

CITY OF BERKLEY



Request for Qualifications
Employee Benefits Brokerage and Consulting Services

Issued by:

CITY OF BERKLEY
3338 COOLIDGE HIGHWAY, BERKLEY, MI 48072
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Due date: Monday, June 30th 3 PM

Overview

The City of Berkley's population is approximately 15,000 and is 2.6 square miles. The City provides a full range of municipal services. We have approximately 380 employees, retirees and their dependents on our insurance plans.

In this Request for Qualifications ("RFQ"), the City of Berkley (City) is seeking a group of Brokers/Consultants who we believe have the resources and capacity to provide Employee Benefits Brokerage Services required for a mature municipality with a distributed employee population and a significant retiree population. The selected Broker will work closely with City of Berkley in all aspects of employee benefits and risk management, including strategic planning, plan management, vendor renewals, contracts and compliance of our health and wellness benefit programs provided to active and retired employees and their dependents. The successful bidder would assist the City in a number of areas affecting active employees and retirees.

The following are insurance programs requested in this RFP along with our current providers:

Health Insurance - BCBSM

Vision Insurance – ADN

Dental Insurance – ADN

Life Insurance – The Hartford

Medicare Advantage - BCBSM

Prescription Coverage – BCBSM

Health and Wellness Plans - TBD

Instructions

Please provide a written response to the requested information no later **than June 30, 2025 at 3:00pm.**

Your response should be delivered via email to:

Jessica Stover

Human Resources Director, City of Berkley

jstover@berkleymi.gov

Any questions should be submitted to Jessica Stover at the email address noted above no later than June 23. Responses to all questions received will be shared with who submitted the question.

Brevity is preferred and appreciated. As such, please limit your response to 45 pages, there is no page limit to the appendix, and it does not count toward the 45-page limit. Printing front and back is permissible and included in the page limit.

This process does not involve insurance markets now and ***no insurer or reinsurer should be contacted*** prior to broker appointment.

Scope of Services/Expectations of Broker

- a. The City of Berkley is seeking a broker/consultant that will provide the full range of services related to the implementation, maintenance, communication, and improvement of its group benefit programs. These services should include identifying plan/vendor consolidation

opportunities and design changes that will reflect City of Berkley's overall benefit strategy and increase employee understanding.

- b. Assist the City of Berkley HR team in administering all group insurance plans, responding to questions from and providing information to staff, and providing other related consulting services during the plan year.
- c. Assistance with the development, design and planning of employee benefit programs, including strategic planning, benchmarking, and modeling to reduce risk and achieve cost efficiencies.
- d. Negotiate annual renewal of coverage from carriers for our benefit programs. Seek competitive quotes from benefit carriers and provide advice and recommendations to senior leadership for consideration, which includes an insurance coverage's alignment with City of Berkley's mission, and values. Evaluate bids and bidders, including administration, coverage, customer service, networks, reconciliation of premiums and claims, financial soundness, and identify the most cost-beneficial package from among the various bidders.
- e. Review with provider and the City of Berkley's HR team, on an ongoing basis, claims experience, claim service, and claim administration to ensure maximum benefit to City of Berkley.
- f. Conduct semi-annual update meetings to measure progress against our goals.
- g. Determine and recommend the most economical funding methods for the benefit programs and strike a balance between cost and comprehensiveness of the programs.
- h. Development of COBRA rates and employee cost sharing rates.
- i. Assist City of Berkley with the implementation and communication of new programs or changes to existing programs by providing communication materials and meeting support which will include, but is not limited to, attending and presenting information at Open Enrollment meetings.
- j. Assist City of Berkley in complying with the employee benefit laws and regulations by providing proactive advice and guidance on new and existing laws, regulations, and procedures, including healthcare reform requirements, compliance review, and benefits administration. Research employee benefits legislative, legal and compliance issues and communicate them to City of Berkley on an ongoing basis.
- k. Interface with insurance carriers as needed to assist City of Berkley in the resolution of problems associated with benefit programs, including claims resolution including employee advocacy services.

Submission Requirements

General company information and account service team

- a. Respondents must have a minimum 10 years of experience providing healthcare consulting services, preferably in the Michigan municipal market or with other related

agencies/authorities/commissions.

- b. Provide a list of your current Michigan municipal clients where you provide full broker/healthcare consulting services.
- c. Provide a confirmation statement as to whether you serve as an independent consultant/broker. Affiliation with any insurance company, third party administrator, or provider network must be disclosed.
- d. Provide a brief history of your firm including size, volume of business, locations, and number of years in business.
- e. Provide your company's philosophy on providing benefits consulting, as well as your corporate mission, vision, and values.
- f. Detail the number of employee benefits clients currently served and the average demographics of your client base.
- g. What distinguishes your firm from other broker/consulting firms?
- h. Proof of errors and omissions insurance with a minimum limit of \$1,000,000 per occurrence.
- i. Describe the proposed team that would work with City of Berkley and provide information about the qualifications and expertise of each team member.
- j. How often does your team meet with your clients and for what purposes?
- k. Describe your internal mechanism for ensuring customer satisfaction with your services.
- l. Describe your approach to the ongoing training of your staff.
- m. Describe your methods to update clients on employee benefits market trends and compliance topics.

