



CATTARAUGUS COUNTY

Request for Proposal

Flexible Spending Accounts (FSA)

&

Dependent Care Accounts (DCA)

RFP # CCHR2024-3

Issue Date:
May 2, 2024

Due Date:
May 29, 2024

Effective Date:
January 1, 2025

Respond to:

AssuredPartners
90 A John Muir Drive Amherst, NY 14228

Attention:

Nicole Hoffstetter & Sharon Nixon

INTRODUCTION

Cattaraugus County is currently seeking proposals from qualified vendors for the administration of FSA and DCA benefits. Current enrollment in the FSA is 155. Current enrollment in the DCA is 03. The anticipated effective date for this program is January 1, 2025.

Proposals, **electronically**, must be in possession of AssuredPartners, **90 A John Muir Drive**, Amherst, NY 14228, on or before **May 29, 2024 no later than 3:00pm EST**. Faxed proposals will NOT be accepted. Late proposals will NOT be accepted.

Cattaraugus County reserves right to forego any formalities and reject any or all proposals.

Scope of Services

The FSA Administrator will work with Cattaraugus County and appointed consultant, AssuredPartners, through a formalized process; work cooperatively on the implementation of FSA Account Programs.

Instructions to Bidders

Sole Contact: All questions and requests regarding this RFP are to be directed to:

Nicole Hoffstetter & Sharon Nixon

AssuredPartners

90 A John Muir Drive

Amherst, NY 14228

Phone: 716-559-7079

Phone: 716-810-8747

Nicole.Hoffstetter@assuredpartners.com

Sharon.Nixon@assuredpartners.com

Items To Be Submitted With Proposal

Each proposal **shall** include one **(1)** electronic original

- Completed Questionnaire
- Financial Proposal
- Client References
- Performance Guarantees
- Sample Reports

Additional Instructions:

Executive Summary:

The proposal must include an Executive Summary. The Executive Summary must condense and highlight the contents of the “business solution” to provide Cattaraugus County District with a broad understanding of the vendor’s approach to the RFP requirements. Vendors must demonstrate an understanding of Cattaraugus County’s goals and objectives for requested services. The vendor must explicitly state and justify points that distinguish its proposal.

Corporate Background and Experience:

The proposal must include a description of the vendor’s corporate background and experience. The response must detail the information requested in the sections below. If the vendor is proposing the use of subcontractor(s), the vendor must describe any existing or ongoing relationships and list any projects on which the vendor and the subcontractor(s) have previously worked together. Each subcontractor’s background and experience must be listed separately.

Vendor Identification and Information:

Provide the following information:

1. Vendor's full organization, company, or corporate name.
2. Address of organization's headquarters office.
3. Type of ownership (proprietary, partnership, corporation).
4. If a subsidiary or affiliate, identification of parent organization.
5. The state in which the organization is incorporated or otherwise organized to do business.
6. Federal taxpayer identification number.
7. Name and title of person who will sign the contract; and
8. Name and title of company contact person who can answer questions regarding the organization's proposal, including telephone number, fax number and e-mail address.

Corporate Background:

The proposal must include a description of the vendor's corporate background as it relates to the vendors experience in conducting projects similar in scope and complexity to that requested by this RFP, and consistent with the services and deliverables being proposed. This information must also be provided for all subcontractors the vendor proposals.

Corporate Experience:

The proposal must include a description of the vendor's particular experience in the service proposed by this RFP. If the vendor has no experience, vendor must state "none." Cattaraugus County show preference to vendors with experience in the services proposed by this RFP. This information must also be provided for all subcontractors the vendor proposes.

References:

The vendor must include a description and at least three (3) references from contracts performed within the past five (5) years that demonstrate the vendor's ability to perform the services proposed in response to this RFP. In addition, the information must include contract dates and customer points of contact, address, telephone number and e-mail, if available, from whom Cattaraugus County can obtain confirmation of the vendor's performance.

Contract Period:

The contractual period shall be for a one (1) year term effective January 1, 2025 to December 31, 2025 with provisions for a two (2) year contractual period effective January 1st, 2025 to December 31st, 2027, at the same terms and conditions, upon written mutual agreement of the parties. Notice of intent to renew, will be given to the contractor in writing by Cattaraugus County before the expiration date of the current contract. This notice will not be deemed to commit Cattaraugus County to a contract renewal.

Last Date for Questions:

Final date for written questions is *noon on May 8th, 2024*. All questions about the meaning or intent of the specifications must be submitted in writing (email) to the below contacts: Nicole.Hoffstetter@assuredpartners.com, Sharon.Nixon@assuredpartners.com

Vendors shall provide their email address for response.

