



**City of New Albany
Request for Proposal
Insurance Brokerage Services**

Purpose of Request

The purpose of this Request for Proposal (RFP) Announcement is to solicit proposals from qualified licensed brokers to provide consulting and insurance brokerage services for the City's current and future employee benefits, including group medical (includes prescription coverage), dental, vision, life, accidental death and dismemberment, voluntary life, an employee assistance program (EAP), and ancillary related benefits. The City seeks a consultant and broker that is well versed in the benefits market, experienced in advising comparable public agencies and works well with various levels of staff and management. Submitted proposals must meet all requirements outlined in this Request for Proposal (RFP). At present, the city is a member of a consortium to offer medical, dental, vision, life, and disability insurance as well as an EAP.

Full-time employees and their qualified dependents are eligible to receive each of the aforementioned benefits. Most plans have an annual renewal date of January 1 except the life & disability insurance plans.

- A. Medical Insurance—The City offers medical insurance, including prescription coverage, through UMR with a HDHP funded through an HRA or HSA.
- B. Prescription Insurance—The City's PBM is ExpressScripts
- C. Flexible Spending Accounts—Medical and Dependent Care administered by Chard Snyder
- D. Dental Insurance—The City provides dental insurance through Delta Dental of Ohio.
- E. Vision Insurance—The City provides vision insurance through VSP.
- F. Life Insurance—The City provides life and accidental death and dismemberment insurance and short term disability insurance through the Standard Insurance. Voluntary Life is offered voluntarily and paid by employees.
- G. Employee Assistance Program (EAP)—The City currently offers a 1-5 model EAP through the HelpNet EAP
- H. Stop Loss Insurance-contract with Sun Life
- I. Wellness program- The City offers wellness programming in various ways, including a contract for services with Mount Carmel Health Systems.

The City of New Albany

THE COMMUNITY

New Albany is a strategically-planned community with a commitment to lifelong learning, health and wellness, environmental sustainability, and the arts. These community pillars inspire our daily decision-making and help to provide our residents and businesses with a quality of life that is among the best in the nation.

LOCATION

New Albany covers more than seventeen square miles in the northeastern quadrant of Franklin County and the western portion of Licking County in central Ohio. Nestled in a pristine country setting, its residents and business partners are only ten miles from the Port Columbus International Airport and fifteen miles from downtown Columbus, Ohio's capitol city and the 14th largest metro area in the United States. There are twenty-six colleges and universities in the central Ohio region, including The Ohio State University featuring the nation's largest campus, the Wexner Center for the Arts, and the Wexner Medical Center.

STYLE OF GOVERNMENT

The city operates under a Council-Manager form of government, combining the professional management of an appointed city manager with the leadership of elected officials. The city council performs the legislative functions of government and consists of seven members, one of whom is directly elected to serve as mayor. Council members are elected by residents to four-year terms. Council and mayoral elections are held in November of odd-numbered years and are non-partisan. Council members appoint the city manager and the clerk of council, who serve at Council's pleasure.

City Council members have been granted certain powers by the Ohio Constitution, the laws of the State of Ohio and the New Albany Charter. Council exercises those powers by or through the adoption of ordinances and resolutions. Among other things, the Charter gives city council the authority to create and abolish departments, commissions, boards and committees; audit city accounts and records; conduct inquiries and investigations; levy taxes; enforce city laws and regulations; adopt a budget; appropriate funds; and adopt building and zoning regulations. In addition to the powers, rights and duties of a council member, the mayor presides over council meetings and Mayor's Court, and performs ceremonial duties.

The city manager is the city's chief executive officer. The city manager appoints and removes the director of law and the director of finance, subject to the consent and approval of city council. All other department heads are appointed by and serve at the pleasure of the city manager.

