



**CAPITAL WORKFORCE PARTNERS, INC.**  
**One Union Place**  
**Hartford, CT 06103**

REQUEST FOR STATEMENT OF QUALIFICATIONS (RSQ)

**Employee Benefits Brokerage and Consulting Services**

Activity	Date
RSQ Issued	January 31, 2019
Deadline for Written Questions	February 13, 2019
Responses to Questions	February 25, 2019
Proposal Submission Due Date	March 1, 2019 5:00 p.m.
Proposal Review Period	March 4 through March 5, 2019
Final Candidates Notified	March 22, 2019
Interviews with Selected Finalist	March 25 through April 5, 2019
Selection Announced	April 12, 2019
Contract Begins	July 1, 2019

Capital Workforce Partners, Inc. (CWP) is seeking a benefits broker and consulting firm to perform a full range of services related to the design, implementation, maintenance and improvement of CWP employee benefits insurance programs. The benefit programs include group medical, dental, vision and life/accidental death and dismemberment (AD&D) insurance (including basic and voluntary coverage), Health Savings Account, Health Reimbursement Arrangement, and/or Flexible Spending Accounts, Telemedicine, and an employee assistance program. The services are for the contract period of 7/1/19 through 6/30/20 with renewals based on satisfactory services.

**Notification and Distribution:** The RSQ is available for download on the CWP website at [www.capitalworkforce.org](http://www.capitalworkforce.org) on January 31, 2019 at 1:00 p.m. EST through the date proposals are due. CWP may change scheduled due dates if it is to the advantage of CWP to do so. Please check our website periodically for updates.

**Proposal Delivery:** Interested and qualified brokers/consultants are invited to submit Statements of Qualifications which must be received no later than **5:00 p.m. (EST) March 1, 2019**. Proposals should be sent electronically to [aeastman@capitalworkforce.org](mailto:aeastman@capitalworkforce.org) and addressed to:

Andrea Eastman  
Human Resources Manager  
Capital Workforce Partners  
One Union Place  
Hartford, CT 06103

Any statements of qualifications submitted in response to this request after 5:00 p.m. (EST) on March 1, 2019 will not be considered in this RSQ process.

The release of this RSQ does not constitute an acceptance of any offer, nor does such release in any way obligate the CWP to execute a contract with any offeror. CWP reserves the right to accept or reject any or all proposals received or portions thereof.

**Q&A Regarding RSQ:** Questions or comments regarding this RSQ must be received electronically no later than 5:00 p.m., February 13, 2019. Questions should be emailed to Andrea Eastman, Human Resources Manager at [aeastman@capitalworkforce.org](mailto:aeastman@capitalworkforce.org) with the email subject reading *Request for Statement of Qualifications for Employee Benefits Brokerage Services*. Responses will be posted on our website no later than February 25, 2019. Questions will not be answered individually. CWP shall not be obligated to answer questions received after the above specified deadline or any questions submitted in a manner other than as instructed above.

## Table of Contents

I.	BACKGROUND INFORMATION.....	4
II.	SCOPE OF SERVICES REQUIRED.....	5
III.	PROPOSAL SUBMISSION REQUIREMENTS.....	6
IV.	EVALUATION AND SELECTION.....	8
V.	GENERAL CONDITIONS, TERMS & SOLICITATION PROVISIONS.....	9

## I. BACKGROUND INFORMATION

Capital Workforce Partners (CWP) is a private, non-profit corporation. Under the mandate of federal legislation, the Workforce Innovation & Opportunity Act of 2014 (WIOA), the Governor of Connecticut, along with the Local Elected Officials (LEOs) for the North Central Region, has designated CWP as the regional workforce development board and administrator for the North Central Region, encompassing 37 central Connecticut (CT) municipalities.

CWP's mission is to leverage public and private resources to produce skilled workers for a competitive regional economy. CWP strives to implement and coordinate an effective workforce development system that creates economic and employment partnerships among service providers, job seekers and employers in a way that enhances the economic vitality of all.

There are approximately 40 employees located in Hartford, CT. About 97% of the employees are benefit eligible.

### Current Insurance Programs

The following is provided as Broker information only. This is a general overview of the CWP's current employee benefits program. This information is to be used in the preparation of your proposal only. *Benefit enrollment is currently conducted via Employee Navigator with direct feed to payroll system.*

Type of Coverage	Funding Type	Carrier	Plan Type	Employees Enrolled
Medical	Partially Insured and Partially Self-Funded	Aetna	HDHP with H.S.A. and PPO (two plan options offered)	28
Dental	Fully Insured	Lincoln Financial Group	PPO	25
Vision	Fully Insured	Lincoln Financial Group/Spectera	Discounted Fees	15
Life	Fully Insured	Lincoln Financial Group	N/A	40
AD&D	Fully Insured	Lincoln Financial Group	N/A	40
LTD	Fully Insured	Lincoln Financial Group	N/A	40
STD	Fully Insured	Lincoln Financial Group	N/A	40
Health HSA	Employer	Financial institutions chosen by Employee	N/A	28
EAP	Fully Insured	Lincoln Financial Group	N/A	40
Telemedicine	Fully Insured	Tango Advantage	N/A	40

