

Mesa County Public Library District
Request for Proposal
– Benefits Consulting Services –

I. PURPOSE

Mesa County Public Library District (MCPLD) is inviting and requesting proposals from qualified companies to provide benefit consulting services for employee benefit related programs, to assist in the compliance of Federal and State Laws, and to assist MCPLD in benefit request for proposal processes. Qualified companies will have extensive experience in performing insurance analysis, working with other benefit vendors, and assistance with plan recommendations.

II. SCOPE OF SERVICES

MCPLD's goal is to select the company who will be the most effective and proactive partner in performing the full range of services related to the design, implementation, maintenance, communication, and improvement of our employee benefits. These services include, but are not limited to the following:

1. Achieve the most cost-effective, yet service-focused access to insurance carriers and benefits networks.
2. Represent MCPLD in negotiations, as needed, with providers on a wide range of issues including those related to fees, benefit levels, plan design and special terms and conditions.
3. Advise MCPLD to ensure compliance with laws and regulations related to employee benefits.
4. High-level customer service and day-to-day support, as needed, in claim administration and escalation with the benefit providers.
5. Review contracts with vendors to insure accuracy and comprehensiveness of coverage; provide guidance in contract interpretation as needed.
6. Assist MCPLD with the implementation and communication of new programs/benefits or changes to existing programs/benefits.
7. Provide general guidance on trends in benefits offered and eligibility requirements.
8. Provide annual reports outlining the contracted programs and their status, and a market analysis report describing the market conditions for each benefit. This report will outline suggestions and recommendations for MCPLD's strategy and will include the following items:
 - a. Complete list of policies, carriers, renewal dates, and rates.
 - b. Evaluation of overall insurance programs compared to similar employers.
 - c. Forecast of market conditions and forecasted impact to policy renewals.
 - d. List of contract modifications and recommendations for each benefit.



9. Assist with bid specifications and collaborate with MCPLD in the development of solicitations for purchase.
10. Assist in revising and maintaining Plan Documents, including the preparation of amendments as needed; review for accuracy and appropriateness.
11. Provide answers or guidance to any general or technical benefit questions.
12. Provide in the appropriate preparation of any government filing or compliance review.

III. CURRENT PLAN INFORMATION

1. **Eligible Employees:** MCPLD has approximately 53 employees with benefits. Benefits are provided for all full and three-quarter-time employees starting the first of the month after 28 days in a benefits-eligible position.
2. **Plan Year and Open Enrollment:** Open enrollment is traditionally held in October with an effective date of January 1 to coincide with the calendar year and MCPLD's fiscal year.
3. **Current Benefits Plans:** The benefits plans for which services are requested are listed below.
 - a. **Group Medical Insurance (Fully-funded):**
Administered by Rocky Mountain Health Plans – RM Choice HMO 3000/80. One option, four tiers. Contract expires 12/31/2020. Includes prescription drug programs. Cost share: 95% Employer, 5% Employee.
 - b. **Group Dental Insurance:**
Administered by Delta Dental – DPPO. One option, three tiers. Contract expires 12/31/2020. Cost share: 95% Employer, 5% Employee.
 - c. **Group Vision Insurance:**
Administered by Lincoln Financial VisionConnect – Spectera. One option, three tiers. Contract expires 12/31/2020. Cost share: 95% Employer, 5% Employee.
 - d. **Group Term Life Insurance:**
Administered by Lincoln Financial. \$50,000 Basic Life and AD&D. 100% Employer paid.
 - e. **Voluntary Life and AD&D Insurance:**
Administered by Lincoln Financial. Up to 5x annual earnings, \$80,000 guaranteed issue. Spousal coverage not to exceed 50% of employee coverage. Children up to \$10,000. 100% Employee paid. (part-time staff eligible after one year of employment)
 - f. **Long-term Disability:**
Administered by Lincoln Financial. 60% of gross income, max \$5000 per month. 100% Employer paid.
 - g. **Health Reimbursement Account:**
Administered by Rocky Mountain Reserve. Up to \$2,500 annually after \$500 eligible out-of-pocket medical expenses. 100% Employer paid.



