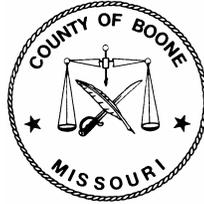


**COUNTY OF BOONE - MISSOURI**



**REQUEST FOR PROPOSAL  
FOR  
EMPLOYEE BENEFITS CONSULTANT**

**RFP #30-27JUN06  
Release Date: May 26, 2006**

**Submittal Deadline:  
June 27, 2006  
not later than 10:30 a.m. CST**

**Boone County Purchasing  
601 E. Walnut Street, Room 208  
Columbia, Missouri 65201**

**Melinda Bobbitt, CPPB, Director  
Phone: (573) 886-4391 Fax: (573) 886-4390  
E-mail: [mbobbitt@boonecountymo.org](mailto:mbobbitt@boonecountymo.org)**



## **NOTICE OF REQUEST FOR PROPOSAL**

Boone County is accepting Request for Proposals for the following:

**PROPOSAL #: 30-27JUN06 – Employee Benefits Consultant**

Sealed proposals will be accepted until **10:30 a.m. on Tuesday, June 27, 2006** in the Boone County Purchasing Office, Boone County Johnson Building, Room 208, 601 E. Walnut Street, Columbia, MO 65201.

Request for Proposals are available in the Purchasing Office and requests for copies may be made by phone (573) 886-4391; fax (573) 886-4390 or e-mail: [mbobbitt@boonecountymo.org](mailto:mbobbitt@boonecountymo.org).

Vendors may obtain further information on the Boone County Web Page at <http://www.showmeboone.com>.

Melinda Bobbitt, CPPB  
Director of Purchasing

Insertion: May 28, 2006  
COLUMBIA MISSOURIAN



## 1. INSTRUCTIONS AND GENERAL CONDITIONS

1.1 **Delivery of Proposals:** Sealed proposals, subject to Instructions and General Conditions and any special conditions set forth herein, will be received at the Boone County Purchasing office until the proposal closing date and time indicated herein for furnishing the County with services as detailed in the following request for proposal.

- a) **Proposal Closing:** All proposals shall be **delivered before 10:30 A.M.**, C.S.T., on Tuesday, June 27, 2006 to:

Boone County Purchasing Department  
Melinda Bobbitt, CPPB, Director  
601 E. Walnut Street, Room 208  
Columbia, Missouri 65201-4460

- b) The County may not accept any proposals received after 10:30 A.M. and will return such late proposals to the Offeror.
- c) Offerors must submit one (1) original, and seven (7) copies of the proposal (total of eight). Proposals will be opened publicly but only names of Offerors will be read aloud. All proposal responses will be considered public information and following contract execution or rejection of all proposal responses, all responses will become a part of public record and will be released to any person or firm who requests it.
- d) Proposals must be submitted in a sealed envelope identified with the proposal number and date of closing. List the proposal number on the outside of the box or envelope and note "Response to Request for Proposal enclosed."
- e) If you do not care to submit a proposal, please return the *No Bid Response Page* and note your reason. No fax or electronic transmitted proposals will be accepted.
- f) If you have obtained this proposal document from our Web Page or from a source other than the Boone County Purchasing Department, please check with our office prior to submitting your proposal to ensure that you have a complete package. The Purchasing Department cannot be responsible for providing addenda if we do not have you on our Vendor list for this proposal.



## 2. INTRODUCTION AND GENERAL INFORMATION

### 2.1 Introduction:

- 2.1.1 This document constitutes a request for sealed proposals for **Employee Benefits Consultant** as set forth herein.
- 2.1.2 Organization – This document, referred to as a Request for Proposal (RFP), is divided into the following parts:
- 1) Instructions and General Conditions
  - 2) Introduction and General Information
  - 3) Scope of Services
  - 4) Proposal Submission Information
  - 5) Response/Pricing Page

