



**TOWN OF SIMSBURY, CONNECTICUT  
SIMSBURY BOARD OF EDUCATION**

**Request for Qualifications (RFQ)  
Employee Benefits Consultant**

**SUBMISSION DEADLINE: July 5, 2018, no later than 12pm**

**SUBMISSION CONTACT AND ADDRESS:**

Ms. Maria Capriola  
Town Manager  
Town of Simsbury  
933 Hopmeadow Street  
Simsbury, Connecticut 06070  
(860) 658-3230  
tmintern@simsbury-ct.org

*Proposals will be accepted in electronic format only.*

**Purpose**

The Town of Simsbury (including the Simsbury Board of Education) is requesting proposals from qualified employee benefits consulting firms to provide benefits consulting services. Sample services include: assisting with developing and implementing health, dental, and vision insurance plan design; assistance in negotiating employee benefits with labor unions; conducting cost analysis of health, dental, and vision insurance plans; on-going evaluation of plan design and claims utilization; advising on Section 125 plans; advising on implementation of Affordable Care Act and other Federal or state regulations; advising on employee wellness; and advising on optional retirement plans. Possible add on services include: conducting the required bi-annual GASB 45 (OPEB) analysis; conducting a RFP and evaluation process for health and dental insurance; conducting a health insurance claims audit; and serving as the broker for life and or disability insurance. The Town does not currently offer, but plans to research the feasibility of implementing Section 125 Plans (Uninsured medical, dental, and vision, including limited purpose; dependent care; Medical insurance - pre-tax insurance premiums). The Town and Simsbury Board of Education are constantly competing to recruit and retain the best employees possible and maintain a competitive benefits program as a result. Our leadership is looking to ensure that we have both a financially responsible and comprehensive affordable benefits program to offer our employees.

## **Background**

The Town of Simsbury was incorporated as Connecticut's twenty-first Town in May 1670. It has a land area of approximately 34.5 square miles and a population of approximately 24,350. Centrally located in the heart of the New York - Boston corridor, Simsbury is an attractive and diverse suburban community. As a part of the beautiful Farmington Valley, Simsbury offers an unmatched quality of life with a traditional New England town atmosphere in a setting of rolling hills, the picturesque Farmington River and extensive trail system. Simsbury is conveniently located 20 minutes northwest of Hartford and 20 minutes southwest of Bradley International Airport. Simsbury operates under a Town Manager-Board of Selectmen form of government with the Town Manager serving as the Chief Executive Officer responsible for overseeing the day-to-day operations of the Town.

The Town Manager is responsible for the establishment and maintenance of the comprehensive human resources program of the Town, in accordance with Charter section 502, relevant state and federal requirements, and best practices and merit-based principles. Components of the Human Resources program include but are not limited to: classification and compensation; employee benefits administration; employee training and development; labor relations; policy development and compliance; recruitment and retention of employees; and risk management. Specific rules and regulations governing the human resources program are set forth in the Personnel Rules, collective bargaining agreements, and other personnel policies of the Town, as amended.

The Town has approximately 136 full-time employees across six labor unions. They represent the following employees: Supervisors (7 employees), Secretarial, Clerical and Library (19 employees), Administrative and Professional employees (25 employees), Dispatchers (7 employees), Parks & Recreation and Public Works employees (42 employees) and Police Officers (36 employees). The remaining (11) employees are unaffiliated (non-union). Additionally the Town has 47 part-time employees and (80) health care eligible retirees.

The Board of Education has approximately 641 full-time employees across five labor unions. They represent the following categories of employees: Certified Teachers (371 FTE), Certified Administrators (17 FTE) Clerical and Paraprofessionals (144 FTE), Nurses (11 FTE). The remaining employees (60 FTE) are unaffiliated (non-union).

## **Current Benefit Programs**

The Town and Simsbury Board of Education currently offer the following employee benefits:

Town:

- Medical (self –insured) HMO, PPO and HDHP plans
- Dental (self-insured) DPPO
- Voluntary vision insurance
- Pension
  - Defined Benefit and Defined Contribution Pension Options
- Deferred Compensation 457(b)
  - Pre-tax and Roth options
- Employee Wellness Program (*SELF*)
- Employee Assistance Program (EAP) (First Responder Services through separate contract).

- Life Insurance and Long Term Disability
- Supplemental Retiree Medical (insured) Plan F, Part D

#### BOE

- Health insurance (PPO, HMO, and HDHP plans)
- Dental insurance
- Pension
  - Defined Benefit and Defined Contribution plans (Non-certified staff at SBOE)
  - Teachers Retirement Board (certified staff at SBOE)
- 403b
- Employee Wellness Program
- Employee Assistance Program (EAP)
- Life Insurance
- Long-Term disability insurance
- Section 125 plans

## SECTION I INFORMATION AND INSTRUCTIONS

1. **Submission Requirements:** Complete electronic proposals must be sent electronically to [tmintern@simsbury-ct.org](mailto:tmintern@simsbury-ct.org) with the subject line reading “Employee Benefits Consultant - RFQ”. Only electronic copies will be accepted. Hard copies will not be considered. Proposals must be received in full no later than 12pm, Thursday, July 5, 2018.
2. **Contract Period:** The Town will look to initially establish a three year contract, with possibilities to extend based upon satisfactory performance of the selected vendor.
3. **Proposal Format:** All firms interested in providing employee benefits consulting services to the Town of Simsbury must provide detailed responses for each of the questions listed below.
  - a. Describe the history and organization of your firm including the closest customer service location.
  - b. Provide documentation that firm is a Licensed Broker in the State of Connecticut confirming that you serve as a broker, independently, and are not employed by any insurance company, third party administrative agency or provider network.
  - c. Name the principal and other key personnel who will be fully responsible for the account. Provide a resume or brief statement of professional qualifications, related educational background and professional certifications of the personnel assigned to this account.
  - d. Describe your contractual relationships, if any, with organizations or entities necessary to your proposal’s implementation (ex. Actuarial services, data information services, etc.).
  - e. Describe your company’s capabilities in regards to employee communications, both verbal and in writing. For example, do you provide written template communications to employees about regulatory changes that impact their benefits or other matters related to benefits? Do you make presentations to employee groups during open enrollment, plan design implementation, or labor negotiations?
  - f. Describe service and support your staff would provide to Simsbury on a day-to-day or week-to-week basis.

