

**The City of Rochester**

**Third Party Administrator  
Request for Proposal**

**EFFECTIVE: January 1, 2020**

**September 10, 2019**



## **The City of Rochester is seeking proposals for the following Administrative Services:**

1. Medical Flexible Spending Account/Dependent Care Account Administration
2. Health Reimbursement Account Administration
3. Parking/Transit Reimbursement Account Administration
4. COBRA Administration

Proposal Submission and Review Specifications are attached.  
Plan Details and Current Participation is below.

### **1. Medical Flexible Spending Account/Dependent Care Account Administration**

- IRS Maximum of \$2700 and \$5000 allowed
- Open to all 213d and Dependent Care expenses (dental, vision, medical and Rx)
- Debit Card Client
- FSA pays prior to HRA (HRA is a spend down only)
- Open to all 213d expenses (dental, vision, medical and Rx)
- All plans offer a 90 day active run out and 90 terms run out
- Current Plan Participation (as of 9/10/19):
  - Medical FSA: 342
  - Dependent Care FSA: 63

### **2. Health Reimbursement Account Administration**

- Open to all 213d expenses (dental, vision, medical and Rx)
- Rolls over year to year
- All plans offer a 90 day active run out and 90 terms run out
- Current Plan Participation (as of 9/10/19):
  - HRA: 666

### **3. Parking/Transit Reimbursement Account Administration**

- IRS Maximum of \$265.00 per month allowed
- Current Plan Participation (as of 9/10/19):
  - QTB: 188



#### 4. COBRA Administration

- Qualifying event-related COBRA notifications
- Notifying COBRA participants after 60 days expires
- Enrolling a participant
- Confirmation of enrollment to participant and employer
- Notifying participant's dependents when maximum age reached
- Notifying participants of change in coverage
- Grace period notifications if employer chooses
- Terminating at requests of participant
- Notifying participants when eligibility ends
- Tracking extension of COBRA due to disabilities
- Notifying of conversion rights
- Notifying participants of second qualifying event
- Invoices for Administrative Services will be remitted by the vendor on a monthly basis
- Current COBRA Active Participation (as of 9/10/19):
  - Medical – 4
  - Dental – 56
  - Vision - 45



## Instructions to Bidders

To assist the CITY OF ROCHESTER and Lawley Benefits Group, LLC, you are asked to submit formal proposals for the plan options requested.

For your proposal to be considered, you must be able to administer or insure these plans as outlined in the attached document.

Outlined below is other important bid information:

1. **Client**

The City of Rochester  
City Hall – 30 Church Street, Room 103A  
Rochester, NY 14614

**Lawley Team Members**

Producer: John Berger  
Account Executive: Heidi Kane

2. **Questions and Proposal Submission**

\*Questions concerning data should be addressed to Heidi Kane at [hkane@lawleyinsurance.com](mailto:hkane@lawleyinsurance.com).

**\*Questions must be submitted on or before September 17, 2019. All questions will receive a corresponding answer with distribution to all RFP participants.**

**Please submit all proposals electronically to the Lawley Benefits Group by 3:00 pm on September 30, 2019.**

Lawley  
Attention: Heidi Kane  
30 North Union Street, Ste 202  
Rochester, New York 14607

**Provide (1) electronic version.** If you are selected as a finalist, we may request additional hard copy proposals.

***\*All electronic submissions must be in Microsoft Word/Microsoft Excel format to [hkane@lawleyinsurance.com](mailto:hkane@lawleyinsurance.com). Please do not include any pdf documents.***

Do not contact the CITY OF ROCHESTER - its employees and/or staff. Contacting the same directly will result in automatic elimination from the bidding process.



3. **Confidentiality**

This RFP is considered confidential information. This request should not be shared, in any way, with any party who is not directly involved in the administration, sales or service process.

All media releases, public announcements or public disclosures regarding your participation in this RFP process will require the prior written approval of the CITY OF ROCHESTER.

4. **Compliance with the RFP**

All responses are to be prepared according to the RFP. **Any item(s) your company cannot accommodate are to be disclosed in writing.**

Any deviations from this request are to be discussed with Lawley Benefits Group, LLC. in advance of the due date. **After a commitment has been made by the CITY OF ROCHESTER, the Carrier will be held strictly responsible for all items contained in their proposal.**

5. **Effective Date**

The effective date of the contract will be **January 1, 2020.**

6. **Plan Designs**

Please provide your bid based on the plan designs provided in separate attachment.

7. **Hold Harmless Provision**

The Carrier/vendor shall indemnify, hold harmless, and save THE CITY OF ROCHESTER and Lawley Benefits Group, LLC and their agents, officers and employees harmless from any liability of any nature or kind, including costs, expenses, and attorney's fees, for harm suffered by an entity or person as a result of the negligent, reckless, or willful acts or commissions by the administrator/Carrier/vendor, its officers, agents or employees.

8. **Accuracy of Information in Specifications**

The information contained in these Specifications is furnished for the convenience of the bidders. Each bidder must carefully examine these Specifications and make whatever reasonable inquiries deemed necessary for underwriting and rating purposes.

If conditions or exposures are determined to be at variance with information contained herein, bidders are to use the information furnished (and subsequently by addenda only) for quotation purposes and submit adjustments to contemplate the variances. All bidders obtaining the Specifications must make certain that each service provider furnished with the Specifications is also furnished with subsequent addenda, if issued.

