

**TOWN OF BERLIN
REQUEST FOR QUALIFICATIONS**

Notice is hereby given that consultant qualifications will be received by the Town of Berlin, Maryland for:

**RFQ # 2018-01
Health Insurance Broker**

by filing with the Town of Berlin, 10 William Street, Berlin, MD, 21811 until:

**Date: Friday, February 2, 2018
Time: 3:00 P.M. EST**

Deliver submittals to:
Jeff Fleetwood, Managing Director
Town of Berlin
10 William St.
Berlin, MD. 21811
Attn: RFQ 2018-01

The Town of Berlin is seeking proposals from qualified firms to perform and interested in providing Employee Benefit brokerage and consulting services for an employer, "Town of Berlin."

A detailed Request for Qualifications (RFQ) information packet including general information, requested services, submittal requirements, and evaluation process is attached.

Qualifications submitted after the due date will not be considered. Consultants accept all risks of late delivery of mailed submittals regardless of fault.

The Town of Berlin reserves the right to reject any and all submittals and to waive irregularities and informalities in the submittal and evaluation process. This RFQ does not obligate the Town to pay any costs incurred by respondents in the preparation and submission of their statement of qualifications. Furthermore, the RFQ does not obligate the Town to accept or contract for any expressed or implied services.

It is the Town of Berlin's policy to assure that no person shall, on the grounds of race, color, national origin or sex, as provided by Title VI of the Civil Rights Act of 1964, be excluded from participation in, be denied the benefits of, or be otherwise discriminated against under any of its federally funded programs and activities.

The Town is committed to a program of equal employment opportunity regardless of race, color, creed, sex, age, nationality, disability, or sexual orientation. The successful consultant must comply with the Town of Berlin's equal opportunity requirements.

General Information

NOTICE: Notice is hereby given that letters of interest and statement of qualifications will be received by the Town of Berlin, Maryland for an agent of record and broker for health insurance and related ancillary products with the Town at the above location.

PURPOSE/BACKGROUND: The Town of Berlin, Maryland (the “Town”) is soliciting requests for qualifications for the purpose of obtaining professional brokerage/consulting services to assist in the administration of benefits for the employees of the Town.

The Town of Berlin employs approximately 72 full time employees. Currently there are 58 employees who elected benefits through their employer-The Town. The Town operates under a Strong Mayor form of government. Berlin provides the following services to the community’s residents: police, public works, parks, water, wastewater, stormwater, electricity, economic development, planning, code enforcement, engineering (under contract), and general administration. The Town operates on a one-year budget cycle from July 1 through June 30.

Scope of Services

The Town of Berlin is seeking a broker/consultant to perform the full range of services related to the design, implementation, maintenance, communication, and improvement of the Town of Berlin’s employee benefit programs listed below:

- Health Insurance
- Dental Insurance
- Vision Insurance
- Life Insurance and AD&D (\$50,000)
- Voluntary Life Insurance
- Long-Term Disability
- Short-Term Disability
- Health Savings Account
- Flex Savings Account

This includes and is not limited to the following:

- Assisting the Human Resources Department in administering all employee group health and welfare insurance plans, responding to questions from and providing information to staff and providing other consultant services during the course of the plan year.
- Assist the Town of Berlin in complying with the laws and regulations related to employee benefits.
- Review claims experience, claim service, and claim administration to ensure maximum benefit to the Town of Berlin.
- Determine and recommend the most economical funding methods for the benefit programs and strike a balance between cost and comprehensiveness of the programs.
- Develop a solicitation/negotiation strategy and participate with the Town of Berlin in all negotiations with providers on all issues including those related to premiums, benefit levels, plan design and special terms and conditions.
- Meet and provide reports as needed to representatives of the Town of Berlin.
- Assist the Town of Berlin with the implementation and communication of new programs or changes to existing programs, which will include attending and presenting information at Open Enrollment meetings.
- Research any new developments in the law and employee benefit programs on an ongoing basis.
- As requested by the Town of Berlin, prepare bid specifications and solicit proposals from insurance markets which specialize in group insurance plans as needed. Evaluate bids

and bidders, including administration, coverage, claim payment procedures, customer service, networks, financial soundness, and identify the most cost-beneficial package from the various bidders.

- Interface with insurance carriers as needed to assist the Town of Berlin in the resolution of problems associated with benefits programs.