- g. Describe how you build an understanding of the direction and priorities of the Town employee benefit program and how you would utilize this information to recommend changes and future project trends.
  - h. Describe how your organization strives to streamline benefit administration for your clients. Include any services you provide for the automation of the benefit process (ex. Electronic capabilities, outsourcing options, etc.) and any associated additional costs.
  - i. Describe options for compensation of brokerage services and estimated costs if your firm is selected to provide services. If additional brokerage fees are expected of the Town, or if your firm offers additional fee-supported services which are supplemental to your proposal, please clearly outline such costs and services on a separate fee addendum. Please state the additional fees or charges associated with the following services:
    - i. Bi-Annual GASB 45 analysis.
    - ii. Health insurance RFP if needed.
    - iii. Health insurance claims audit if needed.
    - iv. Life insurance administration (broker services)
    - v. Disability insurance administration (broker services)
  - j. Provide descriptions and contact information for three public sector organizations similar to the Town for whom you provide benefit consultation services.
  - k. Provide any additional information regarding your organization or services that you feel would be beneficial in helping the Town select a consulting service.
4. **Right of Rejection and Clarification:** The Town of Simsbury reserves the right to reject any and all proposals and to request clarification of information from any proposer. The Town of Simsbury is not obligated to enter into a contract on the basis of any proposal submitted in response to this document.
  5. **Request for Additional Information:** Prior to the final selection, proposers may be required to submit additional information in which the Town of Simsbury may deem as necessary to further evaluate the proposer's qualifications.
  6. **Denial of Reimbursements:** The Town of Simsbury will not reimburse proposers for any costs associated with the preparation and submittal of any proposal, or for any travel and/or per diem costs that are incurred.
  7. **Right of Negotiation:** The Town of Simsbury reserves the right to negotiate with proposers the exact terms and conditions of the contract.
  8. **Right of Rejection of Lowest Fee Proposal:** The Town of Simsbury is under no obligation to award this project to the Proposer offering the lowest fee. Cost considerations will be made, but under no circumstance will cost be the only determining factor in accepting or declining proposals.

## SECTION II

### Scope of Services

The Town of Simsbury and Simsbury Board of Education are seeking a consultant to perform the full range of services related to the design, implementation, maintenance, communication and

improvement of the Town-SBOE Employee Benefits program. These services should include but are not limited to:

- a. Assisting with development and implementation of health, dental and vision insurance plan design.
- b. Assisting with benefit changes such as coordinating benefit changes with the incumbent carrier, assisting with open enrollment meetings, and communicating changes to employees.
- c. Conducting on-going evaluation of plan design and claims utilization. Reporting on and presenting results of plan design evaluation and claims utilization analysis to the employee benefits management team, policy bodies, and employee groups.
- d. Monitoring claim performance. Conducting a claims audit if needed (later is an add-on option).
- e. Conducting cost analysis of benefit plan options as requested.
- f. Performing a rate analysis, evaluating, and negotiating all health and dental insurance renewals for each plan year. Monitoring insurance carrier's actuarial and renewal assumptions. Assists in annual budget development process for determining appropriate allocation rates and levels of reserve.
- g. Ensuring accurate follow through on all negotiated contractual arrangements made between the Town-SBOE and any administrators or insurance carriers utilized by the Town-SBOE.
- h. Ensuring that all negotiated administrative fees/premium arrangements and other arrangements with any administrator and/or insurance carriers are strictly adhered to.
- i. Assisting with intervening and resolving claims and plan administration issues with carriers and providers related to all plans.
- j. Assisting with negotiating with the Town and Simsbury Board of Education labor groups as it relates to employee benefits. Assisting with developing proposals, costing proposals, and presenting information to policy bodies and labor groups.
- k. Advising on Section 125 plans (uninsured medical, dependent care, medical insurance premiums).
- l. Advising on optional retirement plans such as 457 plans, 403b plans, and IRA plans.
- m. Advising on employee wellness programming. Assisting with the Town-SBOE Safety & Wellness Committees as requested.
- n. Advising the Town-SBOE employee benefits management team on a full range of employee benefits related issues. Providing routine group benefit and general health care consulting advice. Attends quarterly employee benefits team meeting with key staff members. Assists the Insurance Advisory Committee as needed.
- o. Providing advice to the Town-SBOE regarding regulatory compliance, including but not limited to Affordable Care Act (ACA) regulations. Providing written template communications to employees about regulatory changes impacting benefits.
- p. Assisting and providing recommendations in order to fulfill compliance requirements with State and Federal regulations, statutes and mandates (COBRA, HIPAA, FMLA, ACA, etc.).
- q. Proactively advising the Town-SBOE of legislative updates and market trends.
- r. Conducting the required bi-annual GASB 45 (OPEB) analysis (add-on service).
- s. Conducting an RFQ and evaluation process for health and dental insurance (add-on service).
- t. Advising on and serving as the broker for life and/or disability insurance (add-on service).
- u. Monitoring all contracts and maximizing management's information available through all providers.