



**REQUEST FOR PROPOSALS (RFP)
FOR
EMPLOYEE BENEFIT
BROKER/CONSULTING SERVICES**

ISSUE DATE: MAY 3, 2021

DUE DATE: MAY 17, 2021 4:00PM

Legal Ad
Erie-Times News
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NOTICE TO BIDDERS

The Erie-Western Pennsylvania Port Authority is requesting proposals for Employee Benefit Broker/Consulting Services.

Bidders may download the proposal by going to www.porterie.org or may receive one in person at 1 Holland Street, Erie, PA 16507.

Proposals are due by Monday, May 17, 2021 at 4:00 P.M. EST. Proposals shall be mailed or delivered to "RFP for Employee Benefit Broker/Consulting Services", Erie-Western Pennsylvania Port Authority, 1 Holland Street, Erie, PA 16507 or emailed to robinw@porterie.org.

Questions regarding this request for proposal shall be directed to Robin Waldinger at robinw@porterie.org.

The Erie-Western Pennsylvania Port Authority reserves the right to accept or reject any or all proposals, or to accept any part of a proposal without accepting the whole thereof, or to accept such proposal as they deem to be in the best interest of the Authority.

Erie-Western Pennsylvania Port Authority is seeking written proposals for an insurance brokerage firm to provide Employee Benefit Brokerage and Consulting services related to Erie-Western Pennsylvania Port Authority. Technical questions or requests for clarification shall be directed, in writing, to the email address below. Erie-Western Pennsylvania Port Authority responses to a proposer’s question(s) will be provided via return email only to the proposer asking the question(s), and not shared with other respondents.

Robin Waldinger, Chief Financial Officer
Erie-Western Pennsylvania Port Authority
robinw@porterie.org

1. GENERAL INFORMATION

1.1. Key Dates

The following table outlines Erie-Western Pennsylvania Port Authority key dates and events in this RFP process.

5/3/2021	RFP is available.
5/3 – 5/13/2021	Questions and Answer Period
5/17/2021	Deadline for receipt of Proposals in person or by mail to “RFP for Employee Benefit Broker/Consulting Services”, Erie-Western Pennsylvania Port Authority ,1 Holland Street, Erie PA 16507 or by email at robinw@porterie.org no later than 4:00pm (if submitting by email the timestamp of the email will be used to determine submission time) LATE PROPOSALS WILL NOT BE CONSIDERED.
5/17 – 6/8/2021	Review period. Interviews may be scheduled during this time as mutually agreeable to the broker and Erie-Western PA Port Authority
6/9/2021	Selection completed.

Erie-Western Pennsylvania Port Authority reserves the right to extend the submission deadline, or any other deadline or date indicated in the RFP in the event that an extension would be in the best interest of Erie-Western Pennsylvania Port Authority.

Questions regarding this request for proposal shall be directed to Robin Waldinger at robinw@porterie.org

1.2. Background of the Authority

Years in Business: 48

SIC Code: 4469

Total Employed (including part time & full time): 65

Total Current full time Employees (eligible for benefits): 14

1.3. Scope of Services

1. Erie-Western Pennsylvania Port Authority is seeking a consultant for the following specific coverages:
 - Medical (renewal 7/1/2021) 10% copay from employees
 - Vision (renewal 7/1/2021) 10% copay from employees
 - Dental (currently self-insured)
 - Group Term Life Insurance
 - Short- and Long-Term Disability (renewal 7/1/2021)

- Flexible Spending Plan (FSA) (current plan year ends 7/31/2021)

Successful bidders must be willing to support no less than three of the above coverages.

2. Erie-Western Pennsylvania Port Authority is seeking a broker that at the minimum will:

- work closely in the design, development, implementation, and compliance of benefit plans.
- aid in finding cost effective/cost cutting plans initiatives.
- willing to provide training, guidance, and information to ensure proper management of benefit plans and compliance with all applicable State and Federal regulations and requirements.

3. Specific responsibilities include, but are not limited to:

- Determining and recommending financially sound plans;
- Assisting in the benefit plan design based on Erie-Western Pennsylvania Port Authority's goals and objectives;
- Soliciting proposals from insurance carriers and evaluating those proposals identifying the most cost-beneficial package;
- Representing Erie-Western Pennsylvania Port Authority in all negotiations with providers regarding plan design, special terms and conditions, and cost;
- Researching and advising Erie-Western Pennsylvania Port Authority on any new changes regarding employee benefit programs;
- Providing support for benefit and plan administration questions;
- Providing training and compliance for changes in laws and regulations including the health care reform;
- Assisting as necessary in developing communication materials and giving advice and recommendations for all employee benefit programs;
- Assisting Erie-Western Pennsylvania Port Authority with the implementation and communication of new programs or changes to existing programs, which will include attending and presenting information at Open Enrollment meetings;
- Conducting open enrollment;
- Personal availability for meetings as required;
- Assisting Erie-Western Pennsylvania Port Authority employees with claims resolution issues.
- Providing monthly billing and reconciliation assistance as needs arise.

