

REQUEST FOR PROPOSALS

FOR

**VOLUNTARY EMPLOYEE SUPPLEMENTAL INSURANCE BENEFITS
BROKER/CONSULTING SERVICES**



RFP #: ULS 2019-5221

PROPOSAL DUE DATE/TIME: JULY 2, 2019 (3:00 PM CDT)

MAY 22, 2019

REQUEST FOR PROPOSALS
VOLUNTARY EMPLOYEE SUPPLEMENTAL INSURANCE BENEFIT
BROKER/CONSULTING SERVICES

The University of Louisiana System (System, ULS – includes universities) is a public, multi-campus university system dedicated to the service of Louisiana and its people. The System offers a broad spectrum of educational opportunities ranging from technical training at the associate level to research at the doctoral level and encompasses nine diverse higher education institutions as follows: Grambling State University at Grambling; Louisiana Tech University at Ruston; McNeese State University at Lake Charles; Nicholls State University at Thibodaux; Northwestern State University at Natchitoches; Southeastern Louisiana University at Hammond; University of Louisiana at Lafayette; University of Louisiana at Monroe; and University of New Orleans. The universities have approximately 9,300 full-time and 10,400 part-time funded positions.

ULS offers healthcare benefits (medical insurance) to eligible employees through the State of Louisiana’s Office of Group Benefits and is seeking written proposals for an insurance brokerage firm to provide additional, voluntary supplemental employee benefit brokerage and consulting services for the System’s employees. Generally, employees will be responsible for paying 100% of the insurance premiums for the supplemental benefits.

Technical questions or requests for clarification shall be directed, in writing, to the e-mail address below. ULS’s responses to a proposer’s question(s) will be provided on the System’s website.

Charles G. E. Wendt, CPA
Director of Accounting and Financial Analysis
University of Louisiana System
1201 North Third Street, Suite 7-300
Baton Rouge, Louisiana 70802
(225) 219-0266
charles.wendt@ulsystem.edu

This is a non-exclusive contract that will give the System and its universities the right to use the services of the contractor selected through this RFP process.

1. GENERAL INFORMATION

1.1. Key Dates

The following table outlines the System’s key dates and events in this RFP process (all times specified in this document are Central Time Zone):

Date	Description
June 3, 2019	RFP Is Available
June 21, 2019	Questions Due (via e-mail) by 3:00 PM
July 2, 2019	Deadline for Receipt of Proposals (3:00 PM)
July 19, 2019	Oral Interviews/Presentations with Select Respondents Completed (Optional)
August 1, 2019	Selection Completed/Contract Negotiations Begin
October 1, 2019	Employee Benefits Open Enrollment Period Begins

ULS reserves the right to extend the submission deadline or any other deadline or date indicated in the RFP in the event that an extension would be in the best interest of the System.

1.2. RFP Preparation Costs

ULS shall not be responsible for proposal preparation costs, nor for the cost, including attorney fees associated with any administrative, judicial, or other type of challenge to the determination of the selected proposer and/or award of the contract and/or rejection of the proposal. By submitting a proposal, each respondent agrees to be bound in the respect and waives all claims to such costs.

1.3. Current Coverages for System Employees

Following are the coverages/programs, by major category, in which seven (7) of the System's nine (9) universities' employees are currently participating:

Description of Services	Number of Employees
Dental (see 5.5.vii)	3,526
Vision	2,445
Life (whole and term options - see 5.5.vii)	1,949
Long-term Disability	1,533
Accident and Accidental Death and Disability	876
Cancer	647
Short-term Disability	453
Critical Illness (includes heart, ICU, and life)	260
Hospice	168

The above categories are the minimum categories for coverages to be offered and for which the proposer is to provide analysis and design recommendations.

The current participating universities are: Grambling State University; Louisiana Tech University; McNeese State University; Northwestern State University; Southeastern Louisiana University; University of Louisiana at Monroe; and University of New Orleans.

