

Village of Palatine  
Request for Proposal  
Employee Benefit Consulting Services

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**Village of Palatine  
Request for Proposal  
Employee Benefit Consulting Services**  
May 20, 2014

**INVITATION**

The Village of Palatine, Illinois (“the Village”) is seeking competitive proposals for employee benefit consulting services.

***Please note that Village of Palatine is not asking for, nor authorizing you to solicit quotes from insurance carriers.***

**RESPONSE INSTRUCTIONS**

Firms responding to this Request for Proposal are asked to submit two (2) copies of their proposal.

The Village of Palatine will receive proposals at the Human Resources Department, Monday through Friday from 8:00 am to 5:00 pm at 200 East Wood Street, Palatine, IL 60067.

Proposals will be accepted until **2:00 p.m.** (local time) on **Tuesday, June 17, 2014.**  
***Late proposals will not be considered.***

**AWARD OF CONTRACT - SELECTION CRITERIA**

Criteria used to evaluate the proposals submitted include, but are not limited to, the following factors:

- Technical competence of the Consultant as evidenced by the proposal submitted;
- The Consultant’s experience working with municipal employers;
- References from clients, especially working with Illinois municipalities;
- Reasonableness of the cost proposal.

We ask that your submittal provides the following information:

1. Provide your organization’s experience as an employee benefit plan consultant to groups of our size with similar benefits structure.
2. Provide resumes of key personnel to be assigned to our relationship. Describe the organization experience/orientation of the team who would service the contract. How would adding Palatine as a client impact the team’s workload?
3. Describe your process and timeline for negotiating renewals.
4. Provide examples of communication materials, or reports developed and prepared by your organization to be used by similar-sized employers.

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5. Describe any unique tools you might use to help us monitor our healthcare costs and prescription drug program costs and effectiveness.
6. Provide a benefit analysis you have conducted for a health plan with approximately 300 employees.
7. Describe your experience working with different types of funding arrangements; include any experience advising clients on self-insurance.
8. Describe your approach to servicing a client of Palatine's size.
9. Provide examples of renewal documents.
10. Provide examples of quarterly, annual reports, and premium payment reports.
11. Describe experience presenting to Village Boards and Committees.
12. Comment on recommendations for potential cost savings for the Village; observations on loss exposures facing the Village and recommendations for minimizing such losses.
13. Describe experience working with Employee Health Insurance Committees.
14. Indicate any training, education or other technical or employee services available from your firm.
15. Describe the methods you use to keep clients up-to-date about current trends and legislation. Provide samples.
16. Include a Statement of Experience servicing municipal government clients.
17. Does your firm make available documentation demonstrating commission or other fees received from insurers?
18. Provide a cost estimate for consulting services.

**SCHEDULE FOR THE SELECTION PROCESS**

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|--|----------------------|
| • Request for Proposals Mailed                       | May 20, 2014         |
| • Proposals Due by 2:00 p.m.                         | <b>June 17, 2014</b> |
| • Review and Selection of Finalists for Presentation | Week of June 23      |
| • Notification to Finalists, Invitation to Present   | June 27              |
| • Presentations                                      | July 1 – 3           |
| • Recommendation to Village Council                  | July 14, 2014        |
| • New consulting agreement goes into effect for 2014 | August 1, 2014       |

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**TERM OF CONTRACT**

Proposals for consultant services for a two year agreement beginning August 1, 2014 are being sought, with an option for two additional years, at the Village's request.

**BACKGROUND ON THE VILLAGE OF PALATINE**

The Village serves a community of over 68,000 residents, providing a full spectrum of municipal services including police, fire and public works. We have approximately 310 full-time eligible employees for the Village's Health Insurance Plan. The plan has approximately 1,200 lives which includes 35 retirees. Currently, 40 full-time employees are covered by insurance through the International Union of Operating Engineers Health and Welfare Trust. The Village has an Employee Health Insurance Advisory Committee, which meets quarterly to review plan design and service concerns.

The Village is self-insured, with Blue Cross Blue Shield as the PPO network. General benefit design is 90%/10% for In-Network and 70%/30% for Out-of-Network doctors. Participants can select from a high or low-option plan, which describes the deductible level. Employees contribute 10% employee premium in the high option plan, and contribute less on the low option plan, but pay a higher deductible. The prescription drug program is a 3-tier program with a mail order option.

The Village's Wellness program includes an annual health risk assessment and blood screening. The Village's current wellness partner is CHC.

The current benefit plan components include:

- Medical PPO (self-insured; BCBS network)
- Prescriptions (through Prime Therapeutics)
- Dental (including a Preferred Provider Network through Guardian)
- Basic Life Insurance (1.5 x pay) through MetLife with a cap of \$225,000.
- Flexible Spending Account (administered by Allied Benefits)
- Supplemental Insurance (employee self-pay) through Colonial.
- The Village purchases EAP services through the Northwest Municipal Conference which is independent of the benefit consultant relationship.

**QUESTIONS AND ADDITIONAL INFORMATION:**

For a clarification or additional information regarding this RFP, make a written request no later than **June 4, 2014** to: Pam Jackson, SPHR, Human Resources Director, 200 E. Wood Street, Palatine, IL 60067 or [pjackson@palatine.il.us](mailto:pjackson@palatine.il.us)

Responses to requests for clarification or additional information will be furnished to all potential respondents.