

Request for Proposal

Broker Services for Life, Dental, Vision Insurance Plans



Burleigh County
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RFP responses are due by 5:00pm on Tuesday, April 26, 2022

Purpose

The purpose of this request for proposal is to solicit and select an independent insurance agent/broker (hereinafter referred to as Broker) to act as the representative of Burleigh County for the employee life, dental and vision insurance plans. The Broker shall affect the most advantageous placement of insurance coverage including but not limited to the terms and conditions of coverage, continuity, and cost. In addition, the Broker must be capable of providing a full range of value-added services, including but not limited to, those outlined in the Scope of Services section.

Scope of Services – Benefit Plans Subject to Benefits Broker Assistance

- Provide life insurance quotes from several life insurance vendors using the current life insurance plan design parameters. Recommend the top two – three vendors to the Human Resources Department for review.
- Provide dental insurance quotes from available vendors using the current dental insurance plan design parameters and include an option that would include orthodontia coverage for adults with a cost comparison of the different plan design choices. Provide the best options to the Human Resources Department for review.
- Provide vision insurance quotes from available vendors using the current vision insurance plan design parameters. Provide the best options to the Human Resources Department for review.
- Must be able to provide direct access to selected vendors in order to allow for the Burleigh County Human Resources department to perform employee maintenance and billing adjustments.
- Assist with enrollment, adjustment, termination, and coverage conversion issues for the above-mentioned insurance plans as requested by the Burleigh County Human Resources Department.
- Provide annual renewals for Life insurance, Dental Insurance, and Vision Insurance plans no later than October 1st of each year prior to renewal going into effect.

Schedule for the RFP

- RFP distributed April 5, 2022
- Responses to RFP due April 26, 2022
- Review and analysis of submitted RFPs, May 2nd through May 4th
- Provide final recommendations for approval to the Burleigh County Commission, May 16th
- Award contract to approved Broker, May 17th – May 20th

Questions (Please answer the following)

Your Company:

1. Please provide an overview of your company's history, including locations, number of clients, the average size of clients, retention rate, industries you serve, and number of employees.
2. Provide details of your company's financial status and stability.

3. Provide any other relevant information about your company that sets it apart from you competition.

Your Practice:

1. Describe your customer support process and provide the names, contact information, and responsibilities for the proposed service team.
2. Tell us about your company philosophy regarding client support.
3. If your company is selected, how would you propose we transition the included insurance plans?
4. Please provide a list of the insurance companies that you are affiliated with in your practice.

Compensation:

1. Describe your compensation/commission structure.
2. Describe our right to terminate a contract with you. Is there a minimum contract period?
3. Provide at least three references of current clients similar to Burleigh County with respect to size and complexity. For each reference, include (1) number of employees, (2) number/type of plan covered, (3) length of servicing relationship with your firm, and (4) contact name, title, phone number, and e-mail.

Burleigh County – Current Life, Dental, and Vision Insurance Plans

Burleigh County has 339 full-time benefit eligible employees as of March 25, 2022.

Life Insurance Plan

Burleigh County covers \$25,000 of basic term life and accidental death and dismemberment (AD&D) insurance on all Full-Time employees and \$13,000 for part-time (at least 20 hours a week) employees. This is a flat premium rate per employee. This benefit reduces 65% of original amount when employee turns 65 and 50% of original amount when employee turns age 70. Additional life and AD&D insurance can be purchased per the table below:

Employee	Purchased in \$10,000 increments Maximum of 5X salary or \$500,000.00 <i>(This benefit reduces 65% of original amount when employee turns 65 and 50% of original amount when employee turns age 70.)</i>	Guarantee issue up to \$150,000.00 (Some employees are grandfathered in at \$190,000.00)
Spouse	Purchased in \$5,000 increments	Guarantee issue up to \$25,000.00

	Maximum of 100% of employee life insurance amount or \$500,000.00. <i>(This benefit reduces 65% of original amount when employee turns 65 and 50% of original amount when employee turns age 70.)</i>	
Dependent	Purchased in \$2,000 increments for 6 months to 19 years (or 26 years if full-time student). Maximum of \$10,000 per child.	\$1,000 per child for live birth to 6 months

Dental Insurance Plan

Burleigh County does not contribute to the premiums or funding for the dental insurance plan. Burleigh County currently offers two dental insurance plan choices. The dental plan designs are listed below:

Burleigh County
Effective January 1, 2021 through December 31, 2021

	Elite Choice Plan		Premier Plan
	IN-NETWORK	OUT-OF-NETWORK	ALL DENTISTS
PREVENTATIVE (CLASS 1) (CLEANINGS, X-RAYS, EXAMS)	Each dental procedure has a pre-determined fee.		100%
BASIC (CLASS 2) (FILLINGS, SIMPLE EXTRACTIONS)	Please refer to the co-payment brochure for a detailed list.		80%
MAJOR (CLASS 3) (ROOT CANALS, ENDODONTICS, PERIODONTICS, BRIDGES, DENTURES)	Not Covered		50%
ORTHODONTIA (CLASS 4)	None		\$1,000.00 applies to children under 19
DEDUCTIBLE	None	\$50.00/\$150.00	\$100.00 Lifetime
ANNUAL MAXIMUM BENEFIT	\$2,000.00		\$1,500.00
WAITING PERIODS	None	6 Months	12 Months
PREMIUMS (MONTHLY)	\$34.40 \$64.88 \$108.12		\$41.92 \$86.26 \$132.96

