

## INTRODUCTION

The City of Grand Island is accepting proposals for group term life insurance. The City employees approximately 490 employees. In general, the required services being solicited include the normal and customary insurance services for qualified group life insurance.

You are invited to submit a proposal for these services to the City of Grand Island, Nebraska. The deadline for submission of any proposals will be 4:00 pm local time on April 27, 2023. Proposals received after this time will be returned unopened to the sender.

All questions of clarification for the Request for Proposal (RFP) or of any ambiguity, inconsistency or errors which a potential vendor may find are to be directed to:

Mike Graham  
Gallagher Benefit Services, Inc.  
10050 Regency Circle, Suite 300  
Omaha, NE 68114

OR

Tami Herald  
Benefits & Risk Management Coordinator  
100 East First Street  
P.O. Box 1968

Grand Island, NE 68802-1968

Phone: 402-829-1035

Fax: 402-694-3012

E-mail: [mike\\_graham1@ajg.com](mailto:mike_graham1@ajg.com)

308-385-5444 ext. 192

308-385-5422

[TamiH@grand-island.com](mailto:TamiH@grand-island.com)

All interpretations, corrections and changes made to the RFP will be made by written addendum only. Oral interpretations or changes made to the specifications in any other manner will not be binding on the City of Grand Island, and any Proposer shall not rely on any oral interpretations or changes.

**All information about The City of Grand Island, Nebraska, its Group Term Life Plan, this Request for Proposal, and any other information is fully confidential and shall not be released without the City of Grand Island's written consent.**

## SCOPE OF SERVICES

The City of Grand Island is accepting proposals for group life insurance that meets the following specifications:

- \$50,000.00 coverage on each employee
- \$10,000.00 coverage on employee's spouse
- \$5,000.00 coverage on employee's dependents
- Double indemnity plan

Voluntary Supplemental Life Plan specifications:

- Up to \$200,000.00 additional coverage on employee
- Levels of coverage and costs per level
- Amount of guaranteed issue
- Supplemental life coverage on spouse and dependents at what cost and at what face amount
- Portability of product (if available)
- Conversion information

## PROPOSAL SHOULD INCLUDE

In order to be properly evaluated, the proposals should include:

- A brief company history including bios of servicing agent
- Reference list of similar clients including contact information
- Overview of services provided
- Copies of any proposed contract documents
- Proof of licensure to do business in the state of Nebraska
- Listing of any exceptions to the requirements herein
- Proposed cost
- Outline of implementation process to include enrollment process and timeline
- Portability of product (if available)
- Conversion information

## DELIVER OF PROPOSALS

Please submit your complete proposal via one of the following methods:

1. The Original and two (2) copies and one electronic copy (readable Flash Drive) to:

City Clerk  
Grand Island City Hall  
P.O. Box 1968  
100 East First Street  
Grand Island, NE 68802-1968

OR

2. Submit your proposal online via QuestCDN. Additional information can be found here:  
<https://www.grand-island.com/government/city-clerk/bid-document-information>

**PLEASE NOTE:** All addendums to this RFP document will **ONLY** be provided via the QuestCDN website.

Any exhibits, documentation, and collateral materials must be assembled and submitted with the proposal in a single package.

The proposal must be signed by a person authorized to negotiate a contract of the scope, terms, specifications, and pricing outlined in the proposal. No oral quotations or modifications of the bound proposal will be accepted. Pricing must be guaranteed for 90 days. Any modification to the original proposal must be made in writing. All costs and expenses of preparing and submitting a proposal are the responsibility of the firm submitting the proposal.

The City of Grand Island and its consultant will endeavor to protect the confidentiality of proprietary information as such information is identified as proprietary and is allowed to be kept confidential under Nebraska law. The City of Grand Island will not share your information with any entities that compete

with your firm prior to any award of any contract. Upon award of a contract, anything not considered legally confidential under Nebraska law will be disclosed via a public records request. Any other specific restrictions for your proposal must be clearly stated in your material.

The City of Grand Island reserves the right to accept or reject any and all proposals submitted to or modify any requirements or assumptions stated in the RFP before signing a final agreement with any firm. No firm may make a claim against The City of Grand Island, NE for exercise of any of these rights. The City of Grand Island will choose the firm whose proposal is most advantageous to the City, not necessarily the lowest bidder.