## II. SCOPE OF SERVICES REQUIRED

CWP is searching for a benefits partner that can provide professional, highly qualified benefits guidance and services. This includes, but is not limited to:

- A. Solicit insurance plans within the parameters set by CWP Human Resources. Prepare bid specifications and solicit proposals from insurance markets specializing in group plans as needed.
- B. Evaluate bids and bidders, including claim payment procedures, abilities, experience and history, review established policies and financial soundness, and identify the most cost beneficial package among the various bidders.
- C. Assist in the negotiations with providers on issues, including those related to premium benefit level, plan design and special terms and conditions. Provide reports as requested.
- D. Recommend the best insurance products and services for CWP employees within financial constraints.
- E. Provide professional, customary insurance consulting services in the management of medical, dental, vision, life and disability insurance plans; support individual claim resolution issues.
- F. Work with third-party administrators for ancillary programs such as flexible spending accounts et al.
- G. Assist CWP in complying with new and current laws and regulations related to employee benefits.
- H. 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.
- I. Review, analyze and respond to renewal plan documents to verify validity of data used by vendors and challenge renewal rates.
- J. Review, analyze and present periodic vendor reports to CWP and explain trends, reserves and premium ratios prior to annual renewal of plans.
- K. Provide side by side comparisons of current and proposed plans to simplify analysis and decision making.
- L. Present and explain renewal plan documents and other health insurance trends and surveys to various groups including the CWP Human Resources, management, and staff.
- M. Provide direct and timely assistance to the Human Resources Manager or designee, to resolve issues between CWP and vendors.
- N. Support and assist in the Open Enrollment process as required; supply online portal for processing new hires, open enrollment, and qualifying event changes. *CWP currently utilizes Employee Navigator.*
- O. Assist in the preparation of electronic benefit information guides, forms and other announcement materials necessary to provide proper communication for participants of the plan.

### **III. PROPOSAL SUBMISSION REQUIREMENTS**

#### **General:**

All proposals shall be submitted in the format as specified below. Lengthy narrative is discouraged; presentations should be brief and concise and not include extraneous or unnecessarily elaborate promotional material. The proposal should be in a pdf format (zipped if necessary) not exceeding 50 pages in length.

#### **Title Page:**

Indicate the name of the firm, local address, the name of your firm's contact person for the purposes of this RSQ, the email address and telephone number of the contact person.

#### **Table of Contents:**

Include a clear identification of the material included in your firm's response by section and by page number.

#### **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 your firm, their titles, email addresses and telephone numbers. The person and/or persons who is authorized to execute the contract on the part of your firm shall sign the transmittal letter.

#### **Profile of Broker:**

State whether your firm is local, regional, national or international. State the location of the office from which the work will be done if your firm is awarded the contract, the number of partners, managers, seniors, supervisors and other professional staff employed at this office.

#### **Broker's Staffing and Qualifications:**

Indicate the name and position of the person who will manage the broker services as specified in this Request for Statement of Qualifications. 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 agent's background, training and experience in supervising an account of this size and scope.

#### **Disclosure:**

Include a statement that describes any and all pre-existing relationships between your organization and/or employees of your organization and that of CWP, employees of CWP and/or members of CWP's Board of Directors. If there are pre-existing relationships, please provide the names of the parties and describe the nature of the relationships. If there are no pre-existing relationships with CWP employees or Board of Director members, provide a statement to that fact.

#### **Fees and Costs:**

Provide your total estimated cost to perform the statement of work as described herein as an "all inclusive" (not-to-exceed) amount. Provide a comprehensive fee schedule including commissions by vendor, contingent commissions and placement fees. Also identify time and expense charges if applicable.

Provide assurances that all commissions, additional revenues from insurers as a result of “contingency” or volume agreements, and rebates will be disclosed and transparent. If your compensation will incorporate both fees and commissions, the methodology and revenues must be stated within the proposal.

**References:**

Provide a list of clients for whom your firm has provided Brokering services in the past five (5) years. Indicate the scope of the services performed for each of the referenced clients. Include the name of the client, address, telephone and the name of each client’s manager.

**Health Care Expertise:**

Share with us what we need to watch out for/consider under Health Care Reform.

Provide a list of innovative health care cost reduction solutions your firm has implemented in the last five years for other public or private companies.

Describe your expertise in Wellness Programs and their relationship to health care cost.

Describe your firm’s approach to maintain up-to-date information about market conditions, new products and client exposures. What is your perspective on the overall condition of the employee benefit marketplace and any potential developments in the near future?

Provide sample work products which demonstrate the quality of your firm’s capabilities in analyzing employee health care markets and trends.

**Additional Information:**

The preceding sections shall contain only the information requested. If Brokers desires to present additional information, such additional information shall be presented in this Section of the RSQ. If there is no additional information to present, indicate “There is no additional information to present.”

#### IV. EVALUATION AND SELECTION

Based on a review of the written response, CWP will select a short list of candidates who will be asked to make an oral presentation at CWP's office at One Union Place, Hartford, CT. The presentation is expected to confirm proposal representations; supplement information obtained through the proposal process and give CWP the opportunity to meet the individuals who would be assigned to our account.

