



**NKYHEALTH**  
NORTHERN KENTUCKY HEALTH DEPARTMENT



# **Request for Proposal**

## **Employee Group Life Program**

**July 1, 2024**

**for**

**Northern Kentucky Independent District  
Health Department (NKIDHD)**

**hereafter “NKY Health”**

**8001 Veterans Memorial Drive  
Florence, KY 41042**

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## **1.0 GENERAL INFORMATION**

### **1.1 General Proposal Information**

Proposals will be received by the Northern Kentucky Independent District Health Department (hereafter “NKY Health”) on or before the date listed for the following:

***PROPOSAL ITEM: Employee Group Life Plan***

***OPENING:***

***Time:*** 12:00 NOON Eastern Standard Time

***Date:*** July 19, 2024

***Location:*** Northern Kentucky Independent District Health Department  
Office of the Human Resources Administrator  
8001 Veterans Memorial Drive, Florence KY 41042  
859.344.5476  
Fax 859.363.2101

NKY Health cautions bidding vendors to assure actual delivery of mailed or hand-delivered proposals directly to NKY Health prior to the deadline set for opening proposals. Confirmations of timely receipt of the proposal may be made by calling 859.344.5476 or emailing [hr@nkyhealth.org](mailto:hr@nkyhealth.org).

### **1.2 Other General Information**

NKY Health is currently contracts with Minnesota Life/OCHS to provide \$20K each of basic Life and Accidental Death and Dismemberment insurance coverage for approximately 125 eligible full-time employees and to provide voluntary additional coverage on these same employees and their qualified dependents.

NKY Health wants to increase the amount to \$50K each of base Life and Accidental Death and Dismemberment insurance coverage. Therefore, NKY Health is requesting written proposals from qualified licensed life and accidental death and dismemberment carriers and/or administrators for a Group Life and AD&D Plan.

Submissions will be accepted for fully insured life and AD&D insurance proposals using the requirements as stated in this Request for Proposal (RFP). Vendors must respond to all questions in this RFP and comply with all details in Section 7 and subsections of this RFP.

NKY Health will contract directly with organizations capable of performing the requirements of this Request for Proposal. Participation by brokers or commissioned agents other than NKY Health’s broker, SHERRILL MORGAN, will not be allowed during the proposal process or during the term of the proposed contract. Proposed amounts must include standard broker’s fees.

## **2.0 GENERAL REQUIREMENTS**

### **2.1 Vendor Requirements**

The selected vendor will be required to have experience with the following:

Group Life and Accidental Death & Dismemberment plans.

Unless otherwise stipulated, vendor shall provide, and pay for, all materials, labor, transportation, and other facilities necessary for the performance and completion of the work.

All materials submitted by the vendor in response to this request become the sole property of NKY Health upon receipt of the proposal and may not be withdrawn for a period of six (6) months after the scheduled proposal opening date. NKY Health reserves the right to reject any and all bids, to waive any informalities, and to negotiate for the modifications of any proposal or accept that proposal which is deemed the most desirable and advantageous from the standpoint of customer value and may not, on its face, appear to be the lowest and best price.

### **2.2 Vendor Qualifications/References**

All prospective vendors are hereby notified that before any offer in response to solicitation is considered for award, the NKY Health may require the vendor to submit factual information in detail as to the experience, technical organization, and financial resources of the bidder. NKY Health reserves the right to reject any proposal or vendor that does not support the best interest of NKY Health.

Vendor references must be included in proposal.

### **2.3 Confidentiality Requirement**

Vendor agrees to abide by the rules and regulations regarding the confidentiality of personal medical records as mandated by the Health Insurance Portability and Accountability Act (42 USC 1320d) and set forth in federal regulations at 45 CFR Parts 160 and 164. Any subcontract entered by the vendor as the result of this agreement shall mandate that the subcontractor be required to abide by the same statutes and regulations regarding confidentiality of personal medical records, as is the vendor.

