The County of Kendall
Request for Proposals
DENTAL, LIFE/AD&D AND VOLUNTARY LIFE/AD&D
INSURANCE BENEFITS

The County of Kendall Dental, Life/AD&D and Voluntary Life/AD&D Insurance invitation to bid will begin on October 23rd and all responses to the invitation to bid must be electronically delivered to CBIZ, Inc. attention of Jim Pajauskas, VP of Sales and Strategic Planning, no later than 11:00 CST, October 31st, 2017 in order to be considered. They can be emailed to: jpajauskas@cbiz.com.

The HR-Admin Committee will review and make a recommendation to the County Board for review and approval. No direct on site presentations are expected to be made by any of the proposers.

Address Proposals to:

CBIZ, Inc.
Attention: Jim Pajauskas – VP of Sales and Strategic Planning
225 W. Wacker Dr.
Suite 2000
Chicago, IL 60606

The intent of this invitation to bid is to enter into a contract with an insurance provider to provide group Dental, Life/AD&D and Voluntary Life/AD&D insurance benefits to the County of Kendall employees and their families.
County of Kendall
Request for Proposals
GROUP DENTAL, LIFE/AD&D AND VOLUNTARY LIFE/AD&D
INSURANCE BENEFITS

The purpose of this invitation to bid is to obtain qualifications to enter into a contract to provide for group Dental, Life/AD&D and Voluntary Life/AD&D for The County of Kendall employees and their families.

The County of Kendall provides group Dental, Life/AD&D and Voluntary Life/AD&D benefits to its employees and their families. The County pays varying percentages for its employees and dependent(s) premiums. The County currently employs 362 full time employees eligible for group benefits upon the 30th day following date of hire.

Employees who opt out of the plan are eligible to re-enroll at the beginning of each year during open enrollment or at any time they incur a qualifying event.

Proposals are expected from financially sound insurers, authorized to provide fully insured Dental, Life/AD&D and Voluntary Life/AD&D insurance programs in the State of Illinois. All proposals must be valid from a January 1, 2018 effective date and valid for a minimum of one year through January 1, 2019.

The County will provide an employee census containing birthdates, zip codes, current enrollment status, current coverage rates, as well as current annual salary information. This may be requested in writing by qualified agents intending to submit bids by e-mailing: jpajauskas@cbiz.com.
A. SCOPE OF SERVICES

The scope of services may include but is not limited to the following:

Insurance coverage proposed shall be provided for employees, spouses/domestic partners of employees, employees and their children, and family coverage all based on employee selection/designation. Coverage will maximize group savings while maintaining a benefit plan comparable to the provided Dental, Life/AD&D and Voluntary Life/AD&D insurance options outlined in this invitation to bid.

1. The responder to this invitation to bid must provide a fully insured quote.

2. The responder to this proposal must be a national carrier with a national network.

3. The responder to this invitation to bid will provide both “In-Network” and “Out-of-Network” benefits that include the outlined benefits.

4. The responder to this invitation to bid will provide an insurance proposal(s) that is substantially equivalent to, or greater than, the outlined plan benefits and must provide a responsive billing or accounting process. **Responders are also encouraged to propose alternate scenarios with lower premium costs.**

5. The responder to this invitation to bid shall provide rates for any insurance proposal offered for consideration. The rates must be listed for the following coverage: Single Only and Family. If they deem appropriate, the responder can also provide rates for: Single, Employee/Spouse, Employee/Child(ren) and Family.

6. If the responder to the invitation to bid offers any other options other than what is listed herein, then the responder shall indicate in their proposal and explain in detail the additional services proposed.

B. INFORMATION

Questions should be directed to Jim Pajauskas – VP of Sales and Strategic Planning. Any changes to the specifications shall be in writing in the form of an addendum and furnished to all companies submitting proposals.

C. TERM

Any contracts that result from the award of the items listed in this invitation to bid shall be for a period of one year.

D. INVITATION TO BID PROPOSAL REQUIREMENTS
Network

The County of Kendall is willing to consider all viable networks. The Responder should provide plans and pricing for each outlined plan utilizing all available networks.

Plan Designs

The County of Kendall would like pricing on the following plan design options with each available networks.

