

RFP No: 2009-350-00-00CGV

Buyer: Gricelda (Cris) Villarreal

Tel. No: (956) 318-2626

REQUEST FOR PROPOSALS

Hidalgo County
Edinburg, Texas

RFP- Section 125 Voluntary Products-Hidalgo County
September , 2009

Contact Person:

Martha L. Salazar, CPPB, Purchasing Agent
Hidalgo County Purchasing Department
2802 So. Business Hwy 281 - New Administration Building
Edinburg, Texas 78539

(956) 318-2626

Form HCPD-04

1. Sealed proposals will be received for "**RFP- Section 125 Voluntary Products-Hidalgo County**", in accordance with the requirements attached hereto as Exhibit "A." Proposals should address all requirements set forth. Proposers may suggest substitutions of features which they feel would be in the best interest of Hidalgo County ("County"). Strong rationale must be presented for any deviation from the requirements. Hidalgo County reserves the right to reject the deviation and its effect on the overall proposal.
2. One (1) original and seven (7) copies of all proposals are required, with the proposers name and address clearly typed/printed on upper left hand corner and the proper notation clearly typed/printed on the lower left hand corner of the envelope and/or package, "**RFP NO.: 2009-350-00-00CGV - RFP- Section 125 Voluntary Products-Hidalgo County**" and in County's Purchasing Department, 2802 So. Business Hwy 281, New Administration Building, Edinburg, Texas, **on or before 9:30 a.m., Wednesday, September 30, 2009. NO FACSIMILES OR LATE ARRIVALS WILL BE ACCEPTED. ANY PROPOSAL RECEIVED AFTER THAT TIME WILL NOT BE OPENED AND WILL BE RETURNED. OVERNIGHT MAIL MUST ALSO BE PROPERLY LABELED ON THE OUTSIDE OF EXPRESS ENVELOPE OR PACKAGE WITH REFERENCE TO: "RFP-2009-350-00-00CGV -RFP- Section 125 Voluntary Products-Hidalgo County".** Hidalgo County reserves the right to refuse and reject any/all proposals and to waive any/all formalities or technicalities, or to accept the proposal considered the best and most advantageous to Hidalgo County.
3. Hidalgo County reserves the right to: A. separate and accept, or eliminate any item(s) listed under this proposal that it deems necessary to accommodate budgetary and/or operational requirements; B. reject any or all proposals submitted and further reserves the right to design the evaluation criteria to be used in selecting the lowest and best proposal for approval. Receipt of any proposal shall under no circumstances obligate County to accept the lowest dollar proposal; and C. award of this contract shall be made to the responsible offeror whose proposal is determined to be the best evaluated offer resulting from negotiation, taking into consideration the relative importance of price and other evaluation factors as herein set forth.
4. Failure of the delivered item(s) to perform as specified, or failure to meet the stated delivery schedule shall release Hidalgo County from all obligations to the contracting party with regard to the item(s) in question. In such event, County may elect to award the contract to the next-lowest responsible proposer, or to reject all proposals and re-advertise.

5. For work to be performed at a County owned or operated location, each proposer shall, in its sole discretion, visit the job site before preparing the proposal and thoroughly familiarize himself/herself with existing conditions. Proposer should take field dimensions and note all circumstances which affect the dollar amount of the proposal.
6. Descriptive specifications are referenced in this document to indicate the general kind and quality of equipment desired by Hidalgo County. Due to various styles and models of equipment, proposers are required to include illustrations, specifications, explanation of warranties, and service data with their proposal including catalogue numbers and any necessary references.
7. No proposal may be withdrawn within sixty (60) days from the scheduled time to open proposals.
8. Proposed prices are to remain firm for a minimum of ninety (90) days after priced proposal opening.
9. Any interpretations, amendments, corrections or changes to this proposal document must be in a written addendum and signed by the County Judge or his designee. Addenda will be mailed to all who are known to have received a copy of the Request for Proposals. Proposers shall acknowledge receipt of all addenda as a part of their proposal.
10. County reserves the right to accept or reject any or all proposals.
11. Costs are to be net F.O.B., County Prepaid.
12. County is exempt from Federal Excise Tax, State Tax and Local Tax. Do Not include tax in cost figure. If it is determined that tax was included in the cost figures it will not be included in the tabulation of any awards. Tax exemption certificates will be furnished upon request.
13. Funds for this procurement have been provided through the County budget for this fiscal year only. County, on an annual basis, has the right to reconsider a contract during the budget process for ensuing years if financial resources of County are insufficient to meet the liabilities of said contract. The award of a proposal or contract hereunder will not be construed to create a debt of the County which is payable out of funds beyond the current fiscal year.
14. Upon award and prior to execution of a contract, Sole Proprietorships are required to submit a copy of their social security card to the Hidalgo County

Commence Work or Deliver Products _____, 20__

18. ~~Bid or Performance Bond and~~ **Debarment Certification**; ~~Payment Under Contract:~~

~~. If the contract proposed is for the construction of public works or is for a contract for goods and services exceeding \$100,000, all bidders shall furnish a good and sufficient bid bond in the amount of five percent of the total contract price. A bid bond must be executed with a surety company authorized to do business in Texas.~~ **All participants are required to furnish a certification or acknowledgment stating that the contractor or vendor is free from suspension or debarment pursuant to federal regulation 45CFR76.**

~~. Together with the signing of a contract or issuance of a purchase order following the acceptance of a proposal, and prior to commencement of the actual work, the proposer shall furnish a performance bond to the County for the full amount of the contract, if that contract exceeds \$50,000.~~

~~. If the contract is for \$50,000 or less, no money will be paid to the contractor until completion and acceptance of the work or the fulfillment of the purchase obligation to the County, and, if applicable, the receipt by County of satisfactory evidence that all subcontractors and material men have been paid.~~

~~. If a contract is for the construction, alteration or repair of public buildings or public works, the contractor shall provide a payment bond for a contract in excess of Twenty Five Thousand Dollars (\$25,000.00), as required by Tex. Govt. Code Ch. 2253.~~

~~. For requirements contracts, bond requirements are determined by applying the proposed unit price to the estimated quantities included in the specifications.~~

19. Ethical Standards:

~~. It shall be a breach of ethics to offer, give or agree to give any elected official, department head or employee, or former elected official, department head or employee, of the County, or for any elected official, department head or employee or former elected official, department head or employee of the County, to solicit, demand, accept or agree to accept from another person, entity or organization, a gratuity or an offer of~~

employment in connection with any decision, approval, disapproval, recommendation, preparation or any part of a program requirement or purchase request, influencing the content of any specification or procurement standard, rendering of advice, investigation, auditing, or in any other advisory capacity in any proceeding or application, request for ruling, determination, claim or controversy, or other particular matter pertaining to any program requirement or a contract or subcontract, or to any solicitation or proposal therefor pending before any department or agency of the County.

. It shall be a breach of ethics for any payment, gratuity or offer of employment to be made by or on behalf of a subcontractor under a contract to the prime contractor or higher tier subcontractor for any contract for the County, or any person associated therewith, as an inducement for the award of a subcontract or order.

. No public official shall have an interest in a contract awarded hereunder except in accordance with Tex. Loc. Govt. Code Chapter 171.

20. **Disclosure of Conflict of Interest:**

. Effective January 1, 2006, Chapter 176 of the Texas Local Government Code requires that any vendor, person, consultant or contractor considering doing business with Hidalgo County (“the County”) to disclose in the Conflict of Interest Questionnaire (the “CIQ”) attached as Exhibit D, the vendor, person consultant or contractor’s affiliation or business relationship that might cause a conflict of interest with the County. By law, the CIQ must be filed with the Hidalgo County Clerk’s Office no later than the seventh business day after the date the person becomes aware of facts that require that statement to be filed. The disclosure requirement applies to a person or business who contract or seeks to contract with Hidalgo County for the sale or purchase of property, goods or service. Any purchase order or contract resulting from this process shall be considered null and void if the successful Proposer fails to comply with Texas Local Government Code Chapter 176. Vendors, consultants, contractors and others who desire to conduct business with Hidalgo County are encouraged to refer to Texas Local Government Code Chapter 176 for the details of this law. An offense under Texas Local Government Code Chapter 176 is a Class C Misdemeanor.

