



Request for Qualifications Insurance Brokerage/Consultation Services For Medical Benefit Plans

I. General Information

The City of Trotwood, Ohio is seeking and accepting proposals from licensed insurance brokers to provide brokerage and consulting services to the City for employees' health insurance plans. Firms are invited to submit proposals and statements of qualifications for this scope of work. After evaluation of all submittals, selected firms will be invited to an interview with City representatives. The City of Trotwood reserves the right to reject any or all submittals.

The selected firm will work directly with the Administrative staff. The term of the service agreement will be for three years beginning on or about September 1, 2010. The agreement will be annually renewable based on the performance and services provided by the broker.

The City currently has the following benefit programs in place for 110 full time employees:

- Health Insurance
- Dental Insurance
- Long and Short Term Disability Insurance
- Life Insurance
- Accidental Death and Dismemberment Insurance
- Flexible Spending Accounts for Medical and Dependent Care

The City has other employee benefits that are not included in the RFQ. At this time the City is seeking brokerage services for medical benefits only.

II. Scope of Services/Requirements

The City is seeking a state licensed, experienced, capable, customer service focused firm to assist with the procurement and other administrative aspects of employee health and welfare benefits.

At a minimum the selected firm will provide the following services:

- Assist the City in negotiating renewals and program changes by marketing the City's program to qualified providers and competitively procuring quotes.
- Work with company representatives to encourage cost reductions and make recommendations to the City of Trotwood.

- Assist in the resolution of any insurance claims problems an employee might experience.
- Assist in the development and design of informational materials, surveys, payroll stuffers and employee meetings to promote understanding of City benefits.
- Assist the Administrative Staff with benefit plan designs and any necessary or requested program changes, including evaluation of new and nontraditional options.
- Be fully and intimately knowledgeable with and able to interpret the City's various employee benefits.
- Be knowledgeable of all Ohio and Federal laws regarding insurance including COBRA and HIPPA and assist/advise City administrative staff with the same.
- Perform related tasks as assigned and negotiated by the City.

III. Required Information

- An overview of the firm including historical background, length of time in existence and structure of the company.
- List of all employees that will be assigned to the City's account including resumes of key individuals.
- A list of current municipal employee benefits clients in the Miami Valley area which insure 50-200 employees.
- List of references including client name, contact address, phone number, estimated employee group size and time period served.
- List of carriers with whom you have or have had a relationship and the duration of each.
- State the level of incentives received from the carriers and how this may result in lower premiums provided to the City of Trotwood.
- Fee schedule and narrative on how your firm expects to be compensated.
- Any other items your firm wishes the City of Trotwood to consider in evaluating the firms qualifications.

IV. Selection Criteria

The City will evaluate the proposals based on, but not limited to, the following selection criteria:

- The firm's demonstrated qualifications and expertise in performing the services required.
- The professional and ethical reputation of the firm.
- The basis of compensation, i.e. commission, fee based, etc.
- The value added services provided by the firm that will increase benefits to the employees and the City of Trotwood.

- The scope of employee and City benefit services that are provided by the firm.
- Any proprietary products that will be available to the City and its employees.
- The qualifications and experience of the staff that will be assigned to the City's account.
- Past record of performance with respect to quality of work provided to comparable clientele.
- Firm's familiarity with insurance issues similar to those facing the City Of Trotwood.
- References from current or previous clients.

If you wish to submit a proposal, please return six (6) complete sets of your proposal by 5:00 pm on August 12, 2010. Completed proposals should be mailed to:

Barbara Brooks
City of Trotwood
3035 Olive Road
Trotwood, OH 45426