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# CENTRAL TEXAS FOOD BANK REQUEST FOR PROPOSAL INSURANCE BROKER

August 1, 2022

Central Texas Food Bank Inc. is accepting proposals to provide comprehensive Insurance Broker Services. The selected firm will provide consultation and brokerage services while working with the food bank to develop a multi-year strategy in all aspects of employee benefits, risk management, and employee benefit design.

## I. Overview

### Background of the Organization

The food bank was incorporated as a Texas non-profit corporation in March 1982 and was recognized as a 501(c)(3) organization in July 1982 under the name Capital Area Food Bank. In June 2016, our name changed to reflect network of about 300 Partner Agencies in a 21 county area. CTFB's mission is to nourish hungry people and lead the community in the fight against hunger. In fiscal year 2020-2021 the organization provided over 64.5 million pounds of food and employees about 165 full-time staff.

### Request for Proposal Summary

Central Texas Food Bank (CTFB) is inviting a select group of Brokers/Consultants to propose Employee Benefits Brokerage Services. The selected firm will work closely on consulting and brokerage services with CTFB to develop a multi-year strategy in all aspects of employee benefits, risk management, and employee benefit design. The specific objective is to design an innovative benefits package to round out the CTFB total compensation approach and strategically position all of its benefit plans to attract and retain employees looking to make an impact in their community.



## Current Programs

165 participating employees; 153 benefit-eligible employees)

Medical Preferred Provider Organization (“PPO”) plans, and HDHPHMO plan with Cigna

PPO \$3,000 individual/\$9,000 family deductible / co-pay Plan

PPO \$1,000/\$3,000 deductible / co-pay Plan

HDHP \$3,000/\$6,000 deductible with HSA

COBRA coverage is with Employee Benefits Corporation (EBC)

Dental/Vision plan is with Cigna

Life/accidental death and dismemberment, short-term disability and long-term disability plans are with New York Life

Flexible Spending Healthcare, Healthcare Limited and Dependent Care Accounts are with Employee Benefits Corporation (EBC)

HRIS/Payroll system: UKG

Employee Assistance Program is Cigna

## II. SUBMISSION GUIDELINES

Review the schedule of events and important dates provided within this document.

Submissions received after 5 pm on the closing are not eligible for award.

Submit all questions in writing to Christina Harding at [charding@centraltexasfoodbank.org](mailto:charding@centraltexasfoodbank.org).

Visit [Centraltexasfoodbank.org/bids](http://Centraltexasfoodbank.org/bids) for updates and clarifications.

Electronic proposals delivered to:

Catrina Salinas [calinas@centraltexasfoodbank.org](mailto:calinas@centraltexasfoodbank.org)

Thomas Foster [tfoster@centraltexasfoodbank.org](mailto:tfoster@centraltexasfoodbank.org)

Christina Harding: [charding@centraltexasfoodbank.org](mailto:charding@centraltexasfoodbank.org)

## Formatting Requirements

Font may be no smaller than 10 point. Maximum proposal length including title page, cover letter, proposal, qualifications and costs should not exceed 30 pages.

Proposals should be received as a PDF. Hyperlinks to examples and portfolios of work are allowable within the document when clearly marked. External links and physical copies are discouraged.



After reviewing written responses, CTFB will invite select brokers a discussion at our facilities, 6500 Metropolis Dr. Austin, Texas 78744 or virtually on Zoom.

## Checklist

1. Title Page
  - a. Include Document ID FY22-05
  - b. Central Texas Food Bank, Insurance Broker
  - c. Company Name, address, point of contact, contract info
2. Executive Summary
  - a. Company Overview
  - b. Describe your approach
  - c. Signature of duly authorized officer of agent of the company
3. Proposal & Solution
  - a. Summarize your proposed solution, benefits, and uniqueness of the solution
  - b. Describe how your solution meets our Insurance Brokerage needs
  - c. Include a completed copy of Attachment A: Questionnaire for Respondents
  - d. Implementation mid-October 2022
4. Price
  - a. Include price summary and cost of any separate components
  - b. List discounts available to nonprofits and any governmental pricing
  - c. Explanation of fees or services not included in price summary
5. HUB and DEI
  - a. Historically Underutilized Business Certification (if any)
  - b. Diversity, Equity, and Inclusion Policy



### III. SCHEDULE OF EVENTS

Schedule of Events	Date
Released	August 1, 2022
Question Submitted by	August 8, 2022
Question Responses by	August 9, 2022
Proposals Due	August 11, 2022
Select Interviews	August 15 - 19, 2022
CTFB Final Review	August 22- 25, 2022
Award Announced	August 25, 2022
New Broker relationship effective date	September 1 2022

### IV. SCOPE OF SERVICE

- Broker/consultant will provide a full range of services related to the implementation, maintenance, communication, reviews, and improvements of its group benefit programs. These services should include identifying plan/vendor consolidation opportunities and design changes that will reflect CTFB's overall benefit strategy and increase employee understanding.
- Assistance with the development, design and planning of employee benefit programs, benchmarking, and modeling to reduce risk.
- Assist the HR team in administering all group insurance plans, responding to questions, and providing other related consulting services during the plan year.
- Seek quotes from benefit carriers and negotiate annual renewal of coverage. Prepare recommendations to senior leadership for consideration, which includes an insurance coverage's alignment with CTFB's mission, and values. Evaluate coverage, customer service, network, reconciliation of premiums and claims, financial soundness.
- Development of COBRA rates, employee contributions and IBNR calculations.
- Conduct periodic review meetings with providers and CTFB's HR team.
- Attend and present information at Open Enrollment meetings.
- Comply with the employee benefit laws and regulations and procedures, including healthcare reform requirements, compliance review, and benefits administration.
- Interface with insurance carriers as needed in the resolution of problems associated with benefit programs, including claims resolution including employee advocacy services.



