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Tanana Chiefs Conference

Request for Proposal

**Employee Benefits Brokerage and
Consulting Services**

SUBMITTAL DATE AND TIME:

May 9, 2022 by 5:00PM, AKST

PROPOSALS SHOULD BE DIRECTED TO:

Name: Vanessa Johnson

Title: Human Resources Generalist

Entity: Tanana Chiefs Conference

Address: 122 First Avenue, Suite 600

Fairbanks, AK 99701

Phone: (907) 452-8251 Extension 3538

Issue Date April 9, 2022

Tanana Chiefs Conference is accepting proposals from broker firms to provide employee benefits brokerage and consulting services for our organization. We invite your firm to submit a proposal to us by May 9, 2022 for consideration. We anticipate awarding this contract by May 23, 2022.

Tanana Chiefs Conference is a tribally owned consortium incorporated as a 501(c)(3). TCC engages in health and other services for the Interior region of Alaska. Funding sources come from state and federal grants and multiple self-generated program revenues. The organization has a September 30 fiscal year end.

Your proposal is expected to cover the following services:

The selected broker will perform a full range of benefit program services related to the acquisition, implementation, maintenance, communication and improvement of Tanana Chiefs Conference insurance benefits. Employee benefits brokerage and consulting services will include managing strategic aspects of the benefit plans, including planning, plan design, financial evaluation, claims analysis, insurer negotiations and compliance. The selected broker will be responsible for analyzing carrier proposals, assisting with the preparation of financial evaluations (renewals) and daily service/policy issues and plan execution.

The anticipated term of the contract is for a period of five (5) consecutive years beginning with July 01, 2022 and ending June 30, 2026.

For questions about this RFP, please contact:

Vanessa Johnson, Human Resources Generalist
Tanana Chiefs Conference
122 First Avenue, Suite 600
Fairbanks, AK 99701
(907) 452-8251 Extension 3548
vanessa.johnson@tananachiefs.org

Offer and Agreement:

In compliance with this request for proposal and to all the conditions imposed herein, 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 Title: _____

Firm: _____

Street: _____ Phone: _____

City _____ State: _____ Zip: _____

Signature: _____

TANANA CHIEFS CONFERENCE REQUEST FOR PROPOSAL

I. BACKGROUND

The Tanana Chiefs Conference region covers an area of 235,000 square miles in interior Alaska, which is equal to about 37 percent of the entire state and just slightly smaller than the state of Texas. Tanana Chiefs Conference provides a unified voice in advancing sovereign tribal governments through the promotion of physical and mental wellness, education, socioeconomic development, and culture of the interior Alaska Native people. Tanana Chiefs Conference (TCC) currently provides coverage to 825 benefit eligible employees. The benefits include a self-insured health insurance plan offering medical, dental, vision and pharmacy benefits. Additional benefit programs we offer are virtual care benefits, chronic condition support, and a wellness program.

Additionally Tanana Chiefs Conference currently offers life insurance and AD&D coverage, short term disability, long term disability, FMLA, COBRA, health and dependent flexible spending and employee assistance programs. Tanana Chiefs Conference also currently offers a variety of competitive supplemental benefits including accident, critical illness, supplemental life and AD&D coverage, and whole life coverage.

II. PURPOSE

The purpose and intent of this request for proposal (RFP) is to enter into a contract with an employee benefits brokerage and consulting service qualified (hereinafter called the "Broker") to perform employee benefits consulting and provide brokerage services for Tanana Chiefs Conference (TCC) from July 01, 2022 through June 30, 2026.

III. PRE-PROPOSAL INQUIRIES

We will be accepting pre-proposal inquiries via email. Pre-proposal inquiries are due by March 9, 2022. Inquiries will be submitted via email to Vanessa Johnson, Human Resources Generalist, vanessa.johnson@tananachiefs.org

IV. SCOPE OF WORK TO BE PERFORMED

STRATEGIC PLANNING

- 1.) Assist in defining and prioritizing strategic health & welfare plan objectives
- 2.) Assist in the evaluation of internal technical capabilities to determine increased/improved applications for administrative processes
- 3.) Identify underperforming vendor relationship
- 4.) Develop project action timelines
- 5.) Periodic reviews of employee demographics based on census data

- 6.) Assist in the development of and employee survey. Conduct surveys and provide and executive summary detailing results.
- 7.) Discuss relevant benchmarking data

FINANCIAL ANALYSIS

- 1.) Perform financial review and analysis of experience reports
- 2.) Assess current funding arrangements for appropriateness and made recommendations as needed
- 3.) Evaluate current cost of benefits versus effectiveness of plan design
- 4.) Review managed care expense and administrative service fees (where applicable)
- 5.) Analyze utilization data and cost containment results of medical management
- 6.) Forecast projected benefit costs to include maximum exposure
- 7.) Evaluate excess loss coverage
- 8.) Prepare experience reviews as directed
- 9.) Assist in developing appropriate employee contributions levels
- 10.) Perform trend analysis from available diagnostic and normative data
- 11.) Project funding needs for upcoming fiscal year

