TOWN OF GRANBY, CT AND
GRANBY PUBLIC SCHOOLS
REQUEST FOR PROPOSALS
EMPLOYEE BENEFITS CONSULTING SERVICES

GENERAL INFORMATION

1. INTRODUCTION
The Town of Granby, CT and the Granby, CT Public Schools (herein after referred to as “Town & Granby Public Schools”) are seeking proposals from qualified firms to provide advice, representation and general consulting services related to the Town’s & Granby Public Schools’ employee benefits programs, which includes but is not limited to employee health, life, and disability benefits.

2. INQUIRIES
All inquiries regarding this RFP must be addressed to:

Erica Robertson
Town Manager
Town of Granby
15 North Granby Road
Granby, CT 06035

3. INCURRING COST
The Town & Granby Public Schools will not be held responsible for any costs incurred by any Proposer for work performed in the preparation and production of their proposal or for any work performed prior to the signing of a contract.

4. REJECTION OF PROPOSAL
The Town & Granby Public Schools reserve the right to reject any or all proposals in whole or in part or to waive any informality or technicality, irregularity, or omissions if the Town & Granby Public Schools determine that it is in its best interest to do so.

5. PROJECT TIMETABLE
The proposed project schedule for this RFP is as follows:

Legal Notice .................................................................April 27, 2022
RFP Published: ..............................................................April 27, 2022
RFP Questions Due (no later than): .........................May 6, 2022
RFP Due: .................................................................May 13, 2022
RFP Evaluation and Award: .........................................May 2022
Contract Negotiation .........................................................June 2022
Town & Granby Public Schools Approval ......................June 2022

Please note that the above dates are estimates and are subject to change.

6. PERTINENT DATE
One (1) signed original and (2) copies of the proposal documents must be received at the address below on or before 12:30 p.m. on Friday, May 13, 2022. Proposals received after that time and date will not be considered and will be returned unopened. Submittal
packages must be in a sealed envelope and clearly marked: “TOWN OF GRANBY, CT AND GRANBY PUBLIC SCHOOLS RFP-EMPLOYEE BENEFITS CONSULTING SERVICES”.

All copies of proposals shall be submitted in sealed packages addressed to:

Erica Robertson
Town Manager
Town of Granby
15 North Granby Road
Granby, CT 06035

7. **PROPRIETARY INFORMATION**
   Proprietary data or trade secrets should be clearly identified as such in the proposal. The Town & Granby Public Schools will not disclose any portion of the proposals except to members of the evaluation team prior to contract award. The Town & Granby Public Schools reserve the right to disclose the name of the successful proposer, the financial considerations, and any other information in the proposal that was pertinent to the selection of the Proposer.

8. **INDEPENDENT PROJECT COST DETERMINATION AND GRATUITIES**
   By submission of a proposal, the Proposer certifies that:
   a) Costs associated with this request have been arrived at independently, without consulting, communication, or agreement for the purpose of restricting competition, as to any matter relating to such prices with any other Proposer or Competitor.
   b) Unless otherwise required by law, the costs which have been included in this offer have not been knowingly disclosed by the Vendor and will not knowingly be disclosed by the Vendor prior to award, directly or indirectly to any other Vendor or to any Competitor; and no attempt has been made or will be made by the Vendor to induce any other person or firm to submit or not to submit an offer for the purpose of restrictive competition.
   c) No elected official appointed official, or employee of the Town or Granby Public Schools shall benefit financially or materially from this contract.

