



Joliet Junior College

Request for Proposal

Basic Term Life

AD&D

Voluntary Supplemental Life – Employee & Dependents

Voluntary Group AD&D

Voluntary Long-Term Disability

Proposal Due: Mach 16, 2018

Coverage Effective Date: July 1, 2018



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I. Introduction

A. Purpose of RFP

Joliet Junior College’s strategy is to conduct a detailed Request for Proposal (“RFP”) which solicits proposals for the following employee benefits for eligible employees and dependents for Joliet Junior College: fully-insured basic term life, and AD&D coverage. These benefits are paid 100% by Joliet Junior College. In addition, the following voluntary benefits are fully-funded by employee payroll deductions: Voluntary supplemental life, AD&D, dependent life, long term disability coverage.

We request that you compare Joliet Junior College’s current plans, which have been included in Appendix III, to your proposal and identify any areas where there are potential gaps or differences.

The reason for submitting the RFP at this time is that Joliet Junior College is looking for innovative ways to control costs with a partner that has demonstrated success plus the flexibility to efficiently administer their plans.

B. Effective Date

The effective date of the policies with Joliet Junior College will be July 1, 2018.

C. Definitions

For purposes of this RFP, the term “Proposer” will mean the insurance company submitting a proposal. The term “Contractor” will mean the “Proposer(s)” awarded a contract through the RFP process.

D. Request for Proposal Schedule

Release RFP- Vendors contacted via email/ advertised	February 16, 2018
Last date/time for submission of written questions via email to purchasing@jjc.edu	February 22, 2018 by 2:00 p.m. CST
Responses to questions emailed	March 5, 2018 by 5:00 p.m. CST
RFP Response Due Date	March 16, 2018 by 2:00 p.m. CST
Identify Finalists	April 16, 2018
RFP Decision	May 2018
Coverage Effective Date	July 1, 2018

II. Instructions for Proposal Submission



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A. Interest In Responding

Interested parties must email purchasing@jic.edu to request the necessary RFP documents, which include:

1. JJC Solicitation Page with copy of RFP PDF
2. Appendix I- census
3. Appendix II- claims data
4. Appendix III- schedule of benefit summary highlights and group policy certificates

B. Proposal Due Date

Proposals must be completed and returned no later than 2 p.m. CST on March 16, 2018.

C. Submission

The submission of a response shall be prima facie evidence that the supplier has full knowledge of the scope, nature, quality of work to be performed, the detailed requirements of the project, and the conditions under which the work is to be performed.

Receipt of RFP / Late RFP: RFPs shall be received until the time indicated in this RFP. It is the sole responsibility of the vendors to ensure timely delivery of the RFP. RFPs received after the date and time specified shall be considered LATE, and shall not be opened.

1. You must clearly state the vendor's name, return address, RFP for Joliet Junior College Life and Disability, the opening date and time.
2. Faxed proposals ARE NOT acceptable.



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3. RFPs must be submitted no later than 2:00 p.m. CST on March 16, 2018 to ensure transparency.
 - a) An original and four (4) copies of the RFP, and a complete electronic copy (DVD or flash drive) of the proposal shall be provided. Each hard copy shall be submitted in a binder. RFPs must be addressed to:

Joliet Junior College
Janice Reedus, Director of Business & Auxiliary Services
Campus Center Room A3102, 1215 Houbolt Rd.
Joliet, IL 60431-8938.

4. RFPs not submitted in the format as instructed by this RFP will not be accepted. Addendums to this RFP, once filed, may be submitted in a sealed envelope only, and properly identified, prior to the opening hour.

Submissions must include the signed Certification of Contract/Bidder agreement found in Exhibit B.

