LAKE LAND COLLEGE

Request for Proposal
Insurance Benefits Broker

Due Date: November 8, 2019
Effective Date: January 1, 2020

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I. Purpose of RFP

Lake Land College invites the submission of proposals from firms to provide a full range of services related to the design, implementation, maintenance and improvement of employee benefit insurance programs. The benefit programs include medical insurance, dental insurance, life insurance and AD&D, vision insurance, and voluntary life insurance. By way of this Request for Proposal (RFP), we invite proposals from qualified benefits broker firms for services described herein. The College will partner with the benefits broker whose experience, qualifications, resources, proposed fee, quality of services and responses most closely match the needs of the College.

II. Current State of Lake Land College's Employee Benefits

The College's current benefit structure and dynamics are as follows:

- Description of current benefits, carriers, plan design - Currently self-insured through Aetna. We offer HDHP plan (90/10) with a $2,250 individual deductible and $4,500 family deductible with a health savings plan. In addition, we have a PPO plan (80/20) with $1500 individual deductible and $3,000 for family. We currently have dental and vision through Aetna. Hartford Life is our carrier for term and voluntary life insurance.
- Current wellbeing program(s) - Fresh Start program through the hospital and annual biometric screenings through Quest.
- Workforce details - Average of 383 employees covered (664 dependents).
- Level of employee engagement - Moderate.
- Challenges - Location makes it sometimes difficult to find health and dental providers. We also have many remote employees throughout the state so we must have a carrier who has a large network.
- Bargaining restraints - We have 4 collective bargaining agreements. Currently have a health insurance committee.
- Goals for upcoming years - Maintain rates without wide fluctuations, continue our wellness initiatives.
- Information on location/region of the state - East Central Illinois is the main location with remote employees throughout the entire state.

III. Bid Process

A. Questions

All questions must be submitted via email to Colleen Winchester at cwinchester@lakelandcollege.edu. All questions will be answered in writing and sent to all bidders. The deadline to submit questions is October 18, 2019.

B. Receipt of Proposals

Proposals following the guidelines outlined in this document are due on or before Friday, November 8th at 2:00 p.m. central time. All proposals must be submitted in a sealed envelope, hard copy to Ms. Dustha Wahls, Director of Human Resources, Lake Land College, 5001 Lake Land Blvd, Mattoon, IL 61938. Please submit three (3) copies of your proposal.

The College reserves the right to reject any and all proposals and waive any irregularities. Proposals which fail to comply fully with any provision(s) of this document may be considered invalid and may not receive consideration. The College also reserves the right to negotiate terms and conditions of a contract with the chosen operator.

C. Schedule of Key Events

RFP Step	Due Date
RFP Released to Bidders	October 1, 2019
Pre-Proposal Questions Due to The College	October 18, 2019
Answers to the Questions Due to Bidders	October 25, 2019
Proposals Due	November 8, 2019
Finalists Selected	November 15, 2019
Finalist Meetings	Week of November 18th
Award Decision/Bidder Notified	December 9, 2019

D. Business Enterprise for Minorities, Females, and Persons with Disabilities Act

A. On August 25, 2015, Governor Rauner signed into law the Business Enterprise for Minorities, Females, and Persons with Disabilities Act (30 ILCS 575), effective immediately. The Act stipulates certain requirements regarding the use of businesses owned by minorities, females and persons with disabilities for the procurement of goods and services by State agencies, universities, and community colleges.

B. The College recognizes the importance of increasing the participation of businesses owned by minorities, females and persons with disabilities in public contracts in an effort to overcome the discrimination and victimization such firms have historically encountered. It is the College's policy to promote the economic development of businesses owned by minorities, females and persons with disabilities by setting aspirational goals to award contracts to businesses owned by minorities, females, and persons with disabilities for certain services as provided by the Business Enterprise for Minorities, Females and Persons with Disabilities Act, 30 ILCS 575/0.01 et seq. (the "Act") and the Business Enterprise Council for Minorities, Females, and Persons with Disabilities (the "Council").