RESIDENTIAL LIFE

Superlative design is part of New Albany's DNA. Famous designers and architects, as well as central Ohio's own Jack Nicklaus, all played an integral part in the creation of New Albany's unique landscape, stunning neighborhoods, and golf courses. Their final product combines the peace of the country with modern life conveniences and connects each neighborhood with signature white horse fences, an extensive leisure trail system, and 1,800 acres of greenspace so that virtually every New Albany home is one quarter of a mile or less from a neighborhood park.

COMMERCIAL DEVELOPMENT

Much of New Albany's economic vitality can be attributed to the 9,000 acre New Albany International Business Park. Established in 1998, the park is now home to Fortune 500 companies like Abercrombie & Fitch, AEP, Aetna, Amazon, American Regent, Amgen, Bath and Body Works, Commercial Vehicle Group, Discover, Facebook, Google, Intel, Lower.com, Motorists Insurance, Nationwide, TJX, and Tween Brands.

The New Albany International Business Park is one of the largest master planned business parks in Ohio and the only one with four direct highway interchanges. Private businesses have created more than 15,000 jobs and invested more than \$5.5 billion in our business park since its inception just twenty-four years ago. The park itself is served by dual feed power and one of the most powerful fiber optic networks in the country, offering very competitive rates and access to more than 200 different service providers nationwide.

This world class infrastructure, combined with shovel ready sites, a culture of innovation and a desire to cultivate longstanding partnerships, signals an even brighter future on the horizon for our business park.

EDUCATION & LIFELONG LEARNING

The 200-acre New Albany Plain Local School learning campus makes it possible to synergize all school activities and grade levels in one place. The school campus is the largest single use in the Village Center, the community's geographic and social core. School district staff benchmark against the nation's highest performing schools to foster a spirit of continual learning and innovation. The school district's goal is to become one of the leading districts in the nation and to develop high achieving, ethical, self-directed and intellectually curious citizens of the world.

New Albany is also located near the most prestigious private schools in central Ohio, as well as a multitude of colleges and universities including The Ohio State University. With many of central Ohio's brightest strategic thinkers and entrepreneurs calling New Albany home, it should be no surprise that the local library has the highest circulation in central Ohio.

RESPONSIVE CITY SERVICES

New Albany combines a sophisticated approach to sustainable development with a friendly atmosphere where our 139+ city employees understand the importance of being personally engaged with our residents and business partners.

Day-to-day city operations are the responsibility of the city manager, who oversees directors in the following city departments: Administrative Services, Community Development, Finance, Police, and Public Service. With all departments working as a coordinated team, New Albany has earned its reputation for providing a high level of municipal services efficiently. Departments effectively communicate to expedite projects, resolve conflicts, and enhance the community's quality of life.

New Albany's commitment to sustainable development is evident in virtually everything we do. Our community consists of over 100 miles of sidewalks and leisure trails that connect our neighborhoods to our business park and our historic Village Center; our community development department offers a green building incentive program that includes building permit discounts and other benefits for applicable projects; 75% of our public service department fleet runs on bio-diesel fuel; we've integrated permeable brick streets into our stormwater management system to improve water quality; and we recently installed a solar power grid that provides 50% of the annual power supply for the public service complex.

Fire and recreation services are not provided by the city. The Plain Township Fire Department, Monroe Township Fire Department, and the West Licking Joint Fire District provide fire and emergency medical services to the community, while the New Albany Joint Parks District offers sports and recreational programming for all age groups.

FINANCIAL

New Albany's current bond rating is Aaa by Moody's and AAA by Standard & Poor's.

