



**REQUEST FOR QUALIFICATIONS  
BENEFITS CONSULTING AND  
BROKERAGE SERVICES**

**Issue Date: November 2, 2020  
Submission Deadline: December 15, 2020  
12:00 PM (noon), EST**

**Three Rivers Regional Commission  
120 N. Hill Street  
Griffin, GA 30224**

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**THREE RIVERS REGIONAL COMMISSION**

120 North Hill Street  
Griffin, Georgia 30224

**TO: Prospective Vendors**

**DATE: November 2, 2020**

**SUBJECT: Request for Qualifications for Benefits Consulting and Broker Services**

Three Rivers Regional Commission (Three Rivers RC) is hereby soliciting sealed proposals from financially stable, experienced, qualified Benefits Consulting and Broker Services who are willing to provide Three Rivers RC with Benefits Consulting and Broker Services for Health, Dental, Vision, Life and Ancillary/Voluntary Benefits.

**THIS IS NOT A REQUEST FOR INSURANCE COVERAGE.**

Below are the general conditions, technical specifications, and submittal format.

The written requirements contained in this Request for Qualifications (RFQ) shall not be changed or superseded except by written addendum from Three Rivers RC. Failure to comply with the written requirements for this RFQ may result in disqualification of the submittal by Three Rivers RC.

Three Rivers RC reserves the right to reject any or all submittals; any part or parts of a submittal; waive any technicalities/informalities; make modifications or specifications; and award any (or all) of the contract in a manner which is in the best interest of Three Rivers RC.

Submittals are to be sealed, marked with the submitting firm's name and address. Submittals must include "Benefits Consulting and Brokers Services" clearly marked on the outside of the envelope or shipping package. Packages must be delivered to the address below:

**Three Rivers Regional Commission  
Attention: Hope Blakely  
120 North Hill Street  
Griffin, GA 30224**

Submittals are due no later than **December 15, 2020 by 12:00 PM (noon), EST**

Three Rivers RC reserves the right to reject any and all submittals, to waive any technicalities or irregularities and to award contracts in the best interest of Three Rivers RC.

Inquiries regarding this Request for Qualifications (RFQ) shall only be made to, Hope Blakely, [hking@threeriversrc.com](mailto:hking@threeriversrc.com) or 678-692-0510 ext. 218. Only written questions with written responses shall be the official response.

**SECTION I - REQUEST FOR QUALIFICATIONS OVERVIEW**

**A. PURPOSE**

The purpose of this Request for Qualifications (RFQ) is to seek qualified brokers to assist Three Rivers RC with strategically planning, designing, negotiating, servicing and implementing the best coverage and cost for selective employee benefit programs to include Health, Dental, Vision, Life and other Ancillary/Voluntary Benefits. The selected broker/agent shall work in partnership with Three Rivers RC to assume responsibility for the education, communication, and delivery of the benefit package to employees utilizing an efficient and innovative approach and provide day-to-day consultation on plan interpretation, problem resolution, and other administrative services.

**THIS IS NOT A REQUEST FOR INSURANCE COVERAGE.**

**B. INFORMATION TO OFFERORS**

**1. RFQ TIMETABLE**

For general informational purposes, all dates are tentative and subject to change.

<b>Release of RFQ</b>	<b>November 2, 2020</b>
<b>Deadline for Questions</b>	<b>November 20, 2020 --5:00 PM (EST)</b>
<b>Deadline for Submission</b>	<b>December 15, 2020 –12:00 PM noon (EST)</b>
<b>Oral Presentations</b>	<b>If any, January 20 or 21, 2021</b>
<b>Contract Awarded/Begin Work</b>	<b>February 1, 2021</b>

**2. RFQ SUBMISSION**

One **(1)** original, one **(1)** digital USB flash drive and three **(3)** copies of the complete signed submittal must be received no later than **December 15, 2020 by 12:00 PM (noon), EST.** Proposals must be submitted in a sealed envelope stating on the outside, the submitting firm name, address and title (Benefits Consulting and Broker Services) to:

**Three Rivers Regional Commission  
Attention: Hope Blakely  
120 North Hill Street  
Griffin, GA 30224**

Hand delivered copies may be delivered to the above physical address ONLY between the hours of 8:30 a.m. to 11:30 a.m. EST, Monday through Friday excluding holidays observed by Three Rivers RC. The office will be open on December 15, 2020 until 12:00 PM (noon), EST.