Accuracy of Proposals / Withdrawal of Proposals prior to RFP Opening:
Proposals will represent a true and correct statement and shall contain no cause for claim of omission or error. Proposals may be withdrawn in writing or by facsimile (provided that the facsimile is signed and dated by vendor's authorized representative) at any time prior to the opening hour. However, no proposal may be withdrawn for a period of one hundred twenty (120) days subsequent to the opening of the RFP without the prior written approval of Joliet Junior College.

D. Advice

Questions concerning this RFP will be answered if sent via email to purchasing@jjc.edu on or before **February 22, 2018 by 2:00 p.m. CST**

All questions and answers will be published and provided to all potential suppliers by end of business day on **March 5, 2018 by 5:00 p.m. CST.**

E. Addenda

The only method by which any requirement of this solicitation may be modified is by written addendum.



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F. Insurance

The supplier performing services for JJC shall:

Maintain worker's compensation insurance as required by Illinois statutes, for all employees engaged in the work.

Maintain commercial liability, bodily injury and property damage insurance against any claim(s), which might occur in carrying out the services, referenced in this RFP. Minimum coverage will be TWO MILLION DOLLARS (\$2,000,000) liability for bodily injury and property damage including product liability and completed operations.

Provide motor vehicle insurance for all owned, non-owned and hired vehicles that are used in carrying out the services described in this RFP. Minimum coverage shall be TWO MILLION DOLLARS (\$2,000,000) per occurrence combined single limit for automobile liability and property damage.

G. Taxes

JJC is exempt from all federal excise, state and local taxes unless otherwise stated in this document. In the event taxes are imposed on the services purchased, JJC will not be responsible for payment of the taxes. The supplier shall absorb the taxes entirely. Upon request, JJC's Tax Exemption Certificate will be furnished.

H. Indemnification

The supplier shall protect, indemnify and hold JJC harmless against any liability claims and costs of whatsoever kind and nature for injury to or death of any person or persons and for loss or damage to any property occurring in connection with or in any incident to or arising out of occupancy, use, service, operations or performance of work in connection with the contract, resulting in whole or in part from the negligent acts or omissions of the supplier.

I. Disclosure

Vendor shall note any and all relationships that might be a conflict of interest and include such information with the bid.

J. Term of Contract

Any contract, which results from this RFP, shall be for a period of 36 months. Assuming continued availability of funding; JJC may, at its sole option and with the consent of the supplier renew the contract for up to an additional (two) 12-month terms.



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K. Blackout Period

After the College has advertised for proposals, no pre-proposal vendor shall contact Gallagher Benefit Services or any College officer(s) or employee(s) involved in the solicitation process, except for interpretation of specifications, clarification of bid submission requirements or any information pertaining to pre-bid conferences. Such vendors making such request shall email *Janice Reedus, Director of Business & Auxiliary Services*, at purchasing@jjc.edu. No vendor shall visit or contact any Gallagher Benefit Services employee or any College officers or employees until after the proposal is awarded, except in those instances when site inspection is a prerequisite for the submission of a proposal. During the black-out period, any such visitation, solicitation or sales call by any representative of a prospective vendor in violation of this provision may cause the disqualification of such bidder's response.

III. General Terms and Conditions

A. Applicability

These general terms and conditions will be observed in preparing the proposal to be submitted.

B. Purchase

After execution of the contract, purchases will be put into effect by means of purchase orders and suitable contract documents executed by the Director of Business and Auxiliary Services.

C. Right to Cancel

JJC may cancel contracts resulting from this RFP at any time for a breach of any contractual obligation by providing the contractor with thirty-calendar days written notice of such cancellation. Should JJC exercise its right to cancel, such cancellation shall become effective on the date as specified in the notice to cancel.

D. Governing Law and Venue

This contract shall be construed in and governed under and by the laws of the State of Illinois. Any actions or remedies pursued by either party shall be pursued in the State and Federal Courts of Will County, Illinois, only after Alternate Dispute resolution (ADR) has been exhausted.



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E. Dispute Resolution

JJC and the contractor shall attempt to resolve any controversy or claim arising from any contractual matter by mediation. The parties will agree on a mediator and shall share in the mediation costs equally.