Scope of Services

The City is seeking to name a Broker of Record for the City's employee insurance benefits and is looking for continuity of services in the ever-evolving area of employee benefits. The City is particularly interested in a broker who can offer creative, innovative approaches, with a proven track record of providing stable

benefits and excellent customer service, that allows the City to maintain quality programs and contain or reduce costs. The selected broker will perform a full range of benefit program services related to the requisition, acquisition, implementation, maintenance, communication and improvement of the City's employee insurance benefits. The selected broker shall provide services, including, but not limited to, the following:

A. Analysis and Reporting

1. Analyze existing coverage and identify or develop cost-saving alternative benefit strategies and plans.
2. Assist in the development of long-range goals and strategies, including making projections of potential savings.
3. Provide analysis and recommendations based on utilization and performance reports, statistical and/or financial reports, and plan-specific data.
4. Assist the City in monitoring and analyzing experience trends and providing timely alerts on changing patterns and appropriate recommendations.
5. Provide, maintain and update comparison reports of other public and private companies' benefit plan offerings and costs to determine their competitiveness with the City's programs.
6. Provide financial and/or performance reviews of self-funded and fully insured plans and programs.
7. Be available to provide various types of reports as needed, such as cost analysis for benefit changes, and other statistical, financial, forecasting, trend, labor negotiations or experience reports.
8. Prepare and present reports on trends, new products and audits, as requested.
9. Regularly monitor and evaluate performance measures and guarantees for providers.
10. Maintain full and accurate records concerning all matters and services provided on behalf of the City's benefit plans and programs.
11. Provide City staff or officials all spreadsheets, assumptions and calculations upon completion of any project performed on behalf of the City's benefit plans and programs.

B. Liaison and Problem Intervention

1. Act as liaison between the City and insurance providers for claim issues, negotiation of contracts, etc.
2. Provide day-to-day consultation on plan interpretation and problem resolution.
3. Provide high-quality customer service to employees or their dependents and assistance to staff with issues involving provider billing, claims, vendor service issues/problems, advocacy for services, disputes, interpretation of contracts and services, changes and general troubleshooting.
4. Attend meetings as needed with City staff and/or employees to facilitate and assist in the management of the City's employee benefit plans.

5. Act as an advocate in appeals between the City and the providers on unresolved issues if needed; provide advice to enforce the City's, employees', or their dependents' rights.
6. Assist the City in proactively mitigating negative impacts or disruption of services to employees from benefit and/or provider network changes.

C. Compliance

1. Assist with ongoing plan administration and ensure that programs comply with State and Federal legislation.
2. Provide training to City staff, as needed, regarding regulatory updates and/or best practices for the effective administration of the benefits plan.
3. Review and disseminate information to staff on new or revised State and Federal legislation that impacts benefits programs.
4. Assist City staff with an annual audit to ensure compliance with all mandated reporting and posting/notice requirements for benefit plans.
5. Develop and/or assist in developing communication materials and tools for conducting dependent verification audits.

D. Annual Renewal Process and Evaluation

1. Establish a strategy for benefits, both annually and three to five years in the future. Consider trends, union negotiations, prospective legislation, and new delivery systems to make long-term projections.
2. Review and make cost-saving recommendations regarding the modification of plan design, benefit levels, premiums, communications and quality of current employee benefit plans.
3. Recommend appropriate premium rates and reserves to maintain the viability of the plans to ensure that quality and cost-effective benefits are provided by the plans.
4. Provide ongoing evaluation and estimates of annual renewal rates and cost trends to assist City staff in preparation of budget figures.
5. Conduct thorough and applicable market research in preparation for contract renewals.
6. Representation at city meetings on various topics, including, but not limited to, premiums, benefit levels and plan design, performance measures and guarantees, contractual terms and conditions, and quality assurance standards.
7. Make recommendations for items of negotiation with providers, including, but not limited to, benefit levels and plan design, premiums, quality of service, performance measures and guarantees, and return on investment, where applicable.
8. Prepare specifications and compile data, obtain quotes and proposals, negotiate rates and analyze and compare proposals.
9. Review rate proposals to ensure underlying assumptions are appropriate and accurate to the city.

10. Provide communication development and support for the annual open enrollment period, new benefit offerings and/or changes to the existing benefits offerings.

11. Provide open enrollment platform or assist the city in creating efficiencies for enrollment; attendance at, and assistance with, coordination of open enrollment meetings.