2. RULES GOVERNING PROPOSALS

2.1. Confidentiality

The content of all proposals will be kept confidential throughout the selection process. ULS will comply with the State of Louisiana's Public Records Law.

2.2. Disposition of Proposals

All material submitted in response to the RFP shall become the property of ULS.

2.3. Modification of Proposals

Modifications to proposals will not be accepted by ULS.

2.4. Late Submissions

Proposals not received prior to the date and time #1.1 and #4.b will not be considered and will be returned to the proposer unopened.

2.5. Acceptance/Rejection of Submittal

ULS reserves the right to reject any or all responses to the RFP, to waive minor irregularities in any proposal or in the RFP procedures, and to accept any proposal presented which meets or exceeds these specifications and which is deemed to be in the best interests of the System. However, the requirements for timelines will not be waived.

2.6. Proposal Evaluation

A committee of individuals representing the ULS will perform the evaluation of all proposals. Following this evaluation process, the committee may elect to ask certain respondents to complete an oral interview before the committee. The purpose of the interview is to allow those further selected firms expansion and discussion of their written responses.

2.7. Oral Interviews

Oral interviews and/or presentations are provided at the sole discretion of ULS and are for the purposes of allowing the System to broaden the understanding of certain selected respondents.

2.8. Final Broker Selection

The final selection of the successful respondent is scheduled to be completed by July 26, 2019. The successful respondent will assume its responsibilities on July 29, 2019.

2.9. Contract Cancellation

The University of Louisiana System reserves the right to cancel the contract for brokerage services for voluntary employee benefits if the selected broker fails to provide the services outlined in the response to the RFP or upon mutual agreement between the System and the broker. The time period for the dissolution of the contract shall be negotiated at the time of notice of cancellation.

2.10. Contract Term

The initial term of the agreement shall be three (3) years with the option to renew the agreement for three (3) additional one-year terms. The contract maximum, with renewals, shall not exceed six (6) years. The benefit period is based on a calendar year, and premiums are paid one (1) month in advance.

3. MINIMUM QUALIFICATIONS

All brokerage firms submitting a proposal must:

- a. Be licensed by the Louisiana Department of Insurance and registered to do business in Louisiana and to do business in all states;
- b. Have the expertise, licenses, and resources to provide the employee benefit broker/consulting services for ULS's current and future operations;
- c. Consistently maintain and allocate sufficient staffing resources to provide timely service for the System's and universities' employee benefit broker/consulting service needs;
- d. Maintain staff who are qualified and available to provide specialized technical expertise in various disciplines as necessary.
- e. Provide online employee services that include online enrollment, plan reviews, claims review, and other tools enabling employees to manage their benefits. In addition, online platforms that integrate with PeopleSoft, Banner, and Workday are preferred.

4. PROPOSAL GUIDELINES

Please respond as outlined in this RFP and observe the following:

- a. Respond to questions as directly as possible and provide any supporting information you feel is pertinent to the questions;
- b. Written proposals must be received at the System's administrative offices no later than 3:00 PM CDT on July 2, 2019 (mailed to Charles G. E. Wendt, CPA at the address on page 1);

- c. Our final broker selection will be made based on our evaluation of the criteria outlined in Section 5 of this RFP.

Submission of a proposal will be construed to imply agreement in advance to the services outlined in the enclosed materials. Brochures, photos, annual reports, or any other appropriate printed material may be included in your proposal. The proposal package should be kept as brief as possible, however, with the subject areas clearly defined.

5. QUESTIONS (100 POINTS)

5.1. Firm History and Experience (5 points)

- i. Provide a brief history of your firm, including size, volume of business, locations, number of years in business, and business philosophy.
- ii. Describe the visibility and influence of your firm in the employee benefits field.

5.2. Account Team Qualifications (15 points)

- i. Provide the resume for the project manager and an overview of the account team that would be assigned to the System and its universities. For each member of the team, provide highlights outlining qualifications and experience. Provide a summary of roles and distribution of responsibilities.
- ii. Describe your approach to the ongoing training of your staff.

