

Cleveland Metropolitan School District
Request for Proposals
Basic Group Life and AD&D, Voluntary Life, Portable Life and Dependent
Life Insurance

June 28, 2021

About This Material

This material represents a complete set of specifications that your organization will need to prepare a proposal to provide basic group term fully-insured, non-participating contract for the life & accidental death insurance plans of the Cleveland Metropolitan School District (CMSD), effective January 1, 2022.

Included in this package is additional information as follows:

- Census file in Excel format
- Benefit plan overview

All responses should be prepared according to this RFP. The selected administrators will be held responsible for all items contained in the specifications.

Please address all correspondence regarding this request to:

Stephen P. Ligus
Vice President, Employee Benefits
Hylant
6000 Freedom Square Suite #400
Independence, Ohio 44131
Phone: (216) 674-2425
Fax: (216) 447-4088
Email: Stephen.Ligus@Hylant.com

I. Background

CMSD currently provides basic term life coverage to all eligible employees. An overview of the current benefits plan is included with this request.

Basic coverage is fully paid by CMSD. All other coverages are completely voluntary with no CMSD contribution.

Please note that the plan operates on calendar year basis for purposes of open enrollment. The contract will commence on January 1, 2022 under this RFP.

You are requested to provide a proposal detailing a quote for a group term fully-insured contract.

Given the collective bargaining agreements, it is imperative that the benefit plans be exactly duplicated in your proposal with no variations.

II. RFP Overview & Scope

This RFP outlines the plan design and financial/administrative requirements for the proposed plans. The following information is provided to assist you in preparing a response to this RFP.

1. The proposed effective date of the new contract will be January 1, 2022. The plan year will operate on a calendar year basis.
2. Annual benefits reenrollment occurs in November of each year.
3. **No commissions, bonuses, overrides or contingent payments of any type will be payable.** Your rates and fees must take this into consideration, and your proposal should so indicate that it is net of any and all such payments.
4. CMSD will not be responsible for any expenses incurred in the preparation of any proposal or presentation.
5. All information presented in this RFP, including information subsequently disclosed by CMSD during the proposal process, should be considered confidential.
6. Contract situs state will be Ohio.
7. All information in this RFP will automatically become part of any future contractual obligation.

8. **Given the collective bargaining agreements, it is imperative that the benefit plans be exactly duplicated in your proposal with no variations. Please provide explicit notation of any deviations.**

III. Selection Process

The process of selecting organizations to administer the group term life insurance plan requires the accumulation of comprehensive and accurate information to ensure that a knowledgeable, objective decision can be made. CMSD will gather this information through a combination of written information and interviews with vendors/administrators selected as finalists. CMSD reserves the right to:

- Accept or reject any of the proposals submitted,
- Modify or amend any proposal prior to acceptance, or
- Proceed to affect any agreement it may deem in CMSD's best interest

To familiarize each vendor with the complete selection process, a detailed explanation of the steps and timing involved in this project is presented below.

Vendor Selection Schedule

Step One: Development of Specifications

These specifications have been developed to specifically address the needs and objectives of CMSD. Certain issues are given particular emphasis because they represent special areas of concern or interest.

Step Two: RFP Review, Intent to Bid and Requests for Clarification or Additional Data

Please provide intent to bid to Stephen Ligus no later than 5:00 PM EDT July 2, 2021.

All vendor requests for additional data or clarification should be submitted by 5:00 PM EDT July 6, 2021. A summary response of all submitted questions will be provided to all confirmed bidders.

Step Three: Delivery of Proposals

Three (3) hard copies and one (1) electronic copy of your proposal must be received by 1:00 PM EDT July 27, 2021 at the following address:

Stephen P. Ligus
Vice President, Employee Benefits
Hylant
6000 Freedom Square Suite #400
Cleveland, Ohio 44131
Phone: (216) 674-2425
Fax: (216) 447-4088

Proposals should be prepared so that personal meetings to deliver them will not be required. A meeting may be required once CMSD is familiar with your proposal.

There will be no formal opening of competitive bids received.

Step Four: Evaluation of Proposals

Review of the proposals will be conducted July 27 – August 6. During this period, all proposals will be analyzed, and the vendors/administrators will be evaluated. During this period of evaluation, each vendor will be required to respond in a comprehensive and expedient fashion to inquiries relating to their proposals.

Please make certain that the appropriate personnel from your organization will be available for questions during this period.

Step Five: Vendor Interviews

CMSD may interview and/or conduct site visits of selected finalists. Please ensure your team is available for such meetings the weeks of August 16th and August 23rd.

Step Six: Final Selection of Administrator(s)

CMSD expects to select vendor/administrator by approximately August 31, 2021 for an effective date of January 1, 2022.

IV. Selection Criteria

To assist your organization in developing a comprehensive proposal to meet the needs of CMSD, important selection criteria are summarized below. We consider these elements to be essential:

- Financial Proposal
- Competitiveness
- Multi-year rate and fee guarantees
- Network Suitability
- Comprehensiveness

- Accuracy and promptness of claims payment
- Administrative Capabilities and Quality
- Customer service
- Data and Management Reporting
- Ability to capture accurately all relevant data
- Ability to provide service with minimal administration/system interfaces
- Cost Management Capabilities and Quality
- Positive Client References
- Member website tools

CMSD may select a single administrator or select multiple administrators to best meet organizational needs.

V. Questionnaire

Overview

Please provide a written response to each of the questions in the included Life RFP Questionnaire attachment. Please be as succinct as possible while still providing the necessary detail to reduce the need to refer to other parts of your proposal. You should avoid making references to other pre-printed material. Your response should answer each question directly and thoroughly. Please provide your response in the Excel document provided, and include an electronic copy of the full Excel file as an attachment in your response.

Your responses should reflect both your current and expected organization and administrative capabilities. Anticipated changes that will be effective as of January 1, 2022, should be noted.