QUALIFICATIONS: These services will require the firm to have the following qualifications:

- Five (5) or more years of related experience
- Experience working with municipal entities

SUBMITTAL REQUIREMENTS:

Responses to this RFQ must include the following information:

- Provide your current fee structure.
- Briefly describe your organization, including number of locations and employees.
- Briefly describe your organization's history.
- Describe how your organization complies with Sarbanes-Oxley.
- Provide proof your company carries Errors and Omission (E&O) insurance coverage.
- Describe your organization's policy around maintaining client records in a HIPPA secure environment.
- Describe your organization's policy and/or practice with using diverse suppliers.
- Provide a brief overview of your firm and how it differs from your competitors.
- What is your client retention rate?
- What size client does your organization generally support?
- Provide at least three references. Include name, contact number and number of years you have been associated with.

• **PROPRIETARY PROPOSAL MATERIAL** - Any proprietary information revealed in the proposal should, therefore, be clearly identified as such.

• **SIGNATURES:** RFQs shall be signed by one of the legally authorized officers of said corporation. If awarded the contract, the Contract shall also be so executed.

• **EVALUATION CRITERIA:** Evaluations will be based on the criteria listed below:

- Experience of firm with similar projects
- Experience of proposed project team and key team members
- Overall quality of statement of qualification
- On site/In person interview to make a personal assessment

The Town may select a limited number of consultants for in-person interviews before a selection committee.

• **QUESTIONS:** Questions regarding this project may be directed to Jeff Fleetwood via e-mail at jfleetwood@berlinmd.gov from January 15, 2018 through January 23, 2018. Answers will be posted to the Town's website by January 26, 2018. Any oral communications will be considered unofficial and non-binding on the Town.

- **REJECTION OF SUBMITTALS:** The Town reserves the right to reject any and all submittals and to waive irregularities and informalities in the submittal and evaluation process. This RFQ does not obligate the Town to pay any costs incurred by respondents in the preparation and submission of their qualifications. Furthermore, the RFQ does not obligate the Town to accept or contract for any expressed or implied services.
- **CONTRACT AWARD:** The Town reserves the right to make an award without further discussion of the submittals. The firm selected as the apparently successful firm will be expected to enter into a contract with the Town. Following consultant selection, the successful consultant shall prepare a proposal and scope of work for review by the Town. Once the Town and Consultant have reached an agreement on the scope of services, a final contract will be prepared by the Town. The foregoing should not be interpreted to prohibit either party from proposing additional contract terms and conditions during the negotiations of the final Contract. If the selected firm fails to sign the Contract within ten (10) business days of delivery of the final Contract, the Town may elect to negotiate a Contract with the next-highest ranked firm. The Town shall not be bound, or in any way obligated, until both parties have executed a Contract. No party may incur any chargeable costs prior to the execution of the final Contract.
- **CONTRACT NEGOTIATION:** The Town reserves the right to negotiate all elements of the submittals, proposals, terms and conditions, and/or scope of work as part of the contract negotiation process prior to any formal authorization of the Contract by the Town.
- **EQUAL OPPORTUNITY EMPLOYMENT:** The successful consultant or consultants must comply with the Town of Berlin equal opportunity requirements. The Town of Berlin is committed to a program of equal employment opportunity regardless of race, color, creed, sex, age, nationality, or disability.
- **TITLE VI:** It is the Town of Berlin's policy to assure that no person shall, on the grounds of race, color, national origin or sex, as provided by Title VI of the Civil Rights Act of 1964, be excluded from participation in, be denied the benefits of, or be otherwise discriminated against under any of its federally funded programs and activities.
- **INSURANCE REQUIREMENTS:** The Consultant shall procure and maintain for the duration of this Agreement insurance against claims for injuries to persons or damages to property, errors and omissions or professional liability that may arise from or in connection with the performance of work hereunder by the Consultant, his agents, representatives, employees, or subcontractors. The cost of such insurance shall be paid by the Consultant.
- **NON-ENDORSEMENT:** As a result of the selection of a firm to supply products and/or services to the Town, firm agrees to make no reference to the Town in any literature, promotional material, brochures, sales presentation, or the like without the express written consent of the Town.
- **COMPLIANCE WITH LAWS AND REGULATIONS:** In addition to nondiscrimination and affirmative action compliance requirements previously listed, the consultant or consultants ultimately awarded a contract shall comply with federal, state and local laws, and statutes and ordinances relative to the execution of the work. This requirement includes, but is not limited to, protection of public and employee safety and health; environmental protection; waste reduction and recycling; the protection of natural resources; permits; fees; taxes; and similar subjects.