

January 21st, 2020

REQUEST FOR PROPOSAL: EMPLOYEE HEALTH INSURANCE

RFP # 37

The Pierre Indian Learning Center (PILC) is seeking written proposals for an insurance brokerage firm to provide Employee Health Insurance. Questions and inquiries, both oral and written, will be accepted from any and all responders. However, when requested, complex oral questions shall be submitted in writing. The Human Resources Department is the sole point of contact for this solicitation unless otherwise instructed herein. Unauthorized contact with other PILC staff regarding the RFP will result in the disqualification of the responder. Inquiries pertaining to the RFP must give the RFP number, time and date of opening and the title of the RFP. Technical questions or requests for clarification shall be directed, in writing, to the email address below. PILC's responses to a proposer's question(s) will be provided via return email only to the proposer asking the question(s), and not shared with other respondents.

Brady Bear Stops
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605-224-8661 ext. 112
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1. GENERAL INFORMATION

1.1. Key Dates

The following table outlines the PILC's key dates and events in this RFP process.

January 23 rd , 2020	RFP is available
February 7 th , 2020	Deadline for receipt of Proposals
February 19 th , 2020	Award date

The PILC reserves the right to extend the submission deadline or any other deadline or date indicated in the RFP in the event that an extension would be in the best interest of the PILC.

1.2. Background of Organization

The Pierre Indian Learning Center is a 24-hour residential facility serving Indian children from 15 tribes in a 3-state area. It is a unique alternative school for children with limited educational opportunities who, because of social or family problems, language differences, undiagnosed learning disabilities, truancy and other factors, have not been successful in schools on the reservation or in the home environment. The PILC employs 70 plus Full-Time employees. Health, Vision, Dental and Life/AD&D coverage are offered to all Full-Time employees. Full-Time employees are also eligible to participate in the company 401(k), up to 4% company match. The PILC is considering moving from a self-insured health plan to a fully-insured health insurance plan. The Pierre Indian Learning Center will receive proposals from qualified insurance brokers to provide health insurance and prescription benefits brokerage and consulting services.

1.3. Preparation Costs

The PILC shall not be responsible for proposal preparation costs, nor for the cost, including attorney fees associated with any administrative, judicial or other type of challenge to the determination of the selected proposer and/or award of the contract and/or rejection of the proposal. By submitting a proposal, each respondent agrees to be bound in the respect and waives all claims to such costs and fees.

2. RULES GOVERNING PROPOSALS

2.1. Confidentiality

The content of all proposals will be kept confidential throughout the selection process and afterward. Copies of any proposal will not be shared with other respondents.

2.2. Disposition of Proposals

All materials submitted in response to the RFP shall become the property of the PILC.

2.3. Modification of Proposals

Modifications to proposals will not be accepted by the PILC.

2.4. Late Submissions

Proposals not received prior to the date and time specified will not be considered and will be returned to the proposer unopened.

2.5. Acceptance/Rejection of Submittal

The PILC reserves the right to reject any or all responses to this RFP, to waive minor irregularities in any proposal or in the RFP procedures, and to accept any proposal presented which meets or exceeds these specifications and which is deemed to be in the best interests of the PILC. However, the requirements for timelines shall not be waived.

2.6. Proposal Evaluation

The Finance Committee for the Indian Board of Education for the PILC will perform the evaluation of all proposals. Following this evaluation process, the committee may elect to ask certain respondents to complete an oral interview before the committee. The purpose of the interview is to allow those further selected firms expansion and discussion of their written responses.

2.7. Interviews

Interviews are provided at the sole discretion of the PILC and are for the purposes of allowing the PILC to broaden their understanding of certain selected respondents.

2.8. Final Broker Selection

The final selection of the successful respondent(s) is scheduled to be completed by **February 19th, 2020**. The successful respondent will assume their responsibilities on **March 19th, 2020** with initiation of the new plan on July 1, 2020.

3. MINIMUM QUALIFICATIONS

All brokerage firms submitting a proposal must:

- a. be licensed to do business in South Dakota,
- b. have the expertise, licenses and resources to provide Employee Health Insurance Benefits services for the PILC's current and future operations,
- c. consistently maintain and allocate sufficient staffing resources to provide timely service for the PILC's Employee Benefit services needs,
- d. maintain staff that are qualified and available to provide specialized technical expertise in various disciplines as necessary.
- e. support Open Enrollment activities.

Proposers must contact the PILC point of contact for relevant information prior to contacting the insurance marketplace or discussing our account with underwriters in order to create a quote.

4. PROPOSAL GUIDELINES

Please respond as outlined in this request for proposal and observe the following guidelines:

- a. Respond to questions as directly as possible along with any supporting information you feel will be pertinent to these questions.
- b. Written proposals (**10 copies**) must be received at our offices no later than **12 pm CST, February 7th, 2020**. – **OR** – Electronic proposal must be emailed to **brady.bearstaps@k12.sd.us** no later than **12 pm CST February 7th, 2020**.
- c. Our final broker selection will be made based on our evaluation of the criteria outlined in Sections 5 and 6 of this Request for Proposal.

Submission of a proposal will be construed to imply agreement in advance to the services outlined in the enclosed materials. Brochures, photos, annual reports or any other appropriate printed material may be included in your proposal. The proposal package should be kept as brief as possible, however, with the subject areas clearly defined.

5. QUESTIONS

1. Firm History and Experience

- a) Provide a brief history of your firm including size, volume of business, locations, number of years in business and business philosophy.
- b) Describe the visibility and influence of your firm in the employee benefits field.

2. Account Team Qualifications

- a) Provide an overview of the account team that would be assigned to the PILC. For each member of the team, provide highlights outlining qualifications and experience. Provide a summary of roles and distribution of responsibilities.
- b) Describe your approach to the ongoing training of your staff.
- c) Twenty-four-hour, seven (7) day-a-week emergency contact information shall be provided.

3. Clients

- a) Describe at least two innovative strategic solutions you have implemented for clients similar to the PILC that highlight your benefits consulting expertise.
- b) Describe your internal mechanism for ensuring customer satisfaction with your services.
- c) Provide contact names and phone numbers of 3 references.

4. Services

- a) Provide an overview of your approach to strategic planning.
- b) What type security solutions does your company use to protect personally identifiable information (PII)?
- c) Provide an overview of your account support and administration services, including enrollment coordination and ongoing support for PILC employees.
- d) Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking and reporting.
- e) Describe your capabilities in employee communications.
- f) Describe your consulting and educational services in the area of legal compliance.
- g) Describe your use of technology to support online employee services and education.
- h) Describe any additional service options that may be of interest to the PILC.

5. Describe attributes that make you a valuable strategic partner to the PILC.

6. Fees and Compensation

Provide the following information disclosing all fees to be assessed to the PILC for services provided:

- a) Quote an annual total flat fee and monthly premium fees for health insurance benefits as well as a breakdown of co-pays (if applicable), deductibles, in-network versus out of network coverage limits,

maximum out of pocket expenses and prescription drug coverage benefits. Summary of benefits and coverage should include pricing for single, family, and adult plus children premiums.

- b) The frequency and timing of the firm's billing process.
- c) Cost of additional related services not included in, that you anticipate might be used by the PILC.