Submitting firms are responsible for informing any commercial delivery service, if used, of all delivery requirements and for ensuring the required address information appears on the outer wrapper or envelope used by such service.

The Submittal must be signed by a company officer who is legally authorized to enter into a contractual relationship in the name of the submitting firm.

### **3. CONTACT PERSON**

Submitting firms with questions on the RFQ requirements may only contact the HR Manager, Hope Blakely, utilizing the following methods:

Hope Blakely, HR Manager  
Email: [hking@threeriversrc.com](mailto:hking@threeriversrc.com)  
Tel: 678-692-0510 ext. 218

All questions which arise prior to the DEADLINE FOR QUESTIONS with a due date of November 20, 2020 by 5:00 PM, EST. shall be directed to the contact person in writing via email. Any unauthorized contact shall not be used as a basis for responding to this RFQ and may result in the disqualification of the prospective vendor's submittal.

### **4. ADDITIONAL INFORMATION/ADDENDA**

Three Rivers RC will issue responses to inquiries and any other corrections or amendments it deems necessary in written addenda issued prior to the due date. Written addenda will be posted on the Three Rivers RC's website. Submitting firms should not rely on any representations, statements or explanations other than those made in this RFQ or in any addendum to this RFQ. Where there appears to be a conflict between the RFQ and any addenda issued, the last addendum issued will prevail.

Offerors must acknowledge any issued addenda by including the Addenda Acknowledgement with the submittal. Proposals which fail to acknowledge the offeror's receipt of any addendum will result in the rejection of the offer if the addendum contains information which substantively changes the Owner's requirements.

Offerors are not to include brochures, flyers, screenshots, etc., in the body of the questionnaire. Any supporting documents may be included at the end of the proposal to support answers and comments to the questions. A table of contents should be included to reference each document to the topic and question that it corresponds.

### **5. LATE SUBMITTAL, LATE MODIFICATIONS AND LATE WITHDRAWALS**

Submittals received after the due date and time will **not** be considered. Modifications received after the due date will not be considered. Three Rivers RC assumes no responsibility for the premature opening of a proposal not properly addressed and identified, and/or delivered to the proper designation.

### **6. REJECTION OF PROPOSALS**

Three Rivers RC may reject any and all proposals and reserves the right to waive any irregularities or informalities in any proposal or in the submittal procedure. Submittals received after said time or at any place other than the time and place as stated in the notice will not be considered.

### **7. MINIMUM RFQ ACCEPTANCE PERIOD**

Proposals shall be valid and may not be withdrawn for a period of 60 days from the date specified for receipt of proposals.

**8. NON-COLLUSION AFFIDAVIT**

By submitting a Proposal, the offeror represents and warrants that such proposal is genuine and not a sham, collusive or made in the interest or on behalf of any person not therein named and that the offeror has not directly or indirectly induced or solicited any other offeror to put in a sham proposal, or any other person, firm or corporation to refrain from submitting and that the offeror has not in any manner sought by collusion to secure to that offeror any advantage over any other offeror.

By submitting a proposal, the offeror represents and warrants no official or employee of Three Rivers RC has, in any manner, an interest, directly or indirectly in the proposal or in the contract which may be made under it, or in any expected profits to arise there from.

The offeror further represents and warrants that no official or employee of Three Rivers RC that has not been specifically authorized to speak for or act on behalf of Three Rivers RC by the governing Commission of Three Rivers RC has been engaged in dialogue, either by verbal, written or electronic communication, about any subject material relating either directly or indirectly to this request during the period of this Request for Qualification, specifically the period of November 2, 2020 to December 15, 2020.

