



**Request for Proposal, 24MCO621 Employee Insurance Benefits**

**Date Required: Friday, June 7, 2024**

**Time Required: 10:00am Local Time**

**Mandatory Pre-Bid Call May 15, 2024 at 10:00 am-12:00 pm**

Join Zoom Meeting

<https://shareabundantly.zoom.us/j/92583176443?from=addon>

Meeting ID: 925 8317 6443

I Phone One-Tap

+17209289299,,92583176443# US (Denver)

+16513728299,,92583176443# US (Minnesota)

Dial by your location

+1 720 928 9299 US (Denver)

+1 651 372 8299 US (Minnesota)

Meeting ID: 925 8317 6443

Find your local number: <https://shareabundantly.zoom.us/j/92583176443?from=addon>

**INTRODUCTION:**

Midland County (hereinafter referred to as the "County") is requesting proposals from qualified carriers to provide the following benefits:

- Medical
- Pharmacy Rx
- Stop Loss
- Cobra
- Dental
- Vision
- Worksite Products - Accident/Critical Illness/ Hospital Indemnity
- LTD/STD
- Basic & Supp Life & AD&D
- FSA Administration
- Employee Assistant Programs (EAP)
- ACA Compliance Reporting

This request for proposal ("RFP") is part of a competitive procurement process which provides qualified vendors with a fair opportunity for their commodities and services to be considered, and to provide information concerning their expertise and experience in providing similar services to other customers. The RFP process provides a competitive negotiation platform, wherein price or cost is not the sole determinative factor. This process, designed to best serve the interests of the

RFP 24MCO621 Employee Insurance Benefits  
Due Friday June 7, 2024, at 10:00AM

County, allows the County the flexibility to negotiate with interested, qualified Vendors (following designation by the Commissioners Court, one at a time) to arrive at a mutually agreeable relationship.

**QUESTIONS:**

If further information is required, please contact the Midland County Purchasing Department. All requests for information must be submitted in writing. Responses to all questions received will be posted to the County's website. Requests for information may be e-mailed to [pur103@co.midland.tx.us](mailto:pur103@co.midland.tx.us). All questions should be submitted on or before **5:00pm on May 17, 2024**. Questions received after said date and time will not receive a response. Answers and clarifications which are considered to materially change the solicitation will be issued as written addenda to the original RFP and will be posted to the Midland County website at [www.co.midland.tx.us](http://www.co.midland.tx.us). Solution providers are responsible for ensuring all answers to questions are reviewed prior to bid submittal and that all issued added are properly acknowledged with their submitted proposal response. Midland County will not be responsible for any verbal exchange between the vendor and an employee of Midland County.

**COPIES AND RECEIPT:**

All submissions should be emailed as 1 file and should be sent to to me at [pur103@co.midland.tx.us](mailto:pur103@co.midland.tx.us). **An executed copy of the Proposal Affidavit SIGNED AND NOTARIZED (Page 8) must be included in each submission.** Please note that if no Proposal Affidavit is included, the response will be rejected. Midland County is exempt from all state and federal taxes. Tax-exempt certificates are available upon request.

All responses must be submitted electronically in the Excel RFP workbooks by product. Responses not submitted within the RFP workbook by product will not be considered complete.

**24MCO621 EMPLOYEE INSURANCE BENEFITS**

---

**Company Name**

Responses must be received by **10:00am Local Time on Friday, June 7, 2024**. Late proposals will be rejected and returned without being opened. The clock in the Purchasing Agent's office is the official time piece for this submission.

**SUBMISSION LOCATION:** All bids which are mailed, shipped, delivered, etc. should be addressed as follows:

**Midland County Purchasing Department**  
Midland County Courthouse  
Attention: Kristy Engeldahl, Purchasing Agent  
500 N. Loraine Street, Suite 1101  
Midland, Texas 79701

**DOCUMENTATION SUBMISSION:**

All responses must be submitted electronically in the Excel RFP workbooks by product. Failure to provide the requested information electronically may result in the rejection of the proposal.