F. Costs

All costs directly or indirectly related to preparation of a response or oral presentation, if any, required to supplement and/or clarify a proposal shall be the sole responsibility of and shall be borne by the vendor.

G. Proprietary Information

Vendor should be aware that the contents of all submitted proposals are subject to public review and will be subject to the Illinois Freedom of Information Act. All information submitted with your proposal will be considered public information unless vendor identifies all proprietary information in the proposal by clearly marking on the top of each page so considered, "Proprietary Information." The Illinois Attorney General shall make a final determination of what constitutes proprietary information or trade secrets.

While JJC will endeavor to maintain all submitted information deemed proprietary within JJC, JJC will not be liable for the release of such information.

H. Business Enterprise Program (BEP)

Minorities, Females, and Persons with Disabilities Participation and Utilization Plan:

Joliet Junior College will make every effort to use local business firms and contract with small, minority-owned, and/or women-owned businesses in the procurement process. This solicitation contains a goal to include businesses owned and controlled by minorities, females, and persons with disabilities in the College's procurement and contracting processes in accordance with the State of Illinois' Business Enterprise for Minorities, Females, and Persons with Disabilities Act (30 ILCS 575). Because these goals vary by business ownership status and category of procurement, we urge interested businesses to visit the Department of Central Management Services (CMS), [Business Enterprise Program \(BEP\)](#) to obtain additional details. To qualify, prime vendors or subcontractors must be certified by the CMS as BEP vendors prior to contract award. Go to (<http://www2.illinois.gov/cms/business/sell2/bep/Pages/default.aspx>) for complete requirements for BEP certification. For applicable projects, vendors may be asked to submit a [utilization plan](#) and [letter of intent](#) that meets or exceeds the identified goal. If a vendor cannot meet the goal, documentation and explanation of good faith efforts to meet the specified goal may be required within the utilization plan.



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I. Negotiation

JJC reserves the right to negotiate all elements, which comprise the vendor's proposal to ensure the best possible consideration, be afforded to all concerned. JJC further reserves the right to waive any and all minor irregularities in the proposal, waive any defect, and/or reject any and all proposals, and to seek new proposals when such an action would be deemed in the best interest of JJC.

J. Award

The successful vendor, as determined by JJC, shall be required to execute a contract for the furnishing of all services and other deliverables required for successful completion of the proposed project. The supplier may not assign, sell, or otherwise transfer its interest in the contract award or any part thereof without written permission from JJC.

K. Retention of Documentation

All proposal materials and supporting documentation that is submitted in response to this proposal becomes the permanent property of JJC and Gallagher.

L. Opening of Proposals

Proposals will be opened in a manner that avoids disclosure of the contents to competing vendors. Contents for proposals will remain confidential during the negotiations period. Only the proposal number and the identity of the vendor submitting the proposal response will be made available to the public.

IV. Proposal Terms and Conditions

A. Basis for Quotation

1. Your proposal should include a quotation for the plan designs that are attached to this proposal. If you cannot administer any of the plan design features, your proposal must define what those features are.
2. Any variance between the requested plans and/or options and your proposal should be clearly outlined in your response.
3. Basic Life rates should reflect the claims experience and demographics for Joliet Junior College.
4. Please include a sample policy for each coverage quoted.
5. Quote current plans as follows:



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- Basic Life & Voluntary (Optional) Life
- Voluntary Long-Term Disability
- Group AD&D
- Voluntary AD&D
- Voluntary Dependent Life

See Appendix III for current benefit summaries and Group Policy Certificates

6. Submit your answers to the questionnaire provided - Exhibit A
7. Any variance between the requested plans and/or options and your proposal should be clearly outlined in a *Cover Letter* as well as on the *Rate Summary Form*.