**9. COST INCURRED BY OFFERORS**

All expenses involved with the preparation and submission of the RFQ, or any work performed in connection therewith is the responsibility of the offeror(s).

**10. RFQ OPENING**

Submitted proposals will not be opened or read aloud publicly. A list of names of firms providing qualifications may be obtained from Hope Blakely, within two (2) business days after the due date and time stated herein.

**C. GENERAL PROCUREMENT INSTRUCTIONS**

1. Three Rivers RC must receive all proposals no later than the date and time listed on the cover sheet of this proposal. Proposals must be sealed with "Benefits Consulting and Brokers Services" clearly marked on the outside of the envelope or shipping package. One (1) original, one (1) digital USB flash drive and three (3) copies must be received from each offeror. Each proposal must be signed and dated by an official authorized to bind the firm. Late proposals will not be considered for award. Electronic proposals (fax, email, etc.) will not be considered.
2. Proposals will be evaluated according to completeness, content, experience with similar projects, and ability of the broker and its staff. The award to one broker does not mean the other proposals lacked merit, but that, all factors considered, the selected proposal was deemed to provide the best value to Three Rivers RC.
3. Brokers are cautioned this is a request for offers, not a request to contract and Three Rivers RC reserves the unqualified right to reject any and all offers when such rejection is deemed to be

in the best interest of Three Rivers RC.

4. Elaborate proposals in the form of brochures or other presentations beyond that which is necessary to present a complete and effective proposal are not desired.
5. Any costs incurred by broker in preparing or submitting offers are the broker's sole responsibility; Three Rivers RC will not reimburse any broker for any costs incurred prior to award.
6. Proposals must be submitted in accordance with the requirements of the RFQ. Failure to include any required information may cause rejection of the proposal.
7. All respondents must complete the forms "References", "Execution of Proposal" and "Addenda Acknowledgement" and submit these forms with their proposal. Failure to complete and return these forms will automatically disqualify a respondent.

## **SECTION II – GENERAL CONDITIONS**

### **A. Purpose**

The purpose of this Request for Qualifications (RFQ) is to seek qualified brokers to provide Three Rivers RC with Benefits Consulting and Broker Services for Health, Dental, Vision, Life and Ancillary/Voluntary Benefits for Three Rivers RC. Three Rivers RC has approximately sixty-four (**64**) full-time employees. Three Rivers RC is constantly competing to recruit and retain the best employees possible. Our leadership is looking to ensure we have financially competitive and affordable benefit programs to offer our employees.

### **B. Contract Period**

Any contract resulting from this proposal shall be effective for one year, beginning on the first of the month following consultant/broker selection resulting from this RFQ. It is the intent of Three Rivers RC to continue services for four additional years (renewed in one-year extensions) should it remain in the best interest of Three Rivers RC and its employees to retain said services.

### **C. Respondent Qualifications**

To participate in this solicitation, the Provider should have a minimum of five (5) years' worth of verifiable experience in the administration of Benefits Consulting and Broker Services; and preferably this experience will involve public entities, such as cities, counties, or regional commissions. In addition, the Provider must be able to demonstrate a broad range of knowledge and expertise in providing all of the services requested herein. It is highly desirable, but not mandatory, that the Benefits Consulting and Broker provider be engaged in the administration of insurance programs only, and not be engaged in the sale of insurance.

The Provider who is deemed by Three Rivers RC to represent the most responsive, responsible overall best valued Provider shall be expected to enter into a contractual arrangement to work collaboratively with Three Rivers RC and key staff members and to represent the interest of Three Rivers in regard to the administration of insurances.