RENEWAL

- 1.) Analyze and negotiate renewals with vendors
- 2.) Review vendor renewal methodology, experience data, and assumptions for accuracy and logic
- 3.) Compare vendor renewal with Broker
- 4.) Develop and present alternative plan designs and provisions with associated financial and member impact analysis
- 5.) Finalize program design, rates, and fees
- 6.) Prepare an accurate renewal document with recommendations for delivery to senior management (as needed)

MARKETING

- 1.) Develop plan specification based on feedback from strategic planning meetings
- 2.) Jointly determine list of vendors best suited to meet plan goals and objectives
- 3.) Develop vendor performance guarantees with monetary penalties as necessary
- 4.) Assist in the review of currently electronic data transfer process with vendors
- 5.) Perform pre marketing evaluation of census data, network service areas and administrative needs
- 6.) Draft proposals for (RFP) and distribute to potential vendors
- 7.) Evaluate carrier client support services
- 8.) Evaluate vendor financial ratings and accreditation
- 9.) Review provider network accessibility/employee match
- 10.) Perform critical analysis and comparison of plan features and costs
- 11.) Assist in the scheduling of selected finalist site visits
- 12.) Assist in conducting finalist negotiations
- 13.) Prepare and submit a summary report with recommendations to management

- 14.) Assist in the notifications of all bidders as to the final outcome

ANNUAL ENROLLMENT

- 1.) Assist in the planning of employee meetings, round tables, and health seminars
- 2.) Provide guidance to management on delivering a comprehensive employee communication strategy
- 3.) Introduce workable technology solutions for communications and enrollment where appropriate
- 4.) Coordinate vendor sponsored communication material

COMPLIANCE

- 1.) Provide legislative updates
- 2.) Provide guidance with ERISA compliance and regulations
- 3.) Review and provide comments related to plan documents, summary plan descriptions, section 125, 5500's, FMLA, HIPAA for regulatory compliance from a non-legal perspective.
- 4.) Provide guidance on employer ACA reporting, as needed
- 5.) Assist with ERISA Form 5500 filing and PCORI (Form 720) filing

ACCOUNT MANAGEMENT SERVICES

- 1.) Serve as a liaison between the client and all insurance companies/vendors
- 2.) Assist in the monitoring administrative processes and the resolution of identified issues.
- 3.) Act as an employee/employer advocate in the resolution of ongoing claims and issues
- 4.) Review and assist in managing all changes in Benefit Plan Documents (contracts, policies, SPDs, etc.)
- 5.) Set and monitor vendor goals and performance and report findings at quarterly meetings.
- 6.) Review plan performance as directed
- 7.) Review and provide guidance of diagnostic data
- 8.) Identify and monitor potential catastrophic claims
- 9.) Review large claims management activity
- 10.) Review network utilization

ADDITIONAL SERVICES

- 1.) Actuarial Services-Special projects

V. PROPOSAL PREPARATION AND SUBMISSION REQUIREMENTS

A. GENERAL REQUIREMENTS:

1. In order to be considered for selection, candidates must submit a complete response to this RFP. Nothing herein is intended to exclude any responsible candidate or in any way restrain, or restrict competition. All responsible candidates are encouraged to submit proposals. We also ask that you do not contact the insurance marketplace not discuss our benefit programs with underwriters until we have made our final broker selection.
2. Proposal Preparation
 - a. Proposals shall be signed by an authorized representative of the candidate. By signing this bid proposal, the candidate certifies that it will remain in full compliance with state and/or federal labor laws.
 - b. All information requested must be submitted. Failure to submit all information requested may result in TCC requiring prompt submission of missing information and/or giving a lowered evaluation of the proposal. TCC may reject proposals that are substantially incomplete or lack key information.
 - c. Proposals should be prepared simply and economically, providing a straightforward and concise description of capabilities to satisfy the requirements of the RFP. Emphasis should be on completeness and clarity of content.
 - d. Your responses should be organized in the same manner as the request for proposal is organized (e.g., SECTION 1, 2, 3, etc.) This will assist us in the review process.
 - e. Ownership of all data, materials, and documentation originated and prepared for TCC pursuant to the RFP shall belong exclusively to TCC and be subject to public inspection.
 - f. TCC will not pay any cost associated with the preparation, submittal, presentation, or evaluation of any proposal.
3. Submission Process
 - a. Include the name, phone number and email address for the person who will be our primary contact during the proposal review process.
 - b. The proposal must be received at Tanana Chiefs Conference no later than 5:00 pm AKST on March 16, 2022.

