

Request for Proposals
For
Employee Benefits Insurance Broker and Consulting Services

Release Date: March 11, 2025

RFP Due Date: 5:00 p.m. April 16, 2025



Return to: City Secretary

213 E Blackjack
Dublin, TX 76446
Phone: 254-445-3331
Email: dublinsecretary@ci.dublin.tx.us

I. **INTRODUCTION**

A. **Purpose of RFP**

The City of Dublin (hereinafter referred to as the “City”) is requesting proposals from qualified brokers and/or consultants to provide professional services related to our fully insured employee benefits package offering. This includes but is not limited to, services relating to health (including prescription plans), dental, vision, group life/AD&D, long and short-term disability, EAP programs, ACA reporting, COBRA compliance, and other benefits. Services to the City should include compliance, cost analysis, savings, strategic planning, and any other services that may be suggested to benefit the City and the current benefit package offerings. The City is seeking a consultant and/or broker that is experienced in the benefits market, advising at all levels of staff and management in municipalities, and providing the best value.

B. **Background**

The City offers health coverage to 32 full-time employees. Dependent coverage, vision, and dental is available for any eligible employee/retiree who elects coverage. In this current plan year, we have no COBRA participants and no retiree participation. The Human Resources department assists all employees and retirees with their benefit inquiries and the administration and maintenance of their benefit elections for themselves and their dependents.

II. **Overview of Current Benefits**

The City contributes to the total cost of the premium each month for each full-time employee electing medical (1 plan currently offered). Vision and dental are offered to full-time employees at employee expense. Benefits for employee dependents are offered at employee expense.

- A. **Medical/RX Insurance:** Full-time employees and retirees are offered the choice of 1 medical plan. (Curative)
- B. **Dental Insurance:** Full-time employees and retirees are currently offered a choice of two dental plan options. (Humana)
- C. **Vision Insurance:** Full-time employees are currently offered a choice of two vision plan options. (Humana)
- D. **Life Insurance and Accidental Death & Dismemberment (AD&D):** Life Insurance and AD&D is available to full-time and part-time employees at employee expense. (Globe Life and AFLAC)
- E. **Long Term Disability:** LTD is available to full-time and part-time employees at employee expense. (AFLAC)
- F. **Flexible Spending Account:** This service is not currently offered to employees through the City.
- G. **Health Savings Account.** This service is not currently offered to employees through the City.
- H. **Wellness Program.** This service is not currently offered to employees through the

City.

- I. **Ancillary Benefits.** Accident and Critical Care Insurance are offered at the employee's expense. (AFLAC)

III. **Scope of Services**

The City is seeking to name a Broker of Record for the City's employee insurance benefits. The City is interested in a broker who can offer programs that contain or reduce costs with effective approaches and a proven history of success. The broker selected will be expected to perform a range of benefit program services in all aspects of the City's benefit program including research, implementation, maintenance, and communication. The City expects the broker to perform all of the following functions, **including, but not limited to:**

A. **Analysis and Reporting**

1. Analyze existing benefit package and develop a cost-saving strategy or plan that offers similar options of coverage.
2. Identify long-range goals with projections of potential savings.
3. Analyze plan utilization through plan data and statistical or financial reports and provide recommendations for improvement.
4. Perform an analysis on similar sized entities to ensure competitiveness relating to the City's benefit plan offerings and cost.
5. Identify and inform the City of any trends or changing patterns relating to employee benefits and provide appropriate recommendations.
6. Prepare, provide, and present various reports as requested, including cost analysis and other financial reports, forecasting, or trend and experience reports.
7. Provide quarterly and annual claim reports for review.
8. Assist with data collection and informational requests for GASB 45 valuations and provide strategic recommendations to mitigate liability.
9. Aid with COBRA Administration.
10. Aid with preparation of yearly ACA reports and complete impact analysis with strategic recommendations relating to PPACA.
11. Maintain full and accurate records with respect to all matters and services provided on behalf of the City benefit plans and programs. All project documents including spreadsheets, assumptions and calculations should be provided upon completion of any projects relating to the City's benefit plans and programs.

B. **Communication and Problem Solving**

1. Regularly monitor and evaluate performance measures and guarantees of providers.
2. Act as a liaison between the City and insurance providers.
3. Provide day-to-day consultation and timely response on plan interpretation and problem resolution.
4. Provide timely communication and assistance to all staff and retirees with issues relating to any aspect of the City's employee benefit program

including, but not limited to, billing, claims, vendor service issues, disputes, election or eligibility changes, general troubleshooting.