#### **D. Scope of Work**

Three Rivers RC is seeking a firm that can provide Benefits Consulting and Broker Services. These services will include but not be limited to:

1. Auditing resulting contracts for accuracy of coverage, terms, and conditions.
2. Assisting with annual benefit renewals, including negotiation of changes in contracts.
3. Assisting Three Rivers RC in determining specifications for future insurance coverage.
4. Marketing the Three Rivers RC's desired insurance package through identification of appropriate carriers, analysis of proposals, provisions of recommendations and assistance in contract negotiation.
5. Reviewing the employee benefit package for quality of benefits provided, cost effectiveness, competitiveness and plan administration on an annual basis.
6. Providing information on employee benefit issues, trends and proposed or new legislation.
7. Meeting with Three Rivers RC and their administrative staff as needed, and support Three Rivers RC's staff in handling benefits in training and education for new technology, processes, or procedures derived from the benefits broker/agent.
8. Assisting in the design of employee benefits communications and participating in Benefit Fairs and annual enrollment process.
9. Providing a key contact person to be available to answer questions and resolve issues (regarding individual claims and organizational issues) which arise during the year regarding employee benefits, contract administration, and service provisions.
10. Evaluate, compare, and market the recommended benefit plans to secure the best products, services, and value for Three Rivers RC employees. Identify appropriate carriers, analysis of proposals, provisions of recommendations, and assistance in contract negotiation.
11. Assisting Three Rivers RC with billing reconciliation and serve as liaison between Three Rivers RC and insurance carriers, assisting with benefit changes, rate changes, and other administrative support issues.
12. Evaluating various insurance products submitted for consideration by insurance carriers.
13. Assisting and consulting with the design/implementation of an employee wellness program.
14. Providing electronic enrollment options and print enrollment material for open enrollment.
15. Onsite visits when needed and assisting with 1094/1095 reporting requirements.
16. Ongoing enrollment support and live operator to assist to staff.
17. Analyzing claims/insurance utilization, as well as proactive recommendations or driving participant behavior for plan improvement, at least quarterly.
18. Performing other related consultation services as needed or requested in a timely and professional manner

#### **E. Vendor Proposal Requirements**

The proposal response must clearly demonstrate the required qualifications, expertise, competence and capability of the vendor. Please provide a concise description of your firm's ability to provide the services required in the Scope of this document. Costs incurred by firms responding to this RFQ are solely their responsibility.

Additionally, please include the answers to the following questions (address each by number):

1. Describe your organizational structure (i.e. publicly held corporation, partnership, etc.).
2. Confirm you are a licensed broker in the State of Georgia and provide documentation. Confirm you serve as a broker, independently, and are not employed by any insurance company, third party administrative agency or provider network.
3. Briefly provide an overview of your company's organization, philosophy, and management. Also, please provide a brief company history.
4. Describe your contractual relationships, if any, with organizations or entities necessary to your proposal's implementation (i.e. actuarial services, data information services, etc.).
5. How long has your organization been providing brokerage services in Georgia?
6. How many public sector clients does your firm currently provide brokerage services to?
7. What is your firm's scheme of communication and customer service interaction with clients?
8. Please provide a list of four verifiable public sector references within Georgia, all of whom are able to comment on your organization's relevant experience. Please include group name, contact name, and telephone number. Also furnish the following information:

- 1) Services you provided
- 2) Benefit programs addressed
- 3) Time period covered
- 4) Number of covered employees
- 5) Contact name and phone number

It is the vendor's responsibility to provide valid reference information and Three Rivers RC reserves the right to use reference checks in its evaluation of proposals.

9. Indicate the method of service provision your organization would utilize in implementing your proposal (i.e. individual broker, individual broker with supporting back up, team of brokers). Please provide resumes of individual brokerage staff that would provide services. Include a brief professional history for each individual and how they are qualified to provide services.
10. Briefly describe the level of service and support that would be provided to Three Rivers RC by your broker(s) on a day-to-day basis.
11. How does your firm provide continuing education to ensure that each broker is educated on current market trends and legislative developments? How is this information communicated to your clients?
12. Describe how you would build an understanding of the direction and priorities of the Three Rivers RC employee benefit program and how you would utilize this information to recommend changes and project future trends.



13. Detail how your organization assists clients in developing a strategic benefit plan.
14. Describe your organization's anticipated involvement in the annual renewal process. Include information regarding process timeframes, negotiation of rates and vendor selection.

NOTE: Current plan year for benefits is July 1 to June 30.

