



GLENDALE UNIFIED SCHOOL DISTRICT

223 North Jackson Street
Glendale, CA 91206

Request for Proposals (RFP) No. P-15-19/20

Employee Benefits Broker/Consulting Services

Issue Date:	August 28, 2019	
Mandatory Respondents Conference:	September 9, 2019	3:00 PM
Requests for Information (RFI) Due:	September 17, 2019	4:00 PM
Proposal Submittal and Opening Date:	October 8, 2019	1:00 PM

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**NOTICE OF REQUEST FOR PROPOSALS FOR
EMPLOYEE BENEFITS BROKER/CONSULTING SERVICES**

NOTICE IS HEREBY GIVEN that the Glendale Unified School District (“GUSD”) of Los Angeles County, California, acting by and through its Governing Board (“Board”), will receive up to, but not later than, **1:00 PM** (by the clock in the Office of the Director of Procurement & Contract Services) on **October 8, 2019**, sealed proposals (“Proposals”) for the award of a contract for:

**Employee Benefits Broker/Consulting Services
Request for Proposals (RFP) #P-15-19/20**

Proposals shall be received in the Office of the Director of Procurement & Contract Services, Room 306, Glendale Unified School District, 223 North Jackson Street, Glendale, CA 91206, (818) 241-3111, ext. 1476.

A Mandatory Respondents Conference will be held in the Board Room at the District Administration Building of the Glendale Unified School District located at 223 N. Jackson Street, Glendale, CA 91206 on Monday, September 9, 2019, at 3:00 pm. Any Respondent interested in submitting a Proposal for these services will be **required** to attend.

Glendale Unified School District is an “Equal Opportunity” employer. Qualified Disabled Veteran Business Enterprises (DVBE) are encouraged to participate in this RFP.

If you have any questions regarding the RFP or would like an RFP Packet, please contact Christine Ward, Director, Procurement & Contracts by email at cward@gusd.net. The RFP Packet is also available online at <https://www.gusd.net/Page/662>.

Christine Ward, Director, Procurement & Contract Services
Glendale Unified School District, Glendale, Los Angeles County, California

Ad dates: August 28, 2019
September 4, 2019

GLENDALE UNIFIED SCHOOL DISTRICT

**REQUEST FOR PROPOSALS (RFP) No. P-15 19/20 FOR
EMPLOYEE BENEFITS BROKER/CONSULTING SERVICES**

A. BACKGROUND:

1. Glendale Unified School District (“GUSD”) is a K-12 public school district located in Los Angeles County in Southern California. The term GUSD, as used in these clauses, shall be construed to mean the Glendale Unified School District, and all employees, officers and agents of the Glendale Unified School District.
2. The GUSD has approximately 2,445 employees eligible for employee benefits.
3. The GUSD currently offers its employees benefit packages consisting of medical, wellness, dental, vision and life insurance.
4. Current Health Care Plans

Health Plan	Active Employees	Early Retirees under 65
Blue Shield HMO	1298	69
Blue Shield PPO	902	96
Delta Dental	2187	197
Cigna Dental	50	1
Metlife – Safeguard Dental	19	1
VSP – Vision	2566	131
Metlife – Life Insurance – GUSD Paid	2231	0

B. PROPOSAL INSTRUCTIONS:

1. Six (6) sealed copies of the Proposal shall be submitted by no later than **1:00 PM** (by the clock in the Office of the Director of Procurement & Contract Services) on **October 8, 2019**. Proposals shall be delivered to the attention of the Director of Procurement & Contracts, Christine Ward, Glendale Unified School District, 223 North Jackson Street, Room 306, Glendale, CA 91206. It is the sole responsibility of the person submitting the proposal to see that it is delivered on time. **Proposals received after 1:00 pm (by the clock in the Office of the Director of Procurement & Contract Services) on October 8, 2019 will be returned unopened.**
2. All Proposals must be signed by officials authorized to bind the Respondent. All Proposals shall be complete and final with no additional information required after the close of the submittal date, unless specifically requested by the GUSD.

