

# Sample Request For Proposals

*California Education Coalition for Health Care Reform  
A Joint Labor-Management Committee*

NOTICE TO BIDDERS  
FOR  
BROKER SERVICES FOR HEALTH CARE INSURANCE

NOTICE IS HEREBY GIVEN that the (name of district), hereinafter referred to as the (name), will receive up to, but not later than, (date and time) sealed proposals for the award of a contract for Health Care related Broker Services.

All proposals shall be submitted in the format specified by the district. Proposals shall be received in (name and address).

Bid documents may be picked up or requested from the (name of district, office, address and telephone number), or at the (website).

Questions relating to the Terms, Conditions and Instructions of the RFP may be directed to (name, title and telephone of manager). Questions relating to the Statement of Work may be directed to the (name, title and telephone manager).

(Date, time, location with manager's name, title and telephone number). At this time, details of the RFP will be reviewed. See Section 3.10 for further details. It is strongly recommended that all flllls attend ..., this conference so that they are familiar with the scope of the bid.

Respectfully Submitted,

\_\_\_\_\_  
(Name)  
Purchasing Manager

██████████ COUNTY OFFICE OF EDUCATION  
REQUEST FOR PROPOSALS  
BROKER SERVICES  
RFP15-04-05  
BID # RFP15-04-05

NOTICE TO BIDDERS  
FOR  
BROKER SERVICES FOR HEALTH CARE INSURANCE  
FOR  
██████████ COUNTY OFFICE OF EDUCATION

NOTICE IS HEREBY GIVEN that the ██████████ County Office of Education, hereinafter referred to as the ██████████ will receive up to, but not later than, Tuesday, March 1, 2005 by 3:00 p.m. sealed proposals for the award of a contract for Health Care related Broker Services. All proposals shall be submitted in the format specified by the SCCQE. Proposals shall be received in Purchasing Services, ██████████ County Office of Education, 1290 Ridder Park Drive, MC 254, San Jose, CA 95131-2398.

Bid documents may be picked up or requested from the ██████████ County Office of Education's Purchasing Office at 1290 Ridder Park Drive, San Jose, California 95131 (408453-6855) or at the following website: <http://www.██████████.org/depts/purchasing/bids/postingsys.asp>

Questions relating to the Terms, Conditions and Instructions of the RFP may be directed to Andy Bursch, Purchasing Manager, at (408) 453.6858, Questions relating to the Statement of Work may be directed to the Employee Benefits Manager, Alicia Salas at (408) 453-6876.

SPECIAL NOTICE

There will be a Pre-Proposal conference held Thursday, February 17, 2005, from 1:00 p.m. to 4:00 p.m., at the ██████████ County Office of Education, Guadalupe Room, 1290 Ridder Park Drive, San Jose, CA 95131-2398. At this time, details of the RFP will be reviewed. See Section 3.10 for further details. It is strongly recommended that all firms attend this conference so that they are familiar with the scope of the bid.

Respectfully Submitted,

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Andy Bursch CPM  
Purchasing Manager

██████████ COUNTY OFFICE OF EDUCATION  
REQUEST FOR PROPOSAL  
FOR  
BROKER SERVICES FOR HEALTH CARE INSURANCE  
FOR  
██████████ COUNTY OFFICE OF EDUCATION

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All proposals shall be submitted in the format specified by the ██████████ proposals shall be received in Purchasing Services, ██████████ County Office of Education, 1290 Ridder Park Drive. MC 254. San Jose, CA 95131-2398.

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1. INTRODUCTION

This Request for Proposal (RFP) contains specifications and related documents covering Broker Services as specified herein.

This RFP shall not be construed:

1. To create an obligation to enter into a contract on the part of the ██████████ with any firm nor
2. To serve as the basis for a claim for reimbursement for expenditures related to the development of a proposal.

Notwithstanding other provisions of the RFP. Brokers are hereby advised that this request is an informal solicitation of proposals only. This RFP is not intended to be construed as engaging in formal bidding pursuant to any statute, ordinance, policy or regulation.