9. **TERMINATION FOR DEFAULT OR FOR THE CONVENIENCE OF THE CONTRACTING AGENCY**
   The contract resulting from this RFP may be terminated by the Town & Granby Public Schools whenever:
   a) The Proposer, in the sole opinion of the Town & Granby Public Schools, is in default of their performance of the contract and has failed to correct such default within the period specified by the Town & Granby Public Schools.
   b) Termination will be affected by delivery to the Proposer of a notice to terminate, stating the date upon which the termination becomes effective. Upon receipt of the notice to terminate, the Proposer shall:
      ▪ Prepare to stop all work by the termination date.
      ▪ Meet with the representatives of the Town & Granby Public Schools to review work in progress to determine time critical tasks and to take such action as is necessary to protect the rights of the Town & Granby Public Schools.
      ▪ Cooperate and participate when needed in the orderly transition of the work being performed by the Proposer.
10. **AMBIGUITY IN THIS REQUEST FOR QUALIFICATION**
   Prior to submitting a response to this request, it is the responsibility of the Proposer to bring to the attention of the Town & Granby Public Schools any ambiguity in this document. To not do so shall result in the Proposer forfeiting any claim for additional compensation based on such ambiguity as should have been noted by a prudent Proposer.

11. **OWNERSHIP INFORMATION**
    The Town & Granby Public Schools shall have unlimited right to use, disclose, or duplicate, for any purpose whatsoever, all information developed, derived, documented, or furnished by the Proposer under any contract resulting from this RFP.

    In the event of contract award, all data collected, and other documentation produced as part of the contract will become the exclusive property of the Town & Granby Public Schools and may not be copied or removed by any employee of the Proposer without written permission of the Town & Granby Public Schools.

12. **CONTRACT AGREEMENT**
    The selected Proposer will be required to agree to and sign a formal written contract between the Town & Granby Public Schools and said Proposer.

13. **INSURANCE REQUIREMENTS**
    The Proposer awarded a contract under this request for proposals shall submit to the Town & Granby Public Schools within ten (10) days from notice of contract award, Certificates of Insurance evidencing the following required coverage:

    a. Workers Compensation- Statutory Limits
       Employers Liability- $100,000/$500,000/$100,000

    b. Commercial General Liability
       Bodily and Personal Liability
       $1,000,000 per occurrence
       $2,000,000 annual aggregate

    c. Excess Liability (Umbrella)
       $1,000,000 per occurrence

    d. Professional Liability Errors & Omissions
       $1,000,000 per claim
       $2,000,000 aggregate
PROJECT SCOPE

1. GENERAL DESCRIPTION
The Town of Granby has approximately 60 full time employees and four (4) bargaining units as well as unaffiliated employees. The Town offers its qualified, full-time employees: Medical, dental, vision and prescription drug coverage through a self-insurance program that is currently administered through Anthem. The Town also offers a self-insured high deductible health plan administered by Anthem with an employer contribution. A health savings account program is available to employees in the high deductible health plan. Participation in these programs after retirement varies based on union agreements and individual employee contracts. The Town also offers its employees term life insurance and long-term disability insurance. A voluntary Section 125 Flexible Spending program is also available.

The Granby Public Schools has approximately 300 full time employees and four (4) bargaining units. The school district offers it qualified, full-time employees: Medical, dental, vision and prescription drug coverage through a self-insurance program that is currently administered by Anthem. Currently, the district offers a HDHP, with an employer contribution and a PPO. Participation in these programs after retirement varies based on union agreements and individual employee contracts. In addition, employees are offered life insurance and long-term disability.

2. SCOPE OF SERVICES
   ▪ The Town & Granby Public Schools desire to engage a qualified firm to provide employee health, life and disability benefits consulting services on a contractual basis. The term of the engagement will be three (3) years, with the option to extend the contract for up to two additional one-year periods. It is anticipated that the contract will begin on July 1, 2022.
   ▪ The firm selected will be required to render competent and professional health, life and disability benefit advice and representation as related to employee benefits. Attendance at various day and evening meetings will be required.
   ▪ The Proposer must also be readily available on an as needed basis to address issues which may arise during the day.