All proposals must be presented with plan and fee structures and insurance costs that are firm for the City of Grand Island's renewal date of 10-1-2023.

### **SELECTION OF FIRM (VENDOR)**

The City of Grand Island, NE (The City) will evaluate proposals based on:

- Ability to meet key service criteria described in this RFP (attached)
- Quality of service provided to plan participants
- Ability to provide claims management systems and processes
- Quality of service provided to Administrative staff of The City of Grand Island
- Ability to adapt the plan over time to meet ongoing City needs
- Quality of employee education and materials
- Client references
- Fees and costs

The City reserves the right to require all respondents who pass the initial screening process to provide oral presentations of their proposals.

The City anticipates implementing any plan and/or administrative changes as of **October 1<sup>st</sup>, 2023**.

### **GRATUITIES AND KICKBACKS**

City Code states that it is unethical for any person to offer, give or agree to give any City employee or former City employee, or for any City employee or former City employee to solicit, demand, accept, or agree to accept from another person, a gratuity or an offer of employment in connection with any decision, approval, disapproval, recommendation, or preparation of any part of a program requirement or a purchase request, influencing the content of any specification or procurement standard, rendering of advice, investigation, auditing, or in any other advisory capacity in any proceeding or application, request for ruling, determination, claim or controversy, or other particular matter, pertaining to any program requirement or a contract or subcontract, or to any solicitation or proposal therefore. It shall be unethical for any payment, gratuity, or offer of employment to be made by or on behalf of a subcontractor under a contract to the prime contractor or higher tier subcontractor or any person associated therewith, as an inducement for the award of a subcontract or order.

### **FAIR EMPLOYMENT PRACTICES**

Each Proposer agrees that they will not discriminate against any employee or applicant for employment because of age, race, color, religious creed, ancestry, handicap, sex or political affiliation.

## **LB 403**

Every public contractor and his, her or its subcontractors who are awarded a contract by the City of Grand Island for the physical performance of services within the State of Nebraska shall register with and use a federal immigration verification system to determine the work eligibility status of new employees physically performing services within the State of Nebraska.

## **FISCAL YEARS**

The City of Grand Island, Nebraska operates on a fiscal year beginning October 1st and ending on the following September 30th. It is understood and agreed that any portion of this agreement which will be performed in a future fiscal year is contingent upon the City Council adopting budget statements and appropriations sufficient to fund such performance.

## **TITLE VI**

The City of Grand Island, in accordance with Title VI of the Civil Rights Act of 1964, 78 Stat. 252, 42 U.S.C 2000d to 2000d-4 and Title 49, Code of Federal Regulations, Department of Transportation, Subtitle A, Office the Secretary, Part 21, Nondiscrimination in Federally assisted programs of the Department of Transportation issued pursuant to such Act, hereby notified all bidden that it will affirmatively insure that in any contact entered into pursuant to this advertisement, minority business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, or national origin, sex, age and disability/handicap in consideration for an award.

## **SECTION 504/ADA NOTICE TO THE PUBLIC**

The City of Grand Island does not discriminate on the basis of disability in admission of its programs, services, or activities, in access to them, in treatment of individuals with disabilities, or in any aspect of their operations. The City of Grand Island also does not discriminate on the basis of disability in its hiring or employment practices.

This notice is provided as required by Title II of the Americans with Disabilities Act of 1990 and Section 504 of the Rehabilitation Act of 1973. Questions, complaints, or requests for additional information or accommodation regarding the ADA and Section 504 may be forwarded to the designated ADA and Section 504 compliance coordinator.

City Administrator  
308-385-5444, extension 140  
100 East First Street, Grand Island, NE 68801  
Monday through Friday; 8:00 a.m. to 5:00 p.m.

## **PROPOSAL TERMS AND CONDITIONS**

The City will not pay any costs incurred by the firm in preparing or submitting the proposal. The City reserves the right to modify or cancel, in part or in its entirety, this RFP. The City reserves the right to reject any or all proposals, to waive defects or informalities, and to offer to contract with any firm in response to any RFP. This RFP does not constitute any form of offer to contract.