

# REQUEST FOR PROPOSALS:

## EMPLOYEE BENEFITS INSURANCE BROKER AND ASSOCIATED CONSULTING SERVICES

Issue Date: May 13, 2019

Due Date: June 7, 2019

Proposal responses will be considered valid for a period of 120 calendar days after the proposal due date.

Community Residences, Inc.  
14160 Newbrook Drive, Suite 100  
Chantilly, VA 20151

First incorporated October 17, 1975

CORPORATION ORGANIZED: The Commonwealth of Virginia in Fairfax County in 1975 under the name Arlington Community Residences, Inc. The Articles of Incorporation were restated under the name Community Residences, Inc. and recognized by the State Corporate Commission on February 13, 1995.

FEDERAL REGISTRATION NUMBER: 54-1004092 (FEIN)  
STATE REGISTRATION NUMBER: 01622422 (SCC)  
COUNTY REGISTRATION NUMBER: 59  
DUNS #: 040548430



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## I. INTRODUCTION

Community Residences Inc. (CRi) is soliciting proposals from qualified firms to provide brokerage and consulting services in support of CRi's employee benefits program. Responses should specifically address the scope of work described in Section VI.

This request for proposals (RFP) contains background information on CRi and specific information that must be included in the proposals submitted. An electronic version and/or hard copy of the proposal must be received no later than 5:00 PM EST on June 7, 2019.

Electronic copies must be delivered via email to the CRi contact identified in Section III. If necessary, physical copies may be delivered directly to CRi's office at the following address:

CRi  
ATTN: Amid Vargas  
14160 Newbrook Drive  
Chantilly, VA 20151

## II. BACKGROUND

CRi's origins lie in the early 1970s with the formation of community-based residential programs for Fairfax and Arlington citizens with serious mental illness. CRi was incorporated in Arlington in 1975 and since then its services have expanded to include a continuum of care to support the needs of individuals with a mental health diagnosis, at-risk and/or homeless adults and youth, individuals aging out foster care system and individuals with an intellectual or developmental disability.

CRi's geographical reach extends across the Virginia-District of Columbia-Maryland borders, with operations in Arlington, Fairfax, Loudoun, and Prince William County, the City of Alexandria, Fairfax/Falls Church, the greater Richmond area, as well throughout Anne Arundel and Montgomery counties in Maryland.

At present, CRi operates over forty-five (45) residential and community support programs and provides supports to over one-thousand (1,000) individuals annually. CRi's clinical operations are manned by over five hundred (500) direct support staff and backed by an administrative network that includes clinical, nursing, therapeutic and behavioral support departments. In addition, CRi maintains in-house critical functions such as accounting, finance, payroll, quality assurance, property management, information systems, human resources, training, communications, fundraising and development. CRi employs approximately five hundred and eighty-five (585) employees and is planning on future growth.

## III. CRi CONTACT

All communications, including any requests for clarification, concerning this RFP should be addressed in writing to the following:

Amid Vargas  
Account Payable Manager  
Tel: (703) 842-2337  
Email: [avargas@MyCRi.org](mailto:avargas@MyCRi.org)

## IV. SOLICITATION KEY DATES AND TIMELINE

RFP Activity	Dates
RFP Released	05/13/2019
Questions Due by Proposers	05/29/2019
Response to Questions Posted	05/31/2019
Proposal Due Date	06/07/2019
Interviews	As Needed
Award Notice	TBD
Commence work	TBD
Other Key Dates	Fiscal Year: July 1 – June 30 Insurance Plans: Calendar Year

## V. SCOPE OF WORK

CRi will receive proposals for qualified insurance brokers to provide benefits brokerage and consulting services. The successful Proposer may be retained for an initial two (2) year term with a potential three (3) year option term that may follow as a result of this procurement process and would be responsible for:

- Analysis, recommendation, marketing, negotiation and placement of employee health insurance
- Compliance, communications and administrative support, specifics of which to be mutually agreed upon
- Review vendor contracts, evidence of insurance
- Act as liaison and advocate for CRi in resolving vendor issues
- Support Open Enrollment activities, specifics of which to be mutually agreed upon

CRi is subject to ERISA. Benefit offerings and census information for the last three fiscal years are provided in **Attachment A** and should only be used as needed for the preparation of your proposal:

## VI. PROPOSAL OUTLINE

To simplify the review process and to obtain the maximum degree of comparability, the proposals should include the following items and be organized in the manner specified below.