3. All Proposals shall remain firm for at least sixty (60) days from the date set for Proposal opening.
4. GUSD reserves the right to reject any and all Proposals or any parts thereof, to abandon the RFP entirely, and to waive any informality, technical defect or clerical error in any Proposal as the interest of the GUSD may require. False, incomplete, or unresponsive statements in connection with a Proposal may be sufficient cause for its rejection.
5. The Proposal submitted must not contain erasures, interlineations, or other corrections unless each correction is authenticated by signing, in the margin immediately opposite the correction. The signature should belong to the person signing the Proposal.
6. In order for the Proposal to be considered for award, it must include all information requested in the RFP.
7. All Proposals submitted shall become the property of the GUSD. All information submitted in response to this RFP, excluding financial information clearly marked and identified by the Respondent as confidential, shall become public documents subject to the Public Records Act (a blanket statement that all contents of the RFP are confidential or proprietary will not be honored by GUSD and shall be deemed invalid).
8. All costs of Proposal preparation will be borne by the Respondent. The GUSD shall not be liable for any costs incurred in preparing and submitting Proposals to this RFP and makes no representation that a Respondent will be selected.
9. Respondent shall thoroughly examine the contents of the RFP. The failure or omission of any Respondent to receive or examine any document shall in no way relieve the Respondent from its obligations with respect to this RFP or to the contract to be awarded.

If the Respondent discovers any ambiguity, conflict, discrepancy, omission, or other errors in the RFP, it shall immediately notify the GUSD of the error in writing and request modification or clarification of the RFP. Clarification shall be given by written notice to all Respondents participating in the RFP, without divulging the source of the request for same. Clarifications shall be made by addenda issued pursuant to #12, below.

If a Respondent fails to notify the GUSD of an error in the RFP before the date scheduled for submission of Proposals, or of an error which reasonably should have been known to it, it shall submit the Proposal at its own risk. If the contract is awarded to the Respondent, it shall not be entitled to additional compensation or time by reason of the error or its subsequent detection.

10. Respondent may modify its Proposal after its submission by written notice to the GUSD of withdrawal and resubmission prior to the date and time specified for receipt of Proposals. Modifications will not be considered if offered in any other manner or after the date that Proposals are due.
11. Requests for Information (RFI) or clarification must be made in writing no later than 4:00 pm on September 17, 2019. All RFIs must be addressed via email to Christine Ward, Director, Procurement & Contracts, at cward@gusd.net. Subject line shall read "RFI – RFP

No. P-15-19/20 – Employee Benefit Broker/Consulting Services”. Responses to questions will be addressed by written addendum and sent to all Respondents who attended the Mandatory Respondents Conference and posted online at <https://www.gusd.net/Page/662> no later than 5:00 pm on September 25, 2015. Oral statements regarding this RFP by any person(s) should be considered unverified information and shall not be relied upon by Respondents.

12. The GUSD may modify this RFP before the date scheduled for submission of Proposals by issuance of an addendum to all parties who received the RFP for the purpose of submitting a proposal. After the Mandatory Respondents Conference, only those Respondents that attended the Mandatory Respondents Conference will receive addenda. Addenda shall be numbered consecutively.
13. Respondent may withdraw its proposal by submitting a written request to the GUSD at any time prior to the date for Proposal submission. Respondent may thereafter submit a new Proposal before the Proposal submission date. A Proposal may not be withdrawn after the Proposal submission date.
14. It is anticipated that the contract will be awarded within the sixty (60) day period that Proposals are required to remain open. If award cannot be made within that time, Respondent will be requested in writing to extend the time period during which the Respondent agrees to be bound by its Proposal.
15. Respondents shall be bound by the terms and conditions of their Proposals, notwithstanding the fact that errors are contained therein.
16. The GUSD reserves the right to request additional information at the GUSD’s sole discretion, necessary to assure that a Respondent is fully qualified to perform the required services.
17. If the GUSD is unable to reach an agreement with the first selected Respondent, the GUSD may proceed, at its sole discretion, to select the second selected Respondent for contract negotiations and award. This process may be repeated until a contract is awarded. The GUSD reserves the right to contract for services in the manner that most benefits the GUSD.
18. The selected Respondent may be awarded additional work at the GUSD’s discretion.
19. The GUSD prohibits Respondents from communicating with GUSD Board members or staff, other than the Director of Procurement & Contracts. If Respondent communicates with a GUSD Board member or staff other than the Director of Procurement & Contracts, the Respondent may be be disqualified.

Tentative Schedule of Events:

- Issue Request for Proposal: August 28, 2019
- Mandatory Respondents Conference September 9, 2010 at 3:00 pm
- RFIs Due September 17, 2019 at 4:00 pm
- Proposals Due October 8, 2019 at 1:00 pm
- Interviews Conducted October 17, 2019

20. Respondent warranties that no person has been employed or retained to solicit or secure the contract to be executed as a result of this RFP, upon an agreement or understanding for a commission, percentage, brokerage or contingent fee.

