Jordan Valley Water Conservancy District

8215 South 1300 West, West Jordan, UT 84088

www.jvwcd.org

Request For Proposals

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Request for Proposals

**For Health and Welfare Insurance**

**Broker & Consulting Services**

Issued: July 5, 2019

Due Date: July 26, 2019

**Request for Proposals**

**for**

**Health & Welfare Insurance Broker and Consulting Services**

**for**

**Jordan Valley Water Conservancy District**

1. **RFP Contact**

Inquiries regarding this RFP should be directed in writing to:

Kurt Ashworth, Human Resources Manager

Jordan Valley Water Conservancy District

8215 South 1300 West

West Jordan, Utah 84088

801-565-4385

[kurta@jvwcd.org](mailto:kurta@jvwcd.org)

1. **Background Information**

The Jordan Valley Water Conservancy District (the District), a Utah political subdivision, was organized on September 14, 1951, under the Utah Water Conservancy Act. The District encompasses an area of approximately 175 square miles in the western and southern regions of the Salt Lake Valley and the northern tip of Utah County, in the State of Utah. The District is not a component unit of any other governmental entity.

The District is primarily a wholesale provider of water to various customer agencies that include cities, water companies, and improvement districts that directly serve approximately 680,000 persons and indirectly serve approximately another 320,000. Approximately 85 percent of the water delivered by the District is sold to its wholesale member agencies. The District also supplies water on a retail basis to over 35,000 persons, primarily in unincorporated areas of Salt Lake County, and additionally provides irrigation water to the agricultural community. The main role of the District is to develop and purchase water where it is available, and treat and transport it to where it is needed, in order to ensure that an adequate water supply is available for its service area. The District plays an important role in water resource planning, conservation, development, and management within the Salt Lake County area.

1. **District Staff and Locations**

The District employs approximately 148 employees in Administration, Engineering, Comunications, Information Systems, Operations, and Maintenance. Employees work from four locations:

* Headquarters site in West Jordan: Administration Building, Maintenance Building, Vehicle Maintenance Building, Southwest Groundwater Treatment Plant, and Conservation Garden Park Education Center
* Jordan Valley Water Treatment Plant in Herriman
* Southeast Regional Water Treatment Plant in Sandy
* Jordan Narrows Pump Station in Bluffdale

1. **Purpose of RFP**

The purpose of this RFP is to enter into a contract with a qualified agent or agency to broker health, life, and long term disability insurance coverage for employees and to provide consulting services for the District pertaining to:

* Medical insurance
* Dental insurance
* Vision Hardware
* HSA and third party administrator
* HRA and third party administrator
* Employee Assistance Program
* Life insurance
* Long term disability insurance

The broker/consultant contract may be for a period of up to five years. The contract may be cancelled at any time with 30 days written notice from either the District or the agent/agency.

This RFP is designed to provide basic information sufficient to solicit proposals from qualified companies, but is not intended to limit a proposal’s content or exclude any relevant, important, or essential information.

1. **Timeline**

The following timeline will be followed with respect to this RFP:

Opening date: Friday, July 5, 2019

Response submission deadline: Friday, July 26, 2019 at 5:00 p.m. MST

Evaluation committee review period: July 29 – August 2, 2019

Anticipated award of contract: Wednesday, August 14, 2019, at

District Board Meeting starting at 3:00 p.m.

1. **RFP Documents**

The District requires all proposals to be submitted in two separate documents. The first document will include agency information and requested qualification criteria as outlined in items B and C below, and must be limited to eight pages in length. The second document will be the Cost Proposal, described in item D below, and must be limited to two pages.

Submit your proposal following these guidelines:

* 1. **Submission Time, Place, and Manner**
     1. Proposal Documents - A printed copy or an electronic copy (in pdf format) must be received on or before Friday, July 26, 2019, at 5:00 p.m. MST

Mail or delivery: Attention: Kurt Ashworth

Jordan Valley Water Conservancy District

8215 South 1300 West

West Jordan, Utah 84088

E-mail: [kurta@jvwcd.org](mailto:kurta@jvwcd.org)

* + 1. Late Submission - Proposals received after July 26, 2019, at 5:00 p.m. MST will not be considered.
  1. **Agency Information**

The first page of the proposal should include:

* + 1. Title: “RFP for Health and Welfare Insurance Broker and Consulting Services”
    2. Proposer summary information: Agency/Company Name

RFP Contact Person

Address

Telephone number

E-mail address

* 1. **Response Criteria**

The proposal document should address the following:

* + 1. Qualifications and ability to provide health and welfare insurance broker and consulting services

