

**REQUEST FOR PROPOSAL NOTICE ISSUED: 09-14-2006**

**COUNTY OF JEFFERSON, MISSOURI**  
Department of Administration  
729 Maple Street  
PO Box 100  
Hillsboro, MO 63050  
636-797-5382

**SPECIFICATION CONTACT**  
**MARK ABEL**  
Director of Dept. of Administration  
636-797-5369

**REQUEST FOR PROPOSAL AND QUALIFICATIONS**

**FLEXIBLE BENEFIT PLAN – SUPPLEMENTAL INSURANCE**

**PROPOSALS SHALL BE ACCEPTED UNTIL:**

**THURSDAY, OCTOBER 12, 2006, at 2:00 p.m. local time.**

Thereafter, proposals shall be opened in the County Commission Assembly Room.

**THREE (3) COMPLETE COPIES OF SEALED PROPOSALS MUST BE DELIVERED TO:**

**Office of the County Clerk  
County of Jefferson, Missouri  
729 Maple Street  
PO Box 100  
Hillsboro, MO 63050**

**The outside of the envelope must contain the vendor's name, address and the following language:**

**SEALED PROPOSAL FOR: FLEXIBLE BENEFIT PLAN – SUPPLEMENTAL INSURANCE**

**PROPOSALS ARE SUBJECT TO THE TERMS AND CONDITIONS OF THIS PROPOSAL  
INVITATION AND SPECIFICATIONS.**

**The Agreement term is from:  
11-01-2006 through TERMINATION.**

The undersigned certifies that he/she has the authority to bind this company in an agreement/contract to supply the commodity or service in accordance with all terms, conditions, and pricing specified. Prices are firm during this agreement term, unless agreed upon in writing by the County. The County has the option to renew this agreement at the same terms and conditions as the original agreement for one additional one-year term with the written consent of the successful vendor. Price increases for renewals are not authorized unless approved in writing by the County.

<b>Company Name</b>
<b>Address</b>
<b>City/State/Zip Code</b>
<b>Telephone #</b>
<b>E-mail</b>

<b>Authorized Agent (Print)</b>	
<b>Signature</b>	
<b>Title</b>	
<b>Date</b>	<b>Tax ID #</b>
<b>Fax #</b>	

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## **PROPOSAL REQUIREMENTS**

**A. PROPOSAL REQUIREMENTS:**

Vendor shall initial all pages and return where the Bid Document denotes "BIDDER'S INITIALS: \_\_\_\_\_"

**B. PROPOSAL SUBMISSION:**

Submit PROPOSAL form in triplicate (three copies) with specification pages, if applicable. No facsimile PROPOSALS shall be accepted and shall be rejected.

**C. BASIS OF PROPOSAL AWARD:**

Award may be made on an item-by-item basis to the lowest and best PROPOSALS or award may be made to the lowest and best PROPOSAL total, whichever is in the best interest of the County. County may reject any or all PROPOSALS for any reason and may waive any informality. PROPOSALS submitted from a Missouri State Contract shall include a copy of the State Contract with the PROPOSAL.

It is further agreed that the Contract shall not be valid and binding upon the County until approved by the County Counselor, as to legal form and is subject to the Resolutions and Orders of the County of Jefferson, Missouri, and State and Federal Law. If no Proposal or Proposals have been awarded by the County Commission within thirty (30) days following the opening of the Proposal then all Proposals will be deemed Rejected.

**C. PROPOSAL PREPARATION:**

1. VENDORS are responsible for examination of drawings, specifications, schedules and instructions.
2. Each VENDOR shall furnish the information required by the invitation. The VENDOR shall sign all required documents. All deletions and erasures shall be initialed
3. Alternate PROPOSALS for supplies or services other than specified shall not be considered unless authorized by invitation.
4. VENDOR shall state a definite time for delivery of goods or for performance of services unless otherwise specified in the Request for Proposal.
5. When specified, samples must be timely submitted and at no expense to the County.

**D. MODIFICATION OR WITHDRAWAL OF PROPOSALS:**

PROPOSALS may be modified or withdrawn prior to the exact hour and date specified for receipt of PROPOSALS, provided the modification or withdrawal is in writing and is delivered in the same manner as a PROPOSAL submission.

**E. LATE PROPOSALS:**

It is the responsibility of the vendor to deliver his PROPOSAL or PROPOSAL modification on or before the date and time of the PROPOSAL closing to the Office of the County Clerk. PROPOSALS received late will be rejected and returned unopened to the vendor.