### 2.2. Guideline for Written Questions:

- 2.2.1 All questions regarding this Request for Proposal shall be submitted in writing, prior to the bid opening and no later than 5:00 p.m., Thursday, June 15, 2006. All questions must be mailed, faxed or e-mailed to the attention of Melinda Bobbitt, CPPB, Director of Purchasing. All such questions will be answered in writing, and such answers will be provided to all parties having obtained a Request for Proposal packet by the County by posting the addendum on the County Web site at [www.showmeboone.com](http://www.showmeboone.com) (Select Purchasing, then Current Bid Opportunities). Submit questions to:

- a. Melinda Bobbitt, CPPB  
Director of Purchasing  
601 E. Walnut Street, Room 208  
Columbia, Missouri 65201  
Phone: (573) 886-4391  
Fax: (573) 886-4390  
E-mail: [mbobbitt@boonecountymo.org](mailto:mbobbitt@boonecountymo.org)

- 2.2.2 In the event that it becomes necessary to revise any part of this RFP, written addenda will be issued. Any addendum to this RFP is valid only if in writing and issued by the Boone County Purchasing Department. Verbal conversations or agreements with any officer, agent, or employee of the County which modify any terms or obligations of this RFP are invalid.



## SCOPE OF SERVICES

### **3.1. Project Description:**

The County of Boone – Missouri, hereafter referred to as the *County*, seeks a qualified consulting firm to provide actuarial, consulting and broker services for the employee benefits program. The County is interested in a qualified firm capable of taking a creative, innovative approach to the rising costs of health care and employee benefits, while maintaining fiscal responsibility.

It is the goal of the County to continue to offer benefit choices to fit employee needs or preferences, to work to provide the level of coverage currently offered at an affordable contribution rate, and to maintain employee satisfaction with these services.

This invitation to submit a proposal is not an authorization to approach any insurance market or health benefits program. The County specifically directs that no solicitation of insurance markets or benefits programs be made on behalf of the County.

### **3.2. Background Information:**

The Health Trust Committee of Boone County oversees the plan design and operations of the County's self-insured health, dental, and prescription plans for County employees. Boone County offers benefits including a major medical plan, a dental plan and life insurance benefits to 380 employees, 104 of whom have elected dependent health coverage and 179 of whom have elected dependent dental coverage (census as of 05/01/2006). Benefited employees are those hired on a permanent basis in a position budgeted for more than 1,000 hours annually.

In addition, nine (9) individuals formerly covered as active employees or dependents have elected COBRA coverage. Three (3) COBRA enrollees have elected both health and dental continuation; one (1) COBRA enrollee has elected health continuation only, and five (5) COBRA enrollees have elected dental continuation only.

Eight (8) former employees have also elected to continue coverage as Retirees. Retiree medical coverage is available to benefited employees who retire at age 55 or later with eight (8) continuous years of Boone County service. Retirees may continue their health benefits until they are eligible for Medicare and must pay a monthly premium determined by the Health Trust Committee. Dental benefits are not eligible for continuation under the Retiree program. Dependents may not continue their medical coverage under the Retiree program. (Dental coverage and dependent coverage are available under the terms of COBRA.)

The County's fiscal year begins January 1. The FY 2006 annual personnel services (benefits and salaries) budget is \$20.4 M. Budget preparation begins each August with the proposed budget delivered to the Boone County Commission by mid-November. The commission adopts the final budget by late-December.

The Health Trust Committee is responsible for submitting employee benefit funding requests to the budget officer. Preliminary numbers are required by the September 1 statutory deadline and final numbers are required by October 15. The Health Trust Committee desires to award TPA contracts effective January 1, 2007 for the services outlined in section 3.2.1. below. The successful Contractor shall assist the Health Trust Committee in selection and award of these contracts in accordance with the timeline established by the Health Trust Committee.

**3.2.1. Scope of Current Employee Benefits and Provider Information:**

The Health (including Medical and Prescription) and Dental Benefit Plans are self-funded and overseen by the Boone County Health and Dental Benefit Trustees. The County is seeking employee benefits consulting services for the employee benefits described in this section.

Boone County, Missouri provides employee benefits to permanent employees in positions budgeted for a minimum of 1,000 hours/year, including the following benefit programs:

- Medical (with \$75,000 specific stop loss and aggregate stop loss) including routine vision and hearing care,
- Prescription including mail-order, and
- Dental

Currently the Medical and Dental Benefit Plans include preferred provider organizations (PPO's).