C. Certified Business Enterprise Contractors
   1. In determining whether a business is owned by a minority, female, or person with disabilities, the College shall require the business to provide proof of certification by the Business Enterprise Council, an entity delegated the authority to make certifications by the Business Enterprise Council, or by a state agency with statutory authority to make such a certification, that the business entity is owned by a minority, female, or person with a disability, or by submitting an ownership affidavit provided by the College.

D. Subcontractors and Suppliers
   1. The College's aspirational goals are based on the total dollar amounts awarded to businesses owned by minorities, females, and persons with disabilities. All funds awarded to any certified subcontractors and/or suppliers shall be included for the College's aspirational goals, so long as the expenditures are direct, necessary, and proximately related to the work or service of the contract.

E. Evaluation of Contracts to Facilitate Aspirational Goals
   1. These procedures shall not eliminate, alter, reduce, alleviate or modify in any way the College's procedures for purchasing. However, in addition to the College's purchasing procedures, the College shall evaluate all contracts, except those subject to federal reimbursement, to determine whether the bidder or contracting party assists the College in meeting its aspirational goals as set forth above, and increase the participation of businesses owned by minorities, females, and persons with disabilities in contracts with the College.

F. Bidding Requirements
   1. Bid Documents
      a. When the College procedures and/or state law require the College to competitively bid a contract, the College shall state in its bid documents the College's aspirational goal for the contract. The College's bid documents shall also require each bid submitted for a contract to include: (i) the bidder's name, (ii) the bid amount, and (iii) a business enterprise program utilization plan indicating the percentage of disadvantaged businesses that will be awarded by the bid.

   2. Lowest, Responsive and Responsible Bidder
      a. As required by state law and the College's purchasing procedures, the College shall award contracts subject to state public bidding requirements to the lowest, responsive and responsible bidder. A bidder's failure to complete a utilization plan or submit necessary certifications shall be an issue of "responsiveness" which may make the bidder ineligible to receive the contract. In awarding contracts, the College shall also consider that the definition of "lowest responsible bidder" is broader than "lowest bidder" or "financially responsible", and that in proper circumstances, certain public interests can be considered as "responsible" in the College's discretion as allowed by applicable state laws, rules or regulations.

   3. Opportunity to Cure
      a. In the event that a bidder offers the lowest, responsive and responsible bid but fails to meet the contract's aspirational goals, the College shall notify the bidder of this deficiency and give the bidder no more than ten (10) days to cure that deficiency. The College may provide the bidder with sufficient information necessary to obtain the Business Enterprise Council's list of certified businesses

owned by minorities, females and persons with disabilities. The bidder may only cure this deficiency by subcontracting with businesses that are certified as provided in these procedures.

4. Good Faith Effort Procedures

a. If the bidder cannot meet the contract's aspirational goal, the bidder must document in the utilization plan its good faith efforts that could reasonably have been expected to meet the goal. The College shall consider the quality, quantity, and intensity of the bidder's efforts, and may evaluate the bidder's:

i) Solicitation through all reasonable and available means of certified subcontractors, suppliers, and/or vendors that have the capability to perform the work required by the contract. The bidder must solicit this interest to give certified businesses sufficient time to respond to the solicitation, must provide adequate information about the plans, specifications, and contract requirements in a timely manner, and must take appropriate steps to follow up initial solicitations.

ii) Use of resources from the College, the Business Enterprise Council, and any other business or community groups that provide assistance in the recruitment and placement of certified businesses.

iii) Selection of portions of the contract work to be performed by certified vendors to increase the likelihood that the goal will be achieved. This includes, where appropriate, breaking out contract work items or services into economically feasible units to facilitate participation by certified businesses, even when the bidder might otherwise prefer to perform the work or services with its own employees.

iv) Negotiation in good faith with interested certified businesses. In order to show good faith efforts, the bidder's utilization plan shall include the names, addresses, and telephone numbers of certified businesses that were considered, and an explanation for why an agreement could not be reached.

v) Thorough investigation of the capabilities of certified businesses and not rejecting them as unqualified without sound reasons.

vi) Efforts to assist interested certified businesses in obtaining contract required lines of credit, insurance, equipment, supplies, materials, or other related assistance or services.

