



**Finance Department, Purchasing Division**

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**RFP No. 22-009 Term Contract for CBJ Employee Health Benefits Consulting**

**Issued By:** Mary Johns, Buyer

**Issue Date:** 3/30/2021

**Pre-Proposal Meeting:** A non-mandatory pre-proposal meeting will be held **4/7/2021 @ 9:00 a.m. (AK Time)** via teleconference. To attend, call 907-713-2140 Participation ID Code 258358. Vendors interested in submitting proposals should email CBJ Purchasing at [purchasing@juneau.org](mailto:purchasing@juneau.org) a minimum of twenty-four (24) hours prior to the scheduled meeting to provide notice of participation and submit any questions.

**Contact & Questions:** CBJ Purchasing Division of Finance is the sole point of contact for all matters pertaining to this solicitation. No oral interpretations will be made. Submit any interpretation requests in writing, noting issuing buyer, solicitation number and title, via email to [purchasing@juneau.org](mailto:purchasing@juneau.org) or Fax to (907) 586-4561. Request must be received a minimum of seven (7) business days prior to the solicitation deadline.

**Deadline for Proposals:** 4/21/2021 prior to 2:00 p.m., AK Time

**Submission:** Timely responses are to be submitted electronically. CBJ uses [Public Purchase](#) for eProcurement submittal services. Register online prior to submitting. Submit one (1) signed complete electronic copy. For more information visit [www.publicpurchase.com](http://www.publicpurchase.com).

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**STATEMENT OF NO PROPOSAL:** If you DO NOT intend to submit a response or wish to be removed from the plan holders list, please complete and return this form immediately via email or fax. Indicate your reason by checking one or more of the boxes below. Your response will assist us in evaluating all responses for this project and improve our solicitation process.

- Do not offer product /service.
- Cannot meet specifications.
- Insufficient time to respond.
- Insurance requirements Issue.
- Scheduling Conflict.
- Remove from planholder's list.
- Unclear Specifications (explain)
- Other (explain).

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Company Name & Rep. (name & title): \_\_\_\_\_

Date: \_\_\_\_\_ Email: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

## GENERAL INFORMATION

1. **Intent.** The City and Borough of Juneau (City or CBJ) Human Resources & Risk Management Departments (HR/Risk) is requesting sealed proposals from responsive and responsible Contractors for the provision of employee benefits consultant services. Suitable Contractors must be able to provide professional assistance/advice resolving issues in the areas of health, life insurance, flexible benefits plans, supplemental benefits and other health and wellness issues for CBJ. Contractor's must be licensed to do business in Alaska and have the expertise, licenses and resources to provide employee benefits services for CBJ's current and future operations, It is the intent of CBJ to enter into a term contract with the successful proposer.
2. **Contract Term.** The initial contract term is July 1, 2021 through June 30, 2022. There are four (4) one (1) year optional renewal periods, with the final expiration date of June 30, 2026. The optional renewals will be by mutual agreement, and based on satisfactory vendor performance of contract deliverables and requirements.
3. **Contract Price.** The contract price shall include, but not be limited to all costs for labor, insurance, materials, equipment and supplies needed to fulfill the requirements of the contract. Contract prices are to remain firm for the duration of the contract period including any renewals or extensions unless a price adjustment is requested by the contractor and agreed upon by CBJ
4. **Contract Administration.** The administration of this contract will be done by the CBJ Risk Management Specialist, or other designee as determined by the Risk Management Specialist.
5. **Invoicing and Contract Payments.** Billing invoices will be required. Payment for principal services and/or identified optional services will be initiated upon receipt of approved invoices. Invoices shall not be presented more often than monthly. Additional unidentified optional services will be negotiated and paid upon receipt of approved invoices.
6. **Confidentiality of Health Information.** Personal health information on all employees and their dependents is to be handled as confidential. This includes both written and verbal information.
7. **Review of General Terms & Conditions, Insurance & Contract.** Attached to this RFP are documents required for this project (ATTACHMENTS A, B & C). Vendors should carefully review all these attachments. Awarded Vendor is expected to comply with these requirements.
8. **Negotiations & Award.** Following the posting of evaluations and scoring, the successful Proposer may be invited to enter into contract negotiations with the City. If held, negotiations will be within the scope of the RFP and limited to those items, which would not have an effect on the ranking of proposals. If an agreement cannot be reached during the negotiation process, the City will notify the Proposer and terminate the negotiations. Negotiations may then be conducted with the next Proposer in the order of its respective ranking. Upon conclusion of successful negotiations and compliance with any pre-award obligations, award will be made in the form of a contract. After contract execution, CBJ will issue a purchase order to the Vendor that will serve as the notice to proceed.