**ALTERATION OF PROPOSAL:**

A proposal may be altered, modified or amended by a Vendor at any time, prior to the time and date set forth above as the submission deadline. Alterations, modifications or amendments to a proposal must be made in the offices of the Purchasing Department. Any interlineations, alteration or erasure made on a proposal before the submission deadline must be initialed by the signer of the proposal, guaranteeing authenticity. A proposal may not be altered, modified or amended after the submission deadline.

**WITHDRAWAL:**

A proposal may not be withdrawn or canceled by the respondent for a period of sixty (60) days following the date designated for the receipt of proposals, and respondent so agrees upon submittal of their proposal.

**CONFLICT OF INTEREST:**

No public official shall have interest in this contract, in accordance with Vernon's Texas Codes annotated Local Government Code Title 5, Subtitle C, Chapter 171. Vendor is required to sign affidavit form included in Proposal documents.

**SILENCE OF SPECIFICATIONS:**

The apparent silence of these specifications as to any detail of the apparent omission from it of a detailed description concerning any point, shall be regarded as meaning that only the best commercial practices are to prevail. All interpretations of these specifications shall be made on the basis of this statement.

**CONFIDENTIALITY:**

Contents of the proposals will remain confidential until the contract is awarded. At that time the contents will be made public under the Texas Public Information Act; except for any portion of a proposal which has been clearly marked as a trade secret or proprietary data (the entire proposal may not be so marked). Proposals will be opened, and the name of the firm submitting the proposal read aloud, acknowledged, at **10:00am on Friday, June 7<sup>th</sup> 2024**, in the Purchasing Department Conference Room located in the Midland County Courthouse, Suite 1101. All respondents or other interested parties are invited to attend the opening.

Vendors are hereby notified that the Owner strictly adheres to all statutes, court decisions, and opinions of the Texas Attorney General with respect to disclosure of public information.

**ADDITIONAL INFORMATION AND DEMONSTRATION, NEGOTIATIONS:**

Prior to award, selected Vendors may be asked to provide further information concerning their proposal, up to and including presentations/demonstrations. The Midland County Commissioners Court reserves the right to reject any and all proposals or waive formalities as deemed in the best interests of Midland County. The County may also enter into discussions and revisions of proposals after submission and before award for the purpose of obtaining the best and final offer, and to accept the proposal deemed most advantageous to Midland County. **Those selected as Best and Final Offer Finalists will be invited to presentation meetings between Tuesday July 9, 2024 and Wednesday July 11, 2024. The schedule for these meetings will be provided no later than Friday June 28, 2024.**

This request for proposal (RFP) is part of a competitive procurement process which is designed to best serve the interests of the County in obtaining complicated commodities and/or services. It also provides interested Vendors with a fair opportunity for their goods and services to be considered. The RFP process is designed to be a competitive negotiation platform, where price is not required to be the sole determinative factor. Also, the County has the flexibility to negotiate with interested vendors (one at a time) to arrive at a mutually agreeable relationship. Negotiations will be arranged with vendors in a hierarchal order, starting with the vendor selected as the primary. If a contract cannot be negotiated, negotiations will, formally and in writing, end with that Vendor and proceed to move to the second vendor, and so forth until a contract is negotiated.

**RIGHTS OF THE CONTRACTING AUTHORITY:**

Midland County reserves the right to withdraw this RFP at any time and for any reason. Midland County also has the right to terminate its selection process at any time and to reject all responses, or all proposals. Midland County reserves the right to solicit for best and final offers from all or some proposing vendors. Receipt of the proposal materials by Midland County or submission of a proposal to Midland County confers no rights upon the vendor nor obligates Midland County in any manner.

All costs associated with the preparation or submittal of proposals shall be borne by the vendor, and no cost shall be sustained by Midland County.

**ORAL COMMITMENT:**

Vendors should clearly understand that any verbal representations made or assumed to be made during any discussions held between representatives of an vendor and any Midland County personnel or official are not binding on Midland County.

**WAIVER OF CLAIMS:**

Submission of a proposal indicates Vendor's acceptance of the evaluation technique and Vendor's recognition that some subjective judgments must be made by the County during the determination of qualification.