V. Evaluation

In evaluating the proposals submitted, JJC will apply the "Best Value" standard in selecting the supplier to be awarded a contract for this project. Purchase price is not the only criteria that will be used in the evaluation process.

Any award resulting from this RFP will be made to that vendor whose offer conforms to the RFP and it is determined to be the most advantageous, of "best value" to JJC, in the sole judgment of JJC.

The selection process will include, but not be limited to, the following considerations:

An evaluation committee comprised of JJC employees and consultant will conduct the evaluation of the proposals.

Following the initial evaluation, the evaluation committee may decide to contact one or more of the proposers to obtain clarification to various responses given in the proposal submission. As a result of these follow-up clarifications or questions, scores may be adjusted based on the responses.

Based on the scores assigned to each proposal, the evaluation committee reserves the right to choose a short list of finalists it considers to be in the best interest of the College. These finalists may then be scheduled for interviews with the evaluation committee. At the time of finalist selection and prior to proposal presentations, the evaluation committee may, at its sole discretion, contact references for any or all of the finalists.

JJC shall be the sole judge of which Proposer best meets the unique needs of JJC based on the review of the entire applicable proposal, responses to follow-up questions, interviews and reference checks provided by the Proposer.



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A. Proposal Point Evaluation / Rating System

This is a Request for Proposal, and factors other than fees/costs will be reviewed and evaluated. Evaluations of proposals will be based on (but not limited to) a weighted point system as follows:

Factors other than fees/costs that will be reviewed and evaluated include the following:

Criteria	Weight Assigned to Evaluation of Criteria
Coverage Match including Contract Terms – Age Limitations, Exclusions, etc.	30%
Quality of Claim Process, Turnaround Time, and Service	20%
Experience, References & Reputation	20%
Solvency Rating	20%
Clarity and thoroughness of RFP responses	10%

Note: There are 75 points available for the criteria listed above.

Financial Terms	25 Points
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B. Best and Final offers

At the sole discretion of JJC, those Proposer(s) most likely to be awarded a contract may be requested to submit a Best and Final Offer (BAFO) in order to further clarify the deliverables, contract language, or costs presented in the Proposers RFP. If a Best and Final Offer is requested, the BAFO will be evaluated against the stated criteria. There is no obligation on the part of JJC to request a BAFO from any or all of the Proposers responding the RFP so Proposers are encouraged to submit their best RFP effort with their original submission.



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EXHIBIT A

RFP QUESTIONNAIRE

Please directly and completely respond to each of the following items as they are presented. Each item applies to all lines of coverage unless specifically indicated. If you deviate from the specifications or bidding conditions, indicate these deviations clearly in your cover letter.

GENERAL

1. Please confirm the following and clearly specify any and all contingencies on which your proposal rates are based:

A. Renewal Requirements

Renewal Rates must be quoted and guaranteed for a minimum 36-month period, January 1, 2018 through December 31, 2020.

We require renewal notification 4 months prior to a rate change date. The Carrier will notify GBS in writing of its intent to renew or not renew. If the Carrier proposes to renew, the letter will describe in detail all proposed changes in the plan, if any, including rates and policy wording and provisions.

B. Eligibility

Eligibility requirements are determined by Joliet Junior College. The eligibility requirements are attached in the plan booklets.

C. Rate and Coverage Adjustments

All rates and fees are to be guaranteed for the full term of the first contract period. Renewal rate adjustments will be made on the plan's anniversary date.

In addition to the minimum 36-month rate and fee guarantee period, it is intended that no changes will be implemented off anniversary (January 1 of each year).

D. No Loss Provision

It is the intent of Joliet Junior College that no insured or dependent suffer a loss of coverage solely by virtue of any change in Carrier. Actively-at-work language should be modified to protect eligible employees or dependents from loss of coverage which would have remained in force had no change in carrier occurred.



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E. Assumption of Pre-Existing Conditions

No insured or dependent enrolled in any Joliet Junior College plan prior to any change of Carrier will be subject to the pre-existing condition of any plan.