E. Other Service Requirements

1. Assist in the development and implementation of an employee wellness program to improve employee health and reduce employee health-care costs, both in the short-term and in the long-term.

2. Recommend and help develop enhancements and improvements for communications specific to the needs of the City's employees, including, but not limited to, brochures, pamphlets, matrices, comparison charts, summaries, electronic communications, forms, employee handbooks and employee orientation.

3. Provide timely research and responses to technical questions posed by City staff.

4. Provide regular and timely communications needed for the effective administration of benefit plans.

5. Provide guidance and recommendations on items such as, but not limited to, trends in benefits plans, methods for improving cost containment, financial arrangements and administration.

6. Assist with content of presentations for labor and management meetings and/or City Council meetings.

7. Provide access to published benefit-related survey information.

8. Develop additional benefits communications specific to the needs of the City's employees.

9. Attendance at, and assistance with, meetings with the City Council, City staff and labor groups (if needed)

10. Recommend that City staff attend particular broker-sponsored seminars, benefit events and educational forums that would be beneficial to the City.

11. Develop and/or assist in developing and evaluating employee needs and satisfaction surveys.

12. Work collaboratively with City staff.

13. Manage plan transitions.

14. Review and evaluate current administrative processes related to enrollment and billing; recommend and assist with implementation of administrative process enhancements.

Time Schedule

The city will use the following time table, which should result in the selection of a successful firm by June 1, 2024.

Issue RFP/Announcement	April 12, 2024
Deadline for submittal of proposals/applications by 5 p.m.	April 22, 2024
Applicants notified of city's intent to move forward with the interview process	April 30, 2024
Anticipated contract/employment commencement	June 1, 2024

Instruction to Firms Responding to the RFP

1. All proposals must be received by April 22, 2024, 5 p.m. EDT. Please submit one original, three (3) copies and one electronic copy on a flash drive via mail or delivered in person. No fax, email, or telephone proposals will be accepted.

2. All proposals must be sent to:

Mandy Bonifield
 Administrative Services Coordinator, City of New Albany
 99 West Main Street
 P.O. Box 188
 New Albany, Ohio 43054

Phone: (614) 939-2255

3. The city manager or his representative will notify all respondents of their status throughout the selection process.

4. All proposals must include the following:

PROPOSER'S MINIMUM QUALIFICATIONS

- a. Overall capabilities, qualifications, training and areas of expertise for all key personnel
- b. The proposer shall have at least three (3) consecutive years of experience in Ohio providing brokerage and benefits consulting services to public or private entities. The firm shall have provided such services to jurisdictions whose employee populations are similar in size and complexity to the City's.
- c. The proposer must be legally authorized to do business in the State of Ohio and shall meet all licensing and other requirements imposed by State and Federal laws and regulations.
- d. The proposer shall have experienced management staff, possessing comprehensive knowledge of benefit administration pertaining to public employers in Ohio.
- e. The proposer shall have experience working with labor unions and advisory committees.
- f. The proposer shall possess knowledge of applicable laws, regulations and codes and shall be familiar with local conditions and trends relating to group insurance in Ohio.
- g. Description of preferred working relationship between the key personnel and city staff.
- h. A proposed fee structure and any incidental or additional fees that are not included in the proposed fee structure. E.g., mileage, reproduction of documents, travel expenses, conference registrations or professional association memberships, etc.
- i. List of all Ohio public entities represented and a description of the services provided to each.

5. All inquiries regarding this RFP must be submitted by e-mail to mbonifield@newalbanyohio.org or by letter with confirmation by 5:00 P.M. no later than one week prior to the Due Date, and be addressed to the administrative services coordinator at the address set forth in Section 2, above.