Employee health and employee dental insurance is provided at no cost to the employee. Dependent health and dependent dental insurance is available through payroll deduction. Former employees who leave employment at or after age 55 with eight (8) or more continuous years of employment may elect to make monthly premium payments for Retiree Health Coverage until they reach the age of full Medicare eligibility. (Dental and dependent health coverage continuation are only available through COBRA.)

Health Plan Administrator: (Alliance)	Blue Cross Blue Shield of Missouri
Prescription Plan Administrator:	Caremark
Dental Plan Administrator:	Delta Dental of Missouri

**Medical, Prescription and Dental Administrative Fees**

<b>Plan</b>	<b>Provider</b>	<b>Effective Date</b>	<b>2006</b>	<b>% change from 2005</b>	<b>2005</b>	<b>2004</b>	<b>2003</b>
Health Plan Medical/ASO	Blue Cross Blue Shield of Missouri	January 1	\$27.18 composite per month	0.85%	\$26.95 composite per month	\$28.94 composite per month	\$34.09 composite per month
Health Plan Prescription / ASO	Caremark	January 1	\$0.45 per claim (retail: no fee for mail order)	0%	\$0.45 per claim (retail: no fee for mail order)	\$1.05 per claim (retail: no fee for mail order)	\$1.05 per claim (retail: no fee for mail order)
Dental Plan/ ASO	Delta Dental of Missouri	January 1	\$5.30 employee per month	4.95%	\$5.05 employee per month	\$4.81 employee per month	\$4.58 employee per month

**Stop Loss Premiums**

<b>Plan</b>	<b>Provider</b>	<b>Effective Date</b>	<b>2006</b>	<b>% change from 2005</b>	<b>2005</b>	<b>2004</b>	<b>2003</b>
Health Plan Specific Stop Loss (\$75,000)	Blue Cross Blue Shield of Missouri	January 1	\$30.75 composite per month	0.85%	\$30.49 composite per month	\$32.75 composite per month	\$33.14 composite per month
Health Plan Aggregate Stop Loss	Blue Cross Blue Shield of Missouri	January 1	\$3.60 composite per month	0.84%	\$3.57 composite per month	\$3.83 composite per month	\$3.67 composite per month

**Boone County, Missouri Contributions to Employee Health and Dental Benefit Plans**

<b>Plan</b>	<b>Provider</b>	<b>Effective Date</b>	<b>2006</b>	<b>% change from 2005</b>	<b>2005</b>	<b>2004</b>	<b>2003</b>
Medical/ Prescription	BCBS/ Caremark	January 1	\$395.83 employee per month	7.49%	\$368.25 employee per month	\$335.42 employee per month	\$284.16 employee per month
Dental Plan	Delta Dental of Missouri	January 1	\$27.08 employee per month	3.06%	\$26.25 employee per month	\$26.25 employee per month	\$22.91 employee per month

**3.2.2. Other Employee Benefits:**

The County provides other employee benefits for which the County is not seeking employee benefits consulting services at this time. However, the County is interested in obtaining cost estimates for planning purposes in the event consulting services are desired in the future. Other employee benefits provided by the County include the following:

- Life Insurance GE Financial Insurance

An employee policy of \$10,000 is provided at no cost to the employee. Employees may apply for additional life insurance on themselves and/or their dependents through a separate voluntary life plan administered by Lincoln Financial Group.

- Long-term Disability Lincoln Financial Group

Long-term disability coverage is provided at no cost to the employee.

- Cafeteria Plan/Section 125 ASI

Boone County pays the administrative fees for employees who choose payroll deduction of unreimbursed Medical/Dental Expenses and Dependent Care Expenses.

- Employee Assistance Program Boone Hospital Center

- Pension Plan County Employees Retirement Fund  
(CERF)

Eligible employees make a mandatory contribution to the County Employees Retirement Fund Pension Plan and Savings Plan. Employees also have the option to make an additional deduction into the CERF deferred compensation program.