## PROJECT INFORMATION

9. **Background.** The City provides a self-insured health benefits plan that includes medical, vision, and prescription drug coverage. The dental plan is currently a fully insured plan. This plan covers approximately 1133 employees of the City and Borough of Juneau (CBJ), Bartlett Regional Hospital (BRH) and administrative staff at the Juneau School District (JSD). Additionally, there are approximately 1353 dependents, for approximately 2,486 total covered lives. The City also offers basic life insurance with accidental death and dismemberment (AD&D), a flexible spending plan and supplemental voluntary benefits in its benefit package. Additional information

about CBJ's current health benefits program is available online at: <https://juneau.org/human-resources/benefits>

**10. Annual Dates.** Contractor will work regularly with CBJ on an as needed basis and must be available to provide services on the following general plan year timeline.

- January/February – Knowledge Management meeting with health benefits claims administrator.
- December-March—plan renewal review to look at rates for upcoming plan year.
- July 1 - Start of CBJ fiscal year: new plan year starts.
- Quarterly CBJ/BRH Health Benefits Committee meetings; sometimes consultant participation is required.
- ACA deadlines including Transitional Reinsurance Fees, Patient Centered Outcomes Research Institute. (PCORI) Fees and mandatory reporting of coverage to the IRS.

**11. Scope of Work (SOW) Overview.** The Contractor will provide professional assistance/advice resolving issues in the areas of health benefits, life insurance, flexible spending plans and other health and wellness issues. The Contractor will maintain a qualified staff that is available to provide specialized technical expertise in various disciplines and allocate sufficient staffing resources to provide timely service for CBJ's daily employee benefits needs. Retirement benefit consulting is covered by a separate contract and is not a part of this RFP; however, there may be a need for coordination with retirement benefits (e.g., for discrimination testing).

**12. Consultation Services.**

The Contractor's responsibilities shall include but not be limited to the following services:

- a. Provide current information on cost containment ideas for the City's Health Benefits Committee.
- b. Schedule and participate in meetings on a monthly basis, or as needed, with City representatives to discuss loss controls, exposure changes and general administrative matters pertaining to the benefits program.
- c. Recommend alternative benefit designs or delivery systems as dictated by industry trends, emerging plan costs or other benefit practices.
- d. Provide specific benchmarking services, applicable to the City (e.g., how do we look and compare to market with regard to plan design and costs?).
- e. Develop and assist in implementation of new insurance plans.
- f. Provide cost and analysis of health and life insurance coverage as requested in the CBJ and BRH labor negotiation process.
- g. Provide access to in-house counsel.
- h. Prepare and deliver reports, as requested, to our organization. This shall include but not be limited to quarterly health benefits plan experience reports.
- i. When requested, attend and participate in onsite meetings with CBJ and Bartlett staff. In the past, this service has been needed once a year.
- j. Advise the City on the conversion to COBRA benefits available to terminating employees.
- k. Provide guidance regarding web-based Employee benefit portals including but not limited to: benefit plan information, and health and wellness tools.
- l. Provide assistance in developing communication materials. Provide review for the City's communications to employees regarding benefit programs. Help coordinate the design, editing, printing, and production of those materials, including but not limited to: annual benefit statements, open enrollment administration, etc.

**13. Affordable Care Act (ACA) and Other Regulations/Legislation.** Provide up-to-date information on proposed changes in legislation and regulations pertaining to employee benefit plans, including the ACA. Inform the City of any changes in state or federal law or regulations that may affect benefits coverage. Services will include preparation of reports and cost analysis. Assist in interpreting the reporting requirements and calculating ACA taxes.