**SELECTION CRITERIA:**

Price is a primary consideration, however, it is not the only consideration to be used in the selection. The product and/or service to be provided is also of major importance. Midland County will require that the successful vendor provide a representative for all County related business, service, billing, installation, activation and termination of said service.

**ORDINANCES AND PERMITS:**

The Vendor agrees, during the performance of the work, to comply with all applicable Federal, State, or local code and ordinances.

**INVOICES:**

Invoices are to be mailed to P.O. Box 421, Midland, Texas 79702 and should cite the applicable Purchase Order Number. Any and all notices or other communications required or permitted by any contract awarded as a result of this RFP shall be served on or given to Midland County, in writing, by personal delivery to the Purchasing Agent of Midland County, Texas, or by deposit with the United States Mail, postage prepaid, registered or certified mail, return receipt requested, addressed to the Midland County Purchasing Agent 500 N. Loraine Suite 1101 Midland, TX 79701, or at such other address as may have been specified by written notice to Vendor.

**INSURANCE:**

The awarded Vendor will maintain such insurance as will protect the Vendor and the County from claims under the Workers' Compensation Acts, and any amendments thereof, and from any other claims for damages from personal injury, including death, which may arise from operations under this agreement, whether such operations be by themselves or by any sub-contractor, or anyone directly or indirectly employed by either of them. Current Certificate of such insurance shall be furnished to Midland County and shall show all applicable coverage(s).

**Other insurance requirements are:**

- General Liability (including completed operations) with a \$1,000,000 per occurrence limit and \$2,000,000 general aggregate. Coverage should also apply within the general liability or by separate pollution liability policy for the liability arising out of the use of herbicides or other chemicals.
- Commercial Automobile Liability with a limit of no less than \$1,000,000. The coverage will also extend liability to hired and non-owned autos.
- Workers' Compensation with limit of \$1,000,000 for Employers Liability.
- We also require a minimum umbrella (or follow form excess policy covering over general liability, auto liability and workers compensation) of no less than \$2,000,000.

Midland County will require the selected Vendor to name Midland County as an additional for both the general liability and auto liability. A waiver of subrogation in favor of the County is required for the workers compensation. If the additional insured status or waiver of subrogation is not blanket, please send a copy of the actual endorsements prior to commencement of any work.

Midland County will require the selected Vendor to name Midland County as an additional insured and provide a waiver of subrogation prior to making a contract.

**INDEMNIFICATION:**

The Vendor shall defend, indemnify and save whole and harmless the County and all its officers, agents and employees from and against any and all demands, claims, suits, or causes of action of any character, name, kind or description brought for, or on account of, arising out of or in connection with the Vendor's performance or non-performance of any obligation of Vendor or any negligent act, misconduct or omission of the Vendor in the performance of its contractual obligations. The Vendor shall defend, indemnify, save, and hold harmless the County and its officers, agents, representatives and employees from and against any and all demands, claims, suits, or causes of action of any character, name, kind or description brought for, on account of, arising out of or in connection with Vendor's product or service.

**STATUS OF INDEPENDENT CONTRACTOR:**

Vendor shall be considered an independent contractor, for all purposes. Vendor will not at any time, directly or indirectly, act as an agent, servant, representative or employee of the County. Vendor will not take any action which is intended to create any commitments, duties, liabilities or obligations on behalf of the County, without prior written consent of the County.

**SUBCONTRACTOR AND/OR SUPPLIER IDENTIFICATION:**

Should the Bidder subcontract any work, the Bidder shall indicate below the name of each subcontractor and/or supplier the bidder will use in the performance of the contract. The Bidder shall specify the work to be performed by the subcontractor or the materials to be provided by the supplier. Any changes in subcontractor and/or supplier listed below shall require prior approval by the Purchasing Office.

**PARTIAL INVALIDITY:**

In the event any one or more of the provisions contained in this RFP or any contract resulting therefore, for any reason, be held to be invalid, illegal or unenforceable in any respect, such invalidity, illegality or unenforceability shall not affect any other provision of this RFP or any contract resulting therefore and this RFP or the contract resulting therefore shall be construed as if such invalid, illegal or unenforceable provision had never been contained herein.