Vendor also agrees to comply with all federal, state and local laws respecting discrimination in employment and non-segregation of facilities including, but not limited to, requirements set out at 41 CFR 60 – 1.4, 60 – 250.4, and 60 – 741.4, which equal opportunity clauses are hereby incorporated by reference. Notification is hereby given that compliance with these clauses may require the second party to annually file certain reports (e.g. the EEO-1 Report and the VETS – 100 Report) with the federal government and may require the second party to develop written Affirmative Action Programs for Women and Minorities, Covered Veterans and/or Persons with Disabilities.

### 3.0 CRITERIA FOR AWARD CONTRACT

#### 3.1 Factors for Consideration

A list of factors for consideration includes (but is not limited to) the following. Each item must be specifically addressed in each proposal:

1. The cost for all coverage and services. Cost quoted must be guaranteed for at least a two-year period following acceptance. Vendors submitting a proposal must provide rates per \$1,000 of benefit for basic and voluntary coverage and include any associated age bands. **Coverage will not be offered as multiples of salary.**
2. Minimum participation requirements. Please clearly state any minimum participation or requirements for voluntary coverage or note that there are none.
3. Restrictions on NKY Health. Please clearly state any restrictions on NKY Health or note that there are none.
4. Ability to continue providing the same level and type of coverage for legacy plans as follows:
  - At least the same amount of voluntary coverage to employees and dependents insured under NKY Health's current Group Life plan without case-by-case review of underwriting.
  - The same amount and type of voluntary coverage for "packages" previously purchased by up to ten participants under the Group Life plan prior to NKY Health's current Group Life plan.
5. How/when changes in voluntary premiums due to age-banding, changes in coverage, etc. are communicated. Please provide these details
6. Portal access for employees for initial enrollments, open enrollment, and beneficiary designation and for administrative staff for changing and terminating enrollments, setting up new employees, and reconciling/paying invoices. Please describe portal capabilities in as much detail as possible.
7. Portability. Please provide details about ability and procedures for portability upon termination of group coverage.
8. Plans for offering family medical leave insurance in accordance with HB 179 which was recently signed into law in Kentucky.
9. Demonstrated competence and compliance with HIPAA Privacy regulations.
10. Demonstrated customer service, including claims turnaround time.
11. The qualifications and experience of the vendor's staff and associated vendors.
12. Thoroughness and organization of the response to the RFP.

All proposals must be submitted in writing on both paper and as .PDFs on a thumb drive. The information requirements from all sections of this RFP represent the minimal contents of proposals to be submitted to the NKY Health.

Some of the criteria will be evaluated on a point system. These criteria can be found in Section 5.5 of this RFP. The points allotted to each service are listed in that section.

NKY Health reserves the right to reject any and all proposals, to waive any informalities, and to negotiate for the modifications of any proposal or accept that proposal which is deemed the most desirable and advantageous from the standpoint of customer value and may not, on its face, appear to be the lowest and best price.

### **3.2 Schedule for Request for Proposals**

The NKY Health will accept proposals from vendors until **FRIDAY, JULY 19, 2024 at 12:00 NOON Eastern Standard Time**. Proposals received after that time will not be considered. NKY Health anticipates execution of the contract no later than **Friday, September 13, 2024**. The contract is expected to be awarded by **Friday, August 16, 2024**.

A Letter of Intent to Submit should be emailed no later than **MONDAY, July 8, 2024 at 12:00 NOON Eastern Standard Time**. The intent to submit a proposal may be sent in the form of an email message or a .PDF document attachment that is emailed. Briefly state the vendor's understanding of the work to be performed and make a positive commitment to perform the work. Vendors may withdraw their Letters of intent to submit at any time before the deadline for submittal of Proposals. Submittal of a Letter of Intent to Submit is not a prerequisite for submitting a Proposal, but it is necessary to ensure a vendor's receipt of amendments and other communications regarding this RFP.

Please note the following:

- Specific questions concerning this RFP should be emailed by **WEDNESDAY, JULY 10, 2024 at NOON Eastern Standard Time** in order to receive a prompt response.
- NKY Health will email responses in writing to all questions by **Friday July 12, 2024**.
- Responses are being emailed to ensure accurate, consistent messaging to all vendors. Copies of all written questions and responses shall be emailed to all vendors submitting a Letter of Intent to Submit. Only written responses shall be considered official.
- Additional questions may be entertained throughout the Request for Proposals process prior to the Proposal submission deadline; however, responses may be deferred and are not guaranteed to be provided by the submission deadline.