2. BACKGROUND INFORMATION

2.1 Agency Profile

The [REDACTED] County Office of Education ([REDACTED]) provides instructional, administrative, business and technical support services to the county's 32 school districts. By centralizing services such as payroll, employee fingerprinting and Internet connections, the [REDACTED] helps districts to achieve greater efficiency and cost-savings. [REDACTED] programs that provide direct instruction include Special Education, Head Start, Environmental Education, Regional Occupational Programs and Alternative Schools. An additional program, Migrant Education, supports the special needs of migratory children.

2.2 Current Health Care Plans

Health Plan	Active Employees	Early Retirees Under 65
School Districts' Dental Plan (self-insured)	1,600	300
Kaiser	850	60
Blue Shield HMO	250	3
Blue Shield PPO	500	57
Standard Life and AD&D	1,600	0
Standard LTD	160	0
Fortis LTD	900	0
Crown STD (Self Insured)	160	0
CONCERN Employee Assistance Program	1600	0
Mutual of Omaha Travel/AD&D)	1600	0
American Fidelity (IRC 125)		0

3. INFORMATION AND GENERAL CONDITIONS

3.1 Preparation of Proposal Documents

Six (6) sealed copies of the proposal shall be submitted by no later than 3:00 p.m. on Tuesday, March 1, 2005. Proposals shall be delivered to the attention of the Purchasing Manager, [REDACTED] County Office of Education, 1290 Ridder Park Drive, Mail Code 254, San Jose, CA 95131-2398. It is the sole responsibility of the person submitting the proposal to see that it is delivered on time. Proposals received after 3:00 p.m. on Tuesday, March 1, 2005 will be returned to the Broker unopened.

3.2 Signature

The proposal must be signed in the name of the Broker and must bear the signature of the person authorized to sign proposals on behalf of the Broker.

3.3 Completion of Proposals

Proposals shall be complete in all respects as required by the instructions herein. A proposal may be rejected if it is conditional or incomplete, or if it contains alterations of form or other irregularities of any kind. A proposal will be rejected if, in the opinion of the

██████ the information contained therein was intended to erroneously and fallaciously mislead the ██████ in the evaluation of the proposal.

### 3.4 Erasures

The proposal submitted must not contain erasures, interlineation, or other corrections unless each correction is authenticated by signing, in the margin immediately opposite the correction. The signature should belong to the person signing the proposal.

### 3.5 Examination of Contract Documents

Broker shall thoroughly examine the contents of the RFP. The failure or omission of any Broker to receive or examine any contract document, form, instrument, addendum, or other document shall In no way relieve the Broker from obligations with respect to this RFP or to the contract to be awarded. The submission of a proposal shall be taken as prima facie evidence of compliance with this Section.

If the Broker discovers any ambiguity, conflict, discrepancy, omission, or other errors in the RFP, he/she shall immediately notify the ██████ of the error In writing and request modification or clarification of the document. Clarification shall be given by written notice to all Brokers participating in the RFP, without divulging the source of the request for same. Modifications shall be made by addendum issued pursuant to Section 3.6 below.

If a Broker fails to notify the ██████ of an error In the RFP before the date scheduled for submission of proposals, or of an error which reasonably should have been known to him/her, he/she shall submit the proposal at his/her own risk. If the contract is awarded to the Broker, he/she shall not be entitled to additional compensation or time by reason of the error or its subsequent detection.

### 3.6 Addenda

The ██████ may modify this RFP before the date scheduled for submission of proposals by issuance of an addendum to all parties who received the RFP for the purpose of submitting a proposal. Addenda shall be numbered consecutively as a suffix to the RFP reference number. (The first number of an addendum would be RFP15-04-05 A-1.)

### 3.7 Modification of RFP Response

Brokers may modify his/her proposal after its submission by written notice to the ██████ of withdrawal and resubmission prior to the date and time specified for receipt of proposals. Modifications will not be considered if offered in any other manner.

