

**REQUEST FOR PROPOSAL (RFP)
FOR BROKER/CONSULTANT
SERVICES FOR
TULE RIVER TRIBAL COUNCIL &
EAGLE MOUNTAIN CASINO**

February 7, 2014

ISSUED BY: INSURANCE COMMITTEE

DUE:by 3:00 pm on February 28, 2014

BACKGROUND AND OBJECTIVES:

The purpose of this Request for Proposal (RFP) is to secure a strategic partner for Tule River Tribal Council and Eagle Mountain Casino's (TRTC/EMC) health and benefit program. TRTC/EMC requests proposal from qualified licensed brokers to provide broker and related consulting services for the current and future employee health benefits, including medical, prescription drugs, dental, vision, life, AD&D and long term disability benefits. Additionally, consulting services are requested for TRTC/EMC's Section 125 flexible spending account benefit.

TRTC/EMC seeks a broker/consultant that is well versed in the benefits market and has experience advising other Native American and gaming operations.

TRTC/EMC is seeking proposals for an agreement from October 1, 2014 through September 30, 2017.

SUBMISSION OF PROPOSAL

Ten (10) copies of the proposal shall be submitted. All proposals must be submitted in a sealed envelope or box. Proposals shall remain confidential until the Committee has reviewed all proposals, finalist interviews have been scheduled and the intent to award a contract has been made.

Proposals shall be submitted to:
Attn.:Michele McDarment
Procurement Director
Tule River Tribal Council
340 N. Reservation Road
Porterville, CA 93257

GENERAL INFORMATION

- 1) Provide the history of your firm, particularly your employee benefits division.
- 2) How many employees are there in your company? Generally, what are their job categories (i.e., management, sales, technical, customer service, etc.)?
- 3) Who would we be working directly with on administrative issues, questions or problem solving? Please provide the roles and qualifications of each person.
- 4) Who will facilitate monthly on-site enrollment meets as well as ad hoc education meetings?

FEEES

- 1) Describe your firm's revenue disclosure policy as well as outline how you anticipate being compensated for our account (commission, consulting fee, etc.).Also outline over rides (including GA compensation) and additional commissions (if applicable) that you would anticipate receiving.
- 2) Describe your proposed form of compensation (i.e., commission, annual retainer, fee-for-a. Service).If you are proposing a fee, please include your fee schedule/hourly rates.
- 3) If you charge fees for consulting and employee communication, please indicate the basis of your charges (hourly, by project, etc.)And what typical charges might be.

REFERENCES

- 1) Please provide the number of self-insured groups your agency handles with over 500 employees and their respective employee count.
- 2) Please provide the names, number of employees and contact information for at least five self-insured central California clients as well as five Native American/Casino clients for which your agency has or does provide agent/consulting services.

ACCOUNT SERVICES

- 1) Describe your account services department.
- 2) What is your process for ensuring customer satisfaction?
- 3) What kind of training (industry, internal, computer, other) does your staff receive?
- 4) Do you provide employee communication services for your clients' employees? If so, please provide a general description of your capabilities. Please provide a sample of employee communication materials that you have distributed to their clients.
- 5) Will you facilitate monthly on-site enrollment meetings and prepare all necessary communication & enrollment materials?
- 6) Do you assist with eligibility related items?
- 7) Explain how you provide oversight of the plan.
- 8) Outline if any services would come at an additional cost and the associated cost.

DATA ANALYSIS

- 1) What resources do you use to analyze medical and pharmacy claims?
- 2) Do clients have access to the data for ad hoc queries?
- 3) Will your organization provide a wellness and preventive health analysis of our employees and claims experience?
- 4) For any of the above questions that you answered yes, please provide us a sample report that you have prepared for another client.
- 5) What is the cost of customization or ad hoc reports?

STRATEGIC PLANNING/VENDOR SELECTION

- 1) What resources do you have available to help us manage our benefits and outline a benefits strategy consistent with current and future business plans?
- 2) How will you help us with the competitive marketing and placement of our plans, including development of marketing specifications, identification of market conditions, and evaluation of proposals, negotiations and placement of insurance contracts for annual renewals?

- 3) How is the “re-bidding” process handled?
- 4) How are plan design changes handled?
- 5) How will you demonstrate the savings?
- 6) How do you review PPO discounts and what is your criteria for recommending changes in network affiliations?
- 7) What sort of bench marking data can you provide? Is there a cost for bench marking data?

COST PROJECTIONS/ON GOING REVIEW

- 1) How can you help us develop cost projection suited to our fiscal goals?
- 2) Who do you use for actuarial services? Please provide credentials.
- 3) How will you help with the management of insurance, including: monthly (or quarterly) supervision and/or preparation of claims activity reports from carriers; executive summary reports; under writing analysis for annual renewals; annual financial projections for budgeting purposes; and alternative funding analyses?

REINSURANCE

- 1) Please provide a written overview and sample of your agency’s comparative analyses of stop loss contracts. The analysis would include rates, company strengths, A.M. Best rating adequacy, claims reimbursement provisions, coverage eligibility and limitation differences, etc.
- 2) Please provide a written explanation of how your agency leverages rates for stop loss coverage.
- 3) Please share the process that your agency follows to secure the most competitive stop loss insurance rates for your clients.
- 4) Please list items that may have a cost reduction impact on our stop loss insurance.
- 5) Please explain the process used to determine the most appropriate stop loss deductible amount for our group.
- 6) Please provide an explanation concerning how you leverage rates when our annual stop loss claims paid by the carrier is higher than our actual premium paid for the same period.
- 7) Other services related to Stop Loss or cost containment that your agency may provide

PLAN ADMINISTRATION AND LEGISLATIVE COMPLIANCE

- 1) Do you have an in-house benefits attorney? If yes, please provide his or her credentials and the number of years he or she has provided counsel on benefits issues. If no, do you use an external benefits attorney? Which firm do you use?
- 2) How does your firm stay current with state regulations that impact multi-state employers?
- 3) Will your firm notify us of changes in federal and/or local laws that would affect us?

WELLNESS PROGRAMS

- 1) What tools can you provide us to help implement a wellness program?
- 2) Can you provide examples of low-cost wellness tools?
- 3) How can you help evaluate and refine our wellness program overtime?
- 4) What is your process for measuring the success or failure of a wellness program?

HR TOOLS

- 1) Describe how you keep your clients a breast of employment laws in a timely manner.
- 2) What resources do you provide to help us remain compliant?
- 3) What types of materials can you provide to communicate pertinent information to our employees?
- 4) Do you have any Internet-based employee communication tools?

OTHER

- 1) Describe any other facets of your organization and your firm's experience that are relevant to this proposal which have not been previously described and that you feel warrant consideration.

2) RFP TIMELINE

- RFP Issue Date: February 7, 2014
- RFP Questions: February 19, 2014
 - Questions concerning this RFP may be submitted in writing no later than Wednesday, February 19, 2014 by 3:00 p.m. to:
 - Froilan Sarmiento, Chief Financial Officer
340 N Reservation Road
Porterville, CA 93257
froilan.sarmiento@tulerivertribe-nsn.gov
- Submission Deadline: 3:00 p.m. on February 28, 2014
- Finalist Interviews: The Committee reserves the right to conduct finalist interviews if necessary. If so elected, finalist interviews will be held on March 7, 2014
- Contract Award: It is the intent of the committee to award the contract April 1, 2014