

REQUEST FOR PROPOSAL FOR THE CITY OF RIO GRANDE CITY
FULLY INSURED GROUP HEALTH, DENTAL, VISION AND LIFE

Section I

Introduction & Time Table

City of Rio Grande City (hereinafter referred to as the City) is seeking proposals in response to this Request for Proposal (RFP) for a fully insured group medical program for employees and dependents from carriers qualified to provide these services and/or products for the City's benefits plan.

Sealed proposals, one (1) original and (2) copies, must be clearly marked "GROUP MEDICAL PROPOSAL", and will be received no later than Thursday, July 5, 2018, 3:00 pm, and proposals will be opened thereafter. Delivery may only be made in person, from U.S. Post Office or delivery service. The City will not be responsible for any lost or late deliveries. Address proposals to the City to the attention of:

Name: Alberto Perez
Title: City Manager
Physical Address: 5332 E. Hwy 83, Rio Grande City, 78582
Telephone: (956)487-0672

City requests proposals with and without broker/agent commissions and any commissions shall be fully disclosed.

Timetable for Proposals

<u>Schedule</u>	<u>Date</u>
Advertisement of Proposals:	<u>June 20, 2018</u>
RFP Release Date:	<u>June, 20 2018</u>
RFP Questions Due:	<u>July13, 2018</u>
Response to Questions:	<u>July 18, 2018</u>
Proposal Due Date:	<u>July 23, 2018</u>
Targeted Proposal Award Date:	<u>Aug 8, 2018</u>
Enrollment Meetings to be scheduled within:	<u>Aug. 13 – 25, 2018</u>
Plan Effective Date:	<u>October 1, 2019</u>

E. Company Eligibility

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All proposals must include the name of the insurance carrier, which should have a current general policyholder rating of "A-" published by AM Best or be registered with the Texas Department of Insurance as a non-profit company or a Pool in accordance with the *Texas Local Government Code* Chapter 172. If a quoting company has a lower rating or is ineligible for a rating, evidence supporting the financial stability and service capabilities of the company should be submitted.

The Insurance Carrier must pay claims in Texas for at least 10,000 employee lives.

F. Reservation of Rights

The City reserves the right to reject any and all proposals, in whole or in part, waive any technicalities, and to accept the proposal which in its judgment is in the best interest of the city and its employees.

G. Award Consideration

Selection will be based on the following evaluation criteria. There are 100 total points available, and the system is weighted so that important aspects such as price and network availability/ effectiveness are given more value. This weighing system is typical of the evaluation criteria that many local governments use in order to comply with the Texas Local Government Code; however it may be adapted to reflect the priorities of the City.

Scoring System:

Benefits	20%
Network	25%
Total cost	25%
Financial stability	15%
Service	15%

H. Participant Eligibility Criteria

All full-time (not temporary or part-time) employees and their dependents covered by the current plan will receive immediate coverage as of the effective date and employees. Coverage for current participants will be covered with no pre-existing condition limitations according to HIPAA. Proposal must also cover COBRA participants who opt to continue coverage.

Eligible participants:

1. Full time Employees (not temporary or part-time) working 40 hours per week

I. Requests for Additional Information

Requests for additional information may be submitted in writing via e-mail until July 13, 2018.

o: Valerie Brown-Garza, Personnel Director and Elisa Y Beas, Deputy City Manager

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Please note the City believes the information contained in this RFP to be correct. Proposers must assume ultimate responsibility for ensuring its accuracy.

Responses will be forwarded to all known proposers by date shown in Section I.

J. Legal

All proposers are expected to comply with all federal, state, and local laws and regulations relative to the preparation and submission of insurance proposals.

K. Confidentiality

The information contained in this RFP is confidential and may be used solely for the purpose of preparing proposals for the City. This includes all information relating to the medical condition of persons covered by city's benefit program. **The contents of proposals shall also remain confidential during the review process.**

L. Continuity of Coverage

All employees, COBRA participants, and covered dependents on the current plan are to be administered on a "no-loss/ no gain" basis by the insurance coverage. "Actively At Work" provisions must not apply to persons covered under the plan on the EFFECTIVE DATE (refer to Section I).

In fulfilling the continuity of coverage requirements, full credit must be allowed for all or any part of the major medical deductibles, coinsurance and preexisting conditions satisfied under the current program.

M. Census

The current census is provided. For proposing purposes, rates must be based on the participation figures provided in the census.