- h. Flexible Reimbursement Account:
Administered by Rocky Mountain Reserve. Health Care FSA up to \$2700. Dependent Care FSA up to \$5000. \$500 can carry over year-to-year. 100% Employee paid.
- i. Employee Assistance Program:
Administered by Lincoln Financial – GuidanceResources/ComPsych. 100% Employer paid.
- j. Supplemental Coverage Products:
Administered by Colonial Life. Accident, Critical Illness, and Short-term Disability products. 100% Employee paid. (part-time staff eligible after one year of employment)
- k. Retirement Plans:
Administered by Colorado Retirement Association (CRA). Mandatory 5% 401a contribution with matching 5% from employer. Voluntary 457b deferred compensation plan for additional pre- or post-tax contributions. (part-time staff eligible for 457b after one year of employment)

IV. TIMELINE

MCPLD will follow a preliminary schedule that should result in the selection of Benefit Consulting Services for services beginning July 1, 2020.

1	Issue Benefit Consulting Services RFP	April 1, 2020
2	Proposals Due	May 1, 2020 – by 5:00 p.m.
3	Review of Proposals	May 2 – 31, 2020
4	Award and Sign Contract	No later than June 19, 2020
5	Benefit Consulting Services to Begin	July 1, 2020

The RFP will be available to interested Benefits Consulting companies beginning on April 1, 2020, and can be obtained from the Mesa County Libraries Administrative Offices located at 443 N. 6th Street, Grand Junction, CO, 81501, and online at www.mesacountylibraries.org.

V. SUBMITTAL REQUIREMENTS

- A. Proposals can be delivered in-person or electronically to:
Mesa County Public Library District
Attn: Brandee O’Brien, Human Resources Manager
443 N. 6th Street
Grand Junction, CO 81501
Email: bobrien@mcpld.org
- B. Proposals must be received on or before May 1, 2020, at or before the hour of 5:00 p.m. Proposals received after 5:00 p.m. will not be considered in the proposal process – no exceptions.
- C. Proposals must be clearly labeled “Proposal for Benefits Consulting Services – Mesa County



Public Library District.”

D. The following information should be included in all proposals:

1. A statement delineating proven experience and expertise in providing the services requested in the RFP.
2. Identification of the individual in charge of agreements or providing services (i.e., owner, manager, supervisor).
3. Sample reports and references for similar consulting contracts, preferred.
4. A detailed and clearly stated proposed bid dollar amount inclusive of all services. MCPLD is a tax exempt entity.

VI. SELECTION CRITERIA

Proposals will be evaluated based on the criteria and calculated weight factors noted in the following table:

Factor	Weight Given
Responsiveness of the proposal to the purpose and scope of services	10%
Experience: Ability and history of successfully servicing contracts of this type.	20%
Proposed Fee: Clearness, conciseness, reasonableness of proposal in specifying costs, and total costs	30%
References/Services: Strength of references, sample reports, and stated scope of services.	40%
Total Criteria Weight	100%

A. Evaluation of the proposals and their cost effectiveness to MCPLD will be made by the Library Director, Finance Director, and Human Resources Manager. MCPLD will evaluate all information provided in the proposal documents to determine the compliance with and conformance to requirements set forth in the RFP and the qualifications of the individual(s) or firm(s) submitting a proposal. MCPLD’s review and final decisions for the RFP will be based primarily on the most qualified company overall, and not simply on the proposal amount proposed.

VII. TERMS AND CONDITIONS

- A. MCPLD reserves the right to reject any and all proposals, as well as to waive minor irregularities in any proposal.
- B. MCPLD reserves the right to request clarification of information submitted and to request additional information from the Proposer.
- C. MCPLD reserves the right to modify the frequency and/or scope of services within the RFP until April 30, 2020, at 12:00 p.m. Modifications will be posted online at www.mesacountylibraries.org.
- D. MCPLD reserves the right to award any contract to the next most qualified Proposer if the selected Proposer does not execute the contract according to the schedule outlined above.
- E. The proposal will include those prices necessary to cover the cost of all items and staff required



to perform the work as set forth in the RFP documents. No allowance of any kind whatsoever will be made to any proposal because of lack of such examination or knowledge. The submission of a proposal will be conclusive evidence that Proposer has made such an examination.

- F. Any proposal may be withdrawn until the date and time set forth above for the RFP proposals' due date and time. Any RFP not so timely withdrawn will constitute an irrevocable offer for a period of ninety (90) days to provide to MCPLD the services described in the attached specifications, or until one or more of the proposals have been approved by MCPLD administration, whichever occurs first.
- G. If awarded a contract by MCPLD, Proposer is required to obtain a Business License from the City of Grand Junction and State of Colorado, if Proposer does not already possess one.
- H. MCPLD is not responsible for any costs incurred by the company in preparing, submitting, or presenting its response to this RFP.

VIII. CONCLUSION

Questions concerning the scope of the proposal, proposal submittal, or proposal process should be directed to Brandee O'Brien at (970) 683-2401, bobrien@mcpld.org.