



Northeast Ohio Areawide Coordinating Agency

NOACA
1299 Superior Avenue
Cleveland, Ohio 44114-3204
(216) 241-2414
www.noaca.org

Request for Qualifications (RFQ) for Professional Employee Benefit/Health Insurance Broker for NOACA Employees.

Issue Date: June 12th, 2018

Close Date: July 27th, 2018

NOACA is seeking firms to prequalify for Employee Benefit/Health Insurance Broker. Please read the entire RFQ for specific information and requirements.

Table of Contents

1. ABOUT NOACA	3
2. BACKGROUND.....	Error! Bookmark not defined.
3. SCOPE OF WORK	3
4. PROCESS AND TIMELINE FOR SELECTION.....	3
5. GENERAL INFORMATION	6

1. ABOUT NOACA

NOACA is the metropolitan planning organization (MPO) and designated areawide water quality management agency for the counties of Cuyahoga, Geauga, Lake, Lorain, and Medina in Ohio. In these capacities it:

- Works with other organizations to help address northeast Ohio's transportation, air quality, and water quality needs.
- Conducts metropolitan planning for various modes of transportation, including vehicles, freight, transit, bicycle, pedestrian, etc., while considering the transportation system's impact on the environment and land use.
- Prepares the region's long-range transportation plan and short range transportation improvement program, which is the region's capital budget for federally funded transportation projects.
- Conducts studies that address congestion, improve safety and strengthen community livability.

NOACA is directed by a 45-member Board of Directors, representing all five NOACA counties and the City of Cleveland, plus transit agencies, the Northeast Ohio Regional Sewer District, the Cleveland-Cuyahoga County Port Authority, Ohio EPA, and the Ohio Department of Transportation (ODOT).

The NOACA region is home to 2.1 million people and over 150 units of government. The region is anchored by several urban core cities, the largest being Cleveland.

2. SCOPE OF WORK

NOACA has 47 FTE's, of which currently staffed are 41 full-time (defined as working more than 35 hours per week) and one part-time. All full-time employees are offered a full range of benefits as follows:

Services to be Provided

NOACA is seeking a broker to perform a range of services related to the negotiation, analysis, design, implementation, maintenance, communication, and improvement of the group health insurance program for active, full-time employees.

The broker is expected to provide a team of professionals in the health care field to:

- Represent NOACA in negotiations with providers on all elements of group health benefit administration and compliance, including those related to premiums, benefits, and plan design;
- Provide analysis regarding plan design which includes identifying key plan risks, opportunities and strategies;
- Develop cost scenarios, while evaluating plan carriers and funding options which are the most cost effective and beneficial to NOACA;
- Facilitate and arrange health care insurance programs for NOACA;
- Identify and negotiate life insurance coverage and COBRA administration; and

- Provide guidance to NOACA on laws and regulations pertaining to health benefits, including ERISA, HIPAA, COBRA, ADA, ACA, and other areas that impact worksite wellness programs.

Specifically we are looking for

- The same benefits at a lower cost and/or increase benefits at the same costs we pay now.
(See Exhibit A)
- Coverage tier options such as
 - A. Employee and Spouse
 - B. Employee and Children
 - C. Employee plus 1 (or 2)
- A recommended amount to offer an employee to not take the health insurance or to be on their spouses plan if applicable
- Parity between single and married employees with regard to benefits received
- Options for wellness plans for employees and how this can perhaps lower their premium costs and/or if employees can get a reimbursement if they belong to a gym/health club.
- Option to increase employer provided life insurance from \$50,000 to annual salary
- Options for employees to purchase additional life insurance.
- Options for Allstate Accident/Critical Illness & Aflac employee sponsored programs
- COBRA Administration

Requirements:

Participating brokers must be licensed and authorized to transact business in the State of Ohio and have a favorable record with the State of Ohio, Department of Insurance.

The selected broker will agree that they are responsible for their own expenses, including travel and meals incurred in servicing the insured's account. Any expenses that the broker expects NOACA to incur should be delineated and agreed to in advance.

The proposer shall provide documentation of professional liability/malpractice insurance coverage.

Please provide three referrals from governmental organizations that are similar to NOACA in size and scope.

Please describe the process whereby you receive your fees, including any situations that would result in NOACA having to pay a fee directly.

Exhibit A

Current Health Plan

<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>
Medical, Dental, Vision & Prescription	Same as A	Medical Only
Brand Name Drug - \$10 co-pay	Brand Name – call Pharmacy	
Generic Drug - \$3 co-pay	Generic Drug – call Pharmacy	
Mail Order - \$0 co-pay	Same as A	
Oral Contraceptives – Covered at drug	Same as A	

Deductible

	Monthly Premiums:	
Single: \$883.00	\$812.36	\$615.00
Family: \$2,216.00	\$2,038.72	\$1,542.00

Deductibles:

Single: \$100

Family: \$200

Co-Insurance: 20% for in-network, 36% for out-of-network

Maximum out-of-pocket:

Single: \$600

Family: \$1,200

Premiums Include prescription, vision, and dental coverage as well as COBRA administration

Life Insurance

Life insurance in the amount of \$50,000 is maintained for each full-time employee. The monthly premium is \$8.25 per person.

3. PROCESS AND TIMELINE FOR SELECTION

Electronic copies of the following documents must be submitted to NOACA by the submission deadline:

1. Cover letter with contact information and statement of interest
2. Responses to the selection criteria
3. References and/or letters of recommendation

Inquiries

All inquiries related to this RFQ are to be directed in email to:

Susanna Merlone

smerlone@mpo.noaca.org

NOACA

Information obtained from any other source is not official and should not be relied upon.

Closing Date

Electronic submissions will be until 12pm on Friday, July 27th, 2018. Submissions are limited to 30mb. Responses may not be sent by facsimile or post. Submissions should be emailed to procurement@mpo.noaca.org. If you do not receive an automatic response, please call (216) 241-2414 extension 108.

4. GENERAL INFORMATION

- A. NOACA, as an Equal Opportunity Employer, requires all consultants to affirm that they agree to abide by any and all applicable equal employment opportunity laws, whether state or federal, and to use best efforts to subcontract with Disadvantaged Business Enterprises (DBEs) when possible. It is recommended that consultants attempt to achieve 12% letting of subcontracts to DBEs. This complies with requirements of NOACA for its efforts at minority participation. Consultants agree not to discriminate against any employee or applicant for employment because of race, color, religion, age, creed, sex, sexual orientation or national origin, and agree to take affirmative action so that applicants are employed and that employees are treated during employment without regard for their race, color, religion, age, creed, sex, sexual orientation or national origin. Such action shall include, but not be limited to, the following: employment, upgrading, demotion or transfer, recruitment or recruitment advertising, layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. Consultants further agree that they will insert the foregoing provision in all subcontracts in connection with services provided. Consultants further agree to comply with all requirements of Title VI of the Civil Rights Act of 1964, 42 U.S.C. § 2000d et seq., 49 C.F.R. Part 21.
- B. All submissions become public information and may be reviewed by anyone requesting to do so at the conclusion of the evaluation process.
- C. All submissions received by NOACA in response to this RFQ shall remain valid for 90 days from the date of submittal.
- D. NOACA reserves the right to cancel or reissue the RFQ or to revise the timeline at any time. NOACA may reject any submission if such action is believed to be in the best interest of the agency.
- E. NOACA is not liable for any costs incurred by firms seeking prequalification, or prior to execution of a TLCI contract with a TLCI sponsor.