5. Assist Human Resources and other applicable staff in any appeal, arbitration or court processes between the City and the providers on unresolved issues if needed. Provide advice to enforce City, employee, retiree or dependents rights.
6. Attend City staff meetings as needed or other benefit related meetings for employees and/or retirees for assistance in benefit program maintenance.

C. Compliance

1. Assist with ongoing plan administration and ensure programs comply with all applicable State and Federal laws, updating staff accordingly with on-site training as requested.
2. Conduct compliance audit of City's applicable policies and procedures relating to the employee benefit program.
3. Assist in creation of communication materials to educate employees on necessary changes and to conduct dependent verification audits.
4. Assist staff as necessary with annual audit to ensure compliance in reporting or posting/notice requirements for benefit plans.

D. Strategy and Renewal

1. Establish both long-term (3-5 years) and short-term (annually) strategies for the City's benefit program, including any multi-year plan rates, etc.
2. Bid the City's benefit program for employee and retiree options on an as needed basis and assist in the collection of proposals and any negotiations on various topics including, but not limited to, pricing, service modifications, renewals, contractual terms, premiums, performance measures, communication materials and quality assurance standards.
3. Review and prepare analysis of proposals and provide recommendations for cost savings, plan design, plan quality, premiums, modifications and any other topics relevant to the benefit program.
4. Conduct thorough market research and provide annual estimates of renewal rates and cost trends to assist in budget preparation.
5. Provide communication materials and support for the annual enrollment period including information on any changes and production of an annual open enrollment booklet, forms, and video.
6. Assist in any open enrollment meetings and coordinate any provider representation to communicate changes, etc.

E. Other Services Requested

1. Recommend and provide enhancements to marketing and communication materials of any form including both paper and online notifications for benefit, health or compliance related information.
2. Prepare benefit surveys or provide published benefit-related survey information as requested.
3. Create and present information in meetings with City Council or City staff as needed.

4. Assist staff in the development of satisfaction surveys.
5. Assist in development of risk management and/or control programs or provide recommendations to any current City programs.
6. Manage any transitions between vendors as necessary.
7. Recommend any educational opportunities including seminars, webinars or other options that would be beneficial to the City.

IV. Schedule of Dates

It is anticipated that a contract will be awarded in response to this RFP based on the following schedule:

Release of RFP	3/11/2025
Deadline for Submission of Questions	4/2/2025 at 5:00 PM
Deadline for ESD to Respond to Questions	4/7/2025 at 5:00 PM
Submission of Proposals (date and time)	4/16/2025 at 5 PM
Announcement of Successful Bidder	May 2025
Anticipated Contract Start Date	June 2025

Please note, the Corporation reserves the right to change any of the dates stated in this RFP.

V. Proposal Submission Instructions and Information

A. Accepted Submissions

The City desires a long-term relationship with the broker/consultant selected assuming all benefit program related services listed above meet expected requirements and pricing remains competitive during the term. All Proposals must be delivered electronically to dublinsecretary@ci.dublin.tx.us by April 16, 2025, no later than 5:00 PM. Submissions of proposals in a manner other than as described in these instructions will not be accepted. All questions, comments, requests for clarification or any other communication regarding this RFP must be submitted in writing no later April 2, 2025, at 5:00 PM by email to: dublinsecretary@ci.dublin.tx.us. Answers will be given no later than April 7, 2025, via email. In addition, any changes, additions or deletions to this RFP will be posted on the City of Dublin Website (<http://ci.dublin.tx.us>), along with the electronic version of this RFP. Respondents should note that any necessary clarification must be requested by the deadline for questions set forth in the "Schedule of Anticipated Dates" section in this RFP. Respondents are encouraged to check the City of Dublin website frequently for notices of any clarification of or changes, additions, or deletions to this RFP. It is the responsibility of the Respondent to periodically check the website for any new information or addenda to the RFP. Submission Formatting

It is the responsibility of each individual or firm to ensure timely submission of its Proposal. Proposals submitted after the scheduled submission deadline cannot be

accepted. A respondent accepts all provisions of this RFP by submitting a proposal and is responsible for the accuracy of its submission.