### 3.8 Withdrawal of Proposals

Brokers may withdraw his/her proposal by submitting a written request to the ██████ at any time prior to the date for proposal submission. Broker may thereafter submit a new proposal before the proposal submission date. A proposal may not be withdrawn after the proposal submission date.

### 3.9 Rejection of Proposals

The ██████ reserves the right to reject any or all proposals received in response to this Request for Proposal or to negotiate separately with any Broker when It is determined to be in the best interest of the ██████ to do so.

### 3.10 Pre-Proposal Conference

A Pre-proposal Conference will be held on Thursday, February 17, 2005, from 1:00 p.m. to 4:00 p.m. at the [REDACTED] County Office of Education, Guadalupe Room, 1290 Ridder Park Drive, San Jose, CA 95131-2398.

At this Conference, Brokers will be given the opportunity to meet with staff of the [REDACTED] and to discuss the terms of the RFP. All Brokers who intend to submit a proposal should be in attendance at this conference.

Written questions received within a reasonable time before the Conference will be answered by the [REDACTED] at the Conference without divulging the source of the query. The [REDACTED] will also accept oral questions and will try to answer these questions during the Conference. Questions asked during the Conference that cannot be answered during the discussion will be answered in writing and sent to all Brokers attending the pre-proposal conference.

Questions that may arise after the Pre-proposal Conference should be directed to the attention of Alicia Salas, Employee Benefits Manager, (408) 453-6876. A written summary of any such questions and the answers to the questions will also be sent to all Brokers participating in the Request for Proposal.

### 3.11 Misunderstandings

The RFP documents will be clarified by the [REDACTED] upon written request from a Broker. The County Superintendent's decision shall be final in any matter of interpretation of the documents.

### 3.12 Cost of Preparation of Proposals

Costs of developing responses to this RFP are entirely the responsibility of the Broker, and shall not be chargeable to the [REDACTED].

### 3.13 Award of Contract

It is anticipated that the contract will be awarded within the sixty (60) day period that proposals are required to remain open. If award cannot be made within that time, Brokers will be requested in writing to extend the time period during which the Broker agrees to be bound by his proposal. Written notification will be made to unsuccessful firms.

### 3.14 Errors in Proposal

Brokers shall be bound by the terms and conditions of their proposals, notwithstanding the fact that errors are contained therein.

### 3.15 Workers' Compensation

In accordance with the provisions of Section 3700 of the Labor Code of the State of California, each Broker shall sign and file with the [REDACTED] the following certificates before performing the work to be done:

"I am aware of the provisions of Section 3700 of the Labor Code which require every employer to be insured against liability for workers' compensation or to undertake self-insurance in accordance with the provisions of the code, and I will comply with such provisions before commencing the work to be done under the contract.

3.16 Contract Documents

Documents included in this RFP are complimentary. Work called for by one shall be binding as if called for by all.

3.17 Related Experience

All Brokers must submit information that indicates specific qualifications to perform the financial and compliance Broker services as specified herein. Each Broker shall submit with the proposal; a list of clients for whom similar services have been performed during the past two (2) years. The reference list shall include the names and addresses of each client, the names, titles and telephone numbers of each client, cognizant manager, and the dates the work was performed. During the evaluation and selection process, [REDACTED] may contact each of the referenced clients.

3.18 Tentative Schedule of Events

Issue Request for Proposal	February 14, 2005
Pre-Proposal Conference	February 17, 2005
Receive-Proposal	March 2, 2005
Complete Evaluation	March 11, 2005
Oral Interviews	March 1, 2005
Award Contract	March 18, 2005

3.19 Definitions

The term [REDACTED] as used in these clauses, shall be construed to mean the [REDACTED] County Board of education, and all employees, officers and agents of the [REDACTED] County Office of Education.