**CONTRACT TERMINATION:**

Non-performance of the Vendor in terms of specifications or noncompliance with terms of this contract shall be basis for termination of the contract by the County. Termination in whole or in part, by the County may be made at its option and without prejudice to any other remedy to which it may be entitled at law or in equity, or elsewhere under this contract, by giving (60) sixty days written notice to the Vendor with the understanding that all work being performed under this contract shall cease upon the date specified in such notice. The County shall not pay for work, equipment, services or supplies which are unsatisfactory. Vendor may be given reasonable opportunity prior to termination to correct any deficiency. This, however, shall in no way be construed as negating the basis for termination for non-performance. The right to terminate the

notice thereof is controlled by these proposal specifications and is not subject to being altered by contract.

**LAW GOVERNING:**

The parties under contract shall be subject to all Federal laws and regulations, and all rules and regulations of the State of Texas. The laws of the State of Texas shall govern the interpretation and application of the contract; regardless of where any disagreement over its terms should arise or any case of action arise. Additionally, by submitting a proposal, each proposer represents and warrants that its proposal is genuine and not a sham or collusive to secure or provide an improper advantage to themselves or another vendor.

**REMEDIES:**

The successful vendor and Midland County agree that both parties have all rights, duties, and remedies available as stated in the Uniform Commercial Code.

**VENUE:**

It is hereby agreed that the contract will be made in Midland, Midland County, Texas, and any dispute arising as a result of it shall be governed by the laws of the State of Texas for the purpose of any law suit, and the parties agree that such lawsuit shall be brought in Midland County, Texas.

**FUNDING CONTINGENCY:**

Any contract awarded pursuant to this RFP shall be contingent on sufficient funding and authority being made available in each fiscal period by the appropriate officials of Midland County. If sufficient funding or authority is not made available, the contract shall become null and void.

**ASSIGNMENT:**

The Vendor shall not sell, assign transfer or convey this contract in whole or in part, without the prior written consent of the County.

**BUSINESS CHANGE DISCLOSURE:**

The Vendor shall immediately disclose any knowledge of a business change (i.e., name change, change in ownership, etc.) that will take place during the duration of this contract.

**REQUIRED FORM  
COMPANY AFFIDAVIT**

The affiant, \_\_\_\_\_ states with respect to this submission to County:

I (we) hereby certify that if the contract is awarded to our firm that no member or members of the governing body, elected official or officials, employee or employees of said County, or any person representing or purporting to represent the County, or any family member including spouse, parents, or children of said group, has received or has been promised, directly or indirectly, any financial benefit, by way of fee, commission, finder's fee or any other financial benefit on account of the act of awarding and/or executing a contract.

I hereby certify that I have full authority to bind the company and that I have personally reviewed the information contained in the RFP and this submission, and all attachments and appendices, and do hereby attest to the accuracy of all information contained in this submission, including all attachments and exhibits.

I acknowledge that any misrepresentation will result in immediate disqualification from any consideration in the submission process.

I further recognize that County reserves the right to make its award for any reason considered advantageous to the County. The company selected may be without respect to price or other factors.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Title \_\_\_\_\_

Firm Name \_\_\_\_\_

Type of business organization (corporation, LLC, partnership, proprietorship)

Address \_\_\_\_\_

County, State, Zip \_\_\_\_\_

Notary Seal Below

**SPECIFICATION**

**SCOPE OF SERVICES**

**NOTE: The County will be changing their effective dates for coverage from 10/01 to 01/01 starting 1/1/2025. Quotes should be provided with an extended plan year. Vendors must indicate on the applicable spreadsheets what, if any exceptions you may have for this plan year change.**

The County has retained the services of Holmes Murphy to assist them in analyzing vendor pricing, service, and capabilities for their Benefits. The County is not looking for a benefits Consultant or Agent in the scope of this RFP.

