



CITY OF NIAGARA FALLS, NEW YORK
DIVISION OF PURCHASING
City Hall Room 17
745 Main Street
Niagara Falls, NY 14302-0069

Telephone: 716-286-4372

Fax: 716-286-4337

Sealed proposals will be received in the Purchasing Office at City Hall as follows:

TimeDate11:00 A.M.MARCH 11, 2016

FOR: EMPLOYEE BENEFITS BROKER AND CONSULTING SERVICES

Proposals shall be submitted to:

CITY OF NIAGARA FALLS, NEW YORK
 DIVISION OF PURCHASING, City Hall Room 17
 745 Main Street
 PO Box 69
 Niagara Falls, NY 14302-0069

The City of Niagara Falls, New York will officially distribute documents from the Division of Purchasing. The City also advertises at www.niagarafallsusa.org (Purchasing link from the "Departments" tab.) Copies from any other source are not considered official copies. Only those vendors who obtain documents from the sources listed are guaranteed to receive addendum information, if such information is issued. If you have obtained this document from a source other than the sources listed, it is recommended that you obtain an official copy.

Proposals received after the date and time designated for openings will not be considered. Facsimile or electronically mailed proposals are not acceptable and will be rejected.

The envelope containing the proposal must be sealed and clearly marked with the proposal number, company name and address. Failure to do this may necessitate the premature opening of the proposal which may compromise its confidentiality.

Any and all proposals and contracts made or awarded by the City of Niagara Falls or any department, agency or official thereof for work or services performed or to be performed, or goods purchased or sold or to be purchased or sold are made subject to the provisions of Chapter 861 of the Laws of New York, 1953, as amended by Chapter 751 of the Laws of New York, and as now contained or as may hereafter be amended. The provisions of the New York State General Municipal Law Section 103a and 103b are applicable to this proposal.

Terms, Conditions and Specifications

The City of Niagara Falls, NY has approximately 640 employees, the majority of whom receive health insurance through their employment. All full time employees are eligible to receive health insurance through their service to the City, but several employees “opt-out” of health insurance in exchange for additional consideration as required under collective bargaining terms. The City also has approximately 560 retired employees who receive health insurance benefits through their past service to the City.

The City desires to solicit bids to serve as our employee health insurance broker. The City seeks an active partner that will work closely with management to control costs, explore alternative health insurance arrangements, meet with our unionized leadership to answer questions and explore cost cutting initiatives, and provide better services more efficiently and effectively. The City seeks a proactive business partner that is willing to approach City management with new and exciting initiatives worth exploring in an effort to constantly improve our management and program offerings. Further, the City seeks a partner willing to provide training, guidance and information to ensure proper management and compliance with applicable State and Federal requirements.

Services the City expects to receive from the broker may include, but are not limited to: health and prescription, dental and vision, HSA’s and FSA’s, chiropractic, claims support, compliance support, wellness programs and benefit statements, plus overall management and oversight.

The City of Niagara Falls, NY is committed to providing its employees, retirees, and their families the highest level of health insurance benefits. In order to continue to meet that goal and to help manage the cost of providing quality benefits, the City is in the process of gathering information from interested companies for the purpose of providing additional oversight to its health insurance program. As such, the City has initiated the process of soliciting proposals for the specific purpose of providing this municipality with health insurance brokerage services.

Should your company have an interest in providing said brokerage services, the City requests that you submit a formal proposal with regard to the same. This proposal should outline the services your company provides which, at a minimum, should include the ability to provide the following services:

- Assist the City in determining the proper price range of desired benefits;
- Obtain premium quotes from insurers;
- Compare and contrast different options relating to rates and benefit packages;
- Explain benefit options to employees;
- Assist in the preparation and completion of employee documentation and enrollment forms;
- Explain changes in health care related law;
- Explain changes in employee benefit contracts and premiums;
- Educate the City and its employees regarding state and federal policy initiatives;
- Procure information relative to costs to assist the City with budgetary computations;
- Liaison services with health insurance providers;
- Support services in the area of collective negotiations and bargaining;
- Your fees for providing these services.

Please provide specific information in your proposal on the following:

GENERAL INFORMATION

1. Describe the history of your firm, particularly your employee benefits division as well as applicable experience.
2. Provide evidence of cost cutting initiatives your firm has helped implement with other clients and how/why these experiences could be beneficial to the City.
3. Who from your firm would be working directly with the City on administrative issues, implementation, questions and/or problem solving? Please provide the roles and qualifications of each person.
4. Describe the form of professional liability or errors and omissions insurance carried by your company and the amount of coverage.
5. Briefly describe any other information about your organization and your firm's experience that is relevant to this proposal which has not been previously described and that you feel warrants consideration (if not covered in any other section of this RFP.)
6. Provide three references (including contact information) of other similar entities your firm currently provides these services to including length of time the relationship has existed.

DATA ANALYSIS

1. What resources do you use to analyze medical and pharmacy claims and do clients have access to data for inquiries and analysis?
2. How often will your firm provide wellness and preventive health analysis of our employees and claims experience (and how often would your firm plan to meet to discuss on-going business matters between our entities?)
3. What expertise does your staff have regarding medical insurance plan analysis?

COST PROJECTIONS/ONGOING REVIEW

1. How can you help us develop cost projections tied to our fiscal goals?
2. How will you help with the management of insurance, including monthly (or quarterly) supervision as well as analysis?

HR MANAGEMENT

1. Describe how you keep your clients abreast of employment laws.
2. What resources do you provide to help our organization remain compliant? Also, describe how your firm would communicate informational materials to City employees.
3. How will your firm notify the City of changes in federal and/or local laws that would affect us?

FEES AND COSTS

1. Describe your proposed form of compensation (i.e., commission, annual retainer, and fee-for-service.) If you are proposing a fee, please include your fee schedule/hourly rates.
2. If you charge fees for consulting and employee communication, please indicate the basis of your charges (hourly, by project, etc.) and what typical charges may be.

The City reserves the right to accept this proposal by items, or as a whole, or to reject any or all proposals or waive informalities. In case of error in the extension of prices in the proposal, the unit price will govern.

An original proposal and five (5) copies should be sent to the attention of Johnny G. Destino, Purchasing agent at the address on page one and received on or before 11:00 A.M. on March 11, 2016.

Any questions should be directed to Johnny G. Destino, Purchasing Agent at (716) 286-4372 or johnny.destino@niagarafallsny.gov.