B. Withdrawal of Proposals

Submitted proposals may only be withdrawn prior to the expiration of the submission deadline. Request for withdrawals must be submitted in writing and via email to dublinsecretary@ci.dublin.tx.us.

C. Rights of the City

Until and unless any proposal is accepted by the City, this RFP is not in any way to be construed as an agreement, obligation or other contract between the City and any person or firm submitting a proposal, nor does it obligate the City to pay for any costs incurred in preparation and submission of proposals or in anticipation of a contract. Proposals submitted in response to this request become property of the City and are subject to provisions of the Texas Public Information Act once an award announcement has been made. The proposer should designate and label as "CONFIDENTIAL" any and all information in the RFP which the firm claims to be confidential, however, information may still be subject to the Public Information Act. The contract award will be made at the sole discretion of the City after careful evaluation of provided information determines who is the most qualified to complete the scope of services requested by the City.

The City reserves the right to the following:

1. Further investigate qualifications or proposers under consideration by requesting confirmation of or further information related to the provided information in the RFP to clarify responses.
2. Reject any or all proposals and issue subsequent requests for proposals.
3. Cancel RFP either partially or in entirety without explanation.
4. Approve or disapprove use of particular subcontractors or vendors.
5. Negotiate with any, all or none of the proposers.
6. Solicit best and final offers from all or some proposers.
7. Accept other than the lowest cost proposal, based on which provides the best value to the City.
8. Waive informalities and irregularities in proposals.

D. Legal

All vendors submitting RFPs are expected to comply with federal, state and local laws and regulations when preparing the RFP's and the services to be provided. Applicable laws include but are not limited to; American with Disabilities Act (ADA), Affordable Care Act, Texas Local Government Code, Texas Insurance Code, and other Federal and State confidentiality laws. Additionally, by submitting a proposal, each proposer represents and warrants that its proposal is genuine and not a sham or collusive to secure or provide an improper advantage to themselves or another vendor.

E. Duration of the Quote

Proposers agree that the terms and costs provided in the response to this RFP will remain active and valid for a period of up to sixty (60) days past the final due

date of April 16, 2025.

VI. **Minimum Qualifications for Proposers**

- A. Proposer shall have at least eight (8) years of experience providing brokerage and consulting services in Texas. Proposers with municipal experience of similar size is preferred.
- B. The proposer's staff assigned to the City must have at least five years of experience in benefits administration and client management. The staff must be available for communication with the City, employees, retirees and approved vendors.
- C. The proposer and team assigned to the City must be knowledgeable of applicable laws, regulations and codes and be familiar with trends relating to benefit programs in Texas municipalities.
- D. Proposer must be properly licensed and insured to provide services listed in this RFP and in the State of Texas. The successful proposer must maintain insurance coverage appropriate for the fulfillment of any agreement resulting from this RFP. Additionally in the event its employees, agents, or subcontractors enter premises occupied by or under City control, the successful proposer shall maintain public liability and property damage insurance in reasonable limits covering all obligations to the City and shall maintain Worker's Compensation coverage covering all employees performing on premises occupied or under City control. Additionally, the proposer shall maintain Professional Liability insurance for the duration of any agreement resulting from this RFP and up to at least three (3) years after completion of agreement. Copies of certificates of coverage shall be provided upon the City's request.

VII. **Required Proposal Content**

- A. **Cover Letter:** Signed cover letter from the firm's principal expressing interest in the project and certifying that sufficient resources of personnel, equipment and time are available and committed to this project.
- B. **Consultant Questionnaire:** Proposers must complete the Consultant Questionnaire (Attachment "D") and provide with proposal submission.
- C. **Table of Contents:** Include clear identification of material by section and by page number.
- D. **General Information:** Proposers must complete the general information page provided. This is Attachment "A" and must be signed by the person duly authorized to bind the proposer and identify the proposed account team.
- E. **Profile of the Firm:** This section shall include the firm name, date established and address of the office that would be assigned to the City. Please include a brief description of the firm's history, including any changes in ownership either anticipated or occurring within last three (3) years. Also include details on the firm's size, growth, philosophy and culture, and specific experience with public sector entities (preferably municipalities). Additionally, this section shall include a listing of any lawsuit or litigation and result of action resulting from: (a) any project undertaken by the proposer or its subcontractors or affiliates where litigation is

still pending or has occurred within the last ten (10) years; or (b) any type of project where claims or settlements were paid by the proposer or its insurers within the last ten (10) years.