Please submit complete CIQ forms to the Hidalgo County Clerk’s Office located at 100 No. Clossner, Edinburg, Texas 78539-Hidalgo County

Courthouse COMPLETION AND SUBMISSION OF FORM CIQ IS THE SOLE RESPONSIBILITY OF THE PROSPECTIVE PROPOSER.

21. If, during the life of any contract or proposal awarded, the successful proposer's net prices generally available to other customers for items awarded herein are reduced below the contracted price, it is understood and agreed that the benefits of such reduction shall be extended to County.
22. Proposals, and all goods and services provided thereunder, shall comply with all federal, state and local laws concerning this type(s) of goods and/or services.
23. Minimum Standards For Responsible Prospective Proposers: A prospective proposer must affirmatively demonstrate proposer's responsibility. A prospective proposer, by submitting a proposal, represents to County that it meets the following requirements:
 - . Possess or is able to obtain adequate financial resources as required to perform under the proposal;
 - . Be able to comply with the required or proposed delivery schedule;
 - . Have a satisfactory record of performance;
 - . Have a satisfactory record of integrity and ethics;
 - . Be otherwise qualified and eligible to receive an award.
23. Successful proposer will pay or cause to be paid, without cost or expenses to County, all FICA, FUTA/SUTA and Federal Income Withholding Taxes of all employees, and all wages and benefits as required by Federal or State law. Successful proposer's officers, agents and/or employees will not be entitled to any benefits of an employee or elected official of County, including, but not limited to, benefits associated with County's civil service system.
24. **Any contract award to a successful proposer will be in effect until (a) the contract expires, (b) delivery and acceptance of products, and/or performance of services ordered, or (c) terminated by County with thirty (30) day's written notice prior to cancellation.**
25. County reserves the right to enforce performance of any contract awarded hereunder in any manner prescribed by law or deemed to be in the best interest of the County in the event of breach or default by successful proposer; County

reserves the right to terminate any contract immediately in the event a successful proposer fails to:

- A. Meet schedules;
- B. Pay any required fees or taxes; or
- C. Otherwise perform in accordance with the requirements.

26. Successful proposer shall defend, indemnify and save harmless County and all its elected officials, officers, agents and employees from all suits, actions, or other claims of any character, name and description brought for or on account of any injuries or damages received or sustained by any person, persons, or property on account of any negligent act or fault of the successful proposer, or of any agent, employee, subcontractor or supplier in the execution of, or performance under, any contract which may result from proposal award. Successful proposer indemnifies and will indemnify and save harmless County from liability, claim or demand on their part, agents, servants, customers, and/or employees whether such liability, claim or demand arise from event or casualty happening or within the occupied premises themselves or happening upon or in any of the halls, elevators, entrances, stairways or approaches of or to the facilities within which the occupied premises are located. Successful proposer shall pay any judgment with costs which may be obtained against County growing out of such injury or damages, and shall, upon request, provide a defense to County by counsel reasonably acceptable to County. Successful proposer's indemnity hereunder shall include, but is not limited to, claims relating to patent, copyright or trademark infringement, and the like, arising out of the goods or services provided by successful proposer.
27. Successful proposer shall warrant that all items/services shall conform with the specifications and/or all warranties provided under the Uniform Commercial Code and be free from all defects in material, workmanship and the like. Items supplied under a contract pursuant to this Request for Proposals shall be subject to County's approval. Items found to be defective or not meeting specifications shall be replaced by successful proposer within two business days at no expense to County. Items not picked up within one (1) week after notification shall be deemed a donation to County and may be used or disposed of at County's discretion and without waiver of any other rights of County as to the item's nonconformity.
28. This document and any disputes arising hereunder shall be governed and construed according to the laws of the State of Texas, and will be performable exclusively in Hidalgo County, Texas.

29. The successful proposer shall not assign, sell, transfer or convey its rights under any awarded contract, in whole or in part, without the prior written consent of County.
30. Proposers shall provide with the proposal response, a list of at least three (3) references where like services have been supplied by their firm. Include the name of the business or government, address, telephone number and name of representative or contact person.
31. Proposers must provide **all** documentation requested with this Proposal in their response. Failure to provide this information may result in rejection of the proposal as non conforming.

DRAFT

Proposal
for
RFP- Section 125 Voluntary Products-Hidalgo County
Bid No: 2009-350-00-00CGV
September 00, 2009

To: Martha L. Salazar, CPPB, Purchasing Agent
Hidalgo County Purchasing Department
2802 So. Business Hwy 281 - New Administration Building
Edinburg, Texas 78539

In accordance with the Requirements, and subject to all laws and regulations of the United States and state and local laws, the undersigned Proposer proposes and commits to furnish all labor, equipment, material, software and services as set forth in the documents hereinbefore mentioned. The undersigned Proposer further agrees, upon acceptance of its proposal, to execute a contract and/or Purchase Order issued by Hidalgo County for performing and completing the work described in the Requirements within the time stated and for the prices proposed in the documents attached hereto and made a part hereof.

Proposer acknowledges receipt of all of the pages of the documents referenced in the Invitation to Proposal Checklist presented in connection with this procurement. Proposer understands that Hidalgo County reserves the right to reject any or all proposals and further reserves the right to design the evaluation criteria to be used in selecting the lowest and best proposal.

Proposer agrees that this proposal shall be good and may not be withdrawn for a period of ninety (90) calendar days after the scheduled closing time for receiving proposals, as contained in the Requirements.

Respectfully submitted,

Proposer: _____

Address: _____

By: _____

Printed Name: _____

Title: _____

HIDALGO COUNTY

Request for Proposals
For
"Section 125 Voluntary Insurance Products",

Date: _____

RFP No.: 09-350-00-00CGV

Voluntary Short & Long Term Disability Insurance, Voluntary Dental, Voluntary Vision, Voluntary Cancer Plan,
Voluntary Accident Plan, Voluntary Critical Illness, Voluntary Heart/Stroke, Voluntary Life Insurance, COBRA
Administration, and an Online Enrollment System

Effective Date: 2/1/2010

Proposals Due: _____ at 9:30 a.m.

HIDALGO COUNTY
PURCHASING DEPARTMENT

EDINGURG, TX 78539

HIDALGO COUNTY
"Section 125 Voluntary Insurance Products"
RFP No: 2009-350-00-00CGV

Hidalgo County is inviting for sealed proposals from qualified Insurance Carriers to provide insurance benefits for its employees and employee's dependents for Section 125 Voluntary Insurance Products including but not limited to: Voluntary Short Term and Long Term Disability, Voluntary Dental, Voluntary Vision, Voluntary Cancer, Voluntary Accident, Voluntary Critical Illness, Voluntary Heart/Stroke, Voluntary Life Insurance, an Online Enrollment System and COBRA Administration. The Hidalgo County Purchasing Department will receive sealed envelopes containing proposals for the provision of **"Section 125 Voluntary Insurance Products"** as specified herein. Sealed proposals will be accepted until **9:30 A.M., Wednesday, _____, 2009. ANY RFP's RECEIVED AFTER THAT DATE AND TIME WILL NOT BE ACCEPTED AND WILL BE RETURNED UNOPENED.**

The Hidalgo County Drainage District No. 1 Board of Director's may, at their option, utilize the "Section 125 Voluntary Products" provider(s) selected by Hidalgo County for Hidalgo County Drainage District No. 1. Should the Board of Director's of Hidalgo County Drainage District No. 1 decide the firm(s) selected as the Provider(s) are the same as the ones selected by Hidalgo County, the Provider(s) shall offer Hidalgo County Drainage District No. 1 the same terms and provisions as it offers Hidalgo County.