- Deferred Compensation Nationwide Retirement Solutions

Boone County, Missouri matches employees' contributions into the Boone County Deferred Compensation Plan administered by Nationwide up to \$25.00/payroll.

**Life and Long Term Disability Premiums**

Plan	Provider	Effective Date	2006	% change from 2005	2005	2004	2003
Life (\$10,000)	GE Financial	March 1	\$3.00 employee per month	0%	\$3.00 employee per month	\$3.00 employee per month	\$3.00 employee per month
Long Term Disability	Lincoln Financial	August 1	08/01/2006 renewal	not yet determined	\$0.50/\$100 covered payroll	\$0.44/\$100 covered payroll	\$0.44/\$100 covered payroll

### **3.3. Scope of Work:**

The County will expect the Contractor to perform the services noted below. Please respond to this listing in your proposal.

- 3.3.1. Assist the Health Trust Committee in selection and award of contracts for services outlined in section 3.2.1. The Health Trust Committee desires to award these contracts effective January 1, 2007.
- 3.3.2. Prepare a strategic benefits review and report with benchmarking to other comparable governmental entities. Need to provide strategic planning and benchmarking on an on-going basis.
- 3.3.3. Perform an initial review and report of employee health benefits program for cost effectiveness, program design, competitiveness and plan or claims administration. This review/analysis should include premium calculations, drug co-pay rates, I&U reserve requirements, etc. In addition, it should include retiree specific calculations that reflect Medicare drug benefit and GASB, OPEB accounting rules on retiree benefits, and options for the County to consider in addressing these issues.
- 3.3.4. Perform annual reviews and report of programs for renewal purposes. Establish renewal objectives. Request early notification from carriers. Communicate renewal and negotiations.
- 3.3.5. Provide written reports of findings and recommendations with definitive reasons for recommended changes in terms, conditions or limits.
- 3.3.6. Provide any necessary actuarial services/analysis of health insurance claims reserves, including projecting funding needs (or alternative funding) for upcoming fiscal year(s).
- 3.3.7. Participate in appropriate audits of vendors, as requested, based on a statistically valid stratified random sample that achieves a minimum 95% confidence level and prepare comprehensive and detailed reports, and recommendations of the audit findings; review results with our plan administrators.
- 3.3.8. Prepare a comprehensive, objective review of the received and processed claims medical/dental to determine whether the claims are adjudicated according to contractual performance standards, appropriate benefits, and industry standards which includes, but is not limited to on-site review of transactions processed by the third party claims administrator, including the preprocessing of claims to evaluate the third party claims administrator's process and systems relating to such areas as eligibility, coding, pricing, including proper application of allowable charge and discount arrangements, deductible accumulators, identification of duplicate bills, application of Plan benefits, COB, medical necessity, ineligible/eligible charges, compliance with other vendors, and file documentation.
- 3.3.9. Provide reasonable and customary screening utilization review and monitoring.

- 3.3.10. Provide liaison services between County and benefits contractors, including coordination of reporting and assistance resolving claims.
- 3.3.11. Participate in the preparation and presentation of the quarterly financial reports for the benefits plan. Review year-end financial accounting. Analyze funding alternatives as appropriate.
- 3.3.12. Perform special projects as requested by the County:
  - a. Develop/assist in implementation of new insurance plans
  - b. Assist in drafting, reviewing, issuing and evaluating requests for proposals (includes identification of appropriate markets)
  - c. Advise County in contract negotiations/renewals (includes review for accuracy of coverage, compliance, terms and conditions).
  - d. Assist in developing costs associated with various issues involving benefit plans.
  - e. Assist with employee communication projects, which may result from plan changes, legislative or regulatory changes.
  - f. Prepare special reports showing claims experience.
  - g. Prepare/provide benchmarking and survey information used to determine plan competitiveness and strategies.
  - h. Analyze benefits in comparison to employee benefits program objectives.
- 3.3.13. Assist the County with the development of performance guarantees relating to vendors' performance of services to the Health Trust Committee and evaluate the performance of vendors. Coordinate meetings to review performance, etc. Monitor insurance companies for financial solvency.
- 3.3.14. Provide estimates of renewal rates and assist County staff in preparation of budget and expenditure projections for benefits. Recommended changes should also include the consultant's fees to further develop any plan changes and incorporate plan changes into plan documents.
- 3.3.15. Evaluate appropriateness of alternative financing mechanisms such as employee contributions and conventional insurance. Recommend and assist in structuring various retention levels, stop-loss limits, etc.
- 3.3.16. Provide information on health benefits issues, trends, possible new benefits, and proposed or new legislation.
- 3.3.17. Assist County with on-going maintenance of medical/dental plan documents when necessary due to regulatory changes.
- 3.3.18. Be available to meet as needed with County staff, Health Trust Committee, County Commission and general employees at public meetings.