- F. **Qualifications of the Firm and Team:** This section shall include a brief description of the proposer's and any sub-consultant's qualifications and a summary of previous experience on similar or related projects. Provide a list of personnel that would be handling our account including the account manager and a brief summary of each listed individual's education, qualifications, responsibility with our account and a description of any previous or current projects with similar responsibilities. Formatting is provided in attachment "B".
- G. **References:** Proposer shall provide a client list, preferably municipality or other public sector clients that are either active or became inactive within the last five (5) years. Client list shall include the entity name, date firm began providing services to the client, date firm ceased providing services (if applicable), description of pertinent insurance programs negotiated and/or provided, number of covered individuals (employees/retirees), total cost of the project, brief statement on adherence to schedule and budget for each project. Proposer shall provide account contacts for listed clients who may be contacted by the City. Format of references is provided in attachment "C" and must have all information requested provided.

H. **Services**

Provide the following:

1. Complete description of services to be provided, including both the services outlined in this request and any additional recommended services. Provide a description of any and all unique brokerage or consulting services the firm will offer the City, please specify if the services are provided by the firm's staff or by an affiliate of the firm.
2. A description of the group, medical, dental, vision, life, accidental death and dismemberment, short- and long-term disability, EAP premium volume handled by the firm and by the specific office to which the City's account would be assigned.
3. List of principal insurance markets utilized by the firm in the order of premium volume placed with each market. The listing should be categorized by line of coverage (all items listed above in 2).
4. Description of technical or professional support available at no extra cost through the firm, such as legal counsel, communications, technology support or others.
5. Sample work plan for insurance renewal and negotiations.
6. Description of proposal to maintain open and prompt communication with all those involved in the benefit program including; vendors, employees, retirees, City staff, and dependents as necessary for any issues, troubleshooting, questions, concerns, etc.
7. Description of project timeline outlining the transitioning process. Please include a time breakdown for each step in the process (data collection, online

system set up, etc.)

I. Cost and Pricing Information

Provider must include the following information:

1. Comprehensive, specific description indicating how the firm would price the City's account and any estimated annual costs of service. It shall be clearly identified if pricing is determined by annual fee, fee for service, commission or combination of the two. Any and all rates of commissions and fees in comparison to consultant rates that the firm would expect to receive from the existing programs for services requested herein, as well as recommended services must be included. The City reserves the right to review and or audit any of its account related records of the selected broker related to commission, fees, etc.
2. Proposals that do not reflect a reasonable relationship between costs and proposed services may be viewed as failing to comprehend the requirements of the scope of work and result in a rejected proposal.

J. Conflict of Interest

Proposers must disclose any affiliations or business relationships with any employee, officer, contractor, or official of the City to ensure there are no conflicts of interest.

VIII. Evaluation and Selection

A. Evaluation Criteria

Criteria	Points
Scope of Services: Reputation and ability to reach a wide array of insurance markets and provide innovative services; ability to handle employee claim issues, depth of and commitment to services offered, assessment of references, plan of action; project organization, evidence of ability to provide service in a prompt, thorough, innovative and professional manner.	30%
Cost Savings: Demonstrates ability to produce successful cost savings strategies.	25%
Qualification of the Firm: Technical and cost saving method experience both show success; experience with municipalities, work is completed on schedule and within budget; qualifications of staff and key personnel; client references; strength and stability of firm and vendors used by the firm.	20%
Cost and Price: Total cost is reasonable and competitive with other offers received; adequate support data provided; individual task budgets are reasonable; basis on which price is quoted.	15%

Project Requirements: Demonstrated understanding of project requirements and any problem areas; project approach; work plan; and quality assurance program.	10%
TOTAL	100%

B. Evaluation Procedure

1. City staff will review all submitted proposals following the final submission deadline as provided in the “Calendar of Events” section. A list of finalists will be determined based on the criteria given above. The City may require each finalist to present a proposal of services, provide supplemental information and provide the City the opportunity to meet and assess the proposed account team. Finalist evaluation may be scheduled at the discretion of the City. An award of contract may be made without discussion with proposers after responses are received.
2. The City reserves the right to select the firm that, in the City’s opinion, will provide the most responsive and responsible services and highest value, even if that bid is not the lowest submitted. All recommendations are anticipated to be completed and provided to City Council at the April 8, 2024, meeting.