For breach or violation of this warranty, the GUSD shall have the right to terminate any contract that may be entered into with Respondent.

C. PROPOSAL CONTENT

Each Proposal must contain the following described elements or evidence that the Respondent meets or exceeds the requirements stated in this RFP.

1. Expected Services:

The GUSD is requesting proposals for those services traditionally provided by a competent and thorough full-service employee consulting benefits firm. Essential services expected include negotiation of rates and services with carriers and administrators of plans; monitoring of benefits program and recommendations for changes, assuring appropriate funding reserve levels; and assistance to employees with claims/coverage problems.

Specific duties also include, but are not limited to:

- A. Solicit insurance plans within the parameters set by the Assistant Superintendent, Human Resources or designee.
- B. Recommend the best insurance products and services for GUSD employees within financial constraints.
- C. Provide professional assistance in the management of medical, wellness, dental, vision, life and disability insurance plans.
- D. Review, analyze and recommend plan designs and solutions that address cost efficiency by using approaches such as vendor management, plan management and individual health management.
- E. Review, analyze and respond to renewal plan documents to verify validity of data used by vendors and challenge renewal rates if necessary.
- F. Review, analyze and present periodic vendor reports to the GUSD and explain trends, reserves and premium ratios prior to annual renewal of plans.
- G. Provide side by side comparisons of current and proposed plans to simplify analysis and decision making.
- H. Provide direct assistance to the Assistant Superintendent, Human Resources or designee, to resolve issues between the GUSD and vendors.

- I. Provide notification and advice to the GUSD of legislative and judicial proceedings which may necessitate GUSD action.
- J. Prepare, upon request, recommended letters and communications.
- K. Attend monthly meetings of the Employee Benefit Committee as directed.
- L. Prepare a monthly summary of employee benefits experience data and make recommendations as appropriate.
- M. Attend meetings of the Board of Education as necessary.
- N. Provide advice to the GUSD on requests regarding matters concerning employee benefits. Respondent must have the ability to assist in legal issues or concerns regarding employee benefits.
- O. Conduct employee group meetings for open enrollment.
- P. Design and preparation of plan documents and amendments as required.
- Q. Assist in government filings and submissions as necessary.
- R. Submission of Annual Report of each Benefit Plan including; claims analysis, trends and experience.
- S. If needed, evaluate for effective cost containment, actuarial soundness of established reserves for IBNR and fairness of contract terms/language. Evaluate plan to determine if innovations to benefits will enhance cost and attractiveness.
- T. Review contracts and claims experience to determine fairness of rates, rate projections and contract language.
- U. Recommend contract changes to enhance plan cost effectiveness and attractiveness.
- V. Evaluate reasonableness of administrative charges.
- W. Recommend strategies to improve renewal rates, contract language or other terms, if in the Respondent's judgment this is the best course to follow.
- X. Assist staff in reviewing options for group health, dental, vision and life programs including HMO, PPO, Point of Service PPO, self-insured and fully insured.
- Y. Respondent will be expected to make a judgment regarding renewal versus an RFP for proposals, and which alternative will provide the most cost effective benefit plan and rank proposals.
- Z. Recommend timetables for RFP process, including allowance of time to receive and analyze responses, leaving appropriate time for payroll data entry.

Proposals must include a written description of services to be provided, which must include, but is not limited to the aforementioned services. If Respondent provides additional services, please describe these services and indicate the cost for each.

2. Minimum Qualifications:

Proposals must include evidence that the Respondent meets the following minimum qualifications:

A. **INSURANCE** - Respondent must carry Professional Liability insurance with errors and omissions with a minimum limit of two million dollars (\$2,000,000.00), and Commercial General & Automobile Liability insurance with limits of at least one million dollars (\$1,000,000). Satisfactory evidence of said coverage will be required prior to the award of the contract by the GUSD's Board of Education.

B. **CALIFORNIA LICENSED** - Provide evidence of Respondent's current license to do business in the State of California as an employee benefit insurance broker and/or agent.

3. Compensation Disclosure:

Proposals must include the Respondent's expectation for compensation on an annual fee basis. Compensation must indicate a maximum cost for insurance marketing, risk analysis and other general account handling services proposed.