3.20 Covenant Against Contingent Fees

Broker warrants that no person has been employed or retained to solicit or secure the contract to be executed as a result of this Request for Proposal, upon an agreement or understanding for a commission, percentage, brokerage or contingent fee. For breach or violation of this warranty, the [REDACTED] shall have the right to terminate any contract that may be entered into with Broker.

3.21 Affirmative Action

Broker shall take affirmative action to ensure that applicants are employed and that employees are treated during employment without regard to their race, color, religion, ancestry, handicap, age, sexual preference or national origin.

Broker shall post in conspicuous places, available to employees and applicants for employment, notices to be provided by the State of California setting forth the provisions of the Fair Employment Practices Act.

3.22 Compliance with Civil Rights

Broker hereby assures that he/she will comply with Subchapter VI of the Civil Rights Act of 1964, USC Sections 2000 e through 2000 3 (17), to the end that no person shall, on the grounds of race, creed, color, sex, or national origin be excluded from participation in, be denied the benefits of, or be otherwise



subjected to discrimination under the Agreement or under any project, program or activity supported by the Agreement.

### 3.24 Supplemental Compensation and Additional Services

If additional services are required and authorized, the Agreement will be amended to reflect the additional services and supplemental compensation shall be at the applicable rates and with prior authorization from the [REDACTED]

### 3.25 Brokers Obligation to Perform Work in Accordance with Standards

If the work performed by Brokers Is not in accordance with the standards as specified herein, or if the reports submitted by Broker are not complete; or if the reports are rejected by the [REDACTED] as Incomplete; then the Broker shall be obligated to do whatever is required to correct the reports to meet the requirements of the [REDACTED] at no additional cost to the [REDACTED]

### 3.26 Insurance end Indemnification

Broker shall take out and maintain, during the term of the Agreement, such general liability and property damage insurance as is required to protect the Broker and the [REDACTED] from any and all actions, suits or other proceedings which may arise as a result of the work performed by the Brokers pursuant to the Agreement with the [REDACTED]

Broker shall hold harmless and indemnify the [REDACTED] and all officers, agents and employees of the [REDACTED] from and against any such actions, suits or other proceedings.

### 3.27 Independent Contractor

While performing services pursuant to this Agreement, Broker is an Independent Contractor and not an officer, agent or employee of the [REDACTED]

### 3.28 Assignment of Contract

The Broker shall not assign, transfer or subcontract, by operation of law or otherwise, any or all of their rights, burdens, duties or obligations without the prior written consent of the [REDACTED]

### 3.29 Legal Action

If the [REDACTED] prevails in any action in law or equity to enforce or interpret the provisions of this agreement, it shall be entitled to reasonable attorney's fees in addition to any other relief to which it may be entitled.

### 3.30 Contract Term

The term of the Contract will be for a period of one (1) year with the option of extension annually up to five (5) years.

## 4. STATEMENT OF WORK

4.1 Solicit Insurance plans within the parameters set by the Assistant Superintendent, Human Resources or designee.

4.2 Recommend the best insurance products and services for [REDACTED] employees within financial constraints.

4.3 Provide professional assistance in the management of medical, dental, vision, life and disability insurance plans.

4.4 Review, analyze and recommend plan designs and solutions that address cost efficiency by using approaches such as vendor management, plan management and individual health management.

4.5 Review, analyze and respond to renewal plan documents to verify validity of data used by vendors and challenge renewal rates if necessary.

4.6 Review, analyze and present periodic vendor reports to the [REDACTED] and explain trends, reserves and premium ratios prior to annual renewal of plans.

4.7 Provide side by side comparisons of current and proposed plans to simplify analysis and decision making.

4.8 Present and explain renewal plan documents and other health insurance trends and surveys to various groups including the [REDACTED] Health Care Cost Containment Committee, the Board of Education, and labor unions.

4.9 Provide direct assistance to the Assistant Superintendent, Human Resources or designee, to resolve Issues between the [REDACTED] and vendors.

