



901 East Byrd Street, Suite 1120, Richmond, Virginia 23219
Telephone 804-523-3300 – www.rmtaonline.org – Fax 804-523-3333

*Sheryl B. Johnson, SHRM-CP, PHR
Director of Human Resources*

October 26, 2018

Dear Benefits Consultant,

The Richmond Metropolitan Transportation Authority (RMTA) is currently receiving proposals for benefits consulting services. Attached is a detailed outline of the services desired.

The RMTA is a regional political subdivision which owns and operates toll facilities in Central Virginia. In addition, the organization operates Main Street Station, a National Historic Landmark owned by the City of Richmond. The RMTA has approximately 135 employees with approximately 100 being full-time.

We are requesting that three (3) copies and one (1) original of the completed proposal (no more than 25 double-sided pages) be returned to: Benefit-2018, Attn: Paula Watson, Richmond Metropolitan Transportation Authority, 901 East Byrd Street, Suite 1120, Richmond, VA 23219 by 4:00 p.m. on November 16, 2018.

In the event there is the need for Addenda, it will be posted to the RMTA website and an acknowledgement form must be signed.

All questions must be submitted in writing via email to paula.watson@rmtaonline.org by November 7, 2018 at 4:00p.m.; responses will be displayed on the RMTA website by close of business November 9, 2018.

Sincerely,

Sheryl B. Johnson, SHRM-CP, PHR
Director of Human Resources

Enc.

Scope of Work

The Richmond Metropolitan Transportation Authority (RMTA) seeks a qualified consultant who shall provide consulting services and shall collaborate on employee insurance offerings. The insurance to be placed will include health, dental, accidental death and dismemberment, short-term disability, long-term disability, business travel, retiree medical and other supplemental plans. Other services required shall include, but not be limited to, reports of market conditions, analysis of potential insurers, marketing reports, and assistance in resolving disputes with insurers and assisting the RMTA with technical advice and expertise. In addition, the contractor shall provide ongoing consulting services related to benefit administration and policies and processes as they relate to such.

- Review RMTA benefit plans such as medical, dental, disability, supplemental insurances, business travel accident programs, and retiree benefits recommending changes where appropriate. Assist in the preparation of RFP (request for proposal) and RFB (request for bids) documents as well as any other Proposals needed. Responsible for the evaluation of proposals from insurance carriers/vendors and handling negotiations with providers and assisting with transition between providers.
- Advise the RMTA of market and like benefit trends and plan designs locally and with similar entities. As necessary, make recommendations of appropriate action to be taken.
- Recommend the selection of insurance carriers/vendors, plan implementation, contract and document review.
- Prepare detailed reports showing claims experience.
- Provide input and assistance in the development and evaluation of employee surveys when determining benefits needs, employee interest and affordability.
- Available for meetings as required with staff, special committees and employees. Must be available for board and committee presentations, if needed.
- Discuss and coordinate information with other consultants employed with the RMTA when requested. (ex. retirement consultant, compensation consultant, worker's compensation carrier/safety consultant.)
- Perform special projects as requested by the RMTA. For example: assist with special employee communication projects which may result from benefit related legislative or regulatory changes or communicating benefit related changes.
- Advise and assist in reviewing contracts, plan documents, insurance policies and other documents for applicability, accuracy and consistency. Prepare and deliver necessary reports to RMTA management and Board.

Proposed Processes and Requirements

A selection committee will consider all proposals. The proposals deemed most suitable for advancement to the presentation phase will be contacted.

The following criteria will be used to evaluate all Proposals:

- Firm/team experience and expertise
- Responsiveness to questionnaire
- Service factors, reliability
- Availability of staff
- Flexibility, innovative ideas
- Cost
- Minority inclusion*

The proposal is for awarding a contract to cover a three (3) year period. The RMTA may, at its option and with the approval of the consultant, extend the period of this agreement for two (2) one (1) year renewals.

We are requesting that three (3) copies and one (1) original of the completed proposal (no more than 25 double-sided pages) be returned to the attention: Benefit-2018, Attn: Paula Watson, Richmond Metropolitan Transportation Authority, 901 East Byrd Street, Suite 1120, Richmond, VA 23219 by 4:00 p.m. on November 16, 2018.

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**Small, Women-Owned and Minority-Owned (SWAM) Businesses:*

The RMTA welcomes and encourages the participation of small businesses and businesses owned by women and minorities in procurement transactions made by the RMTA. The RMTA actively solicits both small business, women-owned and minority (SWAM) businesses to respond to all requests for Proposals, Invitations for Bids and Requests for Proposals.