5. Award of Contract

a. If the College determines that the bidder is the lowest, responsive and responsible bidder and has either met the contract's aspirational goals or has made a good faith effort to meet the goal, the College may award the contract to the bidder. The College shall have the right to reject all bids and re-bid the contact in its sole discretion.

6. Incorporation into Contract

a. The successful bidder's utilization plan shall become part of the awarded contract and shall not be modified or amended without the College's written consent.

IV. Proposal Requirements

A. Executive Summary

An Executive Summary must be submitted, which includes a brief statement of understanding the scope of services to be provided, a brief description of the firm, the services offered, the name of the Respondent and the location of the Respondent's principal place of business.

B. Firm's Qualifications

Please submit your Firm's qualifications and address the following questions:

1) List the experience and Statements of Qualifications of your firm.
2) List the history of your firm's employee benefit division.
3) List the experience in consulting with Higher Education Institutions.
4) Proposer must provide information on the company's background, including the number of years in business and main office location.
5) Proposer must provide detailed information of past experience in meeting the needs of higher education

C. Scope of Services

Please describe how you would accomplish each of the objectives listed in The Scope of Services in Section V.

D. Client Satisfaction

Ensuring client satisfaction is crucial to a successful partnership. Please address the following questions:

1) What is your service and client support philosophy?
2) What is your firm's process of ensuring client satisfaction?
3) What is your criteria to evaluating Broker performance?
4) What will the relationship with The College look like? How will you communicate with the HR staff? How often will you have meetings with Human Resources to review administrative issues, program design and costs and vendor issues

E. Implementation

Please respond to the following questions on how you will build a strong foundation for this engagement:

1) What is your approach and schedule for implementing a new client?
2) Please describe your transition process, plan and timeframe.
3) What added time will The College experience in this transition process?

F. Broker/Consultant Team Details & Qualifications

Please respond to the following questions and include bios of each of your team members:

1) Broker Team details including names, credentials, contact info, years of experience and role
2) What characteristics distinguish your client service team?
3) What is your teams' experience in Illinois?
4) What is your teams' experience in Higher Ed?

G. References

Provide a minimum of three (3) references, one per employer, from projects similar to this RFP. Include the contact name, mailing addresses, telephone and email. List the services that you are currently providing to them.

Please inform your references that they will be contacted by Lake Land College.

H. Pricing

The Consultant/Broker will be compensated in a flat fee for service arrangement. Compensation can be billed and will be paid quarterly.

I. Disclosure of Conflict of Interest

As part of the proposal submission, the Respondent will disclose in writing any professional or personal interest (including but not limited to financial interests) which could present a conflict of interest or present the appearance of a conflict of interest in entering into a contact to provide services to Lake Land College.

V. Scope of Services

The overall objective of this RFP is to identify an employee benefits broker who can offer creative, innovative approaches, with a proven record that allows the College to maintain quality programs and contain or reduce costs. Successful candidates will bring expertise to the role consistently meeting the College's expectations for timeliness, quality, knowledge, and follow-through. Answer the following questions to demonstrate how you could support The College.

A. Strategic Planning:

1. What is your role in Strategic Planning?
2. What is your annual service plan and timeline?
3. How will you connect The College's business goals to an employee benefit package?
4. Describe a few innovative ideas regarding potential programs and cost savings.
5. What is your approach to finding enhanced benefit offerings?
6. How do you approach developing short and long-range employee benefit goals and strategies, including making projections of potential savings?
7. How do you propose we enhance our campus culture and improve employee productivity?

B. Plan Marketing & Renewals

1. Describe your approach to plan marketing and renewals.
2. What is your carrier evaluation process?
3. How will you support carrier finalist interviews?
4. How will you help with renewal negotiations?
5. How will you support the implementation of a new carrier?

C. Vendor Management:

1. What is your approach to vendor management?
2. What is your day-to-day vendor administration support?
3. How will you monitor vendor performance and servicing levels?

