

Request for Proposals

Group Insurance Coverage

for

TREKNORTH JR & SR HIGH SCHOOL 4106-07

February 1, 2019

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Request for Proposals

Part 1: Bid Protocol

1. Invitation to bid. TREKNORTH JR & SR HIGH SCHOOL 4106-07 (“District”) is requesting proposals for group insurance coverage for active employees. For this purpose, "group insurance coverage" means benefit coverage provided to a group through an entity authorized under section 43A.316 or 123A.21, subdivision 7; or chapter 61A, 62A, 62C, or 62D to do business in the state.

Sealed proposals will be accepted until 5:00 pm central time on March 1, 2019. The District should request all bids to be their best and final.

2. Bid Delivery. Please submit and deliver bids to the following address via registered or certified mail, or by professional courier, no later than the deadline shown above.

Nicole Thompson
2400 Pine Ridge Ave NW
Bemidji, MN 56601

Current Agent of Record:
Derek Pickett
Pickett Insurance Agency
PO Box 696
Bemidji, MN 56601

The District reserves the right to reject any bids received after the date set forth above, delivered to the wrong party, or delivered in a form other than as specified herein.

3. Complete Responses. The District reserves the right to compare quotes based on information provided with this Request for Proposal. Incomplete responses may be a negative factor in evaluating your proposal.

4. Compliance with Laws. All services proposed must comply with (or provide adequate support to help the District comply with) applicable State of Minnesota and Federal requirements regarding mandated benefits, coverage of dependents, nondiscrimination and privacy requirements, reporting and disclosure requirements, claims and appeals, portability, and continuation rights. Proposals and pricing must reflect ACA provisions. Proposals should include sample plan documents and SPDs.

5. Rate quotes. Proposals shall include rate complete with any outstanding conditions of offer clearly outlined.

6. Bid review. The District reserves the right to:

a. Waive minor irregularities.

- b. Negotiate bid responses.
- c. Modify, amend, and supplement this Request for Proposal.

7. Deviations. Proposed deviations to any part of these specifications must be submitted in writing and clearly identified and made part of the Carrier's proposal. Failure to identify such deviation(s) shall not constitute a waiver by the District.
8. Evaluation. The District reserves the right to accept the proposal which is determined to be in the best interest of the District and taking into account multiple factors, including but not limited to rates, benefit plan designs, provider networks, prescription drug plans, duplication of benefits, and any other factors determined to be relevant to its decision.
9. Data Confidentiality. Your proposal and the supporting material submitted with it will become the property of the District and will not be returned. Following the opening of the final proposals, all the proposals and other data submitted in connection with the proposals are public data. Information contained in this RFP is considered confidential and should not be discussed with anyone except persons within your organization, the District or persons designated by the District to receive the data.
10. Effective Date. Proposals must remain valid for a minimum of six months from issue date.
11. Material preparation and case installation. Your proposal must guarantee timely preparation and delivery of enrollment materials such as ID cards, provider directories, certificates of coverage, etc. on or before the effective date of coverage. All material and program installation costs must be included in the fees quoted in your proposal.
12. Agent, broker, consultant. All fees, commissions or bonuses payable to any agent, broker or consultant, regardless of purpose, must be clearly disclosed separately from all other costs in the proposal.
13. Discrepancies. Any discrepancies in the information provided in this RFP shall accrue to the benefit of the District and their health plan participants unless such discrepancies are noted by the proposer(s) prior to proposal acceptance by the District.

Part 2: Timeline

1. The renewal date for group health plan is July 1, 2019.
 - a. February 1, 2019. RFP release.

- b. March 1, 2019. Deadline for submitting sealed bids to the District.
- c. May 2, 2019. Latest date on which the District may make a final decision, based on written criteria for evaluation.
- d. Coverage is effective July 1, 2019.