Please submit your proposal using the following format:

1. State the full name and office address of your organization. Describe your organizational structure (e.g., publicly held corporation, private non-profit, partnership, etc.) If it is incorporated, include the state in which it is incorporated. List the name, title, mailing address, telephone number, facsimile number, and email address (if available) of the contact person for this proposal.
2. Describe your company's history, including years in business, experience and your organization's philosophy and management.
3. Identify the qualifications of key staff working on the RMTA account. What education, certifications, and licenses do they possess? (i.e., licensed consultant, CEBS or broker in State of Virginia). Provide documentation of any licenses and or certifications. Identify the area(s) of expertise for each consultant. Provide a brief statement as to why each consultant is qualified to provide services. How long has your organization been providing consulting services?
4. Does your company provide informative updates to the HR staff and employee/covered family members of client companies? Ex. Updates on health care reform. If so, what format are they in?
5. Detail your ability to monitor regulatory and legislative developments at both the state and federal level and how this will be communicated to the clients.
6. Outline your ability to provide expertise and experience in the areas of health benefit plan analysis and design. Explain in detail the types of analyses you have conducted relative to benefits analysis and design for a health plan with 100+ covered employees.
7. List three current clients for whom you provide services related to health plan benefits analysis and design. For each client, the list must specify the type of work performed by your company, the size of the client's group and the period of time retained as a client. Include the name, title, address, email address, and phone number of a contact person who RMTA representatives may contact as a reference. Please highlight any current/previous clients that are political subdivisions.
8. Provide examples of communication materials developed and prepared by your organization for use in client's health benefit communication campaigns.
9. Describe the firm's view of the role wellness programs have on controlling health care costs. What resources and tools do you offer clients around wellness initiatives?

10. Describe your method of compensation for your services and the fee your consulting group will charge. Discuss how your method of compensation will be transparent and reported to the RMTA contact person. Would your firm accept a retainer for primary plans instead of commission? If selected, what are your methods of disclosing compensation to the RMTA and the frequency of that disclosure?
11. It is the intent of the Authority to encourage the participation of minorities, and women in all facets of the Authority's activities. To this end, the extent to which minorities and women participate in the ownership, management and professional work force of a firm and/or sub consultants will be considered by the Authority in the selection of the benefit consultants. Respondents shall submit a summary of the firm's inclusion program and current firm profile with its responses to this Request for Proposals.

INSURANCE REQUIREMENTS:

By signing and submitting a proposal under this solicitation, the vendor certifies that it will have the insurance coverage listed below at the time the work commences. Additionally, the vendor will maintain this coverage during the entire term of the contract, and all insurance coverage will be provided by insurance companies authorized by the Virginia State Corporation Commission to sell insurance in the Commonwealth.

During the period of the Contract, RMTA reserves the right to require the vendor to furnish certificates of insurance for the coverage required by the Commonwealth as indicated.

Insurance Coverage Required:

Professional Liability \$ 1,000,000

Commercial General Liability Insurance with a combined single limit of not less than \$1,000,000 per occurrence.

Statutory Workers' Compensation – If any employee of the Contractor is not subject to the provisions of the Virginia Workers' Compensation Act, the Contractor shall nevertheless insure payment of the same compensation to such employee as is provided for by the Virginia Workers' Compensation Act.

Other insurance as required based upon the nature of the contract.

Additional Information

Willis Towers Watson has been the benefits consultant since 2011; Olga Vovk is the current Lead Associate. The pay structure is by retainer.

A selection committee, comprised of 4 staff members, will review proposals and select 2-3 consultants to interview. Interview process is tentatively scheduled for early December. The effective date associated with the awarding of this contract is January 1, 2019.

The benefits plan year/renewal for most offerings is July 1. Our current carriers/vendors are:

- a. Health/Medical – Anthem BlueCross BlueShield – POS AdvantageOne Plan
 - i. POS AdvantageOne \$3,000/0%
 - ii. POS AdvantageOne \$4,500/40%
- b. Dental – Anthem Dental Complete
- c. AD&D – Virginia Municipal League Insurance Programs
- d. Voluntary AFLAC Insurance - Short-term disability, accident only, cancer indemnity
- e. Disability
 - i. Long-term - Unum Group – exempt employees only
 - ii. Short & long-term - The Standard (VaCorp) – full-time employees hired after 1/1/2014
- f. Business Travel Accident – The Hartford
- g. Retirement Benefits
 - i. Virginia Retirement System
 - 1. Pension plan
 - 2. Life Insurance
 - 3. Deferred compensation 457 plan
 - ii. Medical
 - 1. Anthem POS AdvantageOne (ages 60-65)
 - 2. BlueCross BlueShield Medicare Supplemental and Prescription Plans (age 65+)
 - iii. Dental – Anthem Dental Complete
- h. Flexible Spending and Health Reimbursement Accounts – Discovery Benefits
- i. Long-term Care – Genworth Financial
- j. COBRA – Flexible Benefits Administrators

Currently, the RMTA does not have a formal wellness strategy in place. We sponsor an on-site flu shot clinic in the fall. Additionally, we have light weight equipment at each work station to encourage regular physical activity. Employees who get routine medical examinations/physicals receive a monthly premium discount.