Please reserve this time on your calendars in case you are selected for an oral presentation. All brokers participating in the oral panel **must have agents assigned to this account in attendance in order to be considered.**

Each selected finalist will be evaluated with consideration given to how they best meet the needs of CWP and the basis of capabilities described in their written proposal and oral presentations. The organization that best matches CWP's objectives will be selected.

CWP reserves the right to reject any or all proposals, to waive any irregularities or informalities in the offers received and to change the evaluation process described herein if circumstances dictate this or it is otherwise in the best interest of CWP to do so. In the event a proposal(s) is rejected or otherwise does not result in a contract award, CWP shall not be liable for any costs incurred by the Broker in connection with the preparation and submittal of the proposal

##### **Evaluation Criteria:**

The proposals received will be evaluated based on the following criteria to determine each Broker's qualifications. The order does not indicate relative ranking.

- A. Demonstration of competence, technical expertise, experience in employee benefits and insurance placement specifically with other schools.
- B. Demonstrated record of responsiveness and quality customer service.
- C. Broker's capabilities and the experience of individual team members assigned to CWP.
- D. Rates, fees or charges as well as the willingness of the firm to offer flexible fee arrangements.
- E. Brokers' awareness and ability to provide timely, accurate communication of emerging trends, opportunities and regulatory updates to clients.
- F. Broker's ability to provide a broad spectrum of consulting services, including, but not limited to online benefits administration, claims management and wellness.



**V. GENERAL CONDITIONS, TERMS & SOLICITATION PROVISIONS**

The release of this RSQ does not constitute an acceptance of any offer, nor does such release in any way obligate CWP to execute a contract with any respondent. CWP reserves the right to accept any offers on the basis of the general conditions set forth in this RSQ, and to evaluate all accepted applications on the criteria in this RSQ. Before preparing applications, respondents should note that:

- A. CWP will not pay for any expenses incurred prior to the execution of a contract and will not be liable for any cost incurred in the preparation of applications or negotiation of contracts, including the costs of printing, copying, travel or staff compensation.
- B. All applications in their entirety will become the property of CWP upon submission.
- C. Applications may be withdrawn by written notice. Withdrawals will be accepted any time up to execution of a contract.
- D. The award of a contract for any proposed service is contingent upon:
  - Favorable evaluation of the application in relation to other applications;
  - Approval of the application by CWP; and
  - Successful negotiation of any changes required by CWP.
- E. CWP reserves the right to negotiate the final terms of all contracts with successful respondents. Items that may be negotiated include, but are not limited to: type and scope of services, costs and prices, program schedules, target groups, and service levels.
- F. CWP also reserves the right to accept any application as submitted for contract award without substantive negotiation of offered terms, services or costs. Therefore, respondents are advised to propose their most favorable terms initially.
- G. No organization, nor its named partners or subcontractors, will be considered that:
  - Is debarred by an action of any government agency; or
  - Has had a previous contract with any governmental entity in Connecticut terminated for cause.
- H. CWP is responsible for final review and evaluation of applications and selection of service providers, and reserves the right not to fund any or all applications. Applications must be complete and must follow the format outlined in this RSQ.
- I. By submission of the application, the respondent certifies that in connection with this application:
  - The costs in the application have been arrived at independently without consultation, communication or agreement, for the purpose of restricting competition as to any matter relating to such costs with any other respondent or with any competition;
  - Unless otherwise required by law, the costs which have been quoted in the application have not been knowingly disclosed by the respondent, and will not be disclosed by the respondent, prior to award directly or indirectly to any other respondent or to any competition;
  - No attempt has been made by the respondent to induce any other person or firm to submit or not submit an application for the purpose of restricting competition; and
  - The respondent shall agree that no employee, member/partner, either paid or unpaid which shall also include immediate family members of the aforementioned, shall engage in any CWP

activity relating to the participation, selection, award or administration of contracts supported by Federal/State/City/Private funds.

- J. Applications will be received and maintained consistent with applicable Connecticut open records laws. Due regard will be given to the protection of proprietary information contained in all applications received. However, respondents should be aware that all materials associated with this procurement are subject to the terms of the Freedom of Information Act, the Privacy Act and all rules, regulations and interpretations resulting there from.
- K. Any respondent awarded funds to provide services will be required to operate a program of professional quality, maintain proper programmatic and fiscal controls, and submit timely reports as required. Service providers must ensure that programs are administered with safeguards against fraud and abuse. No portion of the program will discriminate against, deny benefits to, deny employment to, or exclude from participation any person on the grounds of race, color, national origin, religion, age, sex, disability, genetic information, or political affiliation or belief. Moreover, programs must comply with the Americans with Disabilities Act (ADA), which requires, among other things, that all programs be fully accessible to persons with disabilities or be linked with programs of equal quality, which are accessible.
- L. Respondents are encouraged to read this entire RSQ before preparing and submitting an application. Applications that do not follow the general format, do not include all the minimum requirements specified including the required documentation and certifications in this RSQ, and/or are not submitted by the due date and time will not be considered for funding.