Proposal Format & Content

1. **Profile of Firm:** This section shall include the firm name, date established and the address of the office that would be assigned the City of New Albany account. Include a brief description of the firm's history, size, growth, philosophy and culture, number of employees and number of years in business under the same name, including specific experience with the public sector. Include a discussion on the firm's financial stability, capacity and resources.
2. **Services:** Describe the following:
 - a. A complete description of services to be provided. Include both services outlined in this written request, as well as additional recommended services, including any and all unique brokerage or consulting services the firm will offer the City, please specify if these services are to be provided by the firm's staff or through an affiliate of the firm.
 - b. A description of the group medical, dental, vision, life, accidental death and dismemberment, short- and long-term disability, and EAP premium volume handled by the firm and by the specific office to which the City's account would be assigned.
 - c. A list of the principal insurance markets utilized by the firm in the order of premium volume placed with each market. This listing should be categorized by line of coverage: medical, dental, vision, life, accidental death and dismemberment, short- and long-term disability, stop loss, and EAP.
 - d. A description of technical or professional support available at no extra cost through the firm, such as legal counsel, customer service, communications, technology support or others.
 - e. A sample work plan for insurance renewal and negotiations.
3. **Cost/Pricing Information:** This section shall include the proposer's price for performing the services discussed in the scope of work. Include a comprehensive specific description indicating how the firm would price the City's account and the estimated annual cost of the services. Indicate whether pricing is based on an annual fee, fee for service, commission or a combination of two or more. Include any and all commissions and fees that the firm would expect to receive from the existing programs for services requested herein, as well as additional services that are being recommended. Identify any split commission or joint marketing arrangements with other agents, brokers, firms or associations. With this description, please include an explanation as to how the firm would provide the City with the best price at the time of negotiations. The City reserves the right to review and/or audit any records of the selected broker related to commissions, fees, etc. related to the City's account. Proposals in which the costs do not reflect a reasonable relationship to the work to be conducted may be viewed as failing to comprehend the requirements of the scope of work and, therefore, cause the proposal to be rejected as being nonresponsive. Additionally, prior to award of a contract, the successful proposer shall be required to submit two (2) years of the firm's most recently completed financial statements, including footnotes and auditor's opinion, or other financial instrument that would establish the firm's ability to complete the obligations of the contract resulting from this solicitation.

Compensation for Services

1. Please present detailed information regarding the firm's proposed fee schedule for services and for any variation for non-routine services, and any other applicable charges. Please provide specifics

as to definitions of routine versus non-routine tasks, what is fixed as opposed to variable, and how costs are adjusted according to that classification.

2. The City of New Albany reserves the right to negotiate an agreement to include any portion or portions of the services covered by the RFP. The City of New Albany reserves the right to reject any and all responses in total or by components.

Criteria

1. The City of New Albany reserves the right to reject any and all proposals, and/or to waive minor irregularities in any proposal.
2. Understanding that no consultant may completely meet all requirements of the specifications, the City of New Albany reserves the sole right to determine whether a proposal substantially complies with the specifications; accept, negotiate modifications to, or reject the terms of any proposal; and waive the right to accept a part, or parts, of a proposal, unless otherwise restricted in the proposal.
3. The City of New Albany reserves the right to request clarification of information submitted, and to request additional information from any proposer.
4. The City of New Albany reserves the right to award any contract to the next most qualified firm, if the successful firm does not execute a contract within thirty (30) days after the award of the proposal.
5. The contract resulting from acceptance of a proposal by the City of New Albany shall be in a form supplied or approved by the City of New Albany, and shall generally reflect the specifications in this RFP. The City of New Albany reserves the right to reject any proposed agreement or contract that does not conform to the specifications contained in this RFP, or which is not approved by the City's law director.
6. The City of New Albany shall not be responsible for any costs incurred by the firm or individual in preparing, submitting or presenting its response to the RFP.
7. Must be in good standing, and able to maintain good standing, with the Ohio Bar Association.
8. The City is committed to full compliance with Ohio Public Records Act and as such retains the right to disclose both the name and proposals submitted by all respondents in response to a public records request. It is the responsibility of all respondents to exclude any and all proprietary information, trade secrets or other information, which if disclosed pursuant to a public records request could have a negative impact on the respondent.