



**PANHANDLE COMMUNITY SERVICES
REQUEST FOR QUALIFICATIONS
EMPLOYEE BENEFITS BROKERAGE**

I. Invitation

Panhandle Community Services (PCS) is seeking a **benefits brokerage firm** to perform the full range of services related to the design, implementation, maintenance and improvement of Panhandle Community Services (PCS) employee benefits programs.

Interested and qualified brokers are invited to submit proposals which will be accepted until April 16, 2019 @ 4:00 p.m. Proposals should be addressed to:

Robert Carlton, Interim CFO
Panhandle Community Services
1309 W 8th Ave.
Amarillo, Texas 79101

A pre-bid conference will be held at the PCS central office at 1309 SW 8th Ave, Amarillo TX 79101 on March 21, 2019 at 10:00. Bidders may attend in person or via conference call. Any questions arising after pre-bid conference must be submitted in email to robert.carlton@pcsvcs.org. All answers will be via email to all potential bidders.

In accepting proposals Panhandle Community Services reserves the right to reject any and all proposals and to waive any requirements in order to take action, which is deemed to be in the best interest of PCS.

At the time and place established for receipt of the proposal, Panhandle Community Services will only release the names of the vendors that have responded to the proposal. No other information will be released until after PCS has evaluated the proposals, and an award has been made and approved by the Panhandle Community Services Board of Directors.

II. Schedule

Activity	Date
RFP Distribution	March 12, 2019
Pre-bid Conference	March 21, 2019 @ 10:00 am
RFP Responses Due	April 16, 2019 @ 4:00 pm
Proposal Review	April 17,11, 2019
Select Broker	April 18, 2019
Relationship Effective Date	April 22, 2019
Effective Date of New Benefit Plan	June 1, 2019

III. Background of Panhandle Community Services (PCS)

Panhandle Community Services (PCS) is a private nonprofit Community Action Agency located in Amarillo, Texas providing transportation, utility assistance, housing and energy conservation assistance, rental housing assistance and family development services to 26 counties located in the Texas Panhandle. PCS has 99 benefits eligible employees located throughout their service area which includes Dallam, Sherman, Hansford, Ochiltree, Lipscomb, Hartley, Moore, Hutchison, Roberts, Hemphill, Oldham, Potter, Carson, Gray, Wheeler, Deaf Smith, Randall, Armstrong, Donley, Collingsworth, Parmer, Castro, Swisher, Briscoe, Hall, and Childress counties.

PCS wishes to provide its employees with a high quality health insurance plan with options. Our current plan includes 2 options for coverage and the monthly cost to the employee increases with lower deductibles, copays, prescription cards, etc. If financially feasible, PCS would like to continue to offer an option that is no cost to the employee. The biggest challenge to offering a high quality health insurance plan is the large area that we cover and finding insurance that does not require an employee to seek treatment with networks that are not convenient to their location.

IV. Scope of Services

Panhandle Community Services is looking for a benefits partner that can provide professional, highly qualified, benefits guidance and services. This includes but is not limited to.

- Develop short and long range employee benefit goals and strategies.
- Partner with Human Resources and Development Committee at PCS in the selection and administration of all group insurance plans including responding to questions from and providing information to staff, and providing other benefits-related advisory services throughout the plan year
- Review and analyze claims experience, claim service, and claim administration to ensure maximum benefit to PCS.
- Determine and recommend the most cost efficient funding methods for benefit programs.
- Prepare bid specifications and solicit proposals, as needed, from insurance markets that specialize in group insurance plans.
- Evaluate bids and bidders, including administration, coverage, claim payment procedures, customer service, networks, reserve establishment policies and financial solvency.
- Provide PCS with in-depth analysis of proposed alternatives and assist with the process of selecting the most favorable annual renewal process
- Apprise PCS of local and national benefit trends and provide benchmark survey data to help calibrate program offerings with employee and employer costs compared to similar organizations.
- Meet with and provide reports and presentations to PCS representatives.