1. Qualifications and expertise of agency
   * Provide a brief description of your agency including ownership, volume of business, number of employees, and number of years in business. (Agency must have at least 8 years in the health insurance broker business.)
   * Describe your overall business philosophy.
   * Describe your agency’s strength in the marketplace.
   * What distinguishes your agency and the services you offer from other broker/consulting agencies?
2. Agency services
   * Provide a list of services provided by your agency and indicate those services that will be included in your Cost Proposal.
3. Agency support team
   * What is your target size company and how will the addition of the District affect your staffing requirements?
   * Describe the team that would service the District relationship. (Team leader must have at least 5 years experience.)
   * Describe the responsibilities, expertise, experience, and education of each team member.
     1. Work plan
4. Strategy to fill the District’s health and welfare insurance needs through the broker/consultant relationship:
   * Describe your agency’s capabilities and resources to assist the District in providing effective employee benefits plans and plan administration.
   * Describe the processes, tools, and resources that will be used to help the District evaluate, negotiate, and manage contracts with health, life, and long-term disability insurance providers and associated service providers.
   * Describe your agency’s ability to ensure that all District benefit plans are in compliance with government regulations and to keep the District up to date on new and pending legislation.
   * Describe standard and non-standard reporting capabilities.
   * Describe your agency’s ability to provide customer service for employees to assist with resolving claims, claims adjudication, coordination of benefits, etc.
   * Describe your agency’s ability to provide support related to wellness.
5. Timeline for the District’s January 1, 2020, life and long-term disability insurance and health insurance renewal:
   * Describe your process for a new client relationship.
   * Describe how you manage the renewal process.
   * Describe the client’s role, data requirements, and typical time frames.
   * Describe your agency’s role during open enrollment.
     1. Past performance
6. Work with similar size employers:
   * Provide five (5) client references from the Wasatch Front region of comparable employee size.
   * For each client specify the type of work performed, the size of the client’s group, and the period of time retained as a client.
7. Work with government sector employers:
   * Provide a list of local government sector employers for which your agency provides health insurance broker/consultant services.
8. Client retention:
   * What is your agency’s retention rate for existing clients?
   1. **Cost Proposal (Separate Document)**

In a separate document entitled “Cost Proposal”, include all information on cost for broker and consulting services and any related items for which the agency may charge. A proposal may be rejected as nonresponsive if any cost information is included in any other portion of the proposal response other than in the “Cost Proposal” document. Please include the following:

1. Cost of proposed broker/consulting services as a fee. Attachment 1 is a schedule of existing employee health and welfare insurance coverage and benefits.
2. A list of any other anticipated costs that will require reimbursement, either on an actual cost basis, or any other basis, if any.
3. Any other information relevant to cost.
   1. **Accuracy of Proposal**

All proposals will be relied upon to be true and accurate. The District will rely on this information when evaluating each submission by the selection criteria listed in section 7.A. below.

1. **Evaluation and Contract**
2. **Evaluation Criteria**

An evaluation and selection committee will meet to consider all responsive proposals submitted and rank the proposals based on the criteria below. If an agency is eliminated during the evaluation process, they will be notified in writing.

Evaluation categories are assigned a maximum number of points for evaluation purposes, with a cumulative total of 100 points. Cost proposals will be retained by the District and evaluated only after proposals are evaluated and ranked. Each RFP response will be evaluated based on the following factors:

|  |  |  |
| --- | --- | --- |
| **Selection Criteria** | **Weight** | **Maximum Points** |
| Demonstrated qualifications and ability to provide health and welfare insurance broker and consulting services | | |
| Qualifications and expertise of agency  Agency services  Agency support team | 1  2  2 | 5  10  10 |
| Responsiveness of work plan | | |
| Clearly written narrative which indicates an understanding of the key issues and a plan to meet the District’s health, life, and long-term disability insurance and broker/consultant needs.  Timeline for the District’s January 1, 2020, Life and long-term disability insurance renewal and health insurance renewal. | 4  1 | 20  5 |
| Past performance | | |
| Successful work with similar size employers.  Work with government sector employers, particularly other special service districts.  Client retention | 3  1  1 | 15  5  5 |
| Cost proposal | | 25 |
| **Total Points Possible:** | | **100** |

All criteria will be graded on the following scale:

0 - Failure, no response

1 - Poor, inadequate, fails to meet the requirement

2 - Fair, only partially responsive

3 - Average, meets minimum requirement

4 - Above average, exceeds minimum requirement

5 - Superior

1. **Evaluation Process**

Phase 1 - The evaluation committee will review all proposals that are timely received. Proposals that are not responsible, responsive, or do not comply with the requirements of this RFP and the requested submission format will be eliminated from consideration.

Phase 2 - The evaluation committee will evaluate proposals that are not eliminated in Phase 1 in accordance with the Selection Criteria 1, 2, & 3 listed above.Proposals that achieve a total technical score of 55 points or more will be designated as finalists and will move on to Phase 3.

Phase 3 - If needed, discussions may be conducted with agencies who were not eliminated in Phase 1 or Phase 2. The discussions could be conducted in person or by telephone. The scores awarded under Phase 2 could be adjusted, if justified. If discussions are deemed unnecessary, proposals may be accepted without discussions.