The County’s current vendors are as indicated below:

Medical	Boon Chapman
Pharmacy Rx	Boon Chapman (ESI)
Stop Loss	Boon Chapman/Aetna
Cobra	Boon Chapman
Dental	Boon Chapman/Aetna
Vision	Guardian
Accident/Critical Illness/ Hospital Indemnity	Aflac
LTD/STD	Unum (LTD) STD not currently offered
Basic & Supp Life & AD&D	New York Life/ Aflac (INDV) Group Life not currently offered
FSA Admin	Aflac (INDV)
Employee Assistant Programs (EAP)	Alliance Workplace Partners
ACA Reporting	County currently does all ACA Reporting

The County shall require that the vendor provide all necessary services including, but not limited to the following:

1. Maintain a fully automated claims adjudication system in compliance with electronic transmission standards and security requirements and all other regulations as required by HIPAA, provide web access to plan participants that allows for claim status and offers various customer service functions.
2. Maintain records and management reports, including claims and accounting information as required by the contract.
3. Provide timely response to inquiries from plan participants and providers regarding eligibility and status of claim, correspondence, payment, and any other information requested by such parties in a manner that will limit the County’s involvement in day-to-day inquiries.
4. Prepare and review with the Human Resources staff, and print summary plan documents, claim forms, and any other communication material as required by the contract.
5. If vendor uses ID cards, the County prefers vendor to mail identification cards to the participant’s home address.

6. Deliver utilization reports. The County and its consultants need to be able to access standard reports online, preferably in excel format.
7. Provide online access to additional standard or ad hoc reports as needed by the County. If a specific report cannot be generated online, prepare and provide such to the County electronically.
8. Meet with representatives of the County's Human Resources Department as often as deemed necessary by County.

**BACKGROUND:**

The County of Midland, Texas, is a midsized urban area in the desert of West Texas. The primary industry for the region is gas and oil. Midland County, has one hospital, one college, 2 school districts, growing residential areas, and multiple retail offerings.

The County has over 631 full-time positions. In addition, we currently offer retiree health, dental, and vision coverage to 153 eligible retirees. Dependent coverage is available for any eligible employee/retiree who elects coverage. The Treasurer's department assists all employees and retirees with their benefit inquiries and administrating and maintaining their benefit elections for themselves and their dependents.

**OVERVIEW OF CURRENT BENEFITS**

The County provides a self-funded health and dental plan to all full-time employees and retirees (at the time of retirement). The County contributes most of the premium cost for these services. Employees pay a small premium for their own coverage and additional premiums for dependent coverage. This coverage is provided through a third-party administrator, Boon Chapman. The County also provides LTD at no cost to the employee. The County works with third parties to offer additional benefits such as vision, insurance supplement policies, life insurance, etc.

**Medical/RX Insurance:** The County offers one health plan to full-time employees and retirees. The plan is low deductible, including prescription coverage. We also provide a surgery program for full-cost coverage through Care Navigation and utilize Teladoc for digital care services. In addition to these services, the County owns and operates a clinic for no cost to eligible employees and dependents. This clinic is managed by Premise Health and provides basic medical and prescription services. (Boon Chapman, Aetna PPO, Express Scripts, Prime DX, Premise Health)

**Dental Insurance:** Eligible employees and retirees are currently offered one dental plan option. (Boon Chapman, Guardian PPO)

**Vision Insurance:** Eligible employees are currently offered one vision plan option, for which they pay the whole premium. (Guardian)

**Long-Term Disability:** LTD is provided to full-time eligible employees with the premiums covered 100% by the County. (Unum)

**Flexible Spending Account:** Eligible employees are offered access to an FSA if they choose to participate. (Aflac)

**Wellness Program:** A wellness program is currently offered through the Texas Association of Counties that the County pays for

**Employee Assistance Program (EAP):** The County provides an employee assistance program to assist with ancillary services. (ADP)

Additional Benefits: Accident and Critical Care Insurance are offered at the employee's expense. Life insurance, deferred compensation plans, and other payroll deducted options are offered via payroll deductions that are 100% voluntary, and paid for by the employee. (Aflac, Washington National, New York Life, Nationwide, Valic etc.)