- 3.3.19. Assist in design and delivery of benefits communication material.
- 3.3.20. Be available as needed to answer questions and resolve issues that arise during the year regarding benefits, contract administration and service provisions.
- 3.3.21. Provide updates on all tax law changes affecting benefit plans. Maintain and share knowledge of leading edge products and ideas in benefits arena.
- 3.3.22. Agree to receive all compensation in the form of fees negotiated as part of the contractual agreement between the County and the successful consultant. This would preclude any other form of compensation such as commissions.
- 3.3.23. It is required that the consultant begins work on this project upon execution of the contract.

**3.4. Insurance Requirements:** The Contractor shall not commence work under this contract until they have obtained all insurance required under this paragraph and such insurance has been approved by the County, nor shall the Contractor allow any subcontractor to commence work on their subcontract until all similar insurance required of subcontractor has been so obtained and approved. All policies shall be in amounts, form and companies satisfactory to the County which must carry an A-6 or better rating as listed in the A.M. Best or equivalent rating guide. Insurance limits indicated below may be lowered at the discretion of the County.

**3.4.1. Compensation Insurance** - The Contractor shall take out and maintain during the life of this contract, **Employee's Liability and Worker's Compensation Insurance** for all of their employees employed at the site of work, and in case any work is sublet, the Contractor shall require the subcontractor similarly to provide Worker's Compensation Insurance for all of the latter's employees unless such employees are covered by the protection afforded by the Contractor. Worker's Compensation coverage shall meet Missouri statutory limits. Employers' Liability limits shall be \$500,000.00 each employee, \$500,000.00 each accident, and \$500,000.00 policy limit. In case any class of employees engaged in hazardous work under this Contract at the site of the work is not protected under the Worker's Compensation Statute, the Contractor shall provide and shall cause each subcontractor to provide Employers' Liability Insurance for the protection of their employees not otherwise protected.

**3.4.2. Comprehensive General Liability Insurance** - The Contractor shall take out and maintain during the life of this contract, such comprehensive general liability insurance as shall protect them and any subcontractor performing work covered by this contract, from claims for damages for personal injury including accidental death, as well as from claims for property damages, which may arise from operations under this contract, whether such operations be by themselves or for any subcontractor or by anyone directly or indirectly employed by them. The amounts of insurance shall be not less than \$2,000,000.00 combined single limit for any one occurrence covering both bodily injury and property damage, including accidental death. If the Contract involves any underground/digging operations, the general liability certificate shall include X, C, and U (Explosion, Collapse, and Underground) coverage.

**3.4.3. COMMERCIAL Automobile Liability** – The Contractor shall maintain during the life of this contract, automobile liability insurance in the amount of not less than \$2,000,000.00 combined single limit for any one occurrence, covering both bodily injury, including accidental death, and property damage, to protect themselves from any and all claims arising from the use of the Contractor’s own automobiles, teams and trucks; hired automobiles, teams and trucks; and both on and off the site of work.

**3.4.4. Proof of Carriage of Insurance** - The Contractor shall furnish the County with Certificate(s) of Insurance which name the County as additional insured in an amount as required in this contract, contain a description of the project or work to be performed, and requiring a thirty (30) day mandatory cancellation notice. In addition, such insurance shall be on occurrence basis and shall remain in effect until such time as the County has made final acceptance of the facility contracted.