## V. Contract Terms

All quotes shall remain firm for 30 days after the final day to submit proposals listed under *Schedule of Events*. The Central Texas Food Bank will negotiate contract terms upon selection, and a project will be awarded upon signing of an agreement or contract, which outlines terms, scope, budget, timeline, and other necessary items.

Central Texas Food Bank is not liable for any expense resulting in the preparation of the respondent's proposal. Material submitted will not be returned. Review of proposal does not indicate contractual award to the respondent. CTFB reserves the right to cancel or otherwise not award should it be in the best interest of the food bank.

## VIII. Conflict Of Interest

Respondents shall not lobby or offer incentives to the Central Texas Food Bank or its staff; including monetary items, gifts, favors or actions that otherwise may potentially influence the selection process.

Respondents may not hire Board members, managers, or support staff involved in the evaluation/selection process. The use of lobbying by any respondent will result in immediate rejection of the bid or termination of the agreement.



## VI. Evaluation Criteria

The following criteria will form the basis upon which CTFB will evaluate proposals.

The mandatory criteria must be met and include:

1. Receipt of your proposal must be received no later than 5:00 p.m. CST, August 11, 2022
2. All components of the Checklist are required

Proposals that meet mandatory requirements will be evaluated the following criteria:

1. The proposed solution meets the needs and criteria set forth in the RFP
2. The company provides excellent customer service
3. Price is appropriate for the value being offered by the proposer
4. The company demonstrates a commitment to diversity, equity, and inclusion

Criteria	Weighted percentage
Mandatory Requirements	Required for consideration
Proposed Solution	45%
Customer Service	20%
Price	30%
HUB and DEI	05%



## Attachment A: Questionnaire for Respondents

### A. General Company Information

1. Briefly describe your organization's history and background.
2. Define the members of the service team and expertise of each.
3. Describe the typical frequency, purpose, and methods of communication to update clients.
4. What ongoing training does the Service Team receive?
5. Is there a specific division or experience dedicated to non-profit clients?
6. How is customer satisfaction measured?
7. What are a few major challenges companies with our equivalent size and will your firm help meet these challenges?

### B. Services

8. How will you assist in developing a strategy around the communications to, and education of, employees about our benefits programs?
9. How is Open Enrollment supported in a mixed environment of a remote and onsite workforce?
10. Detail your benchmarking capability and access to survey data.
11. What are the standard package of employee communication services, including digital based tools?
12. Will this firm assist CTFB's employees with claim related issues?
13. Does your firm employ the following experts? Include any not listed. If yes, please describe the services they provide as well as their credentials and location.
14. Population Health Consulting
15. Communications Consulting
16. Pharmacy Consulting
17. Compliance Attorney
18. Underwriting and Actuarial Practice
19. HR Technology Consulting
20. International Benefits Consulting



### C. Marketing, Vendor Negotiations, and Management

21. Review CTFB's current selection. Describe the steps to develop a long-term plan with ongoing support.
22. Describe the firm's strategy to negotiate all benefit plan renewals on all issues, including those related to premiums, benefit levels, plan design and special terms and conditions?
23. Are services in-house or outsourced for elevated claims, billing, and eligibility issues?
24. Provide a sample transition and implementation processes including a proposed timeline.
25. How are insurance carriers and other vendors' performances selected and reviewed?

### D. Data Analysis and Reporting

26. Which type and what frequency are plan and benefit reports provided? Examples are encouraged.
27. How are value of network discounts verified?
28. How are analysis of the data and plan design provided?
29. Do you assist clients in the preparation of their Form 5500s and Summary Annual Reports? Is there a cost for these services?
30. How do you provide up-to-date legal research, compliance, legal consultation and information on the benefit plans?
31. Are there additional charges for customized reporting?

### E. Benefits Administration

32. Does your firm provide HR consulting services and support?
33. How does your firm help to offset costs associated with a third-party solution? What are your services related to management of the solution provider?

### F. Voluntary Benefits

34. Define and describe the voluntary benefits program management process.
35. Describe the firm's capabilities for brokerage, consultation, and administration of ancillary employee benefits and insurance programs to include (1) Basic Group Life and Basic Group Accidental Death and Dismemberment ("AD&D") Insurance (2) Employee Assistance Program (EAP), (3) Ancillary Insurance plans





including but not limited to Whole Life, Long Term Care, Critical Illness, and Voluntary Life, AD&D, and Voluntary Short Term Disability.

## G. References

36. Please provide the names and contact information for three (3) comparable sized and structured clients with which CTFB may request reference conversations.
37. Provide a recent example of how your firm has assisted a client to effectively address the challenge of rising health care costs without drastically decreasing benefits to employees.

## H. Compensation

38. How would you prefer to be compensated? (i.e., direct fee, commissions, retainer, etc.).
39. Does your firm accept contingent commission payments or bonuses from insurers with which you place business?
40. If you charge fees for consulting, employee communication, and/or any other services, please indicate the basis of your charges (hourly, by project, etc.) and what typical charges might be.
41. Describe your protocol for disclosure of compensation and philosophy on compensation transparency.
42. Describe our right to terminate a contract with you. Is there a minimum contract period?
43. Please provide a sample fee agreement.