**F. PROPOSAL DEPOSITS:**

Proposal Deposits are not required unless specified in the Specifications.

**G. MATERIAL AVAILABILITY:**

VENDORS must accept responsibility for verification of material availability, product schedules and other pertinent data prior to submission of PROPOSAL and delivery time. It is the responsibility of the VENDOR to notify the County immediately if the materials specified are discontinued, replaced, or not available for an extended period of time. All materials ordered by the County, shall be as needed. A sample of materials may be requested.

**H. ALTERNATE PROPOSALS:**

Where required, VENDORS must submit complete specifications on all alternate PROPOSALS with the PROPOSAL form. Alternate PROPOSALS without complete specifications may be rejected. Alternate PROPOSALS and exceptions to PROPOSAL clauses must be clearly noted on the PROPOSAL form. The County may accept or reject alternate PROPOSALS; whatever is most advantageous to the County.

**I. INCORPORATION OF DOCUMENTS:**

The terms of the PROPOSAL Invitation, PROPOSAL Specifications, PROPOSAL Form are incorporated into the contract as if fully setout therein.

**J ADDENDA:**

Addenda to PROPOSAL specifications are incorporated by reference as if fully setout herein. It is the responsibility of the vendor to insure and verify that they are in receipt of and completed all attached addenda's prior to submission of PROPOSAL forms. Verification is made by contacting the Office of Contracts, Grants, and Special Projects, or by reviewing the County Web Site. ([www.jeffcomo.org](http://www.jeffcomo.org)).

**K. INSURANCE:**

The Vendor/Contractor shall purchase and maintain in force, with an insurance company licensed to do business in the State of Missouri, at it's own expense, such insurance as will protect the Vendor/Contractor from claims which may arise out of or result from the Vendor/Contractor's execution of the work, whether such execution be by himself, his employees, agents, or by anyone for whose acts any of them may be liable. If any such work covered by the Contract is to be performed on County owned or leased premises, the Vendor agrees to carry liability and workman's compensation insurance, satisfactory to the County, and to indemnify the County against all liability, loss, and damage arising out of any injuries to persons and property caused by the Vendor, his sub-contractors, employees or agents. The insurance coverage shall be such as to fully protect the County and the general public from any and all claims for injury and damage resulting by any actions on the part of the Vendor/Contractor or its' forces as enumerated above. All policies must name the County as an additional insured and provide for thirty (30) days written prior to any material changes or cancellation.

THE COUNTY REQUIRES ORIGINAL CERTIFICATES OF INSURANCE BEFORE THE CONTRACT IS AWARDED.

**A. ( ) Required ( XX ) Not Required      Comprehensive General Liability Insurance**

The Vendor/Contractor shall maintain and keep in force of this Contract such comprehensive general liability insurance as shall protect them from claims which may arise from operations under this Contract, whether such operations be by themselves or by anyone directly or indirectly employed by them. The amounts of insurance shall be not less than \$1,000,000.00 combined single limit for any one occurrence covering both bodily injury and property damage, including accidental death.

**B. ( XX ) Required ( ) Not Required      Professional Liability Insurance – ERRORS AND OMMSSIONS**

The Vendor/Contractor shall provide the County with proof of Professional Liability Insurance, which shall protect the County against any and all claims, which might arise as a result of the operation of the Vendor/Contractor in fulfilling the terms of this Contract during the life of the Contract. The minimum amounts of such insurance will be \$1,000,000.00. Should any work be subcontracted, these limits will also apply.

**C. ( ) Required ( XX ) Not Required      Worker's Compensation Insurance:  
per Missouri Revised Statutes Chapter 287**

The Vendor/Contractor shall maintain and keep in force of this Contract such worker's compensation insurance limits as required by the statutes of the State of Missouri and Employer's Liability with limits no less than \$500,000.00.

## **PROPOSAL FORM AND CONTRACT**

**A. PROPOSAL REPRESENTATIONS:**

The VENDOR, by executing the PROPOSAL form certifies that:

1. The PROPOSAL complies with Request for Proposal, Form and PROPOSAL Specifications.

**B. CERTIFICATION OF INDEPENDENT PRICE DETERMINATION:**

1. The prices in the PROPOSAL shall be independently determined, without consultation, communication, or agreement for the purpose of restricting competition as to any matter relating to price with any Vendor or other person.
2. Unless otherwise required by law, the prices shall not have been knowingly disclosed by the Vendor prior to opening; or
3. No attempt has been made or will be made by the VENDOR to induce any other person or firm to submit or not to submit a PROPOSAL.