The Hidalgo County Appraisal District Board of Directors may, at their option, utilize the "Section 125 Voluntary Products" providers selected by Hidalgo County for Hidalgo County Appraisal District Board of Directors. Should the Board of Director's of Hidalgo County Appraisal District decide the firm selected as the Provider is the same as the one selected by Hidalgo County, the provider shall offer Hidalgo County Appraisal District the same terms and provisions as it offers Hidalgo County.

ANY RFQ RECEIVED AFTER THAT DATE AND TIME WILL NOT BE ACCEPTED AND WILL BE RETURNED UNOPENED.

Deliver Submittal to:

US Postal Mail Address:

Martha L. Salazar, CPPB, Purchasing Agent
Hidalgo County Purchasing Department
New Administration Building
2812 S. Business Hwy 281
Edinburg, Texas 78539

Physical Address:

Martha L. Salazar, CPPB, Purchasing Agent
Hidalgo County Purchasing Department
New Administration Building
2802 S. Business Hwy. 281
Edinburg, Texas 78539

The Submittal Envelope Must Show The RFQ Number, Name And Opening Date.

The following outlines the Request For Proposals:

SECTION I -GENERAL TERMS AND CONDITIONS

ADDITIONAL INFORMATION: Hidalgo County is requesting that request for proposals be routed to Martha L. Salazar, CPPB, Purchasing Agent, at:

US Postal Mail Address:

Martha L. Salazar, CPPB, Purchasing Agent
Hidalgo County Purchasing Department
New Administration Building
2812 S. Business Hwy 281
Edinburg, Texas 78539

Physical Address:

Martha L. Salazar, CPPB, Purchasing Agent
Hidalgo County Purchasing Department
New Administration Building
2802 S. Business Hwy. 281
Edinburg, Texas 78539

WRITTEN QUESTIONS WILL BE ACCEPTED VIA FACSIMILE OR VIA EMAIL TO cris.villarreal@co.hidalgo.tx.us, BY NO LATER THAN Wednesday, _____, 2009 at 5:00 P.M. at (956) 318-2629. Responses will be sent to all applicants via facsimile by Friday, _____, 2009. TELEPHONE INQUIRIES WILL NOT BE ACCEPTED.

PROPOSER'S AFFIDAVIT:

Respondents to this RFP must submit a signed Proposer's Affidavit (attached herein in Exhibit "D") certifying that the submission is (1) not the result of Collusion as described in the Proposer's Affidavit; (2) that the Respondent does not have a Conflict of Interest as described in the Proposer's Affidavit; or that the Respondent has not and will not attempt to lobby directly or indirectly as described in the Proposer's Affidavit.

DISCLOSURE OF CONFLICT OF INTEREST:

Effective January 1, 2006, Chapter 176 of the Texas Local Government Code requires that any Physician, person, consultant or contractor considering doing business with Hidalgo County ("the County") to disclose in the Conflict of Interest Questionnaire ("the CIQ") attached as **Exhibit D**, the Physician, person, consultant or contractor's affiliation or business relationship that might cause a conflict of interest with the County. By law, the CIQ must be filed with the Hidalgo County Clerk's Office no later than the seventh business day after the date the person becomes aware of facts that require that statement to be filed. The disclosure requirement applies to a person or business who contracts or seeks to contract with Hidalgo County for the sale or purchase of property, goods or service. Any purchase order or contract resulting from this process shall be considered null and void if the successful participant fails to comply with Texas Local Government Code Chapter 176. Physicians, consultants, contractors and others who desire to conduct business with Hidalgo County are encouraged to refer to Texas Local Government Code Chapter 176 for the details of this law. An offense under Texas Local Government Code Chapter 176 is a Class C Misdemeanor.

Please Submit completed CIQ forms to the Hidalgo County Clerk's Office located at 100 N. Clossner, Edinburg, Texas 78539-Hidalgo County Courthouse. COMPLETION AND SUBMISSION OF FORM CIQ IS THE SOLE RESPONSIBILITY OF THE PROSPECTIVE BIDDER.

NON-DISCRIMINATION:

Submitters, during the performance of this contract, will not discriminate against any employee or applicant for employment because of race, religion, sex, national origin or disability except where religion, sex, national origin or disability is a bona fide occupational qualification reasonably necessary to the normal operation of the contractor.

PROCESSING TIME FOR PAYMENT:

Submitters are advised that a minimum of thirty (30) days is required to process invoices for payment.

ELECTRONIC TRANSMISSION OF BIDS:

Hidalgo County's Purchasing Department will not accept telegraphic or electronically transmitted submissions.

PROOF OF FINANCIAL AND BUSINESS CAPABILITY:

Submitters must, upon request, furnish satisfactory evidence of their ability to furnish products or services in accordance with the terms and conditions of these requirements. Hidalgo County will make the final determination as to the submitter's ability.

SUBMITTER DEFAULT:

Hidalgo County reserves the right, in case of submitter default, to procure the articles or services from other sources and hold the defaulting submitter responsible for any excess cost occasioned thereby.

RESTRICTIVE OR AMBIGUOUS REQUIREMENTS:

It is the responsibility of the submitter to review the Request for Proposals (RFP) packet and to notify the Purchasing Department if the requirements are formulated in a manner that would unnecessarily restrict the submitter's ability to comply with. Any such protest or question regarding the requirements or bidding procedures must be received in the Purchasing Department not less than seventy-two hours prior to the time set for the opening. These criteria also apply to requirements that are ambiguous.

RFP DELIVERY:

Hidalgo County requires submitters, when hand delivering sealed proposals, to have a Purchasing Department representative time/date stamp and initial the envelope.

SIGNING OF PROPOSALS:

In order to be considered all proposals must be signed. Please sign the original in [blue](#) ink.

WAIVING OF INFORMALITIES:

Hidalgo County reserves the right to waive minor informalities or technicalities when it is in the best interest of Hidalgo County.

SUBCONTRACTING- ASIGNMENTS:

The successful submitter may not subcontract the award without the written consent of the Commissioners' Court of Hidalgo County.

DAVIS BACON ACT:

All selected and awarded firms are required to include the Davis-Bacon Act when advertising and developing specifications.

ADDITIONAL INFORMATION TO TERMS AND CONDITIONS:

EMPLOYEE ENROLLMENT:

In the event that a provider has not been awarded by the time the County has scheduled open enrollment, then upon Commissioner's Court approval of proposal award, the awarded number one ranked provider(s) must commence enrollment immediately.

Awarded number one ranked provider must make arrangements under the direction of Insurance Division of Benefits through point of contact, Flora Vazquez, Employee Benefits Manager at (956) 318-2663 or email address: flora.vazquez@co.hidalgo.tx.us

SECTION II-RFP REQUIREMENTS

Experience /Qualifications: Proposers shall possess the following experience, including but not limited to:

- Must have previous experience within the State of Texas, and will furnish bonafide references within their proposal to substantiate this experience;
- Must provide proof of financial stability to ensure continued services throughout the contract term.
- Proposer certifies they are a duly qualified, capable, bondable business entity, and have not filed for bankruptcy, and that they are not in receivership, nor contemplates the same.
- Specific experience with public entities in the area.

- Must have the personnel level and equipment necessary to provide immediate service and ensure minimal “down” time.

Request For Proposal: The required contents and limitations for the preparation of the RFP are described in this section. Failure to provide the requested information or adhere to any County limitations will result in disqualification of the submitted RFP. A total of **one (1) original and seven (7) copies** of the RFP shall be submitted to the address on the cover letter, with the proposers name and address clearly typed/printed on upper left hand corner and the proper notation clearly typed/printed on the lower left hand corner of the envelope and/or package, **“RFP NO.: 2009-350-00-00CGV – “SECTION 125 VOLUNTARY INSURANCE PRODUCTS”** in County’s Purchasing Department, 2802 So. Business Hwy 281, Edinburg Texas, **on or before 9:30 a.m., Wednesday, _____, 2009. NO FACSIMILES OR LATE ARRIVALS WILL BE ACCEPTED. ANY PROPOSAL RECEIVED AFTER THAT TIME WILL NOT BE OPENED AND WILL BE RETURNED. OVERNIGHT MAIL MUST ALSO BE PROPERLY LABELED ON THE OUTSIDE OF EXPRESS ENVELOPE OR PACKAGE WITH THE FOLLOWING REFERENCE: RFP NO. 2009-350-00-00CGV – “SECTION 125 VOLUNTARY INSURANCE PRODUCTS”.**

Contents: The required contents for the RFP are presented below in the order they should be incorporated into the submitted document.