RESPONSE

1. CONTRACTOR QUALIFICATION REQUIREMENTS
All proposers must have a minimum of five (5) years’ experience representing municipalities, Boards of Education or other corporate entities with multiple bargaining units and have demonstrated an expertise and proven record of providing employee benefits consulting services in the following areas:

   a. Review the funding and financing arrangements of all benefit plans.
   b. Prepare data, strategy, and recommendations for the collective bargaining needs of the Town & Granby Public Schools.
   c. Assist with the Town & Granby Public Schools collective bargaining process during contract negotiations.
   d. Provide budget estimates and other financial projections.
e. Analyze utilization data and make recommendations based on demonstrated patterns.

f. Act as the Liaison with all insurance and benefit vendors to assure Town & Granby Public Schools goals are met.

g. Review and maintain plan design and financial records.

h. Provide guidance on Federal and state regulatory and legislative changes, in particular the Affordable Health Care Act.

i. Provide the Town & Granby Public Schools with current employer trends, especially trends in the public sector.

j. Assist, on a day-to-day basis, with claimant issues, vendor problems and compliance concerns.

k. Implement and monitor vendor behavior and compliance with performance guarantees.

l. Market, and/or negotiate, on behalf of the Town & Granby Public Schools, all health, life, and disability insurance plan renewals.

m. Prepare financial exhibits or presentation materials, as needed, to support the budget process.

n. Meet with Town & Granby Public Schools boards, committees or commissions or other Town & Granby Public School entities as needed.

o. Assist with strategic planning to ensure that benefit plans meet the objectives of the Town & Granby Public Schools.

p. Advise on new products and industry trends.

2. RESPONSE FORMAT
Proposal responses should specifically include:

a. Letter of Interest - Provide a letter of interest signed by a Principal or Officer, describing in narrative form the firm and its qualifications that will assist the Town & Granby Public Schools in making its selection. This statement should include the specific individuals in the firm who will be assigned to the Town & Granby Public Schools.

b. Firm Description - Provide a description and brief history of the firm. Include firm name; location of principal office and branch offices; and length of time in business.

Firms shall provide appropriate credentials and documentation to establish their legal status in the State of Connecticut. Out of State corporations, sole proprietorships and partnerships MUST have a fully staffed operational office located in the State of Connecticut and shall include their current “Certificate of Legal Existence in the State of Connecticut”, as well as a “Certificate of Good Standing” from their home state.

c. Litigation/Arbitration - List information on any involvement in litigation or arbitration with a previous or current client. Explain the circumstances that led to it and describe the resolution.
d. **Insurance** - Identify professional liability insurance carrier and policy limits and attach a copy of a certificate of insurance.

e. Any other information that, in the judgment of the firm, will allow the Town & Granby Public Schools to make a fair assessment of its experience and abilities.

f. **Costs** – Proposals should include all costs associated with providing the services described in the Scope of Work. Proposals may include a compensation approach that includes the hourly rate for each individual who would be assigned to the Town & Granby Public Schools or a cost by category for all major activities including a marketing of the Town & Granby Public Schools health insurance program. The firm’s normal compensation method if different from the above approaches should also be proposed.

3. **EVALUATION CRITERIA**
   In addition to the quality of the information contained in their submission, Proposers will be evaluated based on:
   
   a. The competence and reputation of the firm.

   b. Background and experience providing similar representation for other comparable entities.

   c. Expertise and knowledge of rules and regulations mandated by the Local, State, and Federal Government entities.

   d. Qualifications and experience of key personnel and identified employees who will be assigned to work with the Town & Granby Public Schools.

   e. Current workload and ability to provide services within the time allotted.

   f. Demonstrated ability to work effectively with Town & Granby Public School officials and employees.

4. **SELECTION PROCESS**
   The Town & Granby Public Schools may select certain firms to make presentations. Each presenting firm will be asked to make a formal presentation at an interview followed by a question-and-answer period. Final approval will be made based on criteria deemed to be in the best interest of the Town & Granby Public Schools.