**MINIMUM QUALIFICATIONS FOR PROPOSERS**

A. Proposer shall have at least 5 years of experience providing benefits they are responding to. Proposers with other public entity clients of similar size are preferred.

B. The proposer's staff assigned to the County must have at sufficient experience in benefits administration and client management. The staff must be available for high volumes of communication with the County, employees, retirees, and approved vendors.

C. Proposer must be properly licensed and insured to provide services listed in this RFP and in the State of Texas. The successful proposer must maintain insurance coverage appropriate for the fulfillment of any agreement resulting from this RFP. Additionally, in the event its employees, agents, or subcontractors enter premises occupied by or under County control, the successful proposer shall maintain public liability and property damage insurance in reasonable limits covering all obligations to the County and shall maintain Worker's Compensation coverage covering all employees performing on premises occupied or under County control. Additionally, the proposer shall maintain Professional Liability insurance for the duration of any agreement resulting from this RFP and up to at least three (3) years after completion of the agreement. Copies of certificates of coverage shall be provided upon the County's request.

**REQUIRED PROPOSAL CONTENT**

A. Cover Letter: Signed Certification Statement from the firm's principal expressing interest in the project and certifying that sufficient resources of personnel, equipment, and time are available and committed to this project.

B. Table of Contents: Include clear identification of material by section and by page number.

C. General Information: Proposers must complete the general information page provided. This is Attachment "A" and must be signed by the person duly authorized to bind the proposer and identify the proposed account team.

D. RFP Response Documents as applicable; listed in "Attachments". All other documents within the scope of the RFP not labeled as such will include information deemed pertinent to provide an RFP response.

Proposers must complete the appropriate RFP response documents in Excel format and provide with proposal submission. Respondents are not required to submit documents for products they are not bidding on. However, all respondents must complete the General Vendor Information Spreadsheet.

RFP 24MCO621 Employee Insurance Benefits  
Due Friday June 7, 2024, at 10:00AM

G. References: Proposer shall provide a client list, preferably county or other public sector clients that are either active or became inactive within the last five (5) years within the General Vendor Information spreadsheet.

H. Services: Vendor will need to provide the following:

Completed RFP response Excel document for those products in which they are responding. Additionally, all vendors must include a formal proposal with any relevant additional information they would like to include with the RFP.

I. Cost and Pricing Information; included within the Excel documents for each product.

J. General Vendor Information Spreadsheet; including references and appropriate contact information.

J. Conflict of Interest

Proposers must disclose any affiliations or business relationships with any employee, officer, contractor, or official of the County to ensure there are no conflicts of interest. The Required Form Affidavit must be included in the proposal.

**CONTRACT TERM:**

The initial term of agreement for all products will be for a three (3) year period beginning January 1, 2025, with two (2) optional one (1) year extensions thereafter, , unless either Midland County or Vendor provides a 60-day notice to cancel or not renew. Any increase in cost will need to be submitted to the County Judge by May 1st of each year so that the request can be reviewed and considered during the budget process. Any increases will take effect the following January 1st , the beginning of Midland County's fiscal year.

**EVALUATION PROCESS:**

The County will award to the respondent that submits a bid which represents the "best value" to the County. The best value shall not be based solely upon price but the bid which receives the highest cumulative score for each of the evaluation factors delineated herein.

RFP 24MCO621 Employee Insurance Benefits  
Due Friday June 7, 2024, at 10:00AM

**CRITERIA:**

**Medical**

<b>Medical Plan Scoring Criteria</b>	<b>Points</b>
Plan Design and Administration Services	35
Fees, Repricing, Renewals, and Guarantees	35
Network and Disruption	15
References	10
Adherence to the Terms and Conditions of RFP	5
<b>Total Available Points</b>	<b>100</b>

**Pharmacy**

<b>PBM Scoring Criteria</b>	<b>Points</b>
Plan Design and Administration Services	35
Fees, Repricing, Renewals, and Guarantees	35
Network and Disruption	15
References	10
Adherence to the Terms and Conditions of RFP	5
<b>Total Available Points</b>	<b>100</b>