4. Carrier Negotiations:

Proposal must include a brief overview of how Respondent handles carrier renewals and negotiations.

5. Profile of Respondent:

A. **HISTORY** - Provide a brief description of Respondent's history, growth, number of employees, number of clients and number of years in business under the same name. Indicate how long Respondent has provided employee benefit services to school districts and public entities. Submit information concerning involvement in any litigation, arbitration, or mediation or claims filed By the Respondent or against the Respondent in the last ten (10) years.

B. **RESPONDENT PROFILE** – Describe the qualifications of Respondent. State whether Respondent is local, regional, national, or international. Include information on any affiliations and/or subsidiaries. State the location of the office from which the work will be done if Respondent is awarded the contract, the number of partners, managers, seniors, supervisors, and other professional staff employed at this office.

C. **QUALIFICATIONS** – Indicate the names of individuals who will be assigned to provide the services. Include a description of their assigned responsibilities and indicate their professional qualifications and years with the Respondent. Also, describe their experience in working with public school districts and employee benefit issues experienced by public school districts. Provide a brief resume of the

manager's background, training and experience. Specifically discuss the manager's experience in managing accounts of the size and scope as specified herein. Indicate the names of agents who will be assigned to this account. Provide a brief resume of the agents' background, training and experience in supervising an account of this size and scope.

- D. TECHNICAL SUPPORT - Provide information regarding Respondent's local support staff for the following services indicating if Respondent employs such expertise:

Legal Counsel Contract Specialist
Underwriter/Actuarial Specialist Other
(describe)

- E. EXPERTISE - Outline your local office's experience and expertise with:

Alternative Funding Devices Plan Design/Cost
Containment Managed Health Care Collective
Bargaining Groups Loss Analysis/Underwriting
Legislative Issue and Compliance Employee
Benefit Committees Employee Assistance
Programs

6. References:

- A. Provide a list of county offices of education and/or school districts for which Respondent has provided the services set for in this RFP in the past two (2) years for large public school districts (greater than one thousand [1,000] employees eligible for benefits). Indicate the scope of the services performed for each of the referenced clients. Each reference should include the name of the entity, name and title of person responsible for the entity's employee benefit program, entity's address, telephone number, and the date services were provided.
- B. Provide at least three (3) client references for the service representative that would be assigned to the GUSD.

7. Summary:

- A. State what unique brokerage/consulting service(s) Respondent can bring to the GUSD.
- B. Include any additional information about Respondent which you feel will aid the GUSD in evaluating Respondent's competence, capability and resources.

8. Employment and Discrimination Policy:

Provide evidence that Respondent complies with the intent of the "equal opportunity clause" as set forth in Form HEA-514 (4-69). Include evidence that Respondent shall not discriminate in its recruiting, hiring, promotion, demotion or termination practices on the basis of race, religious creed, color, national origin, ancestry, physical handicap, medical condition, marital status or sex in the performance of this contract, and, in the extent they shall be found to apply hereto, shall comply with the provisions of the California Fair

Employment Practices Acts (commencing with Section 1410 of the Labor Code), and the Federal Civil Rights Act of 1964 (P.O. 88-352).

9. Proposal Response Requirements:

All Proposals shall be submitted in the order and format as specified below.

- A. RESPONDENT'S PROPOSAL - Indicate the name of the Respondent, local address, the name of Respondent's contact person for the purposes of this RFP, the telephone number of the contact person and the e-mail address.
- B. SUBMITTAL FORM – Indicate the name of the Respondent, address, telephone number, email address, authorized representative, type of organization, date established, any previous names, CA license number and expiration, and insurance information.
- C. TABLE OF CONTENTS - Include a clear identification of the material included in your Proposal by section and by page number.
- D. LETTER OF TRANSMITTAL - Summarize your understanding of the work to be done. Indicate the names of the persons who will be authorized to make representations on the part of Respondent, their titles, addresses and telephone numbers. The person and/or persons who is/are authorized to execute the contract on the part of Respondent shall sign the transmittal letter.
- E. PROPOSAL ELEMENTS – Describe how Respondent will address the following elements and provide evidence that the Respondent meets or exceeds the requirements set forth in Section C, including: Expected Services, Minimum Qualifications, Compensation Disclosure, Carrier Negotiations, Profile of Respondent, References, Summary and Employment Discrimination Policy.
- F. FEES - Provide a comprehensive fee schedule for the first three (3) years of the contract. Proposal must include and identify time and expense fees.
- G. HEALTH CARE EXPERTISE - Describe the challenges public sector employers face in getting control of rising health care costs. Provide a list of innovative health care cost reduction solutions Respondent has implemented in the last five years.
- H. ADDITIONAL INFORMATION - The preceding sections shall contain only the information requested. If Respondents desire to present additional information, such additional information shall be presented in this Section of the Proposal. If there is no additional information to present, indicate "There is no additional information to present."