UNDERSTANDING THE PROJECT: This section should demonstrate the submitter's understanding of the project needs, the work required, and any local issues or concerns. This description should be concise, candid, and limited to 3 pages in length.

Personnel and Staffing: The firm should provide an organizational chart for the project and a summary paragraph of the project work to be performed by each proposed staff member. Biographic summaries that highlight the experience relevant to the specific project responsibilities should be provided for all proposed personnel. There is a one (1) page limitation for each biographic summary provided.

Required Certifications and Submittal: This section will contain any licenses and certifications as required by the STATE OF TEXAS and HIDALGO COUNTY. Proposers should add copies of their Professional Liability Insurance.

DURATION OF CONTRACT: The initial term of the contract shall be for a multiple three (3) year rate guarantee. In addition, any renewal must be delivered to the County of Hidalgo ninety (90) days prior to renewal. Hidalgo County reserves the right to continue this proposal for an additional sixty (60) day Grace Period at the end of the contract term.

All costs and expenses associated with the preparation and submission of (bids, proposals and/or quotes) shall be the responsibility of the bidder and no reimbursement for such charges or expenses shall be passed onto Hidalgo County/Hidalgo County Community Supervision and Corrections Department

SCOPE OF SERVICES: Hidalgo County is requesting sealed proposals from insurance carriers to provide all the Section 125 Voluntary Products to the employees and employees’ dependents. The insurance contract will encompass all project-related insurance services, an Online Enrollment System and COBRA Administration to the County of Hidalgo including, but not limited to, the following:

A. Voluntary Products:

Short Term and Long Term Disability, Dental, Vision, Cancer, Accident, Critical Illness, Heart/Stroke and Life Insurance;

1. Hidalgo County reserves the right to refuse and reject any/all proposals and to waive any/all formalities or technicalities, or to accept the proposal considered the best and most advantageous to Hidalgo County;

2. Proposals are to be submitted on the basis of the specifications contained herein. Each proposing company will be required to complete the specific attachment requested. Alternate proposals will also be considered, provided the alternatives are clearly marked as alternates and are clearly explained. All deviations from the specifications must be clearly identified and explained;
3. The information contained herein is believed to be accurate and up-to-date, but is not intended to be an express or implied warranty;
4. The Hidalgo County employs approximately 3800 employees;
5. No electronic, telephone, or fax proposals will be accepted. Proposals will only be accepted if delivered by U.S. Postal Service, Federal Express, UPS, hand delivery, etc. Hidalgo County will not be responsible for missing, lost, or late mail. Any proposals received after the time set for opening will be returned to the proposer unopened;

B. Legal

All parties submitting proposals are expected to comply with federal, state and local insurance laws and regulations relative to the preparation and submission of insurance proposals. Specifically, the services to be provided are expected to be in compliance with the Americans with Disabilities Act (ADA), insurance laws and insurance regulations. All proposals that are submitted will be presumed to be in compliance with all applicable laws.

C. Number Or Copies To Be Submitted:

1. Proposals are to be sealed in an envelope clearly labeled "**RFP # 2009-350-00-00CGV- "Section 125 Voluntary Insurance Products"**". Please submit one (1) original and two (7) copies of your proposals to:

US Postal Mail Address:

Martha L. Salazar, CPPB, Purchasing Agent
Hidalgo County Purchasing Department
New Administration Building
2812 S. Business Hwy 281
Edinburg, Texas 78539

Physical Address:

Martha L. Salazar, CPPB, Purchasing Agent
Hidalgo County Purchasing Department
New Administration Building
2802 S. Business Hwy. 281
Edinburg, Texas 78539

2. **WRITTEN QUESTIONS WILL BE ACCEPTED VIA FACSIMILE OR VIA EMAIL TO cris.villarreal@co.hidalgo.tx.us, BY NO LATER THAN Wednesday, _____, 2009 at 5:00 P.M. at (956) 318-2629. Responses will be sent to all applicants via facsimile by Friday, _____, 2009. TELEPHONE INQUIRIES WILL NOT BE ACCEPTED.**
3. HIDALGO COUNTY reserves the right to provide copies of all correspondence relevant to this assignment to interested participants.

D. Time Frame

1. The specifications will be available to interested parties on/after, Wednesday, September _____, 2009 at: _____ A.M/P.M.

Hidalgo County Purchasing Department
New Administration Building
2802 S. Business Hwy. 281

2. The sealed envelopes will be opened in public at 9:30 a.m. _____. The envelopes shall be opened in a manner to avoid disclosure of contents to competing vendors and the contents shall be kept confidential during the process of proposal negotiations.
3. The parties submitting the selected proposal will be notified on or about _____, of HIDALGO COUNTY's decision.
4. Contract effective date is Feb. 1, 2010
5. Insurance Binders are to be delivered no later _____.

E. Proposals

1. Each party submitting a proposal is asked to screen their designated proposals for correctness and compliance with the specifications. A good understanding of your products is a must. A narrative summary of all deviations from the RFP specifications is required as part of your bid (if applicable). A detailed explanation and description of price quotation deviations should be submitted as well.
2. Requests for interpretation of the specifications will be provided by _____, Purchasing Officer. All such responses will be made in writing. Oral explanations will not be binding.
3. The contents of the proposals shall be kept confidential during the process of negotiations. After the insurance contracts are awarded, all proposals will be available for public inspection. Any trade secrets and confidential information shall be so labeled to avoid public disclosure of such information.
4. Hidalgo County may issue an addendum of this proposal by email and/or by fax. Proposals shall include name and fax number of the person to whom addenda should be sent.

G. Guaranteed Rates

All rates shall be guaranteed for at minimum 3 years beginning Feb. 1, 2010.

F. Plan Designs Requirements and Specifications

1. **The Disability – Long Term/Short Term** should be income replacement insurance with different options of elimination periods and benefit periods, i.e., educator/political subdivision plans. Hidalgo County desires an income replacement plan with various periods and maximum benefit periods. Hidalgo County desires this benefit to be offered on a guarantee issue basis annually with no evidence of insurability second year and beyond. Pre-existing condition clause would apply. Your company definition of disability is required – we are seeking at minimum a 3 year own occupation definition - along with offset requirements. We are requesting at minimum a 3 year rate guarantee. Please complete attached format.
2. **The Dental Plans** offered should include a high and low option. High option must be an Indemnity Plan, while the low option can be either a PPO or a Scheduled type plan. Plans should offer a \$25 and/or a \$50 deductible, with endodontic and periodontal services paid at the basic benefit level. Plans should include both child and adult orthodontics. Maximum benefits should start at no less than \$1000 per year with an annual rollover benefit type feature. No waiting periods preferred for open enrollment. Request at minimum 3 year rate guarantee. Please complete attached format.