C. Award

1. Once the City has completed proposal analysis, negotiations may be conducted for the extent of services to be rendered and for the method of compensation. The City is not required to complete negotiations so the proposal submitted shall include the proposer’s most favorable terms and conditions.
2. Any award will be contingent upon completion of a satisfactory contractual arrangement between the selected firm and the City. Inability to agree on contract terms will result in selection of an alternate firm. Unsuccessful candidates will be notified once a contract selection has been finalized by the City and City Council.
3. In performance of the terms of any agreement resulting from this RFP, contractor or vendor agrees that they will not engage in, nor permit, such subcontractors, where applicable, as they may employ, from engaging in discrimination in employment or persons because of race, color, religion, national origin, or ancestry, age, sex, familial status, sexual orientation, or disability of such persons.
4. No assignment by a selected broker of a resultant agreement, or any part thereof, or of funds to be received there from, will be recognized by the City unless such assignment has had prior written approval and consent of the City. The City will be contracting for the services of the individuals in the firm making the proposal and the qualifications of those individuals a material inducement for the award of the contract.

IX. Certification Statement

The undersigned does hereby declare that they have read the specifications and with full knowledge for the requirements, do hereby agree to furnish the coverage in full accordance with the specifications and requirements, for the following plans:

Employee Benefits Insurance Broker and Consulting Services

I certify that _____ and its
Firm's Name

response complies with these specifications. Also, as an officer of this organization, or per the attached letter of authorization, am duly authorized to certify this information provided herein is accurate and true as of the date.

Signature

Print Name

Title

Date

Attachment A
General Information Page

Legal Name of the Firm		Telephone Number	
Street Address	City	State	ZipCode
Fax Number		Tax ID Number	
Type of Organization (Corporation, Sole Proprietorship/Partnership)			
Website Address			
Project Manager Name		Project Manager	
<p>Title Is this the person that regular correspondence should be directed to?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No If no, please provide contact information for appropriate contact.</p>			
Name, Title	Email	Phone Number	
<p>List of Major Subcontractors Proposed, Responsibility, and Phone Number:</p> <p>_____</p> <p>_____</p> <p>_____</p>			
Signature of Person Completing Form		Date	
Print Name of Person Completing Form			

Please provide documentation that you are a State of Texas actuary licensed consultant or broker

City of Dublin
RFP - Benefits Insurance Broker and Consultant Attachment B
Firm and Assigned Team Qualifications

Name and Title	Education, Experience and Qualifications	Description of Area of Responsibility with City Account and Similar Experience	# of other current accounts

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Attachment C Client References

Please provide at least three current and two past clients, preferably Texas municipalities.
Copy this form as necessary.

Client Entity Name			
Client Contact Name		Client Contact Title	
Client Contact Email		Client Contact Phone Number	
Client Street Address	City	State	Zip Code

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Please provide a brief description of the work performed for this client below:

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Attachment D - Proposer Questionnaire

Requested Information		Responses (if more room is required, complete on an additional sheet titled as "Responses to Attachment D")	
1.	How long has your organization been in business?	1.	
2.	Where is your firm's headquarters?	2.	
3.	Does your firm have any conflict of interest relating to the City of Dublin? If yes, please explain.	3.	
4.	Has your firm established any limitation on the number of clients you intend to accept?	4.	
5.	What is your firm's policy/standard for returning phone calls, e-mails or other forms of communication?	5.	
6.	Provide examples of when you have provided services that have gone beyond the expectations in the contract.	6.	
7.	What is your firm's highest value when servicing their clients?	7.	
8.	How many of your clients have between 30 and 60 benefit eligible employees?	8.	
9.	Does your firm use any sub-consultants? If so, provide firm's name, contact name, relevant experience and authority of decision making for our account on your behalf?	9.	
10.	How does your firm track and communicate legislative and industry trend updates relative to the City?	10.	
11.	Describe how you monitor performance of providers.	11.	
12.	Do you provide assistance with wellness plan creation, implementation, and maintenance with incentives?	12.	
13.	How do you determine if changes need to be made to a plan for higher effectiveness?	13.	
14.	What is your experience in assisting clients with Medicare programs?	14.	
15.	What is your firm's experience with telemedicine? If you offer it as an option, please describe the system and vendors you have used in the past.	15.	

City of Dublin
RFP - Benefits Insurance Broker and Consultant