General Conditions for Submission of Proposals:

- Read all documents contained in the proposal package.
- Proposals must be submitted using the Financial Proposal form included in these specifications.
- **One (1) original** and one **(1) copy** of the proposal package must be provided. **Original shall be clearly marked.**
- Proposers are responsible for submitting their proposals to the AssuredPartners, 90A John Muir Drive, Amherst, NY 14228 at or prior to the time indicated in the bid package. No proposals will be accepted after the designated time indicated in the proposals package. ***Proposals are due on May 29th 2024.***
- Proposers are responsible for reporting, in writing, any errors found in the bid specifications to AssuredPartners, 90A John Muir Drive, Amherst, NY 14228.

Late Proposals:

Proposals received by AssuredPartners *after* the date and time prescribed shall not be considered for contract award and shall be returned to the Contractor.

Completeness and Accuracy of Proposal Documents:

Cattaraugus County shall not be held responsible for the completeness or accuracy of any Proposal documents received by a vendor that were not directly issued to that vendor by Cattaraugus County.

Vendor Acknowledgements:

By submitting a proposal to provide and perform the services sought by Cattaraugus County, each proposer:

1. Represents and acknowledges that the proposer has examined and is familiar with this RFP and all specifications and requirements.
2. Represents and acknowledges that the proposer can furnish the materials, equipment and/or services required satisfactorily and in complete compliance with the specifications.
3. Acknowledges that neither Cattaraugus County nor any agent or representative of Cattaraugus County have made any representation or promise on which the proposer has relied regarding the services covered by this request for proposal, or any matter or thing whatsoever relating thereto or otherwise, except as expressly set forth herein.

Withdrawal of Proposal:

A proposal may be withdrawn at any time prior to the submittal deadline. A Proposal may be withdrawn and resubmitted at any time prior to the submittal deadline. No proposal may be withdrawn after the submittal deadline without the consent of Purchasing which may be withheld by Purchasing in its absolute discretion.

Amendment of Proposal:

A Proposal may not be amended. However, a Proposal may be withdrawn and resubmitted pursuant to (Withdrawal of Proposal) section above.

Performance Ability:

The successful vendor must be prepared, if requested to furnish evidence, including documentary evidence where necessary, to establish proof of financial responsibility and ability to perform if awarded a contract. In all cases the decision of Cattaraugus County shall be considered final.

Proof:

The Vendor shall bear the burden of proof for compliance with this specification.

Pricing:

Each price listed in the proposal will include all expenses involved in the furnishing and installation of goods and services covered under these specifications.

Deviation from Specifications:

Any deviation from the listed specifications must be completely outlined. Failure to comply will constitute reason to declare the proposal unresponsive. Cattaraugus County reserves the right to reject any and all proposals and waive any formalities. Cattaraugus County reserves the right to reject any material(s) or services which do not comply with these specifications.

Written Communication:

No negotiations, decisions, or actions, shall be initiated or executed by the Vendor as a result of any discussions with any Resource Center employee or the Vendor's misinterpretation of this RFP. Only those communications which are in writing from those representatives as identified in this RFP may be considered as a duly authorized expression on behalf of Cattaraugus County. Also, only communications from vendors which are signed and in writing shall be recognized by Cattaraugus County as duly authorized expressions on behalf of the vendors.

Clarification of Proposal Information:

Cattaraugus County reserves the right to request verification, validation or clarification of any information contained in any of the proposals. This clarification may include checking of references and securing other data from outside sources, as well as from the Vendor.

Reference to Other Materials:

The Proposer cannot compel Cattaraugus County to consider any information except that which is contained in its proposal, or which is offered in response to a request from Cattaraugus County. The Proposer should rely solely on its proposal. Cattaraugus County, however, reserves the right, in its sole discretion, to take into consideration its prior experience with proposers and information gained from other sources.

Cattaraugus County Reserves the Right:

- (a) Reject any and all proposals received in response to this solicitation;
- (b) Cattaraugus County reserves the right to reject any bid/proposal of any vendor who has previously failed to perform adequately after having once been awarded a prior bid/proposal for furnishing materials or services similar in nature to those in this bid/request for proposal,
- (c) To waive any technical or formal defect in the proposal that is considered by Cattaraugus County to be merely irregular, immaterial, or unsubstantial.
- (d) Negotiate as to any aspect of the proposal with any vendor.

Insurance Cancellation and Expiration Notice:

Insurance required herein shall not expire, be cancelled, or materially changed without ninety (90) days prior written notice to Cattaraugus County.

Proposal Subject to Disclosure:

During the evaluation process, the content of each proposal will be held in confidence and details of any proposal will not be revealed (except as may be required under the Freedom of Information Law or other State law).

The Freedom of Information Law provides for an exemption from disclosure for trade secrets or information the disclosure of which could cause injury to the competitive position of commercial enterprises. This exception would be effective both during and after the evaluation process.

