Spending Account Program
 1. Cost related to administration.
 2. Brochures for employees with detailed information regarding FSA accounts.
 3. Open enrollment presentation regarding FSA benefits and covered activities.
 - d. Life, AD&D and Volunteer life
 1. Employee, spouse, and child life.
 2. Volunteer life for employee and spouse.
 - e. Short-Term and Long-Term Disability
 1. STD and LTD for full-time employees with less than five years of service or not covered by Colorado PERA.
 2. Volunteer STD and LTD plan for employees covered by Colorado PERA or other plans.

III. SUBMISSION OF PROPOSALS

Proposer must submit original and three (3) hard copies of the proposal and a copy in electronic format. The City must receive proposals not later than 5:00 p.m. Mountain Standard Time (MST) June 28, 2019, at the following address:

Jolene Webb
Human Resource and Risk Manager
300 Hunt Ave
Alamosa, CO 81101
E-mail: jwebb@ci.alamosa.co.us
RE: Insurance Proposal

The City will not accept proposals submitted after the deadline or by facsimile. The City is not responsible for delays or losses caused by mail carrier or delivery system, and the City reserves the right to accept proposals after the deadline.

IV. TIME LINE

- A. April 25, 2019 Advertisement of Request for Proposal
- B. June 28, 2019 Deadline for Submittal of Proposal
- C. July 25, 2019 Interview(s) of Short-listed Candidate(s)

Timeline may be modified at the discretion of the City.

V. RULES GOVERNING RFP PROCESS

- A. Proposals submitted become a matter of public record.
- B. Each proposal shall be signed by an executive of the proposer's firm who is fully authorized to act on behalf of the firm.
- C. Withdrawal or cancellation of proposal shall be submitted in writing to the contact person listed above.
- D. The City reserves the right not to award a contract to any proposer for any reason. Should the City decide to award a contract(s), the City will award to the firms, agents, or brokers that best fit the interests of the City.
- E. All materials submitted become property of the City and will not be returned.
- F. If awarded the contract, the proposer warrants and agrees to use its best efforts to perform all services in accordance with the contract terms and in accordance with generally accepted professional standards.
- G. The City reserves the right to award to another proposer(s) if the successful proposer fails to execute and return the contract within the dates stipulated on the contract.
- H. If proposer discovers errors in the RFP documents, the proposer shall notify the contact person immediately in writing.

VI. SELECTION OF PROPOSAL

- A. The City Manager will have final decision-making regarding the award of the contract resulting from RFP, if any.
- B. Evaluation of proposals shall be performed by City representatives.
 - 1. Evaluation Factors include but are not limited to the following:
 - a. Expertise, experience, and service capabilities with local governments.
 - b. Experience of key staff.
 - c. Past performance.
 - d. Access to insurance markets.
 - e. Interview, if any
 - f. Acceptance of contractual terms.
 - g. Fees

VII. CONTENT OF PROPOSAL

A. Proposals must include the following information, preferably in the following order:

1. Proposer's history of organization.
2. Proposer's financial rating, qualifications, number of staff involved in delivering service, years of experience with similar clients.
3. Assignment of professional staff responsible for delivering service and credentials of staff.

B. Market

1. Insurer pricing for the services offered to the City, prices must be locked for 90 days.
2. Identify firms with direct access.
3. Design a strategy for the City to secure competitive insurance rates with broad and comprehensive coverage.
4. Strategy to improve insurance program, services, prices to the City.

C. Budget

1. Detailed disclosure of all fees, separating broker fees from insurer fees, and detailed coverage summary.

VIII. DESCRIPTION OF THE CITY OF ALAMOSA

A. The City's employees include: 93 Full-Time and 127 Part-Time regular and Part-time and Full-Time seasonal.

B. The 220 City employees operate in various departments including: Police, Fire, Public Works, Municipal Court, Parks and Recreation, and administration.

C. The City has various locations including, police station, two fire stations, municipal court, city hall, library, water treatment plant, waste water treatment plant, fleet mechanic shop, recycling center, solid waste shop, cemetery, parks and recreating building, and parks.

D. Employee census, summary plan description, claims history, and premium information are available upon request.