D. Plan and Fiscal Risk Management:

1. What is your approach to monitoring and analyzing benefit plan financial performance?
2. What is your approach to forecasting and budgeting? What is the typical timeline for a group of our size?
3. What underwriting and actuarial services can you provide?

E. Performance & Utilization Review:

1. How frequent is your utilization and financial reporting on all benefits programs?
2. How will you provide annual analysis of program and plan design competitiveness?
3. What metrics will you use to analyze plan design effectiveness?
4. What are your benchmarking capabilities?
5. How will you analyze claims, utilization and trends of our benefit plans?
6. What employee survey capabilities do you have?
7. How can you support and analyze our Pharmacy spend?

F. Plan Compliance:

1. Do you monitor federal/state regulations and assist the College in implementing regulatory changes to ensure compliance?
2. Can you provide overall guidance to Lake Land College on Health and Welfare regulatory compliance? Please elaborate on the areas of your expertise.
3. What Compliance resources and education can you provide The College?

G. Enrollment & Communication Support:

1. Describe your annual open enrollment planning and support.
2. How can you support The College in creating employee communications materials?
3. How would you help communicate any plan/benefit changes to our employees?
4. How do you advise your clients on the selection of the right Benefit Enrollment or Benefit Administration platform?
5. How will you support employee communications outside of open enrollment?

H. Wellness Management:

1. What is your approach to employee wellness?
2. How will you support The College to create an employee wellness strategy? What will you take into account while creating that strategy?
3. How will you recommend health, wellness, disease and care management programs?
4. How can you assist in the reduction of our health risk, through our wellness program?
5. How do you propose we drive employee engagement in health and wellness initiatives?
6. Who on your team can provide wellbeing support to The College?

I. Scope of Service Details:

The scope of services to be performed by the Consultants shall include at a minimum:

	Frequency
1. Executive Management Services	
A. Stewardship Reporting	Annually
B. Strategic Planning	As Needed
C. Financial Impact of renewals; negotiating any variance between renewal &	As Needed
2. Analytical Consulting Services	
A. On Staff Analytical Consultants	As Needed
B. Plan Reporting	As Needed
C. Benchmarking and Plan Evaluations	As Needed
D. Plan Analysis -Plan Design Alternatives, Alternative Funding Comparisons, Pre-Renewal	As Needed
E. Financial Projections	As Needed
F. Stop Loss Analysis	As Needed
G. Comparison of Network Pricing	As Needed
H. IBNR Reserve Calculation	As Needed
I. Multi Option Modeling	As Needed
J. COBRA Rate Calculation	As Needed
K. Contribution Analysis Modeling	As Needed
3. Marketing, Evaluation & Selection Services	
A. Develop and Distribute RFP(s) to Market	As Needed
B. Renewal and Marketing Negotiation	As Needed
C. Renewal and Marketing Analyses/Management of Vendor Process	As Needed

4. Implementation and Employee Communication Services	
A. Enrollment Communication Materials	As Needed
B. Establish and Monitor Implementation Plan	As Needed
C. Facilitate Enrollment and Education Meetings	As Needed
D. Evaluate & Facilitate Implementation of Online Enrollment & Communication	As Needed
	Frequency
5. Plan Administration and Service	
A. Contract Review	As Needed
B. Vendor Advocacy Services -Dedicated day to day account manager to assist with ad hoc	As Needed
C. Meeting Participation (Quarterly, Monthly, On- Demand)	As Needed
D. Facilitate Delivery of 5500 Information.	N/A
6. Human Resource and Regulatory Compliance	
A. Access to Consultant/Broker's Regulatory and Compliance Information	As Needed
B. Monthly HR/Regulatory Newsletter	As Needed
C. Seminar Series	As Needed
D. Ongoing Compliance Updates	As Needed
7.Wellness Program Services	
A. Program Design and Development	As Needed
B. Wellness Consultant Support and Vendor	As Needed
C. Facilitate Annual Health Fair and Health Risk Assessment Support	As Needed
D. Provide Wellness Newsletters	As Needed
E. Provide Wellness Program Materials	As Needed
F. Seminar Series	As Needed