## **REQUEST FOR PROPOSALS SCHEDULE**

<b><u>EVENT #</u></b>	<b><u>DATE</u></b>	<b><u>DESCRIPTION</u></b>
1	7/1/2024	Request for Proposals Issued
2	7/8/2024	Deadline for Intent to Submit a Proposal
3	7/10/2024 7/12/2024	Deadline for Emailed Questions Deadline for Answers to Questions
4	7/19/2024	Deadline for Submittal of Proposals
5	8/16/2024	Award of Contract
6	9/13/2024	Contract Signed

### **4.0 SCOPE OF WORK**

NKY Health seeks a life and accidental death & dismemberment insurance company to provide basic and voluntary life and accidental death & dismemberment coverage. A complete Certificate of Coverage must be provided to each member by the successful vendor. Also, the vendor chosen will need to show the ability to administer ERISA-exempt plans and any state laws applicable to ERISA-exempt plans.

### **5.0 INFORMATION REQUIRED IN PROPOSALS**

#### **5.1 Information in Previous Sections**

Proposals should clearly identify responses to the requirements listed. All requested information from RFP sections must be provided in proposal.

#### **5.2 Additional Information**

The proposal must outline how the NKY Health's goals and objectives will be accomplished. At a minimum, each proposal must include the following:

1. A detailed description of any processes and methodologies proposed.
2. A detailed biography of pertinent personnel.
3. Verifiable references from similar plans for similar organizations.
4. A detailed description of proposed plan and deliverables.
5. Any known potentials for conflicts-of-interest.

#### **5.3 Vendor Exceptions**

Proposal must clearly identify any and all vendor exceptions to the requirements of this proposal.

## **5.4 Cost Information**

The proposal must clearly identify the following:

1. Total solution cost proposal for plan and its administration.
2. Itemized cost of any additional pieces that may benefit NKY Health that are not listed in the proposal or RFP
3. Other costs associated with project not mentioned, if applicable.

## **5.5 Additional Criteria**

The following criteria will be evaluated on a points system:

### **1. Cost (Point Value: 40 points)**

Cost per \$1000 of basic and voluntary coverage and length of time these rates will be guaranteed. NKY Health requests any information about value-added programs offered, including legal benefits, travel benefits, etc.

### **2. Administrative Requirements (Point Value: 25 Points)**

Vendors must be able to demonstrate the ability to meet the following administrative requirements:

- Provide an electronic copy of a Certificate of Coverage outlining and defining all coverage.
- Provide an electronic copy of administration materials, including but not limited to initial enrollment forms, requests for change forms, beneficiary designation forms, and fee schedules for purchasing voluntary insurance.
- Communicate changes in premiums for voluntary coverage.
- Provide an administrative procedures manual to the NKY Health to be used to administer the program, including necessary forms and instructions.
- Designate a single point of contact responsible for resolving problems, answering claim questions and administrative or billing issues, and expediting services related to overall performance of the contract.

### **3. Maintenance of Legacy Coverage (Point Value: 10 Points)**

Significant regard will be given to vendors who will maintain the same amount of current voluntary coverage without case-by-case approval from underwriting and who will maintain the same legacy plans for those who elected a package.



**4. Amount of Guaranteed Issue Voluntary Coverage (Point Value: 10 Points)**

Significant regard will be given to vendors who with higher amounts of guaranteed voluntary coverage that will be issued without case-by-case underwriting approval.

**5. Portal Access (Point Value: 10 Points)**

Consideration will be given to ease of use of portal for both employees and administration and to how much information can be accessed concerning enrollments, reports, etc.

**6. References (Point Value: 5 Points)**

At least five references in total should be provided, and one of the five must be a former client. Include contact information and number of covered employees. Government or public sector references will receive significant regard.