**14. Plan Review and Premium Rating.**

- a. Prepare alternative funding analysis and conduct actuarial analysis of claims reserves requirements as requested.
- b. Provide professional advice and recommendations regarding the structure of the group benefit programs provided to CBJ and BRH employees, including, but not limited to health, life, flexible spending accounts, voluntary benefits, and COBRA benefits.
- c. Advise and assist in reviewing contracts, plan documents, insurance policies and other documents for applicability, accuracy and consistency.
- d. Provide projected cost analysis of health and life insurance coverages as requested for use in the City and Borough of Juneau's employee open enrollment period and annual budgeting process.
- e. Provide opinions and recommendations concerning detailed cost analysis for potential redesign of the current health benefits plan.
- f. As requested, provide legal and technical review of Flexible Spending and Dependent Care plan documents and summary plan descriptions to ensure compliance with current laws.
- g. Assist with the evaluation, design and implementation of disease management and wellness programs, if requested.
- h. Review claims experience, claim service, and claim administration to ensure maximum benefit to the CBJ.
- i. Coordinate with CBJ staff in the review of monthly bills and year-end reports from the insurance carrier to ensure accuracy of funding and billed amounts.

**15. Insurance Product Marketing & Procurement.**

- a. Assist CBJ in analyzing proposal and bid specifications for health benefits plan administrators and stop loss insurance carriers, life insurance carriers, flexible spending plan and COBRA administrators, and voluntary benefits carriers. Evaluate bids and bidders, including administration, claim payment procedures, customer service, network, reserve establishment policies, and financial soundness, to assist in identifying the most cost-beneficial package from among the bidders.
- b. Provide verification of Incurred But Not Reported (IBNR) reserve amounts.
- c. Prepare bid specifications and solicit proposals from insurance markets that specialize in group insurance plans as needed for stop loss health insurance.

**NOTE: Proposers will not contact the insurance marketplace nor discuss our account with underwriters until they have been selected as the apparent best proposer.**

**16. Third Party Vendor Liaison Services**

- a. Obtain answers from Third Party Adjusters (TPA) to policy coverage questions as requested.
- b. Recommend reports or techniques to facilitate monitoring of vendor contract performance and/or identify problem areas.
- c. Participate with CBJ, when requested, in communications and actions with plan administrators, insurance carriers or third parties.
- d. Serve as liaison between CBJ and firms that provide professional and employee benefit services to ensure communication and resolution of problem areas.
- e. Coordinate with the service providers to verify that CBJ is receiving all standard financial and performance reports in a timely manner from the provider.
- f. Monitor fees charged by insurance carrier and other contractors and recommend changes to ensure appropriateness and efficient use of CBJ resources.
- g. Provide annual calendar of service duties and responsibilities, including any performance guarantees.
- h. Participate in appropriate audits of vendors, if requested by CBJ.

**EVALUATION CRITERIA & PROPOSAL CONTENT**

17. **Evaluation Criteria.** To determine the most advantageous proposal for the CBJ, an evaluation committee will review, evaluate, score and rank proposals in accordance with criteria and categories identified below and as stated in the Proposal Evaluation Form. Clarification of submitted material may be requested during the evaluation process. Interviews by telephone or in-person with top ranked Proposers may be conducted at the discretion of the evaluation committee. If interviews are held, finalists will be notified of any interview requirements.
18. **Submittal, Title Page & Letter of Transmittal.** Proposals are to be prepared in such a way as to provide a concise delineation of the Vendor's capabilities to satisfy the requirements of this RFP. Emphasis should be concentrated on conformance to the RFP instructions, responsiveness to the RFP requirements or scope of work and on completeness. The clarity of content should be identified by a table of contents that includes page numbers and follows a defined sequence for deliverables as requested in the RFP. ***The page limit for this RFP is 30 pages and excludes CV's or resumes, copies of required business or professional licenses, and professional references.***

Include a Transmittal Letter that is less than two pages and includes all the following:

- a. The RFP number and title
  - b. Proposer's name (legal name of entity) and Complete mailing address, Telephone number(s) and Fax number(s), Email address for all parties involved in the project and Web site address (if available)
  - c. Briefly describe your understanding of project and summarize qualifications and capabilities to meet RFP requirements. Identify any challenges associated with implementing the work.
  - d. Identify person(s) authorized to represent the company during contract negotiations and the term of the contract. Include their title(s) and contact information.
  - e. Acknowledge receipt of any addenda issued for this RFP.
  - f. (If applicable) Provide notice that you qualify as a "Juneau Proposer"
  - g. The transmittal letter must be signed by the person who has authority to bind the company. The name and title of the individual signing the proposal must be clearly shown immediately below the signature.
19. **Understanding the SOW. (Weight 25%)** *Points will be awarded based on how well your proposal responds to the following specified information.* Provide a comprehensive narrative that illustrates your understanding of the purpose of the scope of work, objectives, requirements of the contracted services, and the deliverables the City expects you to provide. Identify pertinent issues and potential problems or challenges associated with implementing the work and be sure to demonstrate an understanding of the City's schedule.