15. How would your firm assist Three Rivers RC in developing plan specifications? Explain your process for providing plan recommendations to your clients.
16. Explain the process your organization would utilize to assist Three Rivers RC in selecting an insurance vendor. How would your company's experience and expertise benefit Three Rivers in this process?
17. Please provide a list of the vendors you have relationships with as it relates to health, disability, life, supplemental health, and dental insurance plans.
18. Describe how your organization strives to streamline benefit administration for your clients. Include any services you provide for automation of the benefit process (i.e. electronic capabilities, outsourcing options). Attach any associated costs for these services on a separate fee schedule.
19. Detail how you develop a benefit communication strategy with your clients. Include what tools or resources you have available to assist your clients in effectively communicating not only the specific plan details but also the value of the benefits offered?
20. What training resources does your organization provide to assist your clients in educating and training their benefit staff?
21. What makes your organization unique from other organizations that may submit proposals for the Three Rivers RC's consideration?
22. Provide any additional information regarding your organization or services that you feel would be beneficial in helping Three Rivers RC to select a benefits broker.
23. Please detail your administrative capabilities on benefits plan compliance issues.
24. A sample contract provided to Three Rivers RC if chosen as a Broker/Consultant.

#### **F. Criteria for Evaluation**

All proposals will be evaluated according to, but not necessarily limited to, the following:

- Your firm's indicated ability to provide a level of service sufficient to meet Three Rivers RC needs, as stated in your response to item D. (Scope of Work) and E. (Vendor Proposal Requirements).
- Extent and success of previous work your firm has provided to organizations similar in nature and size to Three Rivers RC, as determined by Three Rivers RC's contact with listed references.
- The proposal itself as an example of your firm's work product.
- Qualifications/experience of key personnel to be assigned to the project.

- Adherence to RFQ requirements, including completion of all required forms; provision of all requested information; adequacy of responses, and return of the RFQ by the stated deadline.
- Sample of the contract you would expect to enter into with the Three Rivers RC if you are chosen as a Broker/Consultant. If such document is not available, then the explanation will be reviewed.
- Price is a consideration, albeit not the sole consideration.

#### **G. Pricing**

It is Three Rivers RC's expectation that brokerage fees and commissions will be borne by the selected insurance carrier/provider. If additional brokerage fees are expected, or if your firm offers additional fee-supported services which are supplemental to your proposal, please clearly outline such costs and services on a separate fee addendum.

#### **H. Oral Presentations**

During the evaluation process, Three Rivers RC may at its discretion, request oral presentations from any or all respondents; however, respondents are cautioned Three Rivers RC is not required to request a presentation. Therefore, all proposals should be complete and reflect the most favorable terms available from the broker. Presentations, if any, will be scheduled for January 20 and 21, so please mark your calendars. Three Rivers RC will provide a one week advance notice of the presentation, if any.

#### **I. Final Selection**

Following review of all qualified proposals, selection of a suitable vendor, and preliminary contract negotiations, a recommendation will be made. Following approval, the selected vendor should be prepared to commence work on the employee benefit package immediately following contract execution.

**Note:** Three Rivers RC reserves the right to accept the response which is determined to be in the best interest of Three Rivers RC and its employees. Three Rivers RC reserves the right to reject any and or all proposals.

**REFERENCES**

PROPOSALS MUST LIST FOUR (4) PUBLIC SECTOR REFERENCES FOR WHOM SIMILAR WORK HAS BEEN PERFORMED DURING THE PAST THREE (3) YEARS.