3. **The Vision Plan** should include a 12-month Exam – 12-month Frames - 12 – month Lenses option with and without eye exam Copay and with and without materials Copay. We are requesting at minimum a \$50 wholesale/\$130-\$150 retail on frames and \$130 minimum on contacts. We request at minimum 3 year rate guarantee. Please complete attached format.
4. **Cancer** plans must be submitted with a high / low option. These products must be offered on a guarantee issued basis for first year's open enrollment. Pre existing condition clause can apply. Request at minimum 3 year rate guarantee. Please complete attached format.
5. **Accident** plans must be 24 hour coverage (on and off the job) and be submitted with a high/ low option. These products must be offered on a guarantee issued basis for first year, pre existing condition clause can apply. Request at minimum 3 year rate guarantee. Please complete attached format.
6. **Critical Illness** plans must be submitted with a high / low option. Requesting face amounts of \$5,000 for the low plan and \$10,000 for the high plan. These products must be offered on a guarantee issued basis for first year's open enrollment. Pre existing condition clause can apply. Request at minimum 3 year rate guarantee. Please complete attached format.
7. **Heart/Stroke** products must be offered on a guarantee issued basis for first year's open enrollment. Request at minimum 3 year rate guarantee.
8. **Online Enrollment System:** The County is seeking an online enrollment system that will consolidate all of the County core and voluntary employee plans. Submit with your proposal your systems capabilities to accomplish this requirement. Include a specific detail description timeline using an effective date of all products effective 02/01/2010.
9. **COBRA Administration:**
 - a) Will you provide timely initial notification of COBRA rights to new participants and qualified beneficiaries?
 - b) Will you shelter Hidalgo County from non-compliance penalties?
 - c) Will you provide timely and accurate eligibility and premium reporting?
 - d) Will you provide toll-free customer service line for qualified beneficiaries?
 - e) Will you ensure compliance with COBRA requirements?
 - f) Please provide a sample COBRA administration letter.
 - g) Will you provide COBRA participant notification as needed (qualifying events notification, notice of change of program i.e. changes in premium rates, billing changes in law, etc...)?
 - h) Will you monitor government legislation and communicate changes in the law to Hidalgo County and COBRA participants?
 - i) Will you collect COBRA premium and disburse to all vendors as appropriate?
 - j) Will you charge to 2% administrative surcharge (for disabled employees)?

- k) Who retains the surcharge?
- l) Will you handle the COBRA annual enrollment?
- m) Will you produce HIPAA certificates on behalf of Hidalgo County to any employees terminating coverage? If so, is there an additional cost for this?

G. QUESTIONNAIRES AND WORKSHEETS

1. The questionnaires and worksheets provided in this RFP are designed to verify the Proposer's ability and willingness to meet various requirements and expectations about the services provided to Hidalgo County.
2. When responding to the worksheets please be concise yet specific with your answers. If a numbered question is adequately addressed in a section of your proposal, please reference that section, but still respond to question on the questionnaire. The response could be highlighted in the body of the proposal for further clarification.

H. QUALIFICATIONS

1. All companies (including agents) submitting proposals must be licensed by the State of Texas and have a demonstrated level of good performance with public entities in Texas. ***Please enclose a list of at least (3) three South Texas Public Entity references with your proposal.***
2. The Company and Agent must provide proof of Insurance for E&O. Minimum of \$1,000,000 required. Please enclose a copy with your proposal.
3. The Company must be recommended in the latest edition of A.M. Best's Life Insurance Reports with a general policyholder's rating of A or better. ***Please furnish the Best's policyholder rating for each company with which coverage is being quoted.***
4. The Company and Agent must have a willingness to commit to specified levels of performance for service and quality.
5. The Company and Agent must have an organization that has demonstrated the ability to deliver cost-effective service and efficient claims processing.
6. The Company and Agent must provide sufficient telephone service, preferably toll-free and local service, to handle inquiries directly from plan participants as well as Hidalgo County business officials.
7. The company must have the capability to provide loss run reports on a monthly basis and/or upon request of the school district. Samples of standard financial and utilization reports should be provided in your proposal
8. The selected Company and Agent must provide sufficient representatives and staff for County meetings and during the enrollment process.
9. The selected company should agree to submit monthly billings by employee and dependents showing separate dollar amounts for individual employee(s) and for each coverage(s).

I. **Disqualification and Rejection of Proposals**

Failure to comply with the requirements or the procedures set forth herein, or to satisfy the insurance and servicing criteria as set forth in the specifications, may result in disqualification. It is not intended that exceptions to the specifications will, in and of themselves, result in disqualification.

J. **Terms of Contracts**

1. Hidalgo County is seeking a three-year contract with the option to terminate during the term of the contract, or at each anniversary date, with cancellation provisions (except for non-payment) and sixty (60) days notice for non-renewal or plan changes. **All products must be guarantee issued.**

2. Hidalgo County reserves the right to terminate the contract at the expiration of each budget period. The contract will be for current revenues only in accordance with Local Government Code Section _____.

K. **Authorized Signature**

Persons who have legal authority to represent the insurer and administrator to the services that are proposed must sign the proposal signature sheet.

L. **Continuity of Coverage**

All employees and dependents covered by the current plans are to receive immediate coverage under any new plan selected. Continuity of Coverage for current participants is to be on a **"no loss-no gain"** basis for all insurance coverages.

M. **Enrollment**

1. The basis for **"take-over"** is as of **February 1, 2010**. Each selected provider will be expected to provide trained enrollers to explain benefit provisions during annual enrollment meetings and throughout the year for newly hired employees. The selected providers will also be responsible for providing enrollment materials prior to the employee benefit enrollment meetings.

2. Hidalgo County will review online web based enrollment applications. Company must be able to transmit information to all selected vendors via EDI feed. Company must be able to capture pin signature and/or electronic signature per carrier specifications.

3. The proposing enrollment system must be able to enroll a single employee **in all products offered for 2010 plan year including all voluntary insurance vendors and medical provider**. Once the employee has completed their individual enrollment, system must then be able to save the enrollment data, and offer a benefits confirmation sheet. It must then be able to log out and allow new employee to log in and enroll.

4. An employee shall be able to make changes to a benefit election if done within the same enrollment period window. Information and changes shall be stored and be able to provide synchronization of enrolled data to a main data source.

5. **Hidalgo County will not set up premium deductions for any pending application, until policy is issued and confirmations have been sent to County and applicant.**

6. Enrollers will be responsible for providing confirmations of elections and changes to the employee as opted, electronic or mailed copy.
7. Bilingual enrollers are mandatory for classified personnel assistance.

N. **Connectivity**

1. A mandatory requirement is that your company / carrier provide the technology for this benefit enrollment program to be effectively executed, and in a timely manner process the application of the products you are proposing on.
2. Participating carriers must be able to accept enrollment data via web-based enrollment system. The enrollment will be run on laptops and have the capability to send and receive data from the approved carrier's enrollment system data warehouse via electronic data information feeds.
3. The proposing system may require a pre-population of a census from the enrollment system or Excel file, which contains information about an employee. Some general demographic information will be provided to insure validation of current or elected coverage.
4. *If you cannot meet our specifications you should decline as a proposing carrier.*

O. **Responsiveness**

1. Your responsiveness and ability to provide customer service, manage and participate in your portion of the open enrollment, including but not limited to, communications, reporting, policy issue and back end data files to set up payroll will be considered. The timeline for accomplishing this project is limited to 90 days and you must guarantee that your company / carrier will be able to have the enrollment eligibility loaded to Payroll by the deadline as described below.

P. **FOR INITIAL ENROLLMENT**

1. If premiums are paid current, the electronic data is needed by 9:00 am on January 6, 2010.
2. Your proposal must identify all key personnel that will be assigned to administer your insurance product with Hidalgo County. We request a local presence for agency support.

Q. **Billing & Reconciliation**

1. Hidalgo County will require a system that will allow for list billing format if requested. Electronic billing format data of covered members will include the type of product, social security number, first name, last name, monthly premium amount, volume if applicable and carrier/product specifics.
2. For current deductions, this information is needed by the 10th of the month. Billing will be reconciled to payroll deductions, identifying variances and communicated to the carriers for corrections for the following cycle. Remittance will be processed by the 10th day of the following month.

