



April 6, 2015

Bidder:

The City of Traverse City will receive sealed bids in the Office of the City Manager, Second floor, Governmental Center, 400 Boardman Avenue, Traverse City, Michigan, 49684, until **Monday, April 20, 2015, at 2:00 PM** for the following:

**HEALTH INSURANCE COVERAGE**  
(See Attached Specifications)

If the specifications are obtained from the City's new updated website link at: [http://www.traversecitymi.gov/bids\\_and\\_rfps.asp](http://www.traversecitymi.gov/bids_and_rfps.asp), it is the sole responsibility of the Bidder to check the website for updates and addenda prior to the bid being submitted. Bidder may also sign up to receive notifications when bids and RFPs are posted by sending an e-mail requesting same to [jdalton@traversecitymi.gov](mailto:jdalton@traversecitymi.gov)

The City of Traverse City reserves the right to accept or reject any or all bids, waive irregularities, and to accept the bids either on an entire or individual basis that is in the best interest of the City.

The City accepts no responsibility for any expense incurred by the Bidder in the preparation and presentation of a bid. Such expenses shall be borne exclusively by the Bidder.

Only the successful Bidder will be notified. If you so desire, you may call for results.

You must indicate on the outside of the sealed envelope that the bid is for the **"Health Insurance Coverage."**

You must submit **THREE (3) SEALED COPIES** of the bid to the City Manager's Office prior to the above-indicated time and date or the bid will not be accepted. Telefaxed or E-Mail bids will not be accepted.

Please note that if you have previously submitted an informal quote, you will still need to submit a sealed bid prior to the date and time specified above in order to be considered. Please ensure that all requirements listed in the specifications are met.

If you have any questions, please contact Jamie Caroffino, HR Generalist, at (231) 922-4481 before the bid is submitted.

PLEASE SUBMIT BID TO: Julie Dalton, Purchasing Agent  
400 Boardman Avenue, 2<sup>nd</sup> floor  
Traverse City, MI 49684

benefits” to those that are detailed in Appendix A. All plans listed are fully-funded. The insurance coverage is planned for the period from July 1, 2015 through June 30, 2016, and may be extended by agreement of the City and the vendor. The City may need to delay the planned start date of coverage for some or all of the plans due to labor contract requirements, current plan notice requirements or other unforeseen circumstances.

A qualified vendor shall meet the definition of “Carrier” as defined in PEHBA. A licensed broker may submit a proposal on behalf of a qualified vendor.

A vendor will provide plan designs equal to or substantially equivalent to the six (6) health plan designs specified in Appendix A.

A vendor will indicate if its plan design is equal to or substantially equivalent to the current plan design. If the vendor’s plan design is substantially equivalent to the current plan design, the vendor will indicate what differences exist between current plan design and their proposed plan design.

The vendor will furnish summary plan descriptions and certificate of coverage/schedule of co-payments and deductibles documents for each plan design submitted.

The vendor will provide regular and Medicare rate information, as applicable, for each plan design submitted expressed as premium cost per month for single, two person (double) and family coverage. The vendor will certify that the monthly premium cost for each plan design is the total cost of the insurance coverage provided.

As part of the vendor review process, the vendor may be required to submit a physician/medical provider disruption analysis for its proposed plan(s).

The selected vendor will be required to execute a Health Insurance Portability and Accountability Act of 1996 (HIPPA) Business Associate Agreement with the City. A draft agreement is attached in Appendix B.

## 2) INQUIRIES

Please direct any questions concerning any part of these specifications to **Jamie Caroffino at (231) 922-4481, email address is jcaroffino@traversecitymi.gov between the hours of 8:00 a.m. and 5:00 p.m., Monday-Friday.**

## 3) SUBMISSION OF PROPOSALS

Interested Vendors must submit **three (3)** sealed proposals containing:

1. Cover page
  - a. Proposing company name
  - b. Contact person for RFP
  - c. Business address

- d. Business telephone
- e. Facsimile number
- f. Email address
2. Table of contents
  - a. The table of contents should outline in sequential order the major areas of the proposal. All pages of the proposal including enclosures shall be clearly and consecutively numbered and correspond to the Table of Contents.
3. Executive Summary
  - a. A summary of the Providers' response to the RFP, including any exceptions to the scope of services.
4. References and experience
  - a. Providers must include a list of other governmental entities including points of contact (name, address and telephone numbers) to be used as references for all governmental entities work performed in the last five years. Selected organizations may be contacted to determine the quality of work performed.
5. Cost proposal in accordance with the above specifications. All prices, costs and conditions outlined in the proposal shall remain fixed and valid for acceptance for 120 days starting on the due date for the proposals. The cost proposal shall represent all costs to be considered in making comparisons in order to award the contract for health, dental and vision insurance coverage. No additional fees will be paid for services not itemized on the bid form. The City reserves the right to negotiate with the awarded provider reasonable fees for services unanticipated or not existing at the time of the awarding of the contract.

Sealed proposals clearly marked "**Health Insurance Coverage**" must be received at the following location no later than 2:00 p.m. on April 20, 2015.

Julie Dalton, Purchasing Agent  
400 Boardman Avenue, 2<sup>nd</sup> floor  
Traverse City, MI 49684

**Telefaxed or emailed proposals are not acceptable.**

Only the successful vendor will be notified. If you so desire, you may call for results.