

**CITY OF BEREA, KENTUCKY  
REQUEST FOR PROPOSALS  
EMPLOYEE BENEFITS BROKER ADVISOR**

**Introduction**

The City of Berea (City) invites written proposals from Broker Advisor (Broker) to act as the Agent of Record on behalf of the City for employee benefits for three (3) years, with an option for one (1) additional year term beginning March 02, 2020. The City will make its selection of an agent of record based on the agency or broker's qualifications, experience, references, and cost of the service and coverage.

**Procurement Process**

The issuance of this Request for Proposal (RFP) constitutes an invitation to submit a proposal to the City. The City reserves the right to determine, in its sole and absolute discretion, whether any aspect of the proposal sufficiently meets the criteria established in this RFP, the right to seek clarification from any Broker, the right to negotiate with any Broker whether or not they submitted a proposal, the right to reject any or all proposals with or without cause, and the right to cancel and/or amend, in part or entirely the RFP.

In the event that this RFP is withdrawn by the City for any reason, the City shall have no liability to Broker for any costs or expenses incurred in connection with this RFP or otherwise. Accordingly, each proposal should be submitted in the most favorable terms and costs and programmatic considerations and in a complete and understandable form. The City reserves the right to request additional data, oral discussion, or presentation in support of the written proposal. The City is not obligated to respond to any proposal submitted nor is it legally bound in any manner whatsoever by the submission of a proposal. It is the intention of the City to enter into a contract with the Broker with which the City can make the most satisfactory arrangements for its needs.

The City may at its sole discretion, contract with more than one Broker to provide the contemplated services and may, at its sole discretion, reduce or expand the scope of requested services.

**Proposal Submission**

The Broker shall provide six (6) bound copies of their proposal by Monday, January 13<sup>th</sup> at 4:00 pm, local time to: City Clerk's Office, 212 Chestnut Street, Berea, KY 40403.  
Attn: David Gregory, City Administrator

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All correspondence, questions, or requests for interpretation shall be directed to David Gregory. Brokers responding to this RFP are to direct all communications to City Administrator and not other City staff.

**Scope of Services**

Background

The City's Primary Reason for an Employee Benefits Broker Advisor RFP is to find a solution for enhancing our employee benefits offering, including service, communication and resources.

Scope of Services

This section of the proposal should include a general discussion of the Broker Advisor's overall understanding of the scope of work proposed in delivering services as described in question #5 below as it relates to the City's employee benefits.

1. Briefly describe your firm and service model.
2. Please list key employees who will work on our account over the next 12 months. Please include their credentials and key job requirements.
3. What are the top three differentiators that set your firm apart from the competitors?
4. Provide examples of emerging trends and offerings that keep your clients competitive.
5. Describe the firm's strategy to lead open enrollments specific to the following deliverables:
  - a. Planning
  - b. Communication
  - c. Analysis
  - d. Project Management
  - e. Tools
  - f. Resources for Execution
  - g. Quality

Pricing Information

1. Selected Broker will provide rate quotes for all the lines of coverage listed above.
2. Broker's quotes will be listed on the industry standard Indication Sheet listing both the premium cost for each line of insurance and Broker's fees, expressed in both percentage and total dollar terms.

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3. Broker shall list standard hourly rates for other consulting services normally associated with insurance brokerage services.
4. Broker certifies that the proposal has been prepared independently and has been submitted without collusion with any other Broker.

**RFP Submittal Format**

Firm's submitting proposals shall adhere to the following format:

- Cover Page with Firm's Name, Address, and Telephone Number, and clearly stating that it is in response to the City's RFP for Insurance Services
- Introductory letter from the firm's principal summarizing background and experience.
- Firm's background, history, and staff.
- List of current and previous governmental clients with contact names and telephone numbers.
- List of Employee Benefit services that can be provided to City.
- Detail of claims processing procedures.
- Methods for soliciting rate quotes and presenting options and recommendations to clients.

**CITY'S EVALUATION AND AWARD OF CONTRACT**

Contract(s) maybe awarded to the lowest and/or best evaluated bidder, who in the discretion of the City of Berea meets any or all, or a combination thereof, of the specifications and conditions set out in this Request for Proposal, on a per item basis or a total basis, whichever is deemed to be in the best interest of the City of Berea. The City reserves the right to reject any or all proposals which it determines fail to meet the specifications and conditions set out in this RFP and similarly, the City of Berea reserves the right to waive or excuse non-compliance with any specifications or proposal requirement if such action is deemed by the City to be in its best interests.

The City will review all proposals received as part of the documented evaluation process. For each decision point in the process, the City will evaluate Broker Advisors according to specific criteria.

The criteria that will be used to evaluate proposals may include, but are not limited to the following:

1. Submittal Compliance
2. Overall Understanding of the City's Needs
3. Cost

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4. Functionality
5. Implementation Methodology / Approach
6. Compliance with Contract Terms and Conditions

**Miscellaneous**

The Broker must be in good standing and must possess all necessary accreditation and credentials.

The City may request interviews as part of the evaluation process.

Responses to this RFP are considered working documents and will not be open for public review until a contract is executed with selected firm.

Any award as a result of this RFP shall be contingent upon the execution of an acceptable contract prepared by the City.

The Broker Advisor will expressly warrant that the proposal will conform in all the material respects to the scope requirements and specifications as stated in the RFP.