### I. Cover Letter

A Cover Letter briefly outlining the firm’s understanding of the work and general information regarding the firm and individuals to be involved is limited to a maximum of two (2) pages. The letter should clearly identify the local address of the office of the firm performing the work, the telephone number, and the name of the authorized representative. The letter shall include a clear statement from Proposer that this offer is binding and shall remain open for one-hundred and twenty (120) days from the due date of this RFP and acknowledges that its proposal cannot be withdrawn within that time without the written consent of CRi.

## II. Table of Contents

Include a table of contents that identifies the material by section, page number, and a reference to the information to be contained in the proposal.

## III. Solicitation Form

The Solicitation Form located in Section XV of the RFP shall be included here.

## IV. Profile of Firm Proposing

- A. State whether the firm is a local, national, or international firm and include a brief description of the size of the firm including whether it is privately held or publicly traded.
- B. State whether the Proposer is a qualified small or minority-owned business and/or women's business enterprise.
- C. Provide information on your company and how long you have been in business.
- D. Include whether your firm is engaged in other lines of business.
- E. Provide an annual report or other documentation exhibiting the financial health of your firm, including profit and loss, assets and liabilities and other relevant information.
- F. Disclose any conditions that may impact your ability to fulfill contractual obligations (e.g. bankruptcy, pending litigation, planned office closures, impending mergers).
- G. Disclose whether there are any disciplinary actions on file with a state insurance commissioner, U.S. Securities and Exchange Commission or any other United States or international regulatory body against your firm.
- H. Describe the local office and a brief description of the team that would be assigned to CRi and include:
  - a. An organizational chart relevant to the team being proposed, identify who CRi's first point of contact would be, who would provide back-up coverage and what the escalation process is;
  - b. How many clients or volume of customer support the team is normally responsible for;
  - c. Describe the firm's policy on notification of changes in key personnel.

## V. Qualifications

- A. What is your approach when shopping for bids or negotiating renewals, and how would you differentiate CRi to insurers? How would CRi benefit from your market position?
- B. Briefly describe the firm's system of quality control to ensure the work meets a high quality standard.
- C. Briefly describe how familiar you are with products and carriers for all lines of coverage including health, dental, vision, stop loss/reinsurance, life, disability, long-term care, voluntary benefits, health savings accounts, health reimbursements accounts, wellness and how you determine which carrier's products to review for renewal purposes.
- D. Briefly describe how you will stay abreast of market trends and inform CRi of the most state-of-the-art and innovative products and services which will save CRi money and increase efficiency and effectiveness in the delivery of its programs.
- E. Describe whether you have experience with clients that are similar to CRi's industry and employer type (e.g. human services agency, multi-state, decentralized workforce).

- F. Include five (5) client references, including three (3) current clients and two (2) clients that you either lost or terminated services with you in the past three (3) years.
- G. Furnish a list of insurance companies, third party administrators, and other major providers for which you are not an authorized agent or broker.
- H. In your opinion, what are the two major challenges organizations of CRi's size face and how will your firm help meet these challenges?
- I. What services/resources do you make available to your clients' employees relating to non-contractual coverage, plan administration, and assisting with escalated claims resolution/issues?
- J. What tools do you use to stay on top of any ongoing or outstanding action items?

## VI. Scope of Services and Proposed Project Schedule

Briefly describe the firm's understanding of the scope of services to be provided, including but not limited to:

- A. Your strategy on how to reduce CRi's claims experience and premiums year-over-year. How will you demonstrate savings?
- B. Your role in the construction of benefit plans, and the management of health related risks. Please provide a sample of the materials and reports that you use as a part of your regular reviews.
- C. Include whether your firm employs an in-house actuary for providing detailed analysis of claims data, stop loss risk, workforce demographic analysis, funding options, trends, premium ratios, reserves, IBNR reporting and actuarial value of plan design changes. Please provide examples of periodic or ad hoc reports, and include how this analysis drives the renewal process.
- D. How will your firm help CRi decide whether or not to move to a self-funded health insurance model? What is your demonstrated experience with the same?
- E. What benchmarking surveys do you use/provide to determine whether CRi's benefits/renewal proposals are competitive with similar organizations?
- F. Describe how your firm stays current with state regulations that impact multi-state employers and what resources you provide to your clients to stay compliant.
- G. Include whether your firm employs an in-house benefits/compliance attorney. If so, please provide his/her credentials and examples of communications provided to clients. If not, do you use an external benefits/compliance attorney and if so, which firm do you use?
- H. Describe your process for checking the accuracy of coverage binders, policies, certificates, endorsements, and premium audit adjustments from carriers.
- I. Describe the technology tools you use and any you make available to your clients.
- J. What role does your firm play in facilitating Open Enrollment and the ongoing transmittal of information to/from carriers? Please provide examples of employee communications and administrative tools you will make available to CRi.
- K. Does your firm provide any value added benefits (e.g. ACA reporting, 5500 annual reporting, COBRA administration, benefits enrollment systems, health care advocacy, wellness program)? If so, are there additional fees for these services?
- L. Please provide a sample client service agreement and the list of carriers to which you would bid CRi's services.