4.10 Participate In the [REDACTED] Health Care Cost Containment Committee as requested.

## 5. PROPOSAL RESPONSE REQUIREMENTS

### 5.1 General

All proposals shall be submitted in the format as specified below.

### 5.2 Title Page

Indicate the name of the firm, local address, the name of your firm's contact person for the purposes of this RFP, the telephone number of the contact person and the e-mail address, If applicable.

### 5.3 Table of Contents

Include a clear identification of the material included in your firm's response by section and by page number.

### 5.4 Letter of Transmittal

Summarize your understanding of the work to be done. Indicate the names of the persons who will be authorized to make representations on the part of your firm, their titles, addresses and telephone numbers. The person and/or persons who is authorized to execute the contract on the part of your firm shall sign the transmittal letter.

#### 5.5 Profile of Broker

State whether your firm is local, regional, national or international.

State the location of the office from which the work will be done if your firm is awarded the contract, the number of partners, managers, seniors, supervisors and other professional staff employed at this office.

#### 5.6 Broker's Staffing and Qualifications

Indicate the name and position of the person who will manage the broker services as specified In this Request for Proposal. Provide a brief resume of the manager's background, training and experience. Specifically discuss the manager's experience in managing accounts of the size and scope as specified herein. Indicate the names of Agents who will be assigned to this account. Provide a brief resume of the Agents background, training and experience in supervising an account of this size and scope.

#### 5.7 Fees

Provide a comprehensive fee schedule including commissions by vendor, contingent commissions, and placement fees. Also Identify time and expense charges.

#### 5.8 References

Provide a list of COE's and School Districts for whom Your firm has provided Brokering services in the past two (2) years. Indicate the scope of the services performed for each of the referenced clients. Include the name of the client, address, telephone and the name of each client's cognizant manager.

#### 5.9 Health Care Expertise

Describe the challenges public sector employers face in getting control of rising health care costs. Provide a list of innovative health care cost reduction solutions your firm has implemented In the last five years.

#### 5.10 Additional Information

The preceding sections shall contain only the information requested. If Brokers desires to present additional information, such additional information shall be presented in this Section of the RFP. If there is no additional information to present, indicate "There is no additional information to present".

### 6.0 PROPOSAL EVALUATION

A proposal will not be considered unless the Broker's firm submitting the proposal meets all of the criteria specified herein. All submittals will be evaluated by a panel and assigned an overall rating based on their scores in three major areas:

- Technical
- References
- Cost

Firms selected through this evaluation will be invited to appear for a panel interview on Friday, March 11, 2005 from 1:00 PM to 5:00 PM. Please reserve this time on your calendars in case you are selected for an interview. All firms participating in the oral panel must have agents assigned to this account in attendance. All participants will be notified of the award decision a\ the conclusion of the process.

ADDENDUM #1  
FOR  
BROKER SERVICES FOR HEALTH CARE INSURANCE  
FOR  
[REDACTED] COUNTY OFFICE OF EDUCATION

This Addendum forms a part of the RFP Documents for the above referenced project and modifies the original instructions, conditions, and specifications as noted below. Acknowledge receipt of this Addendum in your proposal response. Failure to do so may subject respondent to disqualification.

The following topics were addressed at the Pre-Proposal Conference held Thursday, February 17, 2005 at the [REDACTED] administrative offices.

1. Long Term Disability information was requested from the [REDACTED]. Three documents have been made available and are identified as follows: "Self-Funded Short-Term Disability Plan", "Group Insurance Certificate", and "Group Benefits". These documents are available from our HR department or have been included with this transmittal for those companies attending the Pre-Proposal conference.
2. Minutes from the [REDACTED] Cost Containment meetings were also requested. Meeting minutes from the July 21, 2004 and July 27, 2004 meetings are available from our HR department or have been included with this transmittal for those companies attending the Pre-Proposal conference.
3. ADD to Section 3.18: Contract start date has been identified as JUNE 1, 2005.

++ END OF ADDENDUM ONE ++