9. **Conditioned Bid and Recommendations**

Every bid must indicate the bidder's willingness to provide the service proposed at the price proposed without qualification. If acceptance of any contract is predicated upon compliance with certain recommendations, they must be clearly indicated in the bid together with an anticipated date of compliance. **If there are additional feasible recommendations that would result in cost savings, such recommendations should be separately stated together with the amount of savings for each.**



10. **Deviations and Alternate Proposals**

A declaration of *all* deviations from the Specifications must be clearly stated in writing.

11. **Eligibility, Current Coverage and Plan Designs:**

Summary plan designs are included as an attachment to this RFP.

**MWBE and Workforce Goals:** The City of Rochester desires to encourage minority and women owned (MWBE) businesses to participate in opportunities to enter into PSAs with the City and to encourage minorities and women in the workforce. Pursuant to Ordinance No. 2018-54, the City has a goal that 30% of the aggregate annual contract awards for professional service contracts over \$10,000 be awarded to minorities (M) (15%) and women (W) (15%). The City has also established minority workforce goals of 20% M and 6.9% W for professional services consulting contracts. For more information please see <http://www.cityofrochester.gov/mwbe>.

Respondents shall be awarded MWBE bonus weighting as follows:

1. The City will give preference to vendors who are New York State certified MWBEs.
2. The City will give preference to vendors who utilize state certified MWBE subcontractors with bona fide offices and operations in the Empire State Development Finger Lakes Region, which includes the following counties: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates. State-certified MWBEs from outside the Region may be counted if there are insufficient businesses in the Region to perform the specialized work or consulting services required. If one or more MWBE subcontractors will perform 10% to 20% of the work of the contract – measured as either a percent of the total contract amount or as a percent of the total full-time-equivalent labor hours budgeted for this project, the consultant shall receive an additional weighting. If MWBE subcontractors will perform more than 20% of the work of the contract, the vendor shall receive an additional weighting.
3. Respondents shall provide sufficient documentation with their proposal to support the additional preference weighting as an MWBE vendor or for use of MWBE subcontractors. If one or more MWBE subcontractors are proposed, they must be named and the size of the subcontract identified. If selected, the Respondent shall submit an MWBE Utilization Plan on the City's form for approval by the MWBE Officer. Once approved, the Utilization Plan shall be incorporated into the PSA.
  - a. If the total amount of a PSA is increased by 5% or more at any time during the term of the PSA, the vendor shall submit a revised MWBE Utilization Plan for approval by the MWBE Officer. The MWBE Officer may also issue a revised



MWBE Utilization Plan for unforeseen changes in the availability of MWBE subcontractors during the term of the PSA.

4. The City will give preference to vendors who meet or exceed the City's workforce goals, which are: 20% M and 6.9% W. Vendors who demonstrate that their and/or their subcontractors' workforce on this project meets or exceeds these goals shall receive an additional weighting. If selected, the Respondent shall submit a Workforce Staffing Plan on the City's Form for review by the MWBE Officer. Once reviewed, the Workforce Staffing Plan shall be incorporated into the PSA. The calculated percentages of workforce utilization shall be based on actual hours worked and billed over the term of the project. The final determination of a workforce goals accomplished during the contract shall be based on hours reported in the workforce utilization reports.
5. If selected, the Respondent shall provide MWBE utilization and subcontractor/supplier payment certification and/or workforce utilization reports on the City's forms. These reports shall be submitted with each invoice or as otherwise requested by the MWBE Officer.
6. A failure to submit the required subcontractor/supplier payment certification and/or workforce utilization reports shall constitute a default in the performance of the Agreement subject to potential termination for default by the City. In addition, if the selected Respondent fails to meet the most recent MWBE Utilization Plan and/or Workforce Staffing Plan, for which additional weight was awarded by the end of the PSA, such failure may result in disqualification from award of future contracts with the City.

City of Rochester location preference: The City favors contracting with firms located in the City of Rochester and a preference will be given to Consultants located in the City. Non-local firms may wish to consider partnerships or other collaborative arrangements with local firms as a strategy to address this criterion.

Other Criteria: Other criteria may be considered and evaluated by the City if it is determined to be in the best interest of the City and the success of the Project to do so.

The selection of a vendor is within the City's sole discretion and no reasons for rejection or acceptance of a proposal are required to be given. Although costs are an important consideration, the decision will be based on qualifications and compliance with the requirements of this RFP and not solely on cost. The City reserves the right to reject any or all proposals or to accept a proposal that does not conform to the terms set forth herein. The City further reserves the right to waive or modify minor irregularities in the proposals and negotiate with Consultants to serve the City's best interest.

- Proposals will be evaluated to determine their completeness and compliance with the mandatory requirements and qualifications specified throughout this document. Failure to



comply with one or more of these requirements may result in the proposal being judged non-responsive. The City of Rochester reserves the right to waive deviations it deems non-material and/or to reject any and all Proposals in its sole discretion.

- Those Bidders whose proposals are judged most suitable will be considered high-ranking contenders for contract award and may be asked for additional information to verify financial stability, emergency response/business continuity plans, and other pertinent questions to validate the viability of the business relationship. Bidders at this point, may also be asked to interview with (or present to) The City of Rochester's commodity team or management dependent on goods/services.
- A final Bidder (occasionally Bidders) will be selected and will have the opportunity to discuss provisions of their proposal with The City of Rochester. Should negotiations fail, The City of Rochester will return to the finalist list and initiate negotiations with one or more alternate Bidders.