- M. Does your firm assist with recommendations for setting employee contributions? Do you provide benefit rate sheets with COBRA rate equivalents and imputed income calculations? If so, please provide a sample.

## VII. Fees and Compensation

Provide the following information disclosing all fees to be assessed to CRi for the Scope of Work:

- A. Describe your proposed form of compensation (e.g., commission, annual retainer, fee-for-service). If you are proposing a fee, provide a quote for completing all requirements outlined in the Scope of Work for an initial two (2) year term and for the potential three (3) year term that may follow.
- B. Describe what your proposed policy would be on receiving commissions or other sources of income you may receive in connection with services provided to CRi and how it would be disclosed.
- C. What is your company’s philosophy on accepting contingency/override compensation from insurers relative to the placement of insurance programs?
- D. Describe whether you provide a Performance Guarantee and if so, provide a sample copy.
- E. The frequency and timing of the firm’s billing process.
- F. Cost of additional related services not included in the Scope of Services that you anticipate might be used by CRi.

## VIII. Exceptions to Contract Requirements

Any exceptions to the requirements of the sample contract shall be noted in the proposal. CRi shall have no obligation to accept any exceptions and may reject any proposal noting exceptions to its contract requirements.

## VII. PROPOSAL SUBMISSION AND SELECTION PROCESS

By use of numerical and narrative scoring techniques, proposals will be evaluated by CRi against the factors specified below. The relative weights of the criteria—based on a 100-point scale—are shown below.

	<b>Criteria</b>	<b>Points</b>
1	Strategic plan and consultation and plan design analysis	30 points
2	Compliance, communications and administrative support	25 points
3	Qualifications, experience, references, and ability to carry out the described work	20 points
4	Fees / expenses	15 points
5	Other factors, including completeness of proposal, adherence to RFP instructions, other relevant factors not considered elsewhere	10 points

## VIII. REVIEW PROCESS

CRi may, at its discretion, request interviews/presentations by or a meeting with any or all firms, to clarify or negotiate modifications to the firm's proposal. However, CRi reserves the right to make an award without further discussion of the proposals submitted. Therefore, proposals should be submitted initially on the most favorable terms, from both technical and price standpoints, that the firm can propose. CRi contemplates award of the contract to the responsive, responsible firm whose proposal is the most advantageous to CRi, based on the highest total points and its decision is final.

## IX. NOTICE TO FIRM(S)

All materials provided to CRi become the property of CRi and may be returned only at its sole discretion. No portion of any proposal or materials submitted therewith will be withheld from disclosure as proprietary, trade secret or confidential unless that portion is clearly marked by the firm as such, and the firm agrees to indemnify CRi against any claim or action to compel disclosure of such portion of the proposal. CRi is not obligated to accept any proposal or to negotiate with any entity. All transactions are subject to the final approval of CRi, which reserves the right to reject any and all proposals without liability. All costs directly or indirectly related to a response to this RFP will be borne by the Proposer.

The contract, if any, shall be awarded to the responsible firm whose proposal is most advantageous to CRi, based on the evaluation criteria set forth in this RFP. CRi may at its sole discretion select the response that best fits its needs, may choose to cancel the RFP, or to not select any firm. A selection committee will evaluate the responses based on established criteria, including compliance with the direction herein, experience and qualifications, cost, financial position of the company, and other factors as stated in this RFP. If selected, the successful firm will enter into a written agreement with CRi that will include service agreements and compensation agreements.

All information in this RFP should, for purposes of this RFP, be considered proprietary and confidential. Information contained in this RFP should not be shared or distributed without the expressed written consent of CRi.

## X. REJECTION OF PROPOSAL(S)

CRi reserves the right in its sole discretion to reject any or all proposals, in whole or in part, without incurring any cost or liability whatsoever. All proposals will be reviewed for completeness of the submission requirements. The proposal may be rejected if it fails to meet a material requirement of the RFP or if it is incomplete or contains irregularities. A deviation is material to the extent that a proposal is not in substantial accord with RFP requirements.

Immaterial deviations may cause a bid to be rejected. CRi may or may not waive an immaterial deviation or defect in a proposal. CRi's waiver of an immaterial deviation or defect will in no way modify the RFP or excuse a firm from full compliance with the RFP requirements.