5. **HOLD HARMLESS AGREEMENT**
   In addition to its obligation to provide insurance as specified above, the selected firm, its agents and assignees shall indemnify and hold harmless the Town of Granby & Granby Public Schools including, but not limited to, its elected officials, its officers and agents from any and all claims made against the Town & Granby Public Schools, including, but not limited to, damages, awards, costs and reasonable attorneys’ fees, to the extent any such claim directly and proximately results from the wrongful, willful or negligent performance of services by the selected firm during the performance of this Agreement or any other Agreement of the firm entered into reason thereof. The Town & Granby Public Schools agree to give the firm prompt notice of any such claim.

6. **TOWN & GRANBY PUBLIC SCHOOL OPTIONS**
   a) The Town & Granby Public Schools reserve the right to reject any or all proposals and to waive any requirements, irregularities, technical defects, or service therein
when it is deemed to be in the best interest of the Town & Granby Public Schools to do so.

b) If a proposal does not meet or exceed the required specifications and requirements contained herein, on all points, that must be outlined in a letter otherwise it will be presumed that a proposal is in accordance with the required specifications and requirements.

c) The Town & Granby Public Schools reserve the sole and exclusive right to determine whether a proposal meets or exceeds the stated specifications.

7. INQUIRIES
   a) All inquiries regarding this request must be submitted in writing and shall be answered up to the close of business on May 6, 2022 after which time no additional questions will be accepted.
   b) To ensure consistent interpretation of certain items, answers to questions the Town & Granby Public Schools deem to be in the interest of all will be made available in writing or online as appropriate to all interested parties.
   c) Inquiries of a technical nature may be directed to Erica Robertson, Town Manager.
   d) Additionally, after inquiries are received, the Town & Granby Public Schools reserve the right to communicate with any or all interested parties to clarify the provisions of Proposals.
   e) It is the sole responsibility of the responding firm to verify any addendums that may have been issued relating to this request prior to final submissions of a proposal. Failure to submit a proposal that does not address changes or addendums may result in disqualification of a proposal.

8. AWARD AND AUTHORITY
   a) The requested services shall be awarded to the Proposer whose proposal is deemed to best provide the services desired, considering the requirements, terms and conditions contained in the Request for Proposals and the criteria for evaluating proposals.
   b) The Granby Town Manager’s Office will issue a notification of award in writing.

9. ASSIGNMENT OF RIGHTS, TITLES, AND INTERESTS
   Any assignement or subcontracting for work to be performed related to this request, in whole or in part, and any other interest in conjunction with Town & Granby Public Schools procurement shall not be permitted without the express consent of the Town & Granby Public Schools.

10. CANCELLATION AGREEMENT
    The Town & Granby Public Schools reserve the right to cancel any contract/agreement, at any time, with sixty (60) days prior written notice to the consultant if the Town & Granby Public Schools, through changes in its requirements, method of operation, or program operation, no longer have a need for the service.
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REFERENCES (To be submitted with proposal)
Please include references for similar consulting services provided for at least three (3) clients in the past five (5) years (attach any other client references if desired). PLEASE NOTE IT IS THE INTENT OF THE TOWN & GRANBY PUBLIC SCHOOLS TO COMMUNICATE WITH THE REFERENCES LISTED HEREIN.

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The undersigned, in compliance with this RFP, affirms, that it has examined the specifications and related documents contained herein and proposes to provide this service in accordance with this RFP and any contract documents within the time frames set forth herein and at the prices agreed to.

The undersigned certifies that this proposal meets all the specifications, requirements and conditions requested herein. Any substitutions to the specifications requested are clearly and completely noted and attached. Any alternate proposals are presented in similar format as requested and are attached herein. It is understood that the Town & Granby Public Schools reserve the right to reject any or all proposals.

The undersigned certifies that this proposal is complete for services requested in this RFP shall include but not be limited to collective bargaining assistance, plan bidding/RFP, claimant issues, meetings, budget projections/recommendations, vendor renewal negotiations, all other health, life, and disability and benefit related services, and other related expenses.

Company Name by (Signature)

Address Print Name (A Duly Authorized Representative)

Address Title

Date Telephone/Fax

Email Website