1.4. Terms of Service

Erie-Western Pennsylvania Port Authority expects to utilize the selected broker for a term of three (3) years with an option to renew services for an additional three (3) year term.

1.5. Preparation Costs

Erie-Western Pennsylvania Port Authority shall not be responsible for proposal preparation costs, nor for the cost, including attorney fees associated with any administrative, judicial, or other type of challenge to the determination of the selected proposer and/or award of the contract and/or rejection of the proposal. By submitting a proposal, each respondent agrees to be bound in the respect and waives all claims to such costs and fees

2. RULES GOVERNING PROPOSALS

2.1. Disposition of Proposals

All materials submitted in response to the RFP shall become the property of Erie-Western Pennsylvania Port Authority.

2.2. Modification of Proposals

Modifications to proposals will not be accepted by Erie-Western Pennsylvania Port Authority.

2.3. Late Submissions

Proposals not received prior to the date and time specified will not be considered and will be returned to the proposer unopened. When emailing proposals, sufficient time should be left prior to the date and time specified to ensure that the email was received, and to resubmit before closing if a problem occurs. A confirmation email will be sent shortly after submission. If you do not receive a confirmation email please call 814-455-7557 extension 225.

2.4. Acceptance/Rejection of Submittal

Erie-Western Pennsylvania Port Authority reserves the right to reject any or all responses to this RFP, to waive minor irregularities in any proposal or in the RFP procedures, and to accept any proposal presented which meets or exceeds these specifications and which is deemed to be in the best interests of the Erie-Western Pennsylvania Port Authority. However, the requirements for timelines shall not be waived.

2.5. Conflict of Interest

Information of possible conflicts of interest should be provided as part of the qualification response. Such information will be considered in making a decision on the selection of the broker. Should a conflict arise during preparation for or while undertaking these services, the broker shall immediately advise Erie-Western Pennsylvania Port Authority of such conflict.

2.6. Final Broker Selection

The final selection of the successful respondent(s) is scheduled to be completed by 6/9/2021. The successful respondent will assume their responsibilities on that date.

2.7. Proposal Review and Evaluation

Erie-Western Pennsylvania Port Authority may, at its discretion, request presentations by or meetings with any or all Offerors, to clarify or negotiate modifications to the Offerors' proposals. However, Erie-Western Pennsylvania Port Authority reserves the right to enter into a contract without further discussion of the proposals submitted. Therefore, proposals should be submitted initially on the most favorable terms, from both technical and price standpoints, which the Offeror can propose. Erie-Western Pennsylvania Port Authority contemplates award of the contract to the responsible Offeror with the highest total points.

Evaluation of each proposal will be based on the following criteria:

Factors		Point Range
1	Prior Experience (Erie-Western Pennsylvania Port Authority will contact prior customers to verify experience provided by the Offeror)	0-10
2	Additional Value Beyond the Broker Services	0-15
3	Organization, Size, and Structure	0-10
4	Qualifications of Offeror to complete this contract.	0-25
5	Services & Understanding of Erie-Western Pennsylvania Port Authority's needs and objectives.	0-20
6	Fees/Compensation for Broker Services	0-20
	MAXIMUM POINTS	100

2.8. OFFEROR'S TECHNICAL QUALIFICATIONS MINIMUM QUALIFICATIONS

All brokerage firms submitting a proposal must:

- be licensed to do business in Pennsylvania,
- have the expertise, licenses, and resources to provide Employee Benefit broker/consulting services for Erie-Western Pennsylvania Port Authority current and future operations,
- consistently maintain and allocate sufficient staffing resources to provide timely service for Erie-Western Pennsylvania Port Authority Employee Benefit broker/consulting services needs,
- maintain staff that are qualified and available to provide specialized technical expertise in various disciplines as necessary,
- maintain minimum \$1M error and omissions insurance coverage.

Proposers may not contact the insurance marketplace nor discuss our account with underwriters until we have made our final broker selection.