Any proposal may be rejected where it is determined to be not competitive, or where the cost is not reasonable.

Proposals that contain false or misleading statements may be rejected if in CRi's opinion the information was intended to mislead CRi regarding a requirement of the RFP.

CRi may reject a proposal from a firm it finds non-responsive. Any person or entity that has substantially assisted CRi in preparing any part of this RFP is prohibited from submitting a proposal. Submission of a proposal to CRi shall constitute the firm's certification that the proposal is not collusive.

## XI. COMPLIANCE WITH LAWS

Any firm must affirmatively agree and certify that it will comply with all applicable federal, state, and local laws and regulations, including but not limited to the provisions of the Fair Employment and Housing Act (Govt. Code, § 12900 et seq.) and any applicable regulations promulgated there under. Any firm must affirmatively agree to include the non-discrimination and compliance provisions of this clause in any and all subcontracts to perform work under the agreement.

## XII. WRITTEN QUESTIONS AND ADDENDA

Written questions or comments regarding this RFP must be in writing and received no later than May 29, 2019. Questions should be emailed to the CRi contact identified in Section III. All questions will be responded to via email. Firm(s) invited to submit a proposal understand and agree that they have an affirmative duty to inquire and seek clarification regarding anything in this RFP that is unclear or open to more than one interpretation.

CRi, at its sole discretion, may make questions submitted by firms and responses to the submitted questions available to all Firms.

CRi reserves the right in its sole discretion to revise or amend this RFP prior to the stated submittal deadline. Any such revisions will be made by written addenda to this RFP. Firms are responsible for verifying they have received, and all proposals shall acknowledge receipt of, all addenda issued by CRi relating to this RFP. Failure to acknowledge receipt of all such addenda may render a proposal non-responsive.

## XIII. SUBMISSION

Electronic copies of responses must be received by June 7, 2019 at 5:00PM EST. Any response received after this date may be returned or not considered. Responses should be submitted electronically to CRi contact identified in Section III. If firms wish to also submit a d copy of the proposal, it needs to be received no later than the due date and mailed to 14160 Newbrook Drive, Chantilly, VA 20151 to the attention of the CRi contact identified in Section III. Submission of a proposal shall constitute the firm's representation that it:

- Has thoroughly examined and become familiar with the scope of work set forth in this RFP;
- Understands the requirements of the scope of work, the nature of the work and all other matters that may affect the work;
- Will honor its proposal for no less than one-hundred and twenty (120) days after the submission date stated in this RFP (or until execution of a final contract with the selected firm, if sooner), and acknowledges that its proposal cannot be withdrawn within that time without the written consent of CRi;
- Will comply with all requirements set forth in this RFP, and in the ensuing contract, if any.

## XIV. SOLICITATION FORM

The undersigned offers and agrees to furnish the services listed in this document at the prices and terms stated, subject to all of the terms and conditions of this RFP. The undersigned warrants and represents their authority to bind the firm into an agreement subject to the terms and conditions of this Request for Proposal.

Company Name \_\_\_\_\_

Street Address \_\_\_\_\_

City, State Zip \_\_\_\_\_

Email \_\_\_\_\_

Telephone \_\_\_\_\_

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By (Authorized Signature)

Date Signed:

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Print name and title of Authorized Signatory

## **Attachment A**

## COMMUNITY RESIDENCES BENEFIT ENROLLMENT CENSUS

As of February 1, 2019

		Headcount	Volume			
All CR Employees	554	ADD	449	18,846,000	LifeWorks (EAP)	560
Benefits Eligible	477	LIFE	449	18,846,000	Reported AVERAGE	
% Eligible	86%	LTD	449	1,533,459	Headcount for	
		STD	449	206,815	quarter billing.	
Medical	Single	199	Flex Dep Care	8	Aflac Accident	14
	EE + CH	63	Flex Medical	50	Aflac Hosp/Indem	13
	EE + SP	9	Health Savings	120	Aflac Cancer	6
	Family	14	<b>Flex/HSA Total</b>	<b>178</b>	Aflac Special Event	8
	Med Waiver	186			<b>Aflac Total</b>	<b>11</b>
<b>Medical Total</b>		<b>471</b>				
Dental	Single	181				
	EE + CH	61				
	EE + SP	19				
	Family	18				
<b>Dental Total</b>		<b>279</b>				
Vision	Single	166				
	EE + CH	13				
	EE + SP	47				
	Family	11				
<b>Vision Total</b>		<b>237</b>				