**Dental**

<table>
<thead>
<tr>
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<th>PPO</th>
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<tbody>
<tr>
<td>Dental Insurance</td>
<td>(In/Out of Network)</td>
</tr>
<tr>
<td>Individual Deductible</td>
<td>$0/50</td>
</tr>
<tr>
<td>Family Deductible</td>
<td>$0/150</td>
</tr>
<tr>
<td>Waived for preventive?</td>
<td>Yes</td>
</tr>
<tr>
<td>Preventive</td>
<td>100/100%</td>
</tr>
<tr>
<td>Basic</td>
<td>80/80%</td>
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<tr>
<td>Major</td>
<td>50/50%</td>
</tr>
<tr>
<td>Child Orthodontia</td>
<td>50/50%</td>
</tr>
<tr>
<td>Endo/Periodontics</td>
<td>Covered as Basic</td>
</tr>
<tr>
<td>Calendar Year Maximum</td>
<td>$2,000/2,000</td>
</tr>
<tr>
<td>Orthodontia Maximum</td>
<td>$750/750</td>
</tr>
<tr>
<td>OON Reimbursement</td>
<td>90th U&amp;C</td>
</tr>
</tbody>
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**Life/AD&D**
Employer Paid Flat $10,000

Voluntary Life/AD&D

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Minimum Benefit</th>
<th>Maximum Benefit</th>
<th>Guarantee Issue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Benefit</td>
<td>$10,000</td>
<td>$300,000, limited to 5 x annual salary</td>
<td>$150,000</td>
</tr>
<tr>
<td>Spouse Benefit</td>
<td>$5,000</td>
<td>$150,000, limited to 50% of employee amount</td>
<td>$30,000</td>
</tr>
<tr>
<td>Dependent Child Benefit</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
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E. EVALUATION AND SELECTION OF PROPOSALS

It is the intent of the County of Kendall to select the lowest responsible bidder most qualified to provide the best value to the County. The lowest responsible bidder will include the ability to provide quality desired services and support.

The invitation to bid review committee will evaluate all proposals received and perform the following:

1. Evaluate the proposals meeting minimum submission criteria based on:
   a. Responsiveness of the proposal in clearly stating an understanding of the services to be provided for the County including demonstrating the requirements of the A. Scope of Services and D. Proposal Requirements.
   b. Ability to design an insurance package to meet or exceed the requirements required by the County.
   c. Fixed pricing and costs, deductibles, out of pockets, coverage, limitation of coverage, and costs for all parties (insured, dependents and the County.)
d. Insurance company demonstrated ability to complete all requirements outlined in A. Scope of Services and D. Proposal Requirements.

e. Ability to meet a January 1, 2018 effective date.

f. The amount and breadth of coverage and the extent of benefits, such as deductibles, co-payments, co-insurance, restrictions, or exclusions, etc.

g. Services: the capabilities and experience of proposers, the dentist offices and the number of dentists under contract and the number that will accept new patients, and the proposer’s claims processing standards.

h. Stability: financial stability of the insurer.

2. Review of all proposals timely received will proceed as follows:

The HR-Admin Committee will make a recommendation to the County Board for review and approval. No direct on site presentations are expected to be made by any of the proposers.

3. Discussions with the apparent successful bidder will begin upon award of the bid by the County.

   a. Discussions will be held with the bidder deemed to offer the best all-around proposal for Dental, Life/AD&D and Voluntary Life/AD&D insurance and for the County employees.

   b. The lines of coverage can be split up and awarded to multiple bidders

   c. If no tentative agreement can be reached with the apparent successful bidder, then negotiations will commence with the bidder whose proposal was the second most favorite, and continue in similar fashion until such time as a successful bidder can be established.

4. Upon approval of the components of any contract that may result from the successful bid, execution shall be made of a formal written contract prior to enrolling employees into any new program.

F. CONFIDENTIALITY AND INDEMNIFICATION
1. The **SUCCESSFUL BIDDER** agrees to exercise caution and discretion in safeguarding customer information and data which is confidential in nature.

2. The **SUCCESSFUL BIDDER** will be liable for any willful and material disclosure of such information or data in addition to being subject to criminal prosecution for violation of any applicable state or federal laws.

**G. RIGHT TO REJECT**

Any exceptions to the specifications of this request for proposal must be clearly stated in writing in the proposal. The County of Kendall reserves the right to reject any or all bids, or to accept the bid that in the opinion of the Admin HR Committee is in the best interest of the County.

1. The County reserves the right to waive any informality or reject any and all proposals, in whole or part, to this proposal and to accept the proposal that in its judgment will best serve the interest of the County and its employees.

2. The County specifically reserves the right to reject any conditional proposal and will normally reject those that made it impossible to determine the true amount of the proposal. Each item must be proposed separately and no attempt is to be made to tie any item or items to any other item or items.

**H. NON-CONTACT**

No communication seeking to in any way influence the outcome of the proposal evaluation is allowed between submitting vendors and County officials, representatives, and/or personnel during the evaluation process. Failure to comply with this requirement will result in disqualification. All communication regarding the invitation to bid shall be directed to Jim Pajauskas, VP of Sales and Strategic Planning either via telephone at (312) 602-6742 or via e-mail: jpajauskas@cbiz.com.