New hires will have no pre-existing condition applied if enrolling during initial eligibility period.

*Our standard procedure is to give employees prior insurance credit. Therefore, it is not automatically waived, but they are given credit for the time they are covered w/ the prior carrier. If they already satisfied the prior pre-ex then it would be waived.

F. Transfer Provisions

All claims incurred prior to the termination date of the master policy will be honored in accordance with the terms of the present group policy. This includes pending and unreported claims at the time of termination of the group policy. Such claims are to be paid by the current Carrier.

G. Commissions

All rates presented should be represented as both:

- i. Flat commission of 10% for all lines coverage.*
- ii. Net commissions*

H. Enrollment

Decisions on how plan information will be given to participants during enrollment meetings and how they will be conducted will be made by Joliet Junior College and GBS after consultation with the Carrier involved.

I. Communication Materials

GBS may require the Contractor to provide, at a minimum, the following items as part of a comprehensive communications package designed to improve understanding of the group insurance benefit program and claims handling procedures:

1. An enrollment packet including enrollment forms.
2. A comprehensive customized booklet/certificate with an easy to read format and language designed for easy reference and technical accuracy. Booklet/certificates must be in compliance with all applicable federal and state laws. Joliet Junior College may provide input on booklet wording and reserves the right to approve prior to printing.



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3. Joliet Junior College and GBS reserve the right to have input on the planning of the annual communications program and all materials, and to edit and approve copy prior to printing or production.

GBS agrees to proof and return for changes or to approve all such copy in a timely manner and in accordance with a predetermined and agreed upon production schedule.

J. Negotiations

Contractors should make all conditions of their offer clear and may state stipulations in conjunction with the rate proposals or other parts of the proposal, but GBS reserves the right to negotiate such matters with the Proposer in discussions prior to contract award.

K. Performance Guarantees

Joliet Junior College & GBS expects the selected Proposer to deliver a very high level of customer service, accuracy, and customer satisfaction. Please note Joliet Junior College & GBS will give strong consideration for those Proposers who offer performance guarantees.

L. Meetings

A condition of this contract may require attendance from time to time, and as requested, at meetings with Joliet Junior College members.

M. Non-Liability/Indemnification/Hold Harmless

Neither Joliet Junior College/GBS nor any of its officers or employees will be liable for, and the Contractor agrees to hold Joliet Junior College/GBS, its officers and employees harmless from any claims, injury, demand, or judgment based upon contract, tort, or other grounds (including warranty of merchantability) arising out of any acts or failure to act by Proposer pursuant to the Agreement or otherwise.

N. Status of Contractor

The Contractor, their agents and employees are independent contractors performing professional services for Joliet Junior College/GBS and are not employees of Joliet Junior College/GBS. The Contractor warrants that the recommendations, guidance, and performance of any person assigned under the contract will be in accordance with sound professional standards and the requirements of the contract.



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O. Assignment and Subcontracting

The Contractor will not assign or transfer any interest in the contract nor will the Contractor subcontract any portion of the services to be performed under the contract, without the prior written approval of GBS and Joliet Junior College.

P. Confidentiality

The relationship between the Contractor and Joliet Junior College/GBS will be that of Contractor and Client/Broker. Any information and other data developed or acquired by or furnished by the Contractor in the performance of the contract will be kept confidential and will not be made available to any individual or organization without the prior written approval of GBS. The Contractor will return all information and other data developed, acquired, or furnished by the Contractor in the performance of the contract to GBS within thirty (30) days of the termination date of the contract.

Q. Amendment

The contract will not be altered, changed, or amended except by an instrument in writing executed by the parties.

R. Responsibility For Compliance With Legal Requirements

The Contractor's products, services, and facilities will be in full compliance with all applicable federal, state, and local health, environmental, and safety laws, regulations, standards, and ordinances, regardless of whether or not they are referred to by this contract.