Vision Insurance Plan

Burleigh County does not contribute to the premiums or funding for the vision insurance plan. Burleigh County currently offers one vision insurance plan choice. The vision insurance plan designs are listed below:

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK REIMBURSEMENT
Vision Examination (includes Refraction)	Covered in full after \$10 copay	Up to \$35
MATERIALS*	\$10 copay (Materials copay applies to frame or spectacle lenses, if applicable.)	
Frame Allowance (Up to 20% discount above frame allowance.)	Members receive a \$50 wholesale allowance up to \$150 retail value	Up to \$45
Standard Spectacle Lenses		
Single Vision	Covered in full after \$10 copay	Up to \$25
Bifocal	Covered in full after \$10 copay	Up to \$40
Trifocal	Covered in full after \$10 copay	Up to \$50
Lenticular	Covered in full after \$10 copay	Up to \$80
Preferred Pricing Options		
Level 2 Lens Option Package		
Polycarbonate (Single Vision/Multi-Focal)	Covered in Full	Up to \$10
Standard Scratch-Resistant Coating	\$17	N/A
Ultra-Violet Screening	\$15	N/A
Solid or Gradient Tint	\$17	N/A
Standard Anti-Reflective Coating	\$45	N/A
Level 1 Progressives	\$75	Up to \$40
Level 2 Progressives	\$110	Up to \$40
All Other Progressives	\$50 allowance + up to 20% discount	Up to \$40
Transitions® (Single Vision/Multi-Focal)	\$70/\$80	N/A
Polarized	\$75	N/A
PGX/PBX	\$40	N/A
Other Lens Options	Up to 20% Discount	N/A
Contact Lenses † (in lieu of frame and spectacle lenses)		
Elective (10 % discount on amount exceeding allowance)	\$130 allowance	Up to \$110
Medically Necessary	Covered in full	Up to \$250
Refractive Laser Surgery	Onetime/lifetime \$150 allowance Provider discount up to 25%	Onetime/lifetime \$150 allowance

Scope of Services – Rights and Responsibilities Public Entity

Each Offeror, by submission of signed proposal, agrees to each and every term and condition set forth within this RFP and to be bound thereby.

Burleigh County reserves the right to amend these requirements, accept or reject any or all changes to the contract, make counter proposals and/or engage in negotiations with any or all companies or individuals, waive any requirements or otherwise amend this RFP, and is not bound to accept the lowest total proposal or any proposal. Burleigh County reserves the right to award the contract to multiple vendors, by

line item, as a whole, or not at all. The contract will commence after final approval from the Burleigh County Commission and valid signatures on contracts are obtained.

The contract will be for a term of one (1) year with two (2) consecutive one (1) year renewal clauses. The vendor must present Burleigh County with their contract renewal terms on or before May 15, 2023, and on or before May 15, 2024. If the option to renew is not exercised, the contract will continue on a month-to-month basis until vendor is notified by Burleigh County of a new award.

Except as otherwise explicitly agreed to in writing by Burleigh County, each consulting individual or team submitting proposals shall provide and pay for all materials, labor, transportation, charges, levies, taxes, fees, or expenses incurred, including all costs to prepare a response to this RFP, travel and presentation costs, and all other services and facilities of every nature whatsoever necessary for the preparation of the RFP. It is neither Burleigh County's responsibility nor practice acknowledging receipt of any proposal resulting in the selection of a proposal resulting from the RFP process. It is the proposer's responsibility to ensure that a proposal is delivered and received in a timely manner.

No member of the Burleigh County Commission, or any officer, employee, or agent of Burleigh County who exercise any functions or responsibilities in the selection of a proposal shall have any personal interest, direct or indirect, in the companies that submit a proposal.

Burleigh County recognizes that in responding to this RFP, the proposer may desire to provide proprietary information to clarify and enhance their response. To the extent permitted by law, Burleigh County will keep confidential such information provided that:

1. The information submitted is arguably proprietary, and
2. The proprietary information, according to the submittal instructions of this RFP. Only information in the sealed portions may render a submittal ineligible.

Responders should note that Burleigh County is a government entity. As such, its files are available for public review pursuant to the North Dakota Constitution Article XI, Section 6 and NDCC Chapter 44-04-18.

Any questions related to this Request for Proposal (RFP) shall be directed to Pamela J. Binder, HR Director using the contact information listed on the cover of this RFP.