5.3. Clients (10 points)

- i. Describe at least two innovative strategic solutions you have implemented for clients similar to universities (public or private) or other government entities that highlight your benefits consulting expertise.
- ii. Describe your internal mechanism for ensuring customer satisfaction with your services.
- iii. Provide contact names and phone numbers of three references.

5.4. Services (30 points)

- i. Conduct negotiation and market placement with insurers.
- ii. Provide an overview of your approach to strategic planning. This overview should reflect your understanding of the System's needs and how your solution satisfies those needs.
- iii. Provide an overview of your account support and administration services, including implementation, enrollment coordination, administrative

assistance, contract services, and ongoing management support for the System and its university employees.

- iv. Conduct a minimum annual visits at each institution to assist universities and employees during the open enrollment period.
- v. Provide web-based and in-person benefits consulting resources and educational seminars, including employee portals that allow employees to review all benefits in one location and enroll in products during the open enrollment period.
- vi. Describe your use of technology to support online employee services and education with detail sufficient to demonstrate your understanding of the current environment and the scope of the project.
- vii. Describe your capabilities in employee communications and how you will assist with coordinating development, promotion, and administration of the voluntary employee benefits program for all universities and the Board of Supervisors administrative function (includes availability for meetings with human resources management and employees).
- viii. Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking, and reporting. These ongoing services should include interaction with insurance providers identified during the planning process and with providers selected.
- ix. Describe your approach to identify actions to be taken to mitigate identified risks.
- x. Describe your consulting and educational services in the area of legal compliance. Assist the system with compliance with applicable regulatory requirements, including updates and analysis of pending/proposed federal and state legislation, including assisting with employee communications resulting from legislative or regulatory changes.
- xi. Describe your experience or integration capabilities with the Banner, PeopleSoft, Workday, and legacy information technology systems.
- xii. Advise and assist in reviewing contracts, plan documents, insurance policies, billing statements, and other documents for accuracy, applicability and consistency.
- xiii. Review the System's benefit plans, recommending changes where appropriate.
- xiv. Advise the System or market benefit trends and plan designs.

- xv. Describe any additional service options you provide, specifically those that may be of interest to ULS.
- xvi. Outline your implementation schedule.

5.5. Service and Provider Options (35 points)

- i. Respondents should provide an outline of coverages offered in the proposal in a clear format that includes the provider, coverage type and range of options as applicable, and the monthly premium amount. Coverages should include at a minimum those in the table in #1.3.
- ii. Additional requirements:
 - 1) Employees participating in specific coverages (e.g., dental) should be grandfathered into like coverages such that there is no break in coverage if their current providers are not included in the selected broker's package, when they choose to move to another provider during the open enrollment period.
 - 2) Dental plans should include tier options (e.g., basic, standard, premium or equivalents) with an option that includes adult orthodontics, implants, etc. with a calendar maximum of at least \$1,500.
 - 3) Supplemental life should include whole and term options for employee, spouse, and children. Life insurance should be priced based on increments of \$5,000 of coverage.
- iii. Respondents may include other services or products they offer.

5.6. Other Services (5 points)

- i. Have full-time employees available for telephone or other consultation with System personnel during regular business hours on weekdays and a means to contact employees on weekends for emergencies.
- ii. Provide input and assistance in the development and evaluation of employee surveys when determining benefit needs, employee interest, and affordability.
- iii. Prepare and deliver necessary reports to individual universities' human resources management.
- iv. Assist with resolving disputes with providers.
- v. Assisting university human resources departments with technical advice and expertise where needed.

- vi. Provide one common billing to each university that includes all voluntary benefits for all participating employees at the institution.
- 5.7. Describe attributes that make you a valuable strategic partner to ULS.
- 5.8. Compensation
- i. ULS does not anticipate spending public funds to compensate the broker selected to provide these services. Describe how you expect to be compensated for services outlined in this proposal.