S. No Third Party Rights

This contract will not be construed to create any rights enforceable by any entity or individual not a party to the contract.

T. Severability

Should any provision of this contract be found to be void or unenforceable, that provision will be severed from this contract and the remaining provision will continue in full force and effect and will constitute the agreement of the parties.



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REFERENCES

The Proposer must submit a minimum of three client references that are similar in nature that can be used as references. Service provided to those customers must compare to that which will be required under this RFP. In addition, please provide a list of three clients who have terminated your services within the last three years. Include a full explanation of their reasons for terminating your services. Include the following for each reference:

- a. Company Name
- b. Name of Contact
- c. Title of Contact
- d. Telephone Number
- e. Dates and types of services provided

ADMINISTRATION

1. Please provide samples of the following materials:
 - a. Medical History Statement used to qualify for Waiver of Premium
 - b. Booklet/Certificate (SPD)
 - c. All forms and form letters used in the claims process
2. What, if any, provisions or enhancements does your contract include that differentiates your company from the current contracts?
3. Do you have any FMLA tracking software or HRIS support services? What other additional leave services can you offer JJC?
4. Invoicing Procedure
 - a. Describe the firm's invoicing procedures.
 - b. Include documentation identifying all of the vendor's fees.
5. What group servicing office will be responsible for this account? Will you provide a toll-free 800 number? Are any charges associated with this number? What are your hours of operation?
6. Who will be the company's primary liaison with JJC and GBS? Provide a resume or an outline of this individual's experience and qualifications.
7. Please identify your annual enrollment and benefit fair support. Do you support one-on-one meetings with employees?
8. Will you agree to prepare booklets within 60 days of contract award? Will you provide a performance guarantee in meeting this 60-day timeline?
9. When are health exams required? Is there any charge for a health exam? If so, who is responsible for the cost?



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LIFE CLAIMS

1. Where is the claims office located, and what are its hours of operation (please state hours in Central Standard Time)?
2. What are your standards for claims turnaround time?
3. What are your standards for claims accuracy?
4. How frequently do you request follow-up evidence on continuing disabilities once they are approved? What type of information is requested?
4. Describe your appeal system for denied claims, including all levels of appeal.

UNDERWRITING

1. Describe your underwriting method for each coverage or services provided.
2. Please confirm your tolerable loss
3. Please confirm the charge for conversion of policies.

FINANCIAL

1. Please address your company's current and prospective financial condition. Include summaries or recent analyses performed by at least one of the following independent auditors and rating services:
 - a. Moody's –
 - b. Standard & Poor's –
 - c. A.M. Best Company –
2. What is your grace period for premium remission? What is your late charge for late premium remission?
3. Do you assess any additional charge in the event of the group policy is terminated?
4. Will you provide performance guarantees relative to plan implementation?



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EXHIBIT B

CERTIFICATION OF CONTRACT/BIDDER

The below signed contractor/bidder hereby certifies that it is not barred from bidding on this or any other contract due to any violation of either Section 33E-3 or 33E-4 of Article 33E, Public Contracts, of the Illinois Criminal Code of 1961, as amended. This certification is required by Public Act 85-1295. This Act relates to interference with public contracting, bid rigging and rotating, kickbacks and bribery.

SIGNATURE OF CONTRACTOR/BIDDER

TITLE

DATE

THIS FORM MUST BE RETURNED WITH YOUR BID TO:

Joliet Junior College District #525
Director of Business & Auxiliary Services, A-3100
1215 Houbolt Road
Joliet IL 60431



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APPENDIX I

CENSUS DATA



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APPENDIX II

CLAIMS DATA



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APPENDIX III

Schedule of Benefit Summary Highlights & Group Policy Certificates

**Group Life Insurance
Group AD&D**

**Voluntary Supplemental Life
Voluntary AD&D**

Voluntary Long-Term Disability