**3.5. INDEMNITY AGREEMENT:** To the fullest extent permitted by law, Contractor shall indemnify, hold harmless and defend the County, its directors, officers, agents, and employees from and against all claims, damages, losses and expenses (including but not limited to attorney’s fees) arising by reason of any act or failure to act, negligent or otherwise, of Contractor, of any subcontractor (meaning anyone, including but not limited to consultants having a contract with contractor or a subcontract for part of the services), of anyone directly or indirectly employed by contractor or by any subcontractor, or of anyone for whose acts the contractor or its subcontractor may be liable, in connection with providing these services. This provision does not, however, require contractor to indemnify, hold harmless, or defend the County of Boone from its own negligence.

**3.6. Contract Terms and Conditions:**

3.6.1. The successful Offeror is prohibited from assigning, transferring, conveying, subletting, or otherwise disposing of this agreement or its rights, title or interest therein, or its power to execute such agreement to any other person, company or corporation without the prior consent and approval in writing by the County.

3.6.2. Offeror must clearly state in writing any restrictions or deviations from these specifications. In the absence of such statement, the County will assume that all items/services offered are in strict compliance with the technical and financial requirements, contract terms and conditions as described in these specifications. The proposal of the Contractor will be included as part of the final contract.

**3.7. Contract Period:**

The contract period with the successful firm shall begin **from date of execution of contract and extend through December 31, 2007**. The contract shall have four, one-year renewal periods following the completion of the initial contract term. After the completion of the final renewal term, this Agreement will continue on a month-to-month basis until either party terminates this Agreement by providing the other party with 30 days prior written notice.

**3.8. Cancellation Agreement:**

The County reserves the right to cancel the contract without cause by giving not less than thirty (30) days prior notice to the Contractor in writing of the intention to cancel, or with cause, if at any time the Contractor fails to fulfill or abide by any of the terms or conditions specified. Failure of the Contractor to comply with any of the provisions of this contract may be considered a material breach of contract and shall be cause for immediate termination of the contract at the discretion of Boone County. Boone County may allow Contractor reasonable opportunity to cure material breach, but is not required to do so.

**3.9. Fiscal Non-Funding Clause:**

In the event sufficient budgeted funds are not available for a new fiscal period, the County shall notify the provider of such occurrence and contract shall terminate on the last day of current fiscal period without penalty or expense to the County.



#### 4. PROPOSAL SUBMISSION INFORMATION

##### 4.1. RESPONSE TO PROPOSAL

##### 4.1.1. Submission of Proposals:

4.1.1.1. When submitting a proposal, the Offeror should include the **original and seven (7) additional copies.**

a. The Offeror shall submit the proposal to:

Boone County Purchasing Department  
Attn: Melinda Bobbitt, CPPB, Director of Purchasing  
601 E. Walnut Street, Room 208  
Columbia, MO 65201

b. The proposals must be delivered no later than **10:30 p.m. on June 27, 2006.** Proposals will not be accepted after this date and time.

4.1.1.2. To facilitate the evaluation process, the Offeror is encouraged to organize their proposal into distinctive sections that correspond with the individual evaluation categories described herein.

a. Each distinctive section should be titled with each individual evaluation category and all material related to that category should be included therein.

b. The signed response page from the original RFP and all signed amendments should be placed at the beginning of the proposal.

c. The Proposal must, at a minimum, address all mandatory and desired services, equipment, materials, etc. Responses will fully describe how the service will be performed and what hardware/software (if any) is required at the County to access the service.

4.1.1.3. The Offeror is cautioned that it is the Offeror's sole responsibility to submit information related to the evaluation categories, and that the County is under no obligation to solicit such information if it is not included with the proposal. The Offeror's failure to submit such information may cause an adverse impact on the evaluation of the proposal. Any Offeror whose responses deviate from the outlined specifications may automatically be disqualified.

4.1.1.4. Offeror's Contacts: Offerors and their agents (including subcontractors, employees, consultants, or anyone else acting on their behalf) must direct all of their questions or comments regarding the RFP, the evaluation, etc. to the buyer of record indicated on the first page of this RFP. Offerors and their agents may not contact any County employee other than the buyer of record regarding any of these matters during the solicitation and evaluation process. Inappropriate contacts are grounds for suspension and/or exclusion from specific procurements. Offerors and their agents who have questions regarding this matter should contact the buyer of record.