- c. The preferred submission method of the response is by email. Proposal submissions and questions regarding the proposal should be made in writing and directed to:

Vanessa Johnson, HR Generalist
vanessa.johnson@tananachiefs.org

Subject line should read: TCC Employee Benefits Brokerage RFP

4. Firms who submit a proposal in response to this RFP may be required to give an oral presentation of their proposal to the TCC Selection Committee. This will provide an opportunity for the firm to clarify or elaborate on the proposal but will in no way change the original proposal. TCC will schedule the time and location of these presentations. Oral presentations are an option of TCC and may not be conducted; therefore, proposals should be complete.

B. SPECIFIC REQUIREMENTS

Proposals should be as thorough and detailed as possible so that Tanana Chiefs Conference may properly evaluate the candidate's capabilities to provide the required services. The proposal should include:

- 1.) History of the firm, including number of years in business, and size of firm.
- 2.) A statement by the prospective broker of their understanding of the work to be done, including specific reference to the provisions in the Scope section of this RFP.
- 3.) Biographies including experience, education, professional designation, and professional affiliations of the individuals who will be assigned to the engagement.
- 4.) References from existing and former clients.

ACCOUNT SERVICES

- 1.) Describe your account services department.
- 2.) What is your process for ensuring customer satisfaction?
- 3.) What is the turnover rate of the employees that perform the bulk of the problem-solving administration within your organization? Categorize employee turnover according to the group sizes listed above.
- 4.) What kind of training (industry, internal, computer, other) does your staff receive?
- 5.) Do you provide employee communication services for your clients' employees? If so, please provide a general description of your capabilities. Please provide a sample of employee communication materials that you have distributed to other clients.
- 6.) How can you assist in facilitating employee meetings?
- 7.) Do you help facilitate annual open enrollments?

DATA ANALYSIS

- 1.) What resources do you use to analyze medical and pharmacy claims?
- 2.) Do clients have access to the data for ad hoc queries?
- 3.) Will your organization complete a provider analysis of physicians, clinics and, hospitals that treat our plan participants?
- 4.) Will your organization provide a wellness and preventive health analysis of our employees and claims experience?
- 5.) For any of the above questions that you answered yes, please provide us a sample report that you have prepared for another client.
- 6.) What is the cost of customization for ad hoc reports?

STRATEGIC PLANNING/VENDOR SELECTION

- 1.) What resources do you have available to help us manage our benefits and outline a benefits strategy consistent with current and future business plans?
- 2.) How will you help us with the competitive marketing and placement of our plans, including development of marketing specifications, identification of market conditions, and evaluation of proposals, negotiations and placement of insurance contracts for annual renewals?
- 3.) How is the “rebidding” process handled?
- 4.) How is plan design changes handled?
- 5.) Furnish a list of insurance companies, third party administrators, and other providers for which the consultant is an authorized agent or broker.
- 6.) How will you save TCC money?
- 7.) How will you demonstrate the savings?
- 8.) How do you review PPO discounts and what is your criteria for recommending changes in network affiliations?
- 9.) How would your firm help us decide whether we should offer a cafeteria plan or a modified flexible program?
- 10.) What sort of benchmarking data can you provide?

FINANCIAL ANALYSIS/COST PROJECTIONS/ONGOING REVIEW

- 1.) How can you help us develop cost projections tied to our fiscal goals?
- 2.) Who do you use for actuarial services? Please provide credentials.
- 3.) How will you help with the management of insurance, including: monthly (or quarterly) supervision and/or preparation of claims activity reports from carriers; executive summary reports; underwriting analysis for annual renewals; annual financial projections for budgeting purposes; and alternative funding analyses?
- 4.) Describe how you will handle our renewal

PLAN ADMINISTRATION AND LEGISLATIVE COMPLIANCE

- 1.) Do you have an in-house benefits attorney? If yes, please provide his or her credentials and the number of years he or she has provided counsel on benefits issues. If no, do you use an external benefits attorney? Which firm do you use?
- 2.) How does your firm stay current with state regulations that impact multi-state employers?
- 3.) Will your firm notify us of changes in federal and/or local laws that would affect us?
- 4.) Explain what steps you have taken to become HIPAA compliant.

WELLNESS PROGRAMS

- 1.) What tools can you provide to help implement/continue our wellness program?
- 2.) Can you provide examples of low-cost wellness tools?
- 3.) How can you help evaluate and refine our wellness program over time?
- 4.) What is your process for measuring the success or failure of a wellness program?

HR TOOLS

- 1.) Describe how you keep your clients abreast of employment laws in a timely manner.
- 2.) What resources do you provide to help remain compliant?
- 3.) What types of materials can you provide to communicate pertinent information to employees?
- 4.) Do you have any Internet-based employee communication tools?

VI. FEES

A price proposal must be provided. The price proposal should indicate the overall fixed price for the brokerage services.

