

Request for Proposals:
MEDICAL and DENTAL/VISION
INSURANCE

RFP#18-1001

Town of Pulaski
Pulaski, Virginia

November 20, 2018



Requested by
Finance Director: Rebecca Reece
HR Manager: Suellen Palmer

TOWN OF PULASKI REQUEST FOR PROPOSALS

Issue Date: November 20, 2018

Title: MEDICAL and DENTAL and VISION INSURANCE SERVICES

Period of Contract: From July 1, 2019 through June 30, 2020 with the option of 1 year renewals through June 30, 2024

Due Date: Friday, January 4, 2019 at 2:00p.m.

Delivery Address: Town of Pulaski
Suellen Palmer
P.O. Box 660 (42 1st St., NW)
Pulaski, VA 24301
splamer@pulaskitown.org

Electronic proposals will be received up to and including 2:00 PM EST, Friday, January 4, 2019 for furnishing the services described herein.

All inquiries for information should be directed to:

Suellen Palmer, HR Manager, 540-994-8642 or splamer@pulaskitown.org and must be received no later than five (5) working days before the due date.

In compliance with this Request for Proposal and to all the conditions imposed therein and hereby incorporated by reference, the undersigned offers and agrees to furnish the goods/services in accordance with the attached signed proposal or as mutually agreed upon by subsequent negotiation.

Name and Address of Firm:

	Date:
	By:
	Signature in Ink
	Name:
	Please Print
	Title:
eVA Vendor ID or DUNS No.	Telephone No.
E-mail Address:	FAX No.

Note: This public body does not discriminate against faith-based organizations in accordance with the *Code of Virginia* § 2.2-4343.1 or against a bidder or offeror because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by state law relating to discrimination in employment.

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Section 1: Statement of Confidentiality

The following information is proprietary and confidential. This proposal and its attachments should not be discussed with anyone outside your firm. Any organization violating this requirement will immediately be eliminated from consideration in the request for proposal process.

Any questions regarding the proposal should be directed to Town of Pulaski:

Suellen Palmer
Human Resource Manager
540-994-8642
spalmer@pulaskitown.org

Section 2: General Information

A. Definition of Town

- a. The Town consists of The Town of Pulaski and its eligible employees and retirees.
- b. The rest of the RFP will reference Town of Pulaski as the Town.

B. Purpose

- a. The purpose of this Request for Proposals (herein, “RFP”) is to solicit proposals from highly qualified sources to establish a contract for medical and dental and vision services for all full time and part time eligible employees, in accordance with the enclosed specifications.
- b. The Town reserves the right to award to more than one Offeror.
- c. The Town will select the firm(s) who they determine most closely satisfies their needs. There is no requirement for acceptance of the lowest cost of service offered, and specific requirements may be waived or amended at the discretion of the Town.

C. Objectives

- a. The primary objectives of the Medical, Dental and Vision Programs is to provide access to the following services for benefit-eligible employees and their household dependents:
 - i. Provides eligible employees and dependents with quality and affordable plan options.
 - ii. Provides ease of administration for the Town.
 - iii. Processes eligibility records accurately, efficiently, and timely and provides accurate billing on a timely basis.
 - iv. Provides simplified communication resources.
 - v. Provides timely, responsive customer service to the plan members and to the Town.
- b. Products to be offered:
 - i. Medical Insurance
 - ii. Dental Insurance
 - iii. Vision Insurance
- c. The Town will offer Medical, Dental and Vision benefits through payroll deduction.

D. Background

- a. The Town currently offers medical insurance on a Town basis through Blue Cross Blue Shield (via *The Local Choice* program).
- b. The Town currently offers dental insurance on a Town basis through Delta Dental.
- c. The Town currently offers vision insurance on a Town basis through Blue Vision.
- d. Approximately 105 employees are eligible for the medical, dental and vision plans. Approximately 100 are enrolled in the benefit plans.
- e. All benefits will be effective July 1, 2019.

Section 3: Statement of Needs

The purpose and intent of this RFP is to solicit proposals from qualified sources to establish a contract for medical and dental and vision insurance for the Town of Pulaski through competitive negotiation. The Town is interested in a financially aggressive option to replace the current benefits being offered.

A. Medical Proposed Plan Design Specifications:

- a. The Offeror is requested to submit a proposal for only the following products:
 - i. Option 1 - Similar to Current Upgrade
 1. \$250 deductible POS plan with \$10/30/45/55 Prescription plan
 - ii. Option 2 – Similar to Current Employer Paid Employee Premium
 1. \$500 deductible PPO plan, out-of-pocket \$4,000 Individual / \$8,000 Family (other benefits same/similar to current \$500 plan)
 - iii. Option 3 – Provide pricing for the HDHP to offer Preventive Care prescriptions
 - iv. Option 4 – Provide pricing for a similar plan to the current Advantage 65 With Dental and Vision.
 - v. Provide quotes for both plan year and calendar year in regard the plan accumulators. The Town is currently structured for plan year.
- b. See attached plan design descriptions for full details on current plan.
- c. Include a Wellness budget of \$30,000.
- d. Include a Discretionary fund of \$10,000 to be used as needed by the Town.
- e. Provide information on how you manage chronic conditions.
- f. Plans must meet all Affordable Care Act and State Mandate requirements.
- g. Provide a 2-year rate guarantee.
- h. If your company cannot provide a quote for all plans listed above, it is acceptable to present an offer for one or more of the plans listed.