- Assist PCS with the implementation and communication of new programs or changes to existing programs, which may include attending and presenting information at Open Enrollment meetings.
- Work closely with the Human Resources Director to develop and execute the benefits communication strategy.
- Partner with PCS to effectively manage the performance of vendors that provide insurance or other benefit services to PCS.
- Act as advisor on issues such as COBRA, HIPAA, Medicare, FMLA, etc. Provide overall guidance to PCS with health and regulatory compliance.
- Research and report any new developments in the employee benefits arena on an ongoing basis.
- Recommend innovative ideas and new products, programs and services to ensure a competitive, valued and cost effective benefits program.
- Introduce proven programs and ideas to aggressively manage healthcare costs.
- Introduce proven programs and ideas to enhance PCS corporate culture and improve employee productivity and morale.
- Educate and advise on Healthcare Reform, specifically PPACA, and the key strategic decisions that PCS should consider.

V. Bidder Response Section

Bidders should submit in writing, answers and responses to all the following items (A–H). Attach any documentation that supports your proposal. Submission should be signed by an authorized individual of the firm.

A. Your Company (20 Points)

- 1. Briefly describe your firm’s history and background.**
- 2. Provide details of your firm’s financial status and stability.**
- 3. Discuss any impending changes in your organization that could impact the delivery of services.**
- 4. Provide proof that your company carries Errors and Omissions insurance coverage.**

B. Your Practice (20 points)

- 1. Describe how employee benefits are structured within your firm.**
- 2. Describe the proposed team that would work with PCS and provide information about the qualifications and expertise of each team member.**

3. How often does your team meet with the clients and for what purposes?
4. Describe what makes your firm uniquely qualified to work on our account.
5. What types of training programs does your firm provide to its employees?
6. Provide an example of how your firm is taking a leadership role within the industry.
7. What size agencies/companies does your firm generally support?
8. Describe your experience with clients with multiple locations.
9. Why do clients leave your organization?
10. Do you have a method or process in place to gauge client satisfaction?
11. What is your service philosophy?
12. Describe the account transition process, if your firm is selected.

C. Expertise (30 points)

1. Describe your approach to supporting our programs throughout the plan year.
2. Do you have a process in place for tracking communication between you and your client?
3. In your opinion, what are the two major challenges companies our size face and how will your firm help meet these challenges?
4. Describe your process for negotiation renewals. Share examples of your success in negotiating renewals.
5. Describe any special analysis that you would provide to help manage our programs.
6. Describe your experience managing employee claims escalation.
7. Describe your experience assisting clients with complicated administrative issues and fostering positive resolution.

D. Special Services (30 points)

- 1. Describe your standard package of employee communications services. Please provide samples.**
- 2. Describe services you offer to support employee surveys and/or focus groups.**
- 3. Describe services you provide to assist with benefits benchmarking.**
- 4. Describe how you support the ongoing professional development of your clients.**
- 5. Does your firm provide general Human Resources consulting services and or support?**
- 6. Describe any additional services offered by your company that may be of interest to PCS.**

E. Corporate Wellness (20 points)

- 1. Does your company provide and/or support wellness initiatives?**
- 2. Describe any programs that you provide to you clients that foster employee wellness.**

F. Legislative/Compliance (30 points)

- 1. How do you support your clients in ensuring their employee benefits programs remain compliant with all federal and state laws?**
- 2. How does your firm assist clients with HIPAA compliance?**
- 3. Describe how you firm maintains client records in a HIPAA secure environment.**
- 4. Do you have in-house legal advisors or outside counsel, who provides guidance to you and your clients?**
- 5. Describe methods you employ to disseminate information about current trends and legislation. Please provide examples.**

G. Compensation (30 points)

- 1. Describe how you are compensated for your services.**
- 2. Has your firm been subject to any lawsuits or settlements specific to compensation disclosure or practices with the last five years?**

3. **Does your firm have any reservations in making available documentation of the commissions received from insurers?**
4. **What is your company's philosophy on accepting contingency/override compensation from insurers relative to the placement of insurance programs?**
5. **Describe our right to terminate a contract with you. Is there a minimum contract period?**
6. **Based on the information provided and the services requested, what is your proposed annual fee? Please make certain to identify any services mentioned in your proposal that are not included in your proposed fee (service that would be an additional expense).**

H. References (30 points)

Provide three references from current clients, preferably of similar size and/or need and complexity to PCS. For each reference please include:

1. **Number of Employees**
2. **Number/type of plans**
3. **Length of servicing relationship**
4. **Contact name, title, and phone number**