**C. PRICE:**

The price(s) specified in this PROPOSAL shall be firm and not subject to contingency or reservation. The VENDOR represents prices specified in the PROPOSAL do not exceed current selling price for the same or substantially similar good or service, and are the same as or lower than other prices charged to the VENDOR'S most favored customer. In the event the stated prices are determined to be higher than the prices for which Supplier has sold the items, or services, to others, this contract price shall be reduced accordingly. PROPOSAL prices are ALL INCLUSIVE: (Shipping, Handling, Delivery, and Assembly to locations specified by the County). Prices shall be firm for ALL County departments and locations for term of the agreement.

**D. MISSOURI DOMESTIC PRODUCT PROCUREMENT ACT:**

VENDOR represents that the goods provided comply with Sections 34.350 to 34.359, RSMo, known as the Domestic Product Procurement Act. VENDOR shall include proof of compliance with the Act with the PROPOSAL.

**E. DEFINITIONS:**

1. The term "County" means the County of Jefferson, Missouri and its designated representatives.
2. The term "Supplier" means Vendor, Contractor, and Seller and includes designated representatives.
3. The term "RFP" means Request for Proposal.

**F. INSPECTION, ACCEPTANCE AND APPROVALS:**

Goods shall at all times and places, including the period of manufacture, are subject to inspection and test by County. County will accept or give notice of rejection of goods delivered within a reasonable time after receipt. Acceptance shall not waive any warranty. All goods supplied are subject to final inspection and acceptance by County notwithstanding payment, prior inspections or approvals. County may require prompt replacement or correction of rejected goods at Supplier's expense, including a reduction in price for rejected goods. Supplier shall not resubmit rejected goods to County without prior written approval and instructions from County. In addition, Supplier shall identify resubmitted goods as previously rejected. Supplier shall provide and maintain a quality assurance and control system acceptable to County.

**G. WARRANTY:**

Unless otherwise agreed to in writing by the parties, Supplier warrants that items ordered to specifications will conform thereto and to any drawings, samples or other descriptions furnished or adopted by County, or, if not ordered to specifications will be fit and sufficient for the purpose intended, and that all items will be new, merchantable, of good material and workmanship, and free from defect. Such warranties, together with Supplier's service warranties and guarantees, if any, shall survive inspection, test, acceptance of, and payment for the items and shall run to County and its assigns. Except for latent defects, the County shall give notice of any nonconformity to the Supplier within one (1) year after acceptance. County may return for credit or require prompt correction or replacement of the defective or non-conforming goods or have the defective good corrected or replaced at Supplier's expense. Return to Supplier of any defective or non-conforming goods and delivery to County of any corrected or replaced goods shall be at Supplier's expense. Defective or non-conforming items shall not be corrected or replaced without written authorization by County. Goods required to be corrected or replaced shall be subject to the provisions of this clause and the clause hereof entitled "Inspection, Acceptance and Approvals" in the same manner and to the same extent as goods originally delivered under this contract.

**H. PAYMENT:**

County will pay Supplier for goods upon delivery to, submission of certified invoices and acceptance. Price is tax-exempt.

**I. CHANGE ORDER:**

County may make changes within the general scope of this contract. If any such changes cause an increase or decrease in the cost of or the time required for the performance of any part of the work, whether changed or not changed by any such order, an equitable adjustment shall be made in the price or delivery schedule or both, and any change order shall be in writing.

Any claim by a Supplier for adjustment under this clause shall be asserted within fifteen (15) days from the date of receipt of this written order directing the change, provided, however, County, if it decides that the facts justify such action, may receive and act upon such claim asserted at any time prior to final payment.

**J. DELIVERIES:**

Deliveries shall be made in strict accordance with any delivery schedule contained in the PROPOSAL specification or contract and in the exact quantity ordered. Failure to adhere to delivery schedule is reason for termination in accordance with the "termination" clause.

**K. RESPONSIBILITY FOR SUPPLIES:**

Pursuant to Section 290.560 RSMo, Supplier/Contractor shall employ only Missouri laborers and laborers from nonrestrictive states except that other laborers may be used when Missouri laborers or laborers from nonrestrictive states are not available, or are incapable of performing the particular type of work involved, if so certified by the contractor and approved by the County. Except as otherwise provided, Supplier shall be responsible and bear all risks for loss and damage to goods until delivery at County's facilities, regardless of F.O.B. point, point of inspection or acceptance; and if the goods are rejected.