**4.1.2. Competitive Negotiation of Proposals:** The Offeror is advised that under the provisions of this Request for Proposal, the County reserves the right to conduct negotiations of the proposals received or to award a contract without negotiations. If such negotiations are conducted, the following conditions shall apply:

4.1.2.1. Negotiations may be conducted in person, in writing, or by telephone.

4.1.2.2. Negotiations will only be conducted with potentially acceptable proposals. The County reserves the right to limit negotiations to those proposals, which received the highest rankings during the initial evaluation phase.

4.1.2.3. Terms, conditions, prices, methodology, or other features of the Offeror's proposal may be subject to negotiation and subsequent revision. As part of the negotiations, the Offeror may be required to submit supporting financial, pricing and other data in order to allow a detailed evaluation of the feasibility, reasonableness, and acceptability of the proposal.

4.1.2.4. The mandatory requirements of the Request for Proposal shall not be negotiable and shall remain unchanged unless the County determines that a change in such requirements is in the best interest of the entities.

**4.1.3. Evaluation and Award Process:**

4.1.3.1. After determining a responsible Offeror and a responsive proposal through the determination that the proposal satisfies the mandatory requirements stated in the Request for Proposal, the evaluator(s) shall use both objective analysis and subjective judgment in conducting a comparative assessment of the proposal in accordance with the evaluation criteria stated below:

- a. **Method of Performance**
- b. **Experience/Expertise**
- c. **Cost**

4.1.3.2. After an initial evaluation process, a question and answer interview may be conducted with the Offeror, if deemed necessary by the County. In addition, the Offeror may be asked to make an oral presentation of their proposal to the evaluation team at a designated Boone County location. Attendance cost shall be at the Offeror's expense. All arrangements and scheduling will be coordinated by the County.

**4.1.4. Evaluation:**

4.1.4.1. Experience and reliability of the Offeror's organization are considered subjectively in the evaluation process. Therefore, the Offeror is advised to submit any information, which documents successful and reliable experience in past performances, especially those performances related to the requirements of this RFP.

4.1.4.2. **Qualifications Statement/References:** The Offeror should provide the following information related to previous and current services/contracts performed by the Offeror's organization and any proposed subcontractors which are similar to the requirements of this RFP

- a. State the names and capacity of the professional staff assigned to work on the County account and a brief resume of their background and experience including certifications in the State of Missouri. Indicate those individuals with underwriting or actuarial experience. Indicate professional staff familiar with Missouri and federal legislation. The proposal should also include how the professional personnel will operate organizationally and the name and the title of the person who will direct the work.
- b. Name other government agencies/municipalities for which you have provided similar services in the last five (5) years and provide a current contact name, email address and phone number for each account.
- c. Indicate your firm's experience with various markets, including excess insurance, local HMO and PPO providers, and traditional insurance. Indicate the number of accounts and the annual office premium volume for each market.

4.1.4.3. The Offeror should submit a copy of all licenses, certifications, accreditation, and/or permits, which may be required by state, federal, and/or local law, statute, or regulation in the course of conduct of the Offeror's business. If not submitted with the proposal, the County reserves the right to request and obtain a copy of any license or certification required to perform the defined services prior to contract award.

- 4.1.4.4. Proposals will be subjectively evaluated based on the Offeror's distinctive plan for performing the requirements of the RFP. Therefore, the Offeror should present a written narrative, which demonstrates the method or manner in which the Offeror proposes to satisfy these requirements. The language of the narrative should be straightforward and limited to facts, solutions to problems, and plans of action.
- 4.1.4.5. Where the words "shall" or "must" are used, they signify a required minimum function of system capacity that will heavily impact the Bidder's final response rating.
- 4.1.4.6. Where the words "should", "may" or "desired" are used, they signify that the feature or capacity is desirable but not mandatory; therefore, the specifications in question will possess minimal impact on the Bidder's final response rating.
- 4.1.4.7. The method by which the proposed method of performance is written will be left to the discretion of the Offeror. However, the Offeror should address each specific paragraph and subparagraph of the Specifications by paragraph and page number as an item for discussion. Immediately below these numbers, write descriptions of how, when, by whom, with what, to what degree, why, where, etc, the requirements will be satisfied.