VII. EVALUATION AND AWARD CRITERIA

TCC is not awarding this contract based on price alone. The selection criteria will include all of the following:

- 1.) The skill, experience, and training of the specified persons who will be performing the services request.
- 2.) The brokers understanding of TCC's employee benefit program services obtained through prior experience or discussion with appropriate TCC officials
- 3.) Methodology and management plan for the project?
- 4.) The prior experience and reputation of the broker working with nonprofit, BIA, and IHS units similar to TCC.

5.) Price.

VIII. GENERAL TERMS AND CONDITIONS

A. Clarification of Terms:

If any prospective candidate has questions about the specifications or other solicitation documents, the prospective candidate should contact in writing, the contract officer whose name appears on the face of the solicitation, no later than five days before the due date. Any revisions to the solicitation will be made only by addendum issued by the contract officer.

B. Payment Terms

Any payment terms requiring payment in less than 30 days will be regarded as requiring payment 30 days after invoice or delivery, whichever occurs last. However, this shall not affect offers of discounts for payment in less than 30 days.

C. Invoices

Invoices for services ordered, delivered, and accepted shall be submitted by the contractor to the attention of the Executive Director of Human Resources and emailed or delivered to TCC at the main address indicated.

D. Default:

In case of failure to deliver goods or services in accordance with the contract terms and conditions, after due oral or written notice, TCC may procure them from other sources and hold the contractor responsible for any resulting additional purchase and administrative costs. This remedy shall be in addition to any other remedies which TCC may have.

E. Assignment of Contract:

A contract shall not be assignable by the contractor in whole or in part without the written consent of TCC.

F. Debarment Status:

By submitting their proposal, all candidates certify that they are not currently debarred from submitting proposals on contracts by any organization receiving federal funds, nor are they an agent of any person or entity that is currently debarred from submitting proposals to organizations receiving federal funds.

G. Applicable Law and Courts:

Any contract resulting from this solicitation shall be governed in all respects by the laws of the State of Alaska and any litigation with respect thereto shall be brought in

the courts of the State of Alaska at Fairbanks. The contractor shall comply with applicable federal, state, and local laws and regulations. Any contract resulting from this solicitation will specify the contract may not be construed to limit or in any way prejudice either parties' protections under the law, including the Federal Tort Claims Act and other protections, privileges or immunities applicable to either party.

H. Qualifications of Candidates:

TCC may make such reasonable investigations as deemed proper and necessary to determine the ability of the candidate to perform the work and the candidate shall furnish to TCC all such information and data for this purpose as may be requested. TCC reserves the right to inspect candidate's physical facilities regarding the candidate's capabilities. TCC further reserves the right to reject any proposal if the evidence submitted by or investigations of such candidate fails to satisfy TCC that such candidate is properly qualified to carry out the obligations of the contract and to complete the work contemplated herein.

I. Ethics in Public Contracting:

By submitting their proposals, all candidates certify that: (1) their proposals are made without collusion or fraud; (2) they have not offered or received any kickbacks or inducements from any other candidate, supplier, manufacturer, or subcontractor in connection with their proposal; and (3) they have not conferred on any TCC employee having official responsibility for this procurement transaction any payment, loan, subscription, advance, deposit of money, services, or anything of more than nominal value, present, or promised, unless consideration of substantially equal or greater value was exchanged.

IX. SPECIAL CONDITIONS:

A. Ownership Of Material:

Ownership of all data, material, and documentation originated and prepared for TCC pursuant to the RFP shall belong exclusively to TCC and be subject to public viewing.

B. Proposal Acceptance Period:

This proposal shall be binding upon the candidate for 60 calendar days following the proposal opening date. Any bid or proposal on which the candidate shortens the acceptance period may be rejected.

C. Work Papers

The brokerage firm hereby agrees to retain all books, records, and other documents relative to this contract for five (5) years after final payment. TCC, its authorized agents, and/or state or federal auditors shall have full access to and the right to examine any of said materials during said period.

D. Cancellation Of Contract

TCC reserves the right to cancel and terminate any resulting contract, in part or in whole, without penalty upon 60 days written notice to the contractor. Any contract cancellation notice shall not relieve the contractor of the obligation to deliver and/or perform on all outstanding orders issued prior to the effective date of cancellation.

E. Changes To The Contract

TCC may order changes within the general scope of the contract at any time by written notice to the Broker. The Broker shall be compensated for any additional costs incurred as the result of such order and shall give TCC a credit for any savings. Said compensation shall be determined by mutual agreement between the parties in writing. However, if out-of-scope services are to be needed to fulfill the brokerage services, a separate engagement letter with detailed additional services including a budget will be required and will need approval from the Executive Financial Officer before these services are to begin.

X. METHOD OF PAYMENT

Interim billings shall occur on a monthly basis.