**L. SUBCONTRACTS:**

Supplier shall not enter into any subcontract(s) in excess of \$25,000 or 20% of this contract price; whichever is less, for any goods without County's prior written approval.

**M. CHOICE OF LAW:**

This PROPOSAL and contract shall be governed and interpreted according to the laws of the State of Missouri. Venue for any court action shall be in Jefferson County, Missouri.

**N. TERMINATION:**

1. General: Performance of work may be terminated by the County in whole, or from time to time in part, whenever County shall determine that such termination is in the best interests of County. Termination shall be affected by delivery to Supplier of a Notice of Termination specifying the extent to which performance of work is terminated and the date upon which such termination becomes effective. If such notice does not state termination is pursuant to subparagraph 2, 3, or 4 of this paragraph, County shall have the right to so indicate within thirty (30) days. If no notice is delivered within the thirty (30) day period, or such longer periods as is mutually agreed to by the parties, the original Notice of Termination shall be deemed to be issued pursuant to subparagraph 1 of this paragraph.

2. Bankruptcy or Insolvency: In the event bankruptcy proceedings are commenced by or against Supplier or under any provisions of the United States Bankruptcy Act or for the appointment of a receiver or trustee or a general assignment for the benefit of creditors of either party, County shall be entitled to terminate without further cost or liability.

3. Default: County may terminate the whole Contract or any part in either of the following circumstances:

a. If supplier fails to deliver the items required by the contract within the time specified; or  
b. If supplier fails to perform any of the other provisions of the contract, or so fails to make progress as to endanger performance of the contract in accordance with its terms, and in either of these two circumstances does not cure such failure within a period of ten (10) days after notice from County specifying such failure. In the event of termination under subparagraph 1, County shall have the right to procure, on such terms and in such manner as it may deem appropriate, items similar to those terminated, and to recover from Supplier the excess cost for such similar items provided, however, Supplier shall not be liable for such excess costs where the failure upon which the termination is based has arisen out of causes beyond the control of Supplier and without the fault or negligence of Supplier. Such causes shall be deemed to include fires, floods, earthquakes, strikes, and acts of the public enemy. The rights of County provided in subparagraph 1 shall be in addition to any other rights provided by law or the contract.

c. In the event of the Supplier's non-compliance with the provisions as set forth. This Contract may be cancelled, terminated or suspended in whole or in part and the supplier may be declared ineligible for further County contracts. The rights and remedies of the County provided in this paragraph shall not be exclusive but are in addition to any remedies provided in this Contract or as provided for by law.

**O. NOTICE AND SERVICE THEREOF:**

Any notice from the County shall be in writing and considered delivered and the service thereof completed when said notice is posted, by certified or regular mail, to the Supplier, at the address stated on the PROPOSAL form.

**P. CONTRACT TERM:**

Performance shall be governed solely by the terms and conditions as set forth in the Request for Proposal, Proposal Specifications, Proposal Form and the Contract notwithstanding any language contained on any invoice, shipping order, bill of lading or other document furnished the Seller at any time and the acceptance by the County for any goods furnished.

**Q. COMPLIANCE WITH APPLICABLE LAWS:**

Supplier warrants it has complied with all applicable laws, rules and ordinances of the United States, Missouri or any other Governmental authority or agency in the manufacture or sale of the goods, including but not limited to all provisions of the Fair Labor Standards Act of 1938, as amended.

**R. ACTS OF GOD:**

No party shall be liable for delays, nor defaults due to Acts of God or the public enemy, riots, strikes, fires, explosions, accidents, governmental actions of any kind or any other causes of a similar character beyond its control and without its fault or negligence.

**S. SELLER'S INVOICES:**

Invoices shall contain the following information. Contract number (if any), Purchase Order Number, Item number, contract description of goods or services, sizes, quantities, unit prices and extended totals. Invoices for and inquiries regarding payment should be addressed to the County Accounts Payable Clerk.

**T. APPROVAL:**

It is agreed the acceptance of a PROPOSAL shall not be valid and binding upon the County until approved by the County Commission, County Counselor, as to legal form and the County Auditor provides certification of an unencumbered balance sufficient to pay the PROPOSAL/Contract price.

**U. INDIVIDUAL, PARTNERSHIPS, CORPORATIONS:**

Indicate:  Individual:  Partnership:  Corporation.

Incorporated in the State of \_\_\_\_\_.