B. Dental Proposed Plan Design Specifications:

- a. The Offeror is requested to submit a proposal for only the following products:
 - i. Comprehensive Dental plan
 1. Matching current benefits
 2. Provide a quote with a \$1,500 annual maximum
- b. Please provide at least a 2-year rate guarantee.
- c. If your company cannot provide a quote for all plans listed above, it is acceptable to present an offer for one or more of the plans listed.

d. Vision Proposed Plan Design Specifications:

- a. Comparable to Current Plan.

e. Wellness Programs and Web tools included with your plans:

- a. Must include an Employee Assistance Program.

Section 4: Proposal Preparation and Submission Requirements

A. General Instructions

- a. RFP Response: In order to be considered for selection, Proposers must submit one (1) complete original and five (5) complete copies of response to the RFP.

B. Proposal Preparation

- a. Proposals shall be signed by an authorized representative of the Offeror. All information requested should be submitted. Failure to submit all information requested may result in Purchasing requiring prompt submission of missing information and/or giving a lowered evaluation of the proposal. Proposals which are substantially incomplete or lack key information may be rejected by the Town. Mandatory requirements are those required by law or regulation or are such that they cannot be waived and are not subject to negotiation.
- b. Proposals should be prepared simply and economically, providing a straightforward, concise description of capabilities to satisfy the requirements of the RFP. Emphasis should be placed on completeness and clarity of content.
- c. As used in this RFP, the terms "must", "shall", "should" and "may" identify the criticality of requirements. "Must" and "shall" identify requirements whose absence will have a major negative impact on the suitability of the proposed solution. Items labeled as "should" or "may" are highly desirable, although their absence will not have a large impact and would be useful, but are not necessary. Depending on the overall response to the RFP, some individual "must" and "shall" items may not be fully satisfied, but it is the intent to satisfy most, if not all, "must" and "shall" requirements. The inability of an Offeror to satisfy a "must" or "shall" requirement does not automatically remove that Offeror from consideration; however, it may seriously affect the overall rating of the Offerors proposal.
- d. Ownership of all data, materials, and documentation originated and prepared for the Town pursuant to the RFP shall belong exclusively to the Town and be subject to public inspection in accordance with the Virginia Freedom of Information Act. Trade secrets or proprietary information submitted by an Offeror shall not be subject to public disclosure under the Virginia Freedom of Information Act; however, the Offeror must invoke the protections of § 2.2-4342F of the Code of Virginia, in writing, either before or at the time the data or other material is submitted. The written notice must specifically identify the data or materials to be protected and state the reasons why protection is necessary. The proprietary or trade secret material submitted must be identified by some distinct method such as highlighting or underlining and must indicate only the specific words, figures, or paragraphs that constitute trade secret or proprietary information. The classification of an entire proposal document, line item prices, and/or total proposal prices as proprietary or trade secrets is not acceptable and will result in rejection of the proposal.

- e. Oral Presentation: Offerors who submit a proposal in response to this RFP may be required to give an oral presentation of their proposal to the Town. This provides an opportunity for the Offeror to clarify or elaborate on the proposal. This is a fact finding and explanation session only and does not include negotiation. The Town will schedule the time and location of these presentations. Oral presentations are an option of the Town and may or may not be conducted.

C. Specific Proposal Instructions

- a. Proposals should be as thorough and detailed as possible so that the Town may properly evaluate your capabilities to provide the required services. Offerors should include in their Proposals a description of any significant task not listed in the Statement of Needs which they know to be necessary, either as reimbursable expenses under the Contract or as a service to be contracted for separately by the Town. Offerors are encouraged to provide additional services which will enhance their ability to meet the Town’s objectives. Offerors are required to submit the following items as a complete proposal:

	Title Page
TAB I	Executive Summary All signed documents from RFP and all addenda acknowledgements, if any.
TAB II	Detailed Description of Coverages Quoted (including Limitations and Exclusions)
TAB III	Rates Exhibits

Section 5: Method of Award

Following evaluation of the written proposals as submitted, selection shall be made of two or more Offerors deemed to be fully qualified and best suited among those submitting proposals, on the basis of the factors involved in the Request for Proposals, including price if so stated in the Request for Proposals.

Negotiations may then be conducted with each of the Offerors so selected. Price shall be considered, but need not be the sole determining factor.

After negotiations have been conducted with each Offeror so selected, the Town shall select the Offeror which, in its opinion, has made the best proposal, and shall award the contract to that Offeror or to multiple Offerors should the Town decide this to be in their best interest.

Should the Town determine in writing and in its sole discretion that only one Offeror is fully qualified, or that one Offeror is clearly more highly qualified than the others under consideration, a contract may be negotiated and awarded to that Offeror.

The award document will be a contract incorporating by reference all the requirements, terms and conditions of the solicitation and the contractor's proposal as negotiated.