*Thoroughly review all of the information for the specific services listed and include those responses in your proposal.*

**Consultation Services:** What makes your organization different from other organizations that may submit proposals for our consideration? Describe your general approach to account service. Specifically address what distinguishes your support services and why you feel these distinctions make you a good "fit" for our organization.

The following consultation support services are critical to the successful performance of this contract. Please provide specific, measurable performance guarantees for:

- response time to questions or problems,
- availability of team members,
- initiation of contact with the City,
- allocation of necessary resources to support City projects,
- proactive willingness to partner in innovation with the City,
- monitoring of client satisfaction.

Please provide answers, describe, outline or address the following:

- a. Describe what support you will provide with regard to consulting services in the support of our voluntary benefits package for employees (e.g. Supplemental Life, Flexible Spending Plan, COBRA, Short Term Disability (STD), Critical Illness, or Accident).
- b. Describe your experience in provider network cost/benefit analysis.
- c. Outline your ability to provide expertise and experience in analysis and design of health benefit plans. Explain in detail the types of analyses you have conducted relative to benefits analysis and design for a health plan similar to ours.
- d. Describe how you would collaborate with our organization to address any short-term administrative issues that may arise because of transitioning to a new Health Benefits Consultant.
- e. Describe your expertise in alternative funding methodologies.
- f. Describe your expertise in the design and implementation of disease management or wellness programs.
- g. Detail your expertise in, and approach to, reviewing contracts, plan documents, insurance policies, and other applicable documents for accuracy.
- h. What do you do when claims experience is adverse to expected claims?
- i. Do you publish newsletters, surveys and other informative publications that are routinely provided to your clients? Have you prepared reviews of topics related to the health and life insurance fields that are routinely provided to your clients? Provide sample copies.
- j. What is your ability to provide this information in a customized format? Is it created "in-house" or sent to an outside organization for development and printing.
- k. Do you have an in-house Compliance Department?
- l. What is your process for informing clients of changes to legislation and regulations (including COBRA, HIPAA, ACA, Employee Retirement Income Security Act, and the State of Alaska Department of Labor) and carrier's policy and procedures?
- m. Describe what assistance is provided by your organization for the training and development of our staff on compliance issues.

**Affordable Care Act and Other Regulations/Legislation.** Describe the extent of your knowledge and experience with the Affordable Care Act regarding the law and regulations, taxes and reporting requirements. Address your knowledge and experience with other state and federal laws and regulations related to health benefits.

**Health Plan Review and Premium Rating**

- a. Provide specific examples of your experience and ability to develop plan design rate premiums for a multi-tiered, self-funded health benefit program for a public entity.
- b. Please provide a detailed timeline that you will adhere to in order to complete the necessary tasks related to the annual plan renewal and open enrollment. (Our plan runs on our fiscal year from July - June). This timeline should identify the data and reports that you will deliver in order for the City to complete the renewal and open enrollment timely.
- c. What experience do you have coordinating an open enrollment program when changing insurance carriers or claims administrators?
- d. Please identify a specific experience you have had dealing with Labor-Management Health Benefits committees where relationships felt strained due to a benefits plan design or

premium rate increase. Describe the situation, your role in the committee process and the outcome.

- e. Detail your expertise in Consumer Driven Healthcare and the implementation of Health Reimbursement Accounts (HRA) or Health Savings Accounts (HSA).

**Insurance Products Marketing & Procurement.** Describe and provide evidence of your firm's ability to be proactive and negotiate the best rates with existing and alternative carriers. Describe any other marketing and/or design strategies for our lines of coverage. What are the potential problems or implications of change in a stop-loss insurance carrier? Give examples of how you have dealt with these issues.