**V. PROPOSAL TABULATIONS:** Are not available for 5 to 7 working days following the PROPOSAL Opening.

PROPOSAL tabulations are open for public review at the time of the time of the PROPOSAL Opening or are available for review in the Office of Contracts, Grants, and Special Projects. **NO COPIES** of PROPOSAL tabulations are sent to vendors.

**VENDORS ARE REQUIRED TO SUBMIT 3 COMPLETE COPIES OF ALL PAGES OF THE INVITATION FOR PROPOSAL AND BID FORMS WITH ORIGINAL SIGNATURES**

**ALL DOCUMENT PAGES MUST BE INITIALED AND RETURN**

**COMMENTS:** \_\_\_\_\_

## Specifications

**Jefferson County Government currently offers a Section 125 Cafeteria Plan. As a part of our employee's benefits we offer an opportunity to purchase supplemental insurance products to be paid on a payroll deduction option on a pre-tax and post-tax basis. We are currently accepting proposals from qualified companies to offer products to Jefferson County employees.**

### **Services:**

- **Provide all necessary plan documents including information and enrollment booklets and enrollment materials.**
- **Provide all descriptive literature**
- **Meet with all eligible group and individual employees to orient and enroll employees.**
- **Prepare plan description for distribution to employees.**
- **Process all enrollment materials and applications.**
- **Process and compile all data necessary for County to make payroll deductions.**

### **Administration of Plan:**

- **Conducting annual information meeting and any additional meetings as requested.**
- **Processing any and all necessary reports.**
- **Employee communication services.**
- **Ensure all compliance issues.**
- **Consultation as required.**

**All data, documents, discussion or other information developed or received by the plan provider in performance of above services are confidential and are not to be disclosed to any person except as authorized by the Agency or as required by law.**

### **Proposal Requirements:**

1. **Name, address and telephone number, fax number, email address, website (if applicable) of the company and or firm.**
2. **Name of principal contact person and contact information.**
3. **A brief history of company and or firm.**
4. **Length of time the firm has provided Supplemental Insurance Products.**
5. **Description of all products and services that would be provided by the firm under this proposal.**  
**For products offered give a premium based on a healthy married 45 year old female making \$30,000 a year.**
6. **Copies of sample reports regularly made to employers and employee.**
7. **Licenses and certifications that the firm has obtained through regulatory or industry organizations as required.**
8. **List of business partners or subsidiaries that might be utilized to provide the full scope of services, if through a third party.**
9. **List of staff likely to service this account and their licenses, certifications and educational background.**

**10. A reference list of up to five accounts to whom you are providing similar services; include contact names, titles, and telephone numbers and length of service at these locations.**

## **Additional Information:**

**If you offer flex spending account administration please provide the following information:**

- 1. Length of time the firm has provided Third Party Administrative Services.**
- 2. Description of all services that would be provided by the firm under this proposal. Do you have insurance or bonding of your staff to guarantee the safety of deposited fund? If so, what is the extent of your insurance/bonding?**
- 3. Copies of sample reports regularly made to employers and employee and copies of reimbursement forms to be used by employees.**
- 4. Please list the number of Flex Plans that your firm services and the average number of employees per plan.**
- 5. Provide a list of applicable usual and customary fees, including an annual administration fee, participant/enroll fees, new participant fee, re-enrollment fees and any additional services fees that may apply.**

### **Procurement Timeline and Contact Information:**

<b>Friday September 15, 2006</b>	<b>Request for Proposal (RFP) Released</b>
<b>Thursday, October 12, 2006</b>	<b>Proposals Due by 2:00 PM</b> <b>Deliver to: Office of the County Clerk</b> <b>County of Jefferson, Missouri</b> <b>729 Maple Street</b> <b>PO Box 100</b> <b>Hillsboro MO 63050</b>
<b>October 15 - 17</b>	<b>Committee to review proposal responsiveness, minimum qualifications and management proposal. Qualified firms are notified of oral presentation date.</b>
<b>October 24 - 25</b>	<b>Oral interview and presentations</b>
<b>Friday, October 27, 2006</b>	<b>Tentative date for contract execution.</b>
<b>Contact Information</b>	
<b>Contact Name:</b>	<b>Mark Abel</b>
<b>Address:</b>	<b>729 Maple Street</b> <b>PO Box 100</b> <b>Hillsboro MO 63050</b>
<b>Phone:</b>	<b>636-797-6487</b>
<b>Fax:</b>	<b>636-797-5067</b>
<b>E-mail address:</b>	<b>mabel@jeffcomo.org</b>