3. PROPOSAL GUIDELINES

The Offeror, in its proposal, shall, as a minimum, include the information requested herein: Submission of a proposal will be construed to imply agreement in advance to the services outlined in the enclosed materials. Brochures, photos, annual reports or any other appropriate printed material may be included in your proposal. The proposal package should be kept as brief as possible, however, with the subject areas clearly defined.

3.1. Proposal Categories

1. Prior Experience (Maximum of 10)

- Describe the expertise your firm has in providing employee benefits brokerage services to an organization of a similar type and/or size to ours.
- Describe experience in dealing with community action agencies and/or non-profit organizations related employee benefits insurance.
- Provide three (3) client references, including the local area and length of time associated with your firm. Preferably, references should be organizations of similar size, complexity, and magnitude to Erie-Western Pennsylvania Port Authority. Please include information (name, phone number, and email address) of the primary contact.
- How many clients of similar size to our company have you lost in the last three (3) years? Explain why? Please provide at least one as a reference including: name, address, phone number, and length of time associated with your organization.

2. Additional Value Beyond the Broker Services (Maximum of 15)

- The Offeror should include an explanation of additional service options (including cost) that may be of interest to Erie-Western Pennsylvania Port Authority., specifically including value-added items. Value-added items can include technology resources, training services, products, etc.
- Describe any other facets relevant to this RFP, which have not been previously mentioned that you feel warrants consideration.
- Describe attributes that you feel make you a valuable strategic partner to Erie-Western Pennsylvania Port Authority.

3. C. Organization, Size, and Structure (Maximum of 10)

- Identification of the broker and primary contact person, including name, address, and telephone number, fax number, and e-mail addresses.
- Location of the office (s) from which services will be provided, including hours of operations, address, phone number, and e-mail addresses.
- Organizational Chart
- Size of agency and personnel.
- Staff competencies (i.e., resumes, qualifications, certifications, and experience in the field)
- Description of your firm's customer service (i.e., call centers, level of service to be expected) in detail.
- Describe in detail the number of services or coverage outsourced to other brokers/brokers if any.
- Describe the broker's approach and ideas related to services and management of account. Services shall include coordination of underwriting submissions, delivery and explanation of premium quotations, coverages, etc., issuance and delivery of policies as proposed, provision of ongoing services throughout the year to update coverage as needed, provision of loss control/safety services (be very specific in describing the service), premium/claims reporting, etc.
- Explain how your firm documents and follows-up with requests to Insurance carriers to:
 - Quote Coverage
 - Bind Coverage
 - Make Changes (Endorsements) to Policies
 - Billing Issues
 - Ability to Provide Monthly Billing Service

4. Qualifications (Maximum of 25)

- Provide an overview of your firm, its experience, and affiliations.
- List the names of the account team who would be representing Erie-Western Pennsylvania Port Authority; include their qualifications, certifications, and number of years of experience in this field.
- Describe your firm's commitment to Erie-Western Pennsylvania Port Authority's account and expected frequency of broker/representative service contact.
- Describe your approach to the ongoing training of your staff.
- Provide a narrative stating the reasons why your firm should be awarded this contract. Emphasize in detail issues/practices/processes that make your firm unique or give your firm special advantages over others.
- Provide examples of proactive and aggressive pursuit of negotiation of favorable policy terms, conditions and pricing of insurance coverages and related services. Disclose if your firm has access to or control of specialty or unique markets or programs that are generally unavailable to other competitors.

5. Services & Understanding of Needs (Maximum of 20)

- Provide a narrative on how your firm understands Erie-Western Pennsylvania Port Authority's needs and how these needs will be met by awarding the contract to your firm.
- Describe your carrier and vendor identification, evaluation, and recommendation process.
- Describe your capabilities in monitoring plan performance, analyzing & forecasting claims data, and benchmarking plan and rate trends.
- Describe your use of technology to support online employee services, communication, and education.

- Provide an overview of your firm's HIPAA security program, including employee HIPAA training.
- Will your organization complete a provider analysis of physicians, clinics, and hospitals that treat our plan participants?
- Furnish a list of insurance companies, third-party administrators, and other providers for which the consultant is an authorized agent or broker.
- Provide an overview of your account support and administration services, including enrollment coordination and ongoing support for employees.
- Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking, and reporting.

6. Fees/Compensation for Broker Services (Maximum of 20)

- Describe how your firm is compensated- by the provider or through commission from the Authority; include the amount for each provider. Be specific about arrangements that may involve contingency commission, overrides based on total book of business, loss ratios, etc. as appropriate. Failure to disclose compensation will be considered unresponsive.