**7. Thoroughness of Response to RFP (Point Value: -1 to -50 Points)**

All proposals must be submitted in writing and specifically address all of the requirements listed above. Proposals that do not specifically address any requirement may be disqualified and/or points may be subtracted for missing information or disorganization.

A copy of a Dental EOB and Contract for Services is requested as part of this Request for Proposals.

## **6.0 CONTRACT INFORMATION**

### **6.1 Payment Information**

Upon selection of an acceptable proposal, NKY Health will negotiate payment terms and delivery with vendor.

### **6.2 Contract Term and Effective Date**

The group life and accidental death & dismemberment services contract for NKY Health will cover a minimum of a two-year period and will commence on January 1, 2025 and will end on December 31, 2026. The contract may be renewed for like terms on the anniversary date upon written notice by NKY Health. The contract can be terminated by the NKY Health with at least thirty (30) days' prior written notice of termination. It is anticipated that the contract will be renewed for consecutive years. Multi-year contracts will be considered if offered.

### **6.3 Assignment**

The successful Vendor shall not assign, transfer, convey, sublet or otherwise dispose of any award or any or all of its rights, title or interest therein, without prior written consent of NKY Health. Such consent by NKY Health shall not relieve the assignor of liability in the event of default by the assignee.

### **6.4 Right to Audit**

NKY Health reserves the right to audit claim records and other financial records of the successful Vendor as they pertain to its employee benefits plan whenever it is deemed appropriate. Such audits may be performed by NKY Health personnel, its consultants, or by outside auditors selected by NKY Health.

### **6.5 Indemnification**

The successful Vendor shall indemnify, save harmless, and exempt NKY Health, its officers, agents, servants, and employees from and against any and all such suits, actions, legal proceedings, claims, demands, damages, costs, expenses, attorney fees and any and all other costs or fees incident to any work done as a result of the request for proposal and arising out of a willful or negligent act or omission of the successful Vendor, its officers, agents, servants, and employees.

### **6.6 Applicable Law**

The laws of the Commonwealth of Kentucky shall govern any Agreement entered into as a result of this request for proposal. No rights, remedies, and warranties available to NKY Health under any agreement or by operation of law will be waived or modified unless expressly waived or modified by NKY Health in writing.

## 7.0 PROPOSAL SUBMISSION

### 7.1 Intent to Submit a Proposal

Intent to submit a proposal should be emailed no later than **MONDAY, JULY 8, 2024 at NOON Eastern Standard Time** to both:

[hr@nkyhealth.org](mailto:hr@nkyhealth.org)  
[julie@sherrillmorgan.com](mailto:julie@sherrillmorgan.com)

### 7.2 Questions and Additional Information

Some supporting materials have been distributed along with this document; other information may be emailed in response to questions submitted during the question period. All questions must be submitted no later than **WEDNESDAY, JULY 10, 2024 at NOON Eastern Standard Time.**

**All questions will be collected and responses emailed at the same time to all Vendors who have emailed an intent to submit a proposal.**

Questions regarding any of the terms above should be emailed to both:

[hr@nkyhealth.org](mailto:hr@nkyhealth.org)  
[julie@sherrillmorgan.com](mailto:julie@sherrillmorgan.com)

### 7.3 Address and Proposal Submission

Four paper copies and one electronic copy (in .PDF format) of the sealed proposals should be marked “**NKY Health Group Life RFP**” and submitted to:

Karen Domaschko  
Human Resources Administrator  
NKY Health  
8001 Veterans Memorial Drive  
Florence, KY 41042

Proposals should arrive at the above address no later than **FRIDAY, JULY 19, 2024 at NOON. Eastern Standard Time.** Bidding Vendors will need to be available for interviews that will be scheduled Monday through Friday between 8:00 a.m. and 3:00 p.m. Eastern Standard Time until **Thursday, August 15, 2024 at NOON. Eastern Standard Time.**

Each sealed proposal should be clearly marked and mailed to the address as instructed above. Any proposals received after the deadline of **FRIDAY, JULY 19, 2024 at NOON Eastern Standard Time** will be returned unopened.