

**STORY COUNTY EMPLOYEE BENEFITS INSURANCE
BROKER/CONSULTANT SERVICES
REQUEST FOR PROPOSALS (RFP)
RFP #2012-9
September 4, 2012**

Story County will receive proposals for broker/consultant services for employee benefits insurance. Attached is information relating to minimum specifications of services, data to be included in the proposal, and evaluation criteria.

Sealed proposals (three (3) copies) will be accepted until 10:00 a.m., October 2, 2012, at the office of the Story County Auditor in Nevada, Iowa. If mailed, the proposals should be mailed to:

Alissa Wignall
Story County Human Resources Director
900 6th St.
Nevada, IA 50201

Those submitting sealed proposals should indicate on the outside of the envelope in the lower left-hand corner that it is a sealed proposal for the RFP number indicated above and the name of the firm submitting the proposal.

Further information may be obtained from Alissa Wignall, Story County Human Resources Director by email at awignall@storycounty.com.

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I. PURPOSE

Story County is requesting proposals for a broker and agent of record to coordinate its health insurance and ancillary products from reputable insurance carriers in addition to its current products offered through ISAC, finding the desired products at the most competitive prices.

II. SCOPE OF SERVICES

This Request for Proposal (“RFP”) is designed to select a Firm qualified to represent the insurance interests of Story County. As this is an Agent/Broker RFP, insurance/risk management consultants and carriers will not be considered. The selected firm is expected to provide qualified and expert professional services, including but not limited to:

- a. Periodic review (no less than annual) of Story County’s health insurance programs, specific coverage(s), loss data and risk management measures; making recommendations to Story County with respect to the need for ancillary insurance services, additional coverage and modifications, updating or upgrading of existing coverage(s). Annual recommendations concerning changes in terms, conditions and limits of coverage; based on best industry practices.
- b. Obtain annual renewal quotes from existing carriers and shop plans on the market as initial quotes indicate. Recommend alternative benefit designs or delivery systems as dictated by emerging plan costs or benefit practices.
- c. Monitor, notify and provide information on pending or new legislation and changes in tax law that may affect the benefits program.
- d. Serve as an intermediary, as necessary, with carriers and third party administrators.
- e. Meet at least semi-annually with the Board of Supervisors to provide activity and reports as appropriate.
- f. Any other duties critical to the proper formation of a health insurance plan and its optimal operation and participation.

III. SUBMITTAL REQUIREMENTS

Interested parties shall submit three (03) copies of their RFP response on double-sided 8 ½ x 11” pages in a sealed envelope with to: Alissa Wignall, Human Resource Director, Story County, 900 6th Street, Nevada, IA 50201 by 10:00 am on Tuesday, October 2, 2012, at which time proposals shall be opened and read aloud publicly. All proposals and accompanying documentation will become the property of Story County and will not be returned. Under Iowa State law, the documents submitted in response to the RFP become a

public record upon submission, subject to mandatory disclosure upon request by any person, unless the documents are exempted from public disclosure by a specific provision of law.

Any information in the submittal that the consultant desires to claim as proprietary and exempt from disclosure must be clearly designated. Each page claimed to be exempt from disclosure must be clearly identified by the word "Confidential" printed on the lower right hand corner of the page. Story County will consider a consultant's request for exemption from disclosure; however Story County will make a decision pursuant to Iowa Code Chapter 22.

Consultants shall structure their submittal to respond to the following selection criteria in the order presented:

- a. Cover page
- b. A cover letter/statement providing a brief history and description of the Consultant's firm and a statement indicating the Consultant's interest in this project.
- c. Confirm that the Consultant is an independent Broker/Consultant and is not affiliated with any insurance company, third party administrative agency or provider network.
- d. Describe the Consultant's expertise in the areas of benefit plan and analysis and design, and experience in negotiating with benefit providers on behalf of clients.
- e. Describe relevant employee benefits consulting and insurance broker work applicable to public entities similar to Story County completed in the past five (5) years which involved the types of services provided in the Scope of Services.
- f. Provide a list of clients for whom you have provided similar services. Provide names and telephone numbers for five (5) clients that we may contact.
- g. Identify individuals within the firm that will be available for each element of the scope of work. Provide a brief resume for each individual.
- h. Present detailed and specific information as to how the Agent/Broker will be compensated. Identify rates, costs and fees.
- i. Furnish a list of insurance companies, third party administrators and other providers for which the consultant is an authorized agent or broker.

The selected Firm must meet all federal, state and local laws relative to the execution of work including AA and EEO practices and requirements. Story County reserves the right to reject any or all proposals in whole or part, to award any one service or group of services or all services, or negotiate with any or all companies submitting proposals and to enter into an agreement with any company for any services listed in the RFP as it deems to be in the best interest of the County.

Selection of the proposal does not provide any contract right to that Firm. Rights shall only accrue if and when Story County and the Firm execute a binding contract. Story County reserves the right to negotiate with the selected Firm in any manner necessary to best serve Story County. If Story County fails to reach an agreement with the selected Firm, Story County may negotiate with an alternative bidder or reject all bids and begin a new RFP process.

IV. EVALUATION

The most promising responses will be evaluated in detail. Additional information may be sought from the Firm(s).

Firms may be asked to present and explain their proposals to the Board of Supervisors and the selection committee. If presentations are held, Firms will be limited to 15 minutes with time allotted for questions from the Board of Supervisors and the selection committee.

Story County reserves the right to waive non-material deficiencies determined by the selection committee in any proposal.

Proposal will be evaluated by Story County, who reserves the right to reject any or all proposals received. The following criteria will be used for the selection of the Broker/Agent of record:

- a. Qualification of the company as described in the RFP submission requirements in Section III of this document.
- b. Expertise and experience as described in the RFP submission requirements in Section III of this document.
- c. Completeness and responsiveness to the requirements of the RFP.
- d. Scope of the services offered.

- e. Experience, qualifications and competency in providing insurance agency/Brokerage and consulting services to local government agencies.
- f. Access (office location).
- g. Cost of services.
- h. Good service based on current client recommendations.

Story County reserves the right to reject any or all proposals.

Story County also reserves the right to exercise its discretion and be the sole judge of the proposal.

Story County is not liable for any costs incurred by Broker/Consultants during the RFP process. All proposals in response to the RFP are to be the sole property of Story County.

All questions concerning the proposals shall be directed to Alissa Wignall, Human Resources Director, by email at awignall@storycounty.com.