D. EVALUATION CRITERIA

Proposals will be evaluated and a Respondent will be selected on the basis of the following factors:

1. RFP Conformity – 5%
Responsiveness and preciseness of the Proposal to the RFP specifications.
2. Service – 20%
Evidence of the ability to provide services in a prompt, thorough and professional manner.
3. Experience – 20%
Experience in providing employee benefit consulting services to public entities.
4. Stability and Financial Capacity – 10%
Length of time Respondent has been in business in California and capacity to provide services with minimum risk to the GUSD.
5. Professional Effort and Resources – 10%
Number and availability of trained and qualified personnel within the Respondent 's organization including staff, management, service personnel, and technical support.
6. Client References – 5%
Client references from other public school districts, governmental agencies, and non-profit organizations in which services were provided during the past two (2) years.
7. Oral Presentation – 10%
An oral interview will be scheduled for Respondents whose Proposals are deemed the most qualified based on the specifications in the RFP. Candidates will be notified of date and time of interviews following an initial screening process. Interviews will be held the week of October 17, 2019. The oral presentation should be concise, yet thorough.
8. Fees – 20%
Fee schedule for services

"EMPLOYEE BENEFITS BROKER/CONSULTING SERVICES"

Name of Respondent

Address

Telephone Number

Email Address

Name of Authorized Representative

Title

Signature

Date

Type of Organization (check one):

_____ Individual

_____ Partnership

_____ Corporation

_____ Joint Venture

Date Established: _____

Previous Respondent Names

California License Number

Expiration Date

INSURANCE

Amount of Errors and Omissions Insurance: _____

Insurance Firm: _____

RESPONDENT'S PROPOSAL

TO THE GOVERNING BOARD OF
GLENDALE UNIFIED
SCHOOL DISTRICT

DATE _____

RESPONDENT _____

The undersigned, having carefully examined the Request for Proposal (RFP) No. P-15-19/20 for:

Employee Benefits Broker/Consulting Services

in Glendale, California, hereby proposes and agrees to furnish all tools, equipment, services, apparatus, facilities, transportation, labor and materials necessary to complete the service in strict conformity with the Request for Proposal.

RESPONDENT NAME _____

ADDRESS _____

TELEPHONE _____

EMAIL ADDRESS _____

SIGNED _____

PRINTED NAME _____

TITLE _____

NON-COLLUSION DECLARATION

STATE OF CALIFORNIA, COUNTY OF _____

I _____, being first duly sworn,
deposes and says that I (Typed or Printed Name)

am the _____ of _____, the
(Title) (Respondent Name)
party submitting the foregoing Proposal (the "Respondent"). In connection with the foregoing Proposal, the undersigned declares, states and certifies that:

The Proposal is not made in the interest of, or on behalf of, any undisclosed person, partnership, company, association, organization or corporation.

The Proposal is genuine and not collusive or sham.

The Respondent has not directly or indirectly induced or solicited any other respondent to put in a false or sham bid, and has not directly or indirectly colluded, conspired, connived, or agreed with any other respondent or anyone else to put in sham proposals, or to refrain from responding.

The Respondent has not in any manner, directly or indirectly, sought by agreement, communication, or conference with anyone to fix the proposal price, or that of any other respondent, or to fix any overhead, profit or cost element of the proposal price or that of any other respondent, or to secure any advantage against the public body awarding the contract or of anyone interested in the proposed contract.

All statements contained in the Proposal and related documents are true.

The Respondent has not, directly or indirectly, submitted the proposal price or any breakdown thereof, or the contents thereof, or divulged information or data relative thereto, or paid, and will not pay, any fee to any person, corporation, partnership, company, association, organization, bid depository, or to any member or agent thereof to effectuate a collusive or sham proposal.

Executed this ____ day of _____, 20____ at _____
(City, County and State)

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Signature

Address

Name (Typed or Printed)

City, County and State

Phone Number

Email Address

This form is required to be completed and submitted with your Proposal