**Dental**

<b>Dental Scoring Criteria</b>	<b>Points</b>
Technical Proposal and Qualifications / References	30
Network	20
Adherence to the Terms and Conditions of RFP	5
Financial Stability and Ability to Obtain Insurance and Bonding	5
Ref Intangibles (Value-Added Services)	10
Fees, Renewals, and Guarantees	30
<b>Total Available Points</b>	<b>100</b>

**Vision**

<b>Vision Scoring Criteria</b>	<b>Points</b>
Technical Proposal and Qualifications / References	30
Network	20
Adherence to the Terms and Conditions of RFP	5
Financial Stability and Ability to Obtain Insurance and Bonding	5
Ref Intangibles (Value-Added Services)	10
Fees, Renewals, and Guarantees	30
<b>Total Available Points</b>	<b>100</b>

**Life**

<b>Life/Voluntary Life and AD&amp;D Scoring Criteria</b>	<b>Points</b>
Technical Proposal and Qualifications / References	40

RFP 24MCO621 Employee Insurance Benefits  
Due Friday June 7, 2024, at 10:00AM

Adherence to the Terms and Conditions of RFP	5
Financial Stability and Ability to Obtain Insurance and Bonding	5
Ref Intangibles (Value-Added Services)	10
Fees, Renewals, and Guarantees	40
<b>Total Available Points</b>	<b>100</b>

**LTD and STD**

<b>Disability Scoring Criteria</b>	<b>Points</b>
Technical Proposal and Qualifications / References	40
Adherence to the Terms and Conditions of RFP	5
Financial Stability and Ability to Obtain Insurance and Bonding	5
Ref Intangibles (Value-Added Services)	10
Fees, Renewals, and Guarantees	40
<b>Total Available Points</b>	<b>100</b>

**FSA/Cobra/ ACA Reporting**

<b>FSA Scoring Criteria</b>	<b>Points</b>
<i>Plan Design and Administration Services</i>	40
<i>Fees, Renewals, and Guarantees</i>	40
<i>References</i>	15
<i>Adherence to the Terms and Conditions of RFP</i>	5
<b>Total Available Points</b>	<b>100</b>

**EAP**

<b>EAP Scoring Criteria</b>	<b>Points</b>
<i>Technical Proposal and Qualifications / References</i>	30
<i>Network</i>	20
<i>Adherence to the Terms and Conditions of RFP</i>	5
<i>Financial Stability and Ability to Obtain Insurance and Bonding</i>	5
<i>Ref Intangibles (Value-Added Services)</i>	10
<i>Fees, Renewals, and Guarantees</i>	30
<b>Total Available Points</b>	<b>100</b>

**Enrollment Platform**

<b>Enrollment Platform Scoring Criteria</b>	<b>Points</b>
Technical Proposal and Qualifications / References	30
Systems integration	20
Adherence to the Terms and Conditions of RFP	5
Financial Stability and Ability to Obtain Insurance and Bonding	5
Value-Added or additional Services	10

RFP 24MCO621 Employee Insurance Benefits  
 Due Friday June 7, 2024, at 10:00AM

Fees, Renewals, and Guarantees	30
<b>Total Available Points</b>	<b>100</b>

**Stop Loss**

<b>Stop Loss Scoring Criteria</b>	<b>Points</b>
Technical Proposal and Qualifications / References	30
Systems integration	20
Adherence to the Terms and Conditions of RFP	5
Financial Stability and Ability to Obtain Insurance and Bonding	5
Value-Added or additional services	10
Fees, Renewals, and Guarantees	30
<b>Total Available Points</b>	<b>100</b>

**AWARD:**

Once the County has completed the proposal analysis, negotiations may be conducted for the extent of services to be rendered and for the method of compensation. The County is not required to complete negotiations so the proposal submitted shall include the proposer’s most favorable terms and conditions.

Any award will be contingent upon the completion of a satisfactory contractual arrangement between the selected firm and the County. The inability to agree on contract terms will result in the selection of an alternate firm. Unsuccessful candidates will be notified once a contract selection has been finalized by the County.