R. Additional Requirements-Attachments for each product proposal shall include:

1. Company Full Benefit Description - include any and all waiting periods
2. Company Limitations and Exclusions Description
3. Specimen Policy
4. Underwriting Specifications for first year and thereafter
5. Pre existing condition clauses
6. Schedule of Rates-four tier rating structure

S. Companies with an A.M. Best rating of A or better are preferred

T. All data developed and submitted in connection with this RFP will be considered property of Hidalgo County.

U. Selection Criteria:

1. Hidalgo County reserves the right to reject any or all of the proposals, in whole or in parts; to waive any informality in any proposal, and to accept the proposal which, in its discretion, is in the best interest of Hidalgo County.
2. Proposals will be carefully evaluated for cost effectiveness, for coverage provisions, and for compliance with the coverage and servicing criteria contained in the specifications. The contract will be awarded to the responsible vendor who submits a superior but economical proposal based on the relative importance of the following selection criteria:
3. The evaluation criteria will include, but not be limited to, the items below.
 - a) **Experience**
 1. Provides voluntary products for similar organizations
 2. Has worked with political subdivisions in this general region
 3. Extent of experience
 - b) **Voluntary Benefits**
 1. Comprehensiveness of benefit offerings
 2. Quantitative analysis of benefits versus cost
 - c) **Capacity to Perform**
 1. Staffing level/experience of staff
 2. Adequacy of Resources
 3. Professional liability insurance in force
 - d) **Broker / Agent**
 1. Local office
 2. Experience in public entities
 3. Staffing level/experience of staff
 4. Level of commitment to servicing the account
 5. Bilingual staffing capabilities
 6. Errors & Omission Insurance (Min., \$1million per occurrence)
 7. Online Enrollment System Capabilities

SECTION III-SELECTION AND SCHEDULES

SELECTION PROCEDURES: The RFP shall be submitted according to the schedule below.

- 1) It is the responsibility of all vendors to examine the entire proposal package, seek clarification of any item or requirement that may not be clear to them, and check all responses for accuracy before submitting a response.
- 2) Awards shall be made with reasonable promptness to the vendor(s) whose proposal best conforms to the invitation and will be the most advantageous to Hidalgo County with respect to conformity to the specifications and other factors.
- 3) It is not the policy of Hidalgo County to purchase on the basis of low price alone. In evaluating the proposals submitted for the items listed, the following considerations will be taken into account: price, the reputation of the vendor and of the vendor's goods or services; the quality of the vendor's goods or services; the extent to which the goods or services meet the county's needs; the vendor's past relationship with the county; the total long-term cost to the county to acquire the vendor's goods or services; and other relevant factor that a private business entity would consider in selecting a vendor.
- 4) The Hidalgo County Commissioner's Court, notwithstanding any other provisions of this Request for Proposal (including all attached documents) expressly reserves the right to:
 - Waive any insignificant defect or informality in any proposal procedure.
 - Reject any or all proposals.
 - Reissue a Request for Proposal.
- 5) **Hidalgo County's Enrollment will begin in December , 2009, for a February 1, 2010 effective date of coverage. Please be prepared to have enrollers prepared to enroll for the Month of December through January 2010.**
- 6) **A MANDATORY enrollment coordination meeting will be held after the award of this RFP to discuss and instruct on enrollment meetings with the staff of County of Hidalgo after the award of these products.**

Proposal Ranking: Once evaluations are completed the proposals present a recommendation. Thereafter the Hidalgo County Commissioners' Court will rank and/or award the proposal.

Negotiation Process: If applicable, the number one ranked firm will be contacted to submit a draft contract for negotiation. If negotiations prove unsuccessful, the next highest ranked firm will be contacted. The County of Hidalgo reserves the right to reject any and all RFPs.

Additional Information to Terms and Conditions: All costs and expenses with the preparation and submission of (bids, proposals and/or quotes) shall be the responsibility of the proposer and no reimbursements for such charges or expenses shall be passed onto Hidalgo County.

Any contract awarded to a successful proposer will be in effect until (a) the contract expires, (b) delivery and acceptance of products and/or performance of services ordered, or (c) terminated by County with thirty (30) day's written notice prior to cancellation.

HIDALGO COUNTY
Agent Felony Conviction Notification
RFP Submission Form

State of Texas legislative Senate Bill No. 1, Section 44.034, Notification of Criminal History, Subsection (a), states "a person of business entity that enters into a contract with a HIDALGO COUNTY must give advance notice to HIDALGO COUNTY if the person or an owner or operator of the business entity has been convicted of a felony. The notice must include a general description of the conduct resulting in the conviction of a felony."

Subsection (b) states "a HIDALGO COUNTY may terminate a contract with a person or business entity if HIDALGO COUNTY determines that the person or business entity failed to give notice as required by Subsection (a) or misrepresented the conduct resulting in the conviction. HIDALGO COUNTY must compensate the person or business entity for services performed before the termination of the contract."

THIS NOTICE IS NOT REQUIRED OF A PUBLICLY-HELD CORPORATION

Please check off one box and sign the form in the appropriate space(s)

I, the undersigned agent for the firm named below, certify that the information concerning notification of felony convictions has been reviewed by me and the information furnished is true to the best of my knowledge.

Agent's Name _____

Authorized Company Official's Name (Printed): _____

A. My firm is a publicly held corporation; therefore, this reporting requirement is not applicable.
Signature of Company Official: _____

B. My firm is not owned nor operated by anyone who has been convicted of a felony.
Signature of Company Official: _____

C. My firm is owned and operated by the following individual(s) who has/have been convicted of a felony:

Name of Felon(s): _____

Details of Conviction(s): _____

Signature of Company Official: _____

Date: _____

HIDALGO COUNTY
RFP Submission Form for All Product Lines

References:

1) Provide four current, and four former client references (preferably school districts):

<u>Name of Client</u>	<u>Contact Person</u>	<u>Phone Numbers</u>	<u>Employee Count</u>

HIDALGO COUNTY reserves the right to make any inquiry to any current and or former client whether or not the clients are identified by the offeror in this proposal.

Pricing and Product Summaries:

1) Please complete the worksheets attached to this proposal (Attachment C) in excel and remit in CD form with your proposal.

Product Support:

Please address and respond to the following: Yes or No

1. Your company has the ability to process and issue policies within 2 weeks of the end of enrollment period? _____
2. Your company has the ability to notify Payroll of closed applications within 30 days of rejections? _____
3. Your company has the ability to provide all letters and reports electronically? _____
4. Your company has the ability to provide electronic bill reconciliation to HIDALGO COUNTY? _____
5. Your company's proposed products, riders and amendments are currently filed and approved by the State of Texas?

6. Does your company currently have any legal actions pending on any of the products being proposed? _____

7. Does your Agency currently have any legal actions pending on any of the products being proposed? _____
8. Does your company have any actions brought against you by any State Department of Insurance for any of the products being proposed? _____
9. Does your company pay for enroller appointments? _____
11. Your company must disclose all commissions paid to any producer, GA or MGA in each quote submitted.

12. What type of rate guarantees are available? _____
13. What type of notice will you give before raising rates? _____
14. Under what circumstances can your company raise the rates in this proposal? _____

15. Will a Master Contract be issued to HIDALGO COUNTY? _____
16. Will semi-annual claims experience reports be provided to District? _____

If so, provide sample of reports.

HIDALGO COUNTY
Anti-Collusion Certification
RFP Submission Form

By submission of this proposal, the Proposer certifies that:

- (1) This proposal has been independently arrived at without collusion with any other Proposer or with any competitor;
- (2) This proposal has not been knowingly disclosed and will not be knowingly disclosed, prior to the opening of proposals for this project, to any other proposer competitor or potential competitor;
- (3) No attempt has been or will be made to induce any other person, partnership or corporation to submit or not to submit a proposal;
- (4) The person signing this proposal certifies that he has fully informed himself regarding the accuracy of the statements contained in this certification, and under the penalties being applicable to the proposer as well as to the person signing in its behalf.

Company Name

Authorized Signature & Title

Address

Type Signatory's Name & Title

Telephone Number

Federal I.D. #

E-mail address

SUBSCRIBED AND SWORN to before me by the above named _____

On the _____ day of _____, 20____.