Phase 4 - After the adjustments described in Phase 3 are made, if any, each finalist will receive a score for “Cost” of up to 25 points. The proposal with the lowest price will receive the maximum points available. All other proposals will receive points determined by the ratio of the lowest proposal’s price to its proposal’s price. The ratio is calculated as follows: the maximum points available for the cost category, multiplied by (lowest proposed price/proposal price).

1. **Utah Procurement Code**

All proposals will be evaluated in accordance with the requirements of the Utah Procurement Code.

1. **Contract**

A contract will be awarded (pending successful contract negotiations) to the agency whose proposal is the most advantageous to the District, taking into consideration price and other evaluation factors described in this RFP.

In accordance with Utah Procurement Code, the District reserves the right to award the contract to a technically qualified lower-cost agency that scored lower than the highest scoring agency if, based on a cost benefit analysis required by the Utah Procurement Code, the highest scoring agency will not provide the best value offered to the District.

1. **Questions**

Any questions and/or requests for clarification should be submitted by email to [kurta@jvwcd.org](mailto:kurta@jvwcd.org). Responses to substantive questions, and responses to requests for clarification, will be provided in the form of an addendum to this RFP.

1. **Addenda**

All addenda to this RFP (including answers to questions provided by addendum) will be posted on the District’s website at: <https://jvwcd.org/public>

Addenda and notifications of addenda are not required to be provided in any other manner. All agencies, potential agencies, and other interested persons are required to check the website on a regular basis in order to receive notice of, or a copy of, any addendum.

The District may attempt, but is not required, to provide email notification of an addendum to any person who sends a request to receive notification to: [kurta@jvwcd.org](mailto:kurta@jvwcd.org)

1. **Protected Information**

Protection or disclosure of information submitted in response to this RFP is governed by Title 63G, Chapter 2, Government Records Access and Management Act. An agency who desires to request protected status of any information submitted in the response must specifically identify the information that the agency desires to protect and the reasons that the information should be afforded protection status under the law. In making this request, the agency shall comply with the requirements of Utah Code Section 63G-2-305, Utah Code Section 63G-2-309, and all other applicable requirements of law. The District’s decision regarding the protected status of information shall be final and binding on the agency. Each agency will indemnify, defend, and hold forever harmless the District from any and all liability relating to the disclosure of information included in the agency’s response to this RFP, even if the agency requested protected or other confidential status for the information. Attempts to designate an entire proposal, or large portions of a proposal, as protected will not be honored. Attempts to protect information relating to cost will also not be honored.

1. **Modifications to or Withdrawal of Response**

An agency may modify or withdraw the agency’s proposal at any time before the closing date and time for submitting a proposal by providing a written modification or a written statement withdrawing the proposal to the RFP contact. Modifications or letters of withdrawal received by the RFP contact after the closing date and time for submitting a proposal will be rejected as invalid.

1. **Cost of Responding to RFP and Contract Negotiations**

All expenses relating to responding to this RFP, including, but not limited to, preparing, submitting, and presenting a proposal, attending meetings in relation to this RFP, discussions, and all travel, dining, lodging, and communication expenses will be borne by the agency. The District assumes no liability for any costs incurred by a agency in responding to this RFP.

All expenses of the successful agency relating to conducting contract negotiations, including, but limited to, drafting, research, legal review, preparation, attending meetings, site visits, travel, dining, lodging, and communication expenses will be borne by the agency. The District assumes no liability for any costs incurred by an agency relating to contract negotiations.

Agency will not bill for any expense that was incurred prior to the time that the contract is signed by all parties.

1. **Assignment**

The successful agency shall not assign or subcontract any portion of its or their obligations under a contract without the prior written consent of the District. Assignment or subcontracting shall in no way relieve an agency of any of its obligations under a contract.

**Attachment 1**

**Jordan Valley Water Conservancy District**

**Current Insurance Coverage and Associated Services**

**Plan Current Carrier** - as of Jan. 1, 2019

**Medical Insurance**\* *Select Health*

* Fully insured
* High Deductible Health Plan
* 2 Network Options
* Deductible: Single - $1,500

Family & 2-Party - $3,000

* Out of Pocket Maximum

Single - $1,850 / $2,100

Family & 2-Party - $3,700 / $4,200

**Dental Insurance\*** *Cigna*

* Fully insured
* Annual maximum: $1,500 per individual
* Deductible: Single - $50

Family & 2Party - $150

* District refunds deductibles through HRA

**Vision Hardware** (glasses & contact lenses) Self Insured using TPA

* Up to $250 per year per enrollee
* Required with medical enrollment
* Reimbursed through HRA

**HSA** *Health Equity*

* District funds two-thirds of medical deductible

**HRA** *National Benefit Services*

* Dental deductible reimbursement
* Vision hardware reimbursement
* Medical deductible reimbursement for

employees not eligible for HSA

**Employee Assistance Program**  *Intermountain EAP*

**Life Insurance\*** *Cigna*

* 3 x annual salary, plus
* $100,000
* $10,000 spouse / $5,000 children
* Voluntary employee, spouse, and children

**Long Term Disability Insurance\*** *Cigna*

\* January 1, 2020, renewal date