In the performance of the terms of any agreement resulting from this RFP, the contractor or vendor agrees that they will not engage in, nor permit, such subcontractors (where applicable), as they may employ, from engaging in discrimination in employment or persons because of race, color, religion, national origin, or ancestry, age, sex, familial status, sexual orientation, or disability of such persons.

No assignment by a selected broker of a resultant agreement, or any part thereof, or of funds to be received therefrom, will be recognized by the County unless such assignment has had prior written approval and consent of the County. The County will be contracting for the services of the individuals in the firm making the proposal and the qualifications of those individuals a material inducement for the award of the contract.

### ***Certification Statement***

The undersigned does hereby declare that they have read the specifications and with full knowledge of the requirements, do hereby agree to furnish the coverage in full accordance with the specifications and requirements, for the following plans:

Employee Insurance Benefits

I certify that \_\_\_\_\_ and it's

Firm's Name

response comply with these specifications. Also, as an officer of this organization, or per the attached letter of authorization, am duly authorized to certify this information provided herein are accurate and true as of the date.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

## **RFP Attachment Checklist**

### **Medical**

- Attachment A. 2024 Midland County Medical RFP
- Attachment B. Individual Specific Analysis Report 2022 & 2023
- Attachment C. Dental and Medical Plan Document 2019
- Attachment D. 2024 Medical and Dental Benefits Schedule
- Attachment E. 2022 Medical and Dental Plan Documents
- Attachment F. Medical Census Midland County
- Attachment G. ERS Report 2023-2024
- Attachment H. 2024 Midland County Medical Repricing Workbook
- Attachment I. Medical Plan Amendments Documents

### **Stop Loss**

- Attachment A: 2024 Midland County Stop Loss RFP
- Attachment B. Aggregated Report 2022 & 2023
- Attachment C. Eligibility Census
- Attachment D. ERS Report 2023 & 2024
- Attachment E. Individual Specific Analysis Report
- Attachment F. Midland County Stop Loss App and Schedule
- Attachment G. Organ and Tissue Transplant Renewal
- Attachment H. Medical Plan Attachments Documents

### **Cobra**

- Attachment A. 2024 Midland County Cobra RFP

### **Pharmacy**

- Attachment A. 2024 Midland County Rx RFP
- Attachment B. Exhibit A- Claims Data 2023
- Attachment C. Exhibit B- Pharmacy Claims Repricing

### **Flexible Spending Account (FSA)**

- Attachment A. 2024 Midland County FSA RFP
- Attachment B. 2023 & 2024 FSA Account Report
- Attachment C. 2024 FSA Rates

### **Dental**

- Attachment A. 2024 Midland County Dental RFP
- Attachment B. 2022 Medical and Dental Plan Documents
- Attachment C. 2024 Schedule of Medical and Dental Benefits
- Attachment D. Amendment #3 and #4
- Attachment E. Dental and Medical Plan Document 2019
- Attachment F. Aflac DHMO Documents

RFP 24MCO621 Employee Insurance Benefits  
Due Friday June 7, 2024, at 10:00AM

**Vision**

- Attachment A. 2024 Midland County Vision Vendor Response
- Attachment B. 2024 Vision Certificate of Coverage
- Attachment C. 2024 Vision Policy
- Attachment D. 2024 Vision Summary of Benefits
- Attachment E. Vision Census and Tier Counts
- Attachment F. Vision Prem vs Claim 2021-2024

**EAP**

- Attachment A. 2024 Midland County EAP RFP
- Attachment B. EAP Midland County Utilization 2023

**Worksite**

- Attachment A. Midland County Worksite RFP
- Attachment B. Bill Document
- Attachment C. Census Document
- Attachment D. Policies Documents
- Attachment E. Experience Document

**Life & Disability**

- Attachment A. Midland County Life\_Disability RFP
- Attachment B. Bill Document
- Attachment C. Census Document
- Attachment D. Policies Documents
- Attachment E. Rates Document

**ACA Reporting**

- Attachment A. 2024 Midland County ACA RFP