Request for Proposals - Employee Benefits Broker and Consulting Services

November 11, 2013
INVITATION FOR REQUEST FOR PROPOSALS

Redlands Christian Migrant Association (RCMA) is soliciting proposals from insurance brokers/consultants qualified to perform and interested in providing brokerage and consulting services for the RCMA Employee Benefits Program.

Interested and qualified brokers/consultants who have demonstrated their ability at comparable work are invited to submit proposals. Proposals must reflect, at a minimum the current range of benefit options. RCMA is not obligated to accept any proposal or to negotiate with any respondent. The RFP is located at www.rcma.org. Click on the About Us tab and then the RFP tab to access the PDF document.

Please note that this RFP is for Broker/Consultant services only. RCMA is not asking for nor authorizing your soliciting quotes from insurance carriers

Submittals and requests for information relative to this Request for Proposal should be addressed to:

Hernan Parra
Human Resources Manager
Hernan@rcma.org
RCMA
402 West Main Street
Immokalee, FL 34142

The response must be clearly marked as: RESPONSE TO BENEFITS RFP and e-mailed no later than December 11, 2013.

Submissions should be e-mailed to Hernan@rcma.org

Any request for additional information relative to this proposal should be requested via e-mail to Hernan@rcma.org. The deadline for additional information or questions is November 20, 2013.

Your submission to the RFP should include the following attachments:
- Contact name, address, e-mail address and phone number
- Copies of current Florida licenses of the respective individual(s) assigned to this account.
- Copy of current Errors and Omissions insurance.
- References – See specification in Reference Section

Complete RFP submissions will be reviewed by the RCMA Benefits Committee. A limited number of finalists will be selected for further consideration with a final decision.
Background on RCMA

RCMA provides quality child care and early education for children of migrant farm workers and rural, low-income families throughout Florida. RCMA was founded Oct. 1, 1965, by Mennonite Church volunteers in the Redlands farming area of southern Miami-Dade County to provide a safe, nurturing environment for children while their parents worked in the fields.

RCMA began with three centers, serving approximately 75 children in the Homestead and Florida City area. Today, RCMA serves nearly 8,000 children in more than 75 centers and two charter schools in 21 Florida counties. More than 2,000 children are on our waiting lists. The largest non-profit child-care provider in Florida, RCMA is a leader in high-quality early childhood services. More than half of RCMA’s child-care centers are nationally accredited. A non-sectarian association, RCMA is built on principles of incorporating the family into child development, health care and educational activities and hiring and training staff from the communities served. This provides security for the parents, knowing their cultures are respected while their children are being prepared to enter school. For the children, it imparts the strengths of both their own ethnic origins and those of the diverse society they are joining.

Overseeing RCMA is a volunteer Board of Directors, drawn from the geographic regions where RCMA operates and the constituencies served. RCMA is funded by local, state and federal grants, as well as the generosity of the United Way, agribusiness and other corporations, community foundations and individuals. Positions range from Child Caregivers, Teachers, Cooks, Maintenance, Charter School teachers to various levels of management positions and Executive Director. The employee population is diverse in all aspects of age, race, national origin, and gender.

RCMA Benefits Background

Of the more than 1,700 employees, approximately 1,300 have selected one or more of the benefits currently offered. Benefits communication challenges include: 1) a wide range of education levels, 2) access to and ability to use computer technology, 3) various levels of literacy and language skills.

Specific ancillary benefit options have been provided and/or terminated based on employee survey data, participation rates and administrative capability.

RCMA has strived to provide an employee benefits package that meets the needs of our employees and their families at cost effective rates and that is competitive with other businesses in order to attract and retain qualified employees.
**RCMA’s Current Benefit Programs**

RCMA provides an employee assistance program (EAP) to all employees. To all employees who work 30 hours or more, RCMA provides long term disability. Employees who work 30 hours or more may elect any of the following:

- Group Term Life /AD&D
- Health: Two options including three tier RX
- Dental: Two options
- Vision
- Short/Long Term Disability
- Family Term Life
- 403(b) Retirement Plan with tiered employer match

**Scope of Services**

RCMA is seeking a broker/agent/consultant to perform the full range of services related to the design, implementation, maintenance, communication and improvement of the RCMA Employee Benefits program. These services should include but are not limited to:

- Assist HR and Finance teams with administration of all group/ individual insurance plans, responding to questions from and providing information to staff, while offering additional consulting services as needed during the course of the plan year.
- Assist RCMA in complying with laws and regulations related to employee benefits.
- Review claims experience, claim service, and claim administration to ensure maximum benefit to RCMA on a quarterly basis.
- Determine and recommend the most economical funding methods for the benefit plans and strike a balance between cost and comprehensiveness of the programs.
- Develop a solicitation/negotiation strategy and participate with RCMA in all negotiations with providers on all issues including those related to premiums, benefit levels, plan design, and special terms and conditions.
- Assist RCMA with the implementation and communication of new programs or changes to existing programs, which will include attending and presenting information at all Open Enrollment meetings and to our Board of Directors.
- Provide access to ERISA counsel while researching any new developments surrounding employee benefits law and available educational programs on an ongoing basis.
- Prepare bid specifications and solicit proposals from insurance markets which specialize in group/ individual insurance plans as needed. Evaluate bids and bidders, including administration, coverage, claim payment procedures, customer service, networks, reserve establishment policies, financial soundness, and identify the most cost-beneficial package from among the various bidders.
- Interface with insurance carriers as needed to assist RCMA in the resolution of problems associated with benefit programs.
Develop, modify and update employee benefits materials used for open enrollment meetings/presentations, and educational/promotional materials. (PowerPoint, plan summary booklet, educational materials, newsletters, etc.).

- Develop and maintain a RCMA hosted benefits website as an employee resource.
- Provide direct support during the open enrollment process from presentations to processing paperwork to respective carrier(s).
- Assist RCMA toward the development and/or use of a comprehensive on-line enrollment option.

**Schedule for the RFP**

- RFP posted at [www.rcma.org](http://www.rcma.org) (About Us Tab/RFP Tab) November 11, 2013
- Responses to RFP e-mailed by December 11, 2013
- Analysis of responses
- Tentative interviews with selected broker/consultants Week of January 13, 2014
- Tentative selection date Week of January 20, 2014
- Tentative Announcement January 31, 2014

**General Information**

All proposals and related materials become the property of RCMA.

RCMA is not obligated to accept any proposal or to negotiate with any respondent. All transactions are subject to the final approval of RCMA who reserves the right to reject any or all proposals without cause for liability.

All costs directly or indirectly related to responding to this RFP (including all cost incurred in supplementary documentation, information or presentation) will be borne by the proposer.

**Qualifications of Your Organization**

1. Briefly describe your firm’s history, number of employees and years in existence.
2. Provide details of your company’s financial status and stability.
3. Discuss any impending changes in your organization that could impact the delivery of services.
4. Provide proof that your company carries Errors and Omission insurance coverage.
5. Discuss in detail which of your services are provided within the cost umbrella of brokerage fees and which require additional expenditures by the client.

**Consulting Services**

1. Describe your company’s capabilities in regards to employee communications – both web and in-person. Please provide examples with a discussion of expense outside of brokerage fees.
2. Will your firm be providing all the services requested in this proposal? If not, list any affiliate or contractors and the services they will be providing.
**Legislative / Compliance**

1. Describe your company’s philosophy around maintaining and transmitting client records in a HIPAA secure environment.
2. Do you have internal ERISA Counsel or access to external resources? Please describe the qualifications of the person or firm.
3. Is your legal/compliance resource available for client questions?
4. Are there any limitations on the amount of questions or time spent working with this resource?
5. Are there any additional fees associated for accessing these services?
6. Do you assist clients in filing their Form 5500s? How are these services compensated by the client?

**Compensation and Service**

1. Describe options for compensation of brokerage services (i.e. fee for service, monthly retainer, commissions, etc.) and estimated costs if your firm is selected to provide services.
2. Describe the team that you are proposing to assign to RCMA by name, job title, experience, length of time in the position. How many other clients will each person work with besides RCMA?
3. Will any services be provided from a location other than yours? If so, where are those locations? What will each be providing?
4. Describe our right to terminate a contract with you.

**Client References**

1. Provide Contact information for three organizations similar to RCMA for whom you provide benefit services. Include a brief description of the services provided to each.
   a. Number of employees
   b. Organizational type, i.e., non-profit, public, private
   c. Length of servicing relationship with your firm
   d. Contact name, title, and phone number
2. Provide at least 3 references of former clients who terminated their services with your firm in the past twelve months. For each reference include:
   a. Number of employees
   b. Organizational type, i.e., non-profit, public, private
   c. Reason for termination
   d. Length of servicing relationship with your firm
   e. Contact name, title, and phone number