Notary Public in and for the State of _____

My commission expires: _____

Proposal Signature Sheet:

My signature certifies that the proposal as submitted complies with all General contract terms and conditions as set forth in RFP# 07-77

My signature also certifies that by submitting a proposal in response to the Request for Proposal, the offeror represents that in the preparation and submission of this proposal, said offeror did not, either directly or indirectly, enter into any combination or arrangement with any person, firm or corporation or enter into any agreement, participate in any collusion, otherwise take any action in the restraint of free, competitive bidding in violation of the Sherman Anti-Trust Act (15 U.S.C. Section 1) or Sections 59.1-9.1 through 59.1-9.17 or Sections 59.1-68.6 through 59.1-68.8 of the Code of Texas.

I certify that I am authorized to sign as a representative for the offeror:

NAME OF OFFEROR: _____

ADDRESS: _____

FED. ID #: _____

SIGNATURE: _____

NAME (PRINT): _____

TITLE: _____

TELEPHONE NO: _____

FAX NO: _____

DATE: _____

CONTACT NAME: _____

CONTACT TITLE: _____

E-MAIL ADDRESS: _____

TELEPHONE NO: _____

FAX NO: _____

SUBMIT THIS FORM WITH YOUR PROPOSAL

Agent Information:

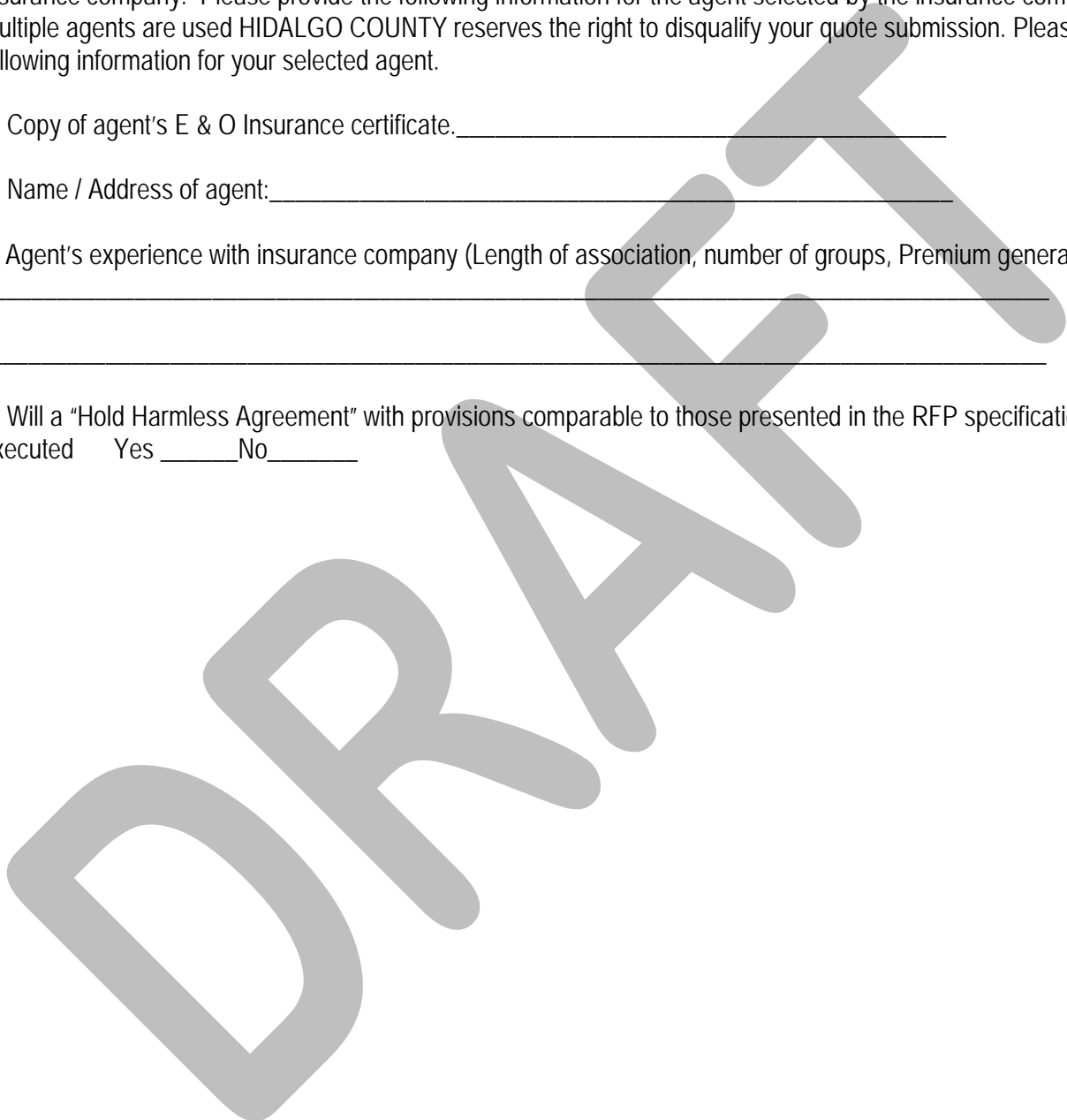
HIDALGO COUNTY requests the insurance company submit one proposal through the named agent selected by the insurance company. Please provide the following information for the agent selected by the insurance company. If multiple agents are used HIDALGO COUNTY reserves the right to disqualify your quote submission. Please provide the following information for your selected agent.

a) Copy of agent's E & O Insurance certificate. _____

b) Name / Address of agent: _____

c) Agent's experience with insurance company (Length of association, number of groups, Premium generated):

d) Will a "Hold Harmless Agreement" with provisions comparable to those presented in the RFP specifications be executed Yes _____ No _____



Attachment A:

Included in CD
(all in excel format)

Complete Employee Census
Current Disability Census
Current Dental Census
Current Vision Census

Current Carriers Experience, Brochures & Rates

Attachment C:

Product spreadsheets to be completed by each individual company

Included in CD

Disability Plan

Please complete information below

<i>Name of Carrier</i>							
<i>Plan Name</i>							
<i>AM Best Rating</i>							
Elimination Periods	0/3, 7/7, 14/14, 30/30, 60/60, 90/90, 180/180						
Benefit Length Maximum	Until age 65 (SSRA)						
Minimum Monthly Benefit Available	\$200						
Maximum Monthly Benefit Available (annual compensation divided by 12)	60% of gross annual salary						
Physician Expense (office visit) Benefit							
1 st Day Hospitalization Benefit							
Hospital Confinement Benefit							
Partial Disability Benefit							
Return to Work Benefit							
Workplace / Accommodation Benefit							
Survivor Benefit							
Online Claims Tracking							
Pregnancy Benefit							
Disability Definition:							
Disability Payment Definition:							
List all Offsets applicable							
Waiver of Premium							
Portability							
Monthly Rates:							
Elimination Periods:	0/3	7/7	14/14	30/30	60/60	90/90	180/180
Employee Only Rate Per \$1000 of Benefit:							

Dental Plans

Please complete format below

<i>Name of Carrier</i>	High Plan		Low Plan	
<i>Plan Name</i>	Voluntary Indemnity			
<i>AM Best Rating</i>				
<i>General Information:</i>	In Network	Out of Network	In Network	Out of Network
UCR		90 th %		
Preventive	%	%	%	%
Basic	%	%	%	%
Major	%	%	%	%
Adult & Child Ortho	%	%	%	%
Plan Design Features:				
Annual Deductible	\$ _____ Ind / \$ _____ Family		\$ _____ Ind / \$ _____ Family	
Max. Benefit (Calendar Year)	\$ _____		\$ _____	
Endodontic Coverage	%	%	%	%
Periodontal Coverage	%	%	%	%
Adult and Child Ortho (Lifetime Maximum)	\$ _____		\$ _____	
Specialists	%	%	%	%
Monthly Rates:	Monthly Rate		Monthly Rate	
Employee Only:				
Employee & Spouse:				
Employee & Child:				
Employee & Family:				