1) NAME OF CLIENT \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
CITY, STATE, ZIP \_\_\_\_\_  
CONTACT NAME \_\_\_\_\_  
TELEPHONE/EMAIL \_\_\_\_\_

2) NAME OF CLIENT \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
CITY, STATE, ZIP \_\_\_\_\_  
CONTACT NAME \_\_\_\_\_  
TELEPHONE/EMAIL \_\_\_\_\_

3) NAME OF CLIENT \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
CITY, STATE, ZIP \_\_\_\_\_  
CONTACT NAME \_\_\_\_\_  
TELEPHONE/EMAIL \_\_\_\_\_

4) NAME OF CLIENT \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
CITY, STATE, ZIP \_\_\_\_\_  
CONTACT NAME \_\_\_\_\_  
TELEPHONE/EMAIL \_\_\_\_\_

**THIS PAGE MUST BE COMPLETED AND SUBMITTED AS A PART OF YOUR PROPOSAL.**

## EXECUTION OF PROPOSAL

DATE: \_\_\_\_\_

The potential Contractor certifies the following by placing an "X" in all blank spaces:

- \_\_\_\_ That this proposal was signed by an authorized representative of the firm.
- \_\_\_\_ That the potential Contractor has determined the cost and availability of all materials and supplies associated with performing the services outlined herein.
- \_\_\_\_ That all labor costs associated with this project have been determined, including all direct and indirect costs.
- \_\_\_\_ That the potential Contractor agrees to the conditions as set forth in this **Request for Qualifications** with no exceptions.

Therefore, in compliance with the foregoing **Request for Qualifications**, and subject to all terms and conditions thereof, the undersigned offers and agrees, if this proposal is accepted within sixty (60) days from the date of the opening, to furnish the services for the prices quoted within the timeframe required.

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Business Contact Representative

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Operational Contact Representative

---

Vendor's Name

Federal ID #

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Address

---

Phone

Fax

---

Email

---

Authorized Signature

Date

---

Typed Name & Title

**THIS PAGE MUST BE COMPLETED AND SUBMITTED AS A PART OF YOUR PROPOSAL.**

**Contractor Affidavit under O.C.G.A. § 13-10-91(b) (1)**

By executing this affidavit, the undersigned contractor verifies its compliance with O.C.G.A. § 13-10-91, stating affirmatively that the individual, firm or corporation which is engaged in the physical performance of services on behalf of (name of public employer) has registered with, is authorized to use and uses the federal work authorization program commonly known as E-Verify, or any subsequent replacement program, in accordance with the applicable provisions and deadlines established in O.C.G.A. § 13-10-91. Furthermore, the undersigned contractor will continue to use the federal work authorization program throughout the contract period and the undersigned contractor will contract for the physical performance of services in satisfaction of such contract only with subcontractors who present an affidavit to the contractor with the information required by O.C.G.A. § 13-10-91(b). Contractor hereby attests that its federal work authorization user identification number and date of authorization are as follows:

\_\_\_\_\_  
Federal Work Authorization User Identification Number

\_\_\_\_\_  
Date of Authorization

\_\_\_\_\_  
Name of Contractor

\_\_\_\_\_  
Name of Project

\_\_\_\_\_  
Name of Public Employer

I hereby declare under penalty of perjury that the foregoing is true and correct.  
Executed on \_\_\_\_\_, \_\_\_, 202\_\_ in \_\_\_\_\_ (city), \_\_\_\_\_ (state).

\_\_\_\_\_  
Signature of Authorized Officer or Agent

\_\_\_\_\_  
Printed Name and Title of Authorized Officer or Agent

SUBSCRIBED AND SWORN BEFORE ME  
ON THIS THE \_\_\_\_ DAY OF \_\_\_\_\_, 202\_\_.

\_\_\_\_\_  
NOTARY PUBLIC  
My Commission Expires:  
\_\_\_\_\_

## ADDENDA ACKNOWLEDGEMENT

The Offeror has examined and carefully studied the Request for Qualifications and the following Addenda, receipt of all of which is hereby acknowledged:

Addendum No. \_\_\_\_\_

Addendum No. \_\_\_\_\_

Addendum No. \_\_\_\_\_

Addendum No. \_\_\_\_\_

\_\_\_\_\_  
Authorized Representative/Title  
(Print or Type)

\_\_\_\_\_  
Authorized Representative  
(Signature)

\_\_\_\_\_  
(Date)

Offerors must acknowledge any issued addenda. Proposals which fail to acknowledge the offeror's receipt of any addendum will result in the rejection of the offer if the addendum contained information which substantively changes the Commission's requirements.