Services

- a. Describe the steps you will take in reviewing City of Berkley current employee benefit plans and develop a long-term strategic plan.
- b. Describe your approach to supporting our programs throughout the plan year.
- c. In your opinion, what are the three major challenges companies our size face and how will your firm help meet these challenges?
- d. Are there new coverage options that we should consider in seeking proposals for health insurance services (i.e. onsite clinics, PBMs, voluntary benefits, etc.)?
- e. Detail your benchmarking capability and access to survey data.
- f. Describe your standard package of employee communication services, including digital and/or internet-based employee communication tools.
- g. Describe how your firm can assist City of Berkley's employees with claim related issues.
- h. Do you have a process in place for tracking communication between you and your clients? Describe.
- i. What steps will you take to help the City of Berkley assess potential wellness initiatives?
- j. Describe how your firm will provide value with Rx and Pharmacy Benefit Management (PBM) analysis.
- k. Describe your experience and expertise in moving clients from a fully-insured to self-insured (self-funded) medical and dental plans. Include how you will help us develop a risk and reserve strategy.
- l. Does your firm employ the following experts? If yes, please describe the services they provide as well as their credentials. If no, please provide your standard methodology for providing the services of that specialty.

- Health and wellness director
- Communications Specialist

Marketing, vendor negotiations, and management

- a. Outline your approach to negotiations and renewals with insurance carriers on your client's behalf and provide a sample timeline.
- b. 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.
- c. Describe your approach to monitoring the performance of insurance carriers, and other vendors.
- d. Describe your experience managing employee claims and escalation, your experience assisting clients with complicated administrative issues and fostering positive resolution. Do you provide services in-house or outsource services for elevated claims, billing, and eligibility issues?

Data analysis and reporting

- What resources do you use to analyze medical and pharmacy claims?
 - a. Describe your underwriting and actuarial resources.
 - b. What types of plan and benefit reports do you provide and how frequently do you provide them? Provide examples.
 - c. Are there additional charges for customized or ad-hoc reporting?
 - d. Describe your proposed cost-control strategies providing innovative approaches your firm has implemented with clients and the impact.
 - e. How do you objectively and independently verify the value of network discounts?
 - f. Does your firm employ data mining tools to analyze clinical data to project future risks and costs over time? Explain your process and provide examples?
 - g. How does the firm identify and/or assist in developing outcome-based wellness programs?
 - h. Do you provide detailed claim, utilization review, medical case management and disease management data on the frequency basis determined by client? Do you provide analysis of that data and any resulting recommendations in plan design or approach?

Legal and compliance

- a. Do you have in-house legal advisors who provide counsel to your clients? If so, is there an additional fee for these services?
- b. If you rely on external counsel, please describe how City of Berkley would be charged for these services?
- c. How do you provide legal research, compliance, and legal consultation and information on the benefit plans?
- d. How do you keep your clients up-to-date? Provide samples?
- e. Do you prepare your clients Form 5500 filings on their behalf and at what cost?
- f. What is your approach to ensure that your clients are in compliance with all applicable regulations (ERISA, HIPAA, COBRA, ACA etc.)?

Completion of required forms provided by the City of Berkley:

- A. [Non-Discrimination Affidavit](#)
- B. [Non-Collusive Affidavit](#)
- C. [Conflict of Interest Disclosure Form](#)
- D. [Hold Harmless and Indemnity Form](#)
- E. [Iran Business Relationship Affidavit](#)

References

Please provide the names and contact information for 3 comparable sized and structured clients with which City of Berkley may request reference conversations. References must include current healthcare broker/consulting clients that are Michigan municipalities or are other related agencies/authorities/commissions.

Compensation

- a. How would you prefer to be compensated? (i.e., direct fee, commissions, retainer, etc.).
- b. Does your firm accept contingent commission payments or bonuses from insurers with which you place business?
- c. 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.
- d. Describe your protocol for disclosure of compensation and philosophy on compensation transparency.
- e. Describe our right to terminate a contract with you. Is there a minimum contract period?
- f. Please provide a sample fee agreement.

Review and Selection:

Our Selection Committee will evaluate proposing firms based upon based upon a firm's ability to provide the service required, qualifications of personnel assigned, location of the office which will serve the community, compatibility of submission with items requested, reference analysis from other communities, and past experience of the firm or individual with the City of Berkley and/or similar units of local government. Because of the uniqueness of City of Berkley, much emphasis will be placed on the depth of the Michigan municipal experience that the firm and specific staff will bring to the relationship. After review of responses, the Selection Committee may request interviews with selected firms.Revi