**Third Party Vendor Liaison Services.** Describe your experience in securing performance guarantees from carriers and provide examples of your success. Identify a specific example in which you advocated for your client in a situation that involved a complicated or contentious issue with a third party vendor. What was the outcome?

20. **Management Plan. (Weight 20%)** *Points will be awarded based on how well your proposal explains the management plan you intend to follow.* The plan must demonstrate how you will serve to accomplish the scope of work and achieve the City's objectives. Include the following as part of your narrative:

- a. Organizational chart specific to personnel assigned to accomplish the work, including any sub-consultants. NOTE: Sub-consultants cannot be added after contract award without the prior, written consent of the Purchasing Division;
- b. Individual responsible for decision-making and accountable for the completion of work (contract manager), and the extent to which this individual will be available to the City. Provide his/her level of authority and define your firm's accountability system, lines of authority and communication;
- c. Discuss how this project fits into your overall organizational structure and the current work load;
- d. Discuss your management approach to potential contractual disputes and the ability to provide services within budget.

21. **Experience & Qualifications. (Weight 30%)** *Points will be awarded based on how well your proposal describes your proposed team's specialized experience, capabilities, unique qualifications and measures up during any reference checks. (This includes any other client references that the City may obtain for your firm or personnel, beyond those references listed in your proposal.)*

- a. Provide examples and references that demonstrate experience in performing similar services, skills and abilities as outlined the scope of work.
- b. Provide a list of organizations of similar size & complexity that the proposed team has worked with and for how long. Provide resumes for your proposed team. Describe all experience working with public sector organizations with self-insured health plans.
- c. Provide information on other, previous work experience that demonstrates your ability to perform the scope of work successfully.
- d. Provide names and contact information for at least three clients. Verify that the contacts will be available to provide references for the proposed work performed or for personnel they have worked with.

- 22. Fee Schedule. (Weight 20%)** Points will be awarded based upon the best value of the services offered. Submit ATTACHMENT D Fee Schedule with your proposal. Include a flat rate for performing all services described in the Scope of Work for servicing the CBJ account. The fee schedule shall be all inclusive of overhead, fringe benefits, profits, insurance, etc. If some services described in the Scope of Work or in your proposal are not included in your primary pricing, please provide a separate fee amount. Advise if travel and expenses are included or excluded. *If your proposal envisions separate charges for any reason, those separate charges should be specifically identified along with the proposed fees.*
- 23. Juneau Proposer Preference (JPP).** Points equal to 5% of the total evaluation points will be given to Proposer who submit a verifiable statement that demonstrates how they qualify and/or meet the criteria outlined in the City Ordinance 53.50.010 and 53.50.050. (*JPP Points are determined by CBJ Purchasing.*) Contractors must be qualified as defined by ordinance at the time of submission to receive JPP points. The Ordinance is available via the links below:  
[https://library.municode.com/ak/juneau/codes/code\\_of\\_ordinances?nodeId=TIT53PRACDI\\_PTIIOTPR\\_CH53.50PUSUSE\\_53.50.010DE](https://library.municode.com/ak/juneau/codes/code_of_ordinances?nodeId=TIT53PRACDI_PTIIOTPR_CH53.50PUSUSE_53.50.010DE)  
[https://library.municode.com/ak/juneau/codes/code\\_of\\_ordinances?nodeId=TIT53PRACDI\\_PTIIOTPR\\_CH53.50PUSUSE\\_53.50.050COAM](https://library.municode.com/ak/juneau/codes/code_of_ordinances?nodeId=TIT53PRACDI_PTIIOTPR_CH53.50PUSUSE_53.50.050COAM)
- 24. Evaluation Form.**

Evaluator No. _____ Proposer _____			Maximum Score Achievable = 1,000 points
<b>CRITERIA</b>	<b>Weight %</b>	<b>Score (0 – 10*)</b>	<b>Total Points = (Numerical Score X Weight)</b>
Understanding the SOW	25		
Management Plan	20		
Experience & Qualifications	30		
Fee Schedule	20		
Juneau Proposer Preference	5	<b>Determined by Purchasing</b>	
<b>Rank _____</b> <b>Grand Total</b>			
<b>*Point Guide: Outstanding (10 points)_Adequate to Good (6 to 8 points)</b> <b>Marginally Acceptable (3 or 4 points)_Unacceptable (0 or 1 point)_No scores using numbers 2, 5 or 9</b>			