#### **4.1.5. Rejection / Withdrawal of Proposals Reponse:**

Rejection of Proposals The right is reserved by the County at its discretion to reject any or all proposals or parts thereof. The County reserves the right to waive defects or informalities, to negotiate with bidders and to accept the proposal deemed to be in the best interest of the County.

Withdrawal of Proposals Proposals may be withdrawn on written request from the bidder at the address shown in the solicitation prior to the time of acceptance.

Negligence on the part of the bidder in preparing the proposal confers no right of withdrawal after the time fixed for the acceptance of the proposals.

#### **4.1.6. Validity of Proposal Response:**

Bidders agree that proposals will remain firm for a period of ninety (90) calendar days after the date specified for the return of proposals.

#### **4.1.7. Confidentiality:**

The Contractor shall be responsible for maintaining the confidentiality of the County records and data, which cannot be sold, shared or otherwise disclosed to other companies or individuals without written permission from the County Employee Benefits Plan officials.



**5. Response/Pricing Page**

In compliance with this Request for Proposal and subject to all the conditions thereof, the Offeror agrees to furnish the services/equipment/supplies requested and proposed and certifies he/she has read, understands, and agrees to all terms, conditions, and requirements of this proposal and is authorized to contract on behalf of the firm named below. (Note: This form must be signed. All signatures must be original and not photocopies).

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

Federal Tax ID (or Social Security #): \_\_\_\_\_

Print Name: \_\_\_\_\_ Title: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

E-Mail Address:  
\_\_\_\_\_

**5.1.** Total cost for professional services including any related charges. Show hourly rates, anticipated professional fees, estimated expenses and projected total cost including a maximum figure annually.

**5.2.** Optional work for future benefit services should be identified separately by category and include task and cost.

**5.3.** The consultant shall be remunerated solely on a fee basis. The consultant/broker shall not receive income with respect to this agreement, directly or indirectly, from any insurer, administrator or other source of services to be provided in a recommended program.

**5.4. Renewal Option:**

The County shall have the sole option to renew the contract in one year increments for a total accumulated period of four additional years following the initial term. If the options are exercised, the Contractor shall charge the County

the same prices as quoted originally except as modified in the paragraph below.  
Offerors are to state if prices are firm for these renewal periods.

Yes \_\_\_\_\_

No \_\_\_\_\_

If no, please indicate the maximum percentage of increase or decrease off lease pricing for each renewal:

<b>First Renewal: January 1, 2008 – December 31, 2008</b>	+ ___ %	- ___ %
<b>Second Renewal: January 1, 2009 – December 31, 2009</b>	+ ___ %	- ___ %
<b>Third Renewal: January 1, 2010 – December 31, 2010</b>	+ ___ %	- ___ %
<b>Fourth Renewal: January 1, 2011 – December 31, 2011</b>	+ ___ %	- ___ %

Note: These renewal options will be used in the evaluation.



***“No Bid” Response Form***

**Boone County Purchasing**  
601 E. Walnut, Room 208  
Columbia, MO 65201

Melinda Bobbitt, CPPB, Director  
(573) 886-4391 – Fax: (573) 886-4390

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**“NO BID RESPONSE FORM”**

**NOTE: COMPLETE AND RETURN THIS FORM ONLY IF YOU DO NOT WANT TO  
SUBMIT A BID**

If you do not wish to respond to this bid request, but would like to remain on the Boone County vendor list **for this service/commodity**, please remove form and return to the Purchasing Department by mail or fax.

If you would like to FAX this “No Bid” Response Form to our office, the FAX number is (573) 886-4390.

**Bid: 30-27JUN06 – EMPLOYEE BENEFITS CONSULTANT**

Business Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Telephone: \_\_\_\_\_

Contact: \_\_\_\_\_

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

Reason(s) for Not Bidding:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_