Vision Plan
Please complete format below

<i>Name of Carrier</i>		
<i>Plan Name</i>		
<i>AM Best Rating</i>		
General Information:		
	In Network	Out of Network
Examination Co-pay	\$ Co-pay	\$
Lenses and/or Frames Co-pay	\$ Co-pay	\$
Frame Allowance	\$ Wholesale	\$ Retail
Standard Single Vision Lenses	\$ Copay	\$
Standard Bifocal Lenses	\$ Copay	\$
Standard Trifocal Lenses	\$ Copay	\$
Standard Lenticular Lenses	\$ Copay	\$
Progressive Lenses	\$ Copay	\$
Polycarbonate Lenses	\$ Copay	\$
Tint	\$ Copay	\$
Ultra Violet Coating	\$ Copay	\$
Scratch Resistant Coating	\$ Copay	\$
Anti-Reflection	\$ Copay	\$
Contact Lenses – Elective	\$ Allowance	\$
Contact Lenses – Medically necessary	Paid in Full	\$
Exam/Lenses/Contacts/Frames Frequencies, ie, 12/12/12/12	/ / / months	/ / / months
Contact Lenses Fitting	\$ Copay	\$
Contact Lenses Follow Up	\$ Copay	\$
Lasik Benefit		
Monthly Rates:	Monthly Rates	
Employee Only:		
Employee & Spouse:		
Employee & Child:		
Employee & Family:		

Voluntary Cancer
Please complete format below

<i>Name of Carrier</i>		
<i>Plan Name</i>	Low Plan	High Plan
<i>AM Best Rating</i>		
General Information:		
Initial Diagnosis		
Hosp Confinement		
Extended Benefits		
Intensive Care		
Bone Marrow or Stem Cell		
Drugs/Rx		
Physician Attendance		
Ambulance		
Blood & Plasma		
Physical Therapy		
New / Experimental Treatment		
Prosthesis		
Wellness / Cancer screening		
Chemo/Radiation		
Surgical Procedure		
Waiver of Premium		
Portability		
Monthly Rates:		
Employee Only:		
Employee + Spouse:		
Employee + Child/ren:		
Employee + Family:		

Voluntary Accident (On and off job)
Please complete format below

<i>Name of Carrier</i>		
<i>Plan Name</i>	Low Plan	High Plan
<i>AM Best Rating</i>		
<i>General Information:</i>		
On & Off Job Coverage		
Accidental Death Benefit		
<i>Employee/Spouse/Child/ren</i>	\$ /\$ /\$	\$ /\$ /\$
Common Carrier Accidental Death		
Dismemberment		
Initial Hospital Accident		
Hosp Confinement – Accident		
Intensive Care-Accident		
Emergency Treatment		
Medical Expense Benefit		
Disability (Primary Insured)		
Specific Sum – Dislocations		
Specific Sum – Fracture		
Prosthesis		
Wellness Benefit		
Major Diagnostic Exams		
Surgical Procedure		
Accident Follow Up Treatment		
Waiver of Premium		
Portability		
Monthly Rates		
Employee Only:		
Employee + Spouse:		
Employee + Child/ren:		
Employee + Family:		
<i>Underwriting Criteria:</i>		

Voluntary Critical Illness

Please complete format below

Carrier		
Group Critical Illness	Low - \$5,000	High - \$10,000
AM Best Rating		
<i>Employee:</i>	\$5,000	\$10,000
<i>Spouse:</i>		
<i>Child/ren:</i>		
Initial Diagnosis		
Coronary artery bypass		
Heart Attack		
Invasive cancer		
In situ cancer		
Major organ transplant		
Renal failure		
Stroke		
Health Screening		
Portability		
Recurrence of a Diagnosis		
Monthly Rates:		
<i>Employee Only Non Smoker</i>		
Age Banded	\$5,000	\$10,000
18-35		
36-49		
50-59		
60-64		
65-69		
70+		
<i>Employee Only Smoker</i>		
Age Banded	\$5,000	\$10,000
18-35		
36-49		
50-59		
60-64		
65-69		
70+		

Voluntary Heart/Stroke
Please complete format below

<i>Name of Carrier</i>		
<i>Plan Name</i>		
<i>AM Best Rating</i>		
General Information:		
Physician Services		
Hosp Confinement		
Inpatient Drugs & Medicine		
Private Duty Nursing		
Cardiograms		
Drugs/Rx		
Surgery & Anesthesia		
Thromboendarterectomy		
Coronary Artery Bypass		
Heart Transplant		
Pacemaker Insertion		
Coronary Angioplasty		
Oxygen		
Physiotherapy		
Ambulance		
Cardiac Catherization		
Portability		
Monthly Rates:		
Employee Only:		
Employee + Spouse:		
Employee + Child/ren:		
Employee + Family:		

Online Enrollment Services
Please complete information below

<i>Name of Carrier</i>	
<i>Plan Name</i>	
<i>AM Best Rating</i>	
General Information:	
Where is your headquarters located?	
# of years in service?	
# of agents that use your service?	
# of clients that use your service?	
# of total lives on system?	
How many enrollees in largest client?	
How many clients are school districts?	
How many clients are counties?	
Will you work with all TRS/BCBS?	
Will your system interact with payroll?	
What is the set up/lead time for case implementation?	
Is your system strictly an online web based enrollment system or can it be done via laptop or notebook?	
If so, do you provide laptops or notebooks?	
If you provide laptops or notebooks is there a cost? If so what is it?	
Do you have a call center available for the open enrollment period? If so, is Spanish language spoken?	
Who is owner of the data in system?	
What is length of contract?	
What is the charge for material changes to system?	Per Hour Rate _____
Does your system map the applications or is the information sent via electronic feed?	
Are the feeds automated?	
Are the feeds HIPAA compliant?	
What is the total # of feed interfaces with carriers to date?	
Does the system hold historical data on feeds?	
If so, is this history viewable by agent & client?	
Will your system accept internal client specific employee id's as identifiers as well as social security #'s?	

Does your system display information in Spanish?	
In the last 90 days, how much down time has your system had? If any please explain.	
When does your system recycle for updates?	
Can the client turn on/off evidence of insurability capabilities?	
How do you drop / cancel / delete / dependants?	
How do you supply drop / cancel / delete information to respective carriers? As drop or change or cancellation?	
Will your system capture/allow both pre tax/post tax calculations?	
What type of system security do you have in place?	
How many back up security locations do you have?	
Does the system have a calculator employees can view as he/she enrolls?	
Can the system capture multiple payroll modes?	
Will EOI auto adjudicate Guarantee Issue amounts on voluntary insurances?	
Can client access all data at will via reporting mechanism?	
What reporting system are reports based on?	
Can reports be scheduled to be delivered to specific parties daily, weekly, monthly, etc? If so, who has capability to accomplish this objective?	
Are Training modules available for continuing education, etc?	
How are second year renewals handled? For positive enrollments?	
How are second year renewals handled? For passive enrollments?	
Can a note section be added to the benefits module for HR purposes?	
What is the cost? Base monthly cost or PEPM?	

Provide a timeline for implementation using an effective date of February 1, 2010.

EXHIBIT B
SELECTION CRITERIA
HIDALGO COUNTY
REQUEST FOR PROPOSAL

“Section 125 Voluntary Insurance Products”

RFP NO.: 2009-350-00-00CGV

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SELECTION CRITERIA

The evaluation criteria will include, but not be limited to, the items listed below:

1. Documentation qualifications, description of firm’s personnel experience and evidence of good organization and firm’s management services. **25 points**
2. Schedule for the completion of this type of project and ability to demonstrate an understanding the Scope of Services. **20 points**
3. Concept and proposed solutions including responsiveness to terms and conditions, completeness and thoroughness of documentation. **20 points**
4. Work plan approach and demonstration of successful prior performance of comparable services in county governments/public entities. **20 points**
5. Adequacy and technical depth of personnel assigned to the account including breadth of services available. **15 points**