Should you feel your firm's proposal contains any such trade secrets or other confidential or proprietary information, you must submit a request to except such information from disclosure. Such request shall be in writing, shall state the reasons why the information should be accepted from disclosure, shall be provided at the time of submission of the subject information and in the same envelop as the proposal. The proprietary or confidential data must be readily separable from the proposal in order to facilitate eventual public inspection of the non-confidential portion of the proposal.

Requests for exemption of the entire contents of a proposal from disclosure have generally not been found to be meritorious and are discouraged. Kindly limit any requests for exemption of information from disclosure to bona fide trade secrets or specific information, the disclosure of which would cause a substantial injury to the competitive position of your firm.

Cost for Proposal Preparation:

Any and all costs incurred by a firm in preparing or submitting proposals are the proposers sole responsibility. Cattaraugus County will not reimburse any proposers for the costs incurred preparing proposal, preparing or submitting additional information requested by Cattaraugus County, or for the participation in a selection interview.

Right to Submitted Materials:

All responses, inquiries, or correspondence relating to or in reference to this RFP, and all other reports, charts, display, schedules, exhibits and other documentation submitted by the proposers, will become the property of Cattaraugus County when received.

Minimum Conditions for Consideration:

To be considered, the proposer must, at a minimum, respond to the full scope of services specified in this RFP. The vendor may provide suggested additions, enhancements or improvements to the scope of services, which, at the discretion of Cattaraugus County, may or may not be considered.

General Contract Terms:

The terms and conditions contained within this Request for Proposal shall be incorporated into any contract resulting from the acceptance of any proposal. (If applicable, please include a copy of your contract document for review/approval)

Method of Award:

The award may be made to the most responsible proposer whose proposal is determined to be in the best interest of Cattaraugus County and deemed will best serve Cattaraugus County's requirements, based upon Principal Award Criteria, the evaluation of references, corporate qualifications, and if deemed necessary an interview with vendor.

Price will not necessarily be the determining factor in the award of the contract.

All proposals will be evaluated to determine if they meet the required format and be in compliance with all requirements of the Request for Proposals.

Incomplete or non-responsive proposals may be rejected at the discretion of Cattaraugus County.

Cattaraugus County may arrange for an interview with Proposers submitting proposals, if required, for the purpose of obtaining additional information or clarification. Proposers must be prepared to make one or more interviews.

Proposers must comply with this request or be disqualified. Proposers may be requested to make presentations prior to award of contract. Proposers must comply with this request or be disqualified.

Award of Contract:

The following criteria will be utilized in the evaluation of qualifications for developing the list of candidates to be considered for interviews and/or potential negotiations.

The following criteria are NOT listed in order of importance.

Principal Award Criteria:

1. Responsiveness, thoroughness and overall quality of the proposal;
2. Proposed implementation schedule;
3. Presentation of an understanding of program;
4. Cost of services;
5. Relevant background of vendor with similar programs within New York State;
6. Relevant qualifications and experience of personnel to be assigned to the project;
7. Compliance with all RFP requirements;
8. Demonstration of adequate resources to supply said services;
9. Demonstration of a history of supplying similar services;
10. Quality of references submitted by the vendor and any subcontractor(s);
11. Questionnaire responses.

Award of contract will be made following review of responses.

Addenda:

Cattaraugus County may, at any time by written notification to all vendors, change any portion of the RFP described and detailed herein. These changes will be communicated to the vendors in the form of Addenda. Addenda will be mailed or faxed to all who are known by Cattaraugus County to have received a complete set of specification documents. No addenda will be issued later than forty-eight hours prior to the date and time for the receipt of offers, except an addenda withdrawing the RFP, or addenda for postponement of RFP due date/time.

Proposers shall ascertain prior to submitting their offer they have received all Addenda issued and acknowledge receipt of addenda by the return of the signed addenda form.

Exceptions:

Any exceptions to terms, conditions, or other requirements in any part of the RFP must be clearly pointed out in a distinct section of the appropriate cost proposal or technical proposal. Otherwise, Cattaraugus County will consider that all items proposed are in strict compliance with the RFP, and the successful proposer will be responsible for compliance.

Independent Contractor:

It is understood the contractor is an independent contractor and shall not be considered an agent of Cattaraugus County, nor shall any of the contractor's agents or employees be considered subagents for Cattaraugus County.

Advertising:

The award of a contract by Cattaraugus County does not grant permission to a vendor to commercially advertise such an award unless specific authority is granted, in writing, by Cattaraugus County.

Failure to Execute:

Failure of successful bidder to execute the Contract and furnish proof of insurance within the fifteen (15) calendar day period shall be just cause for cancellation of the award.

Cattaraugus County

Request for Proposal- Flexible Spending Accounts (FSA)/ Dependent Care Accounts (DCA)

GENERAL TERMS AND CONDITIONS FOR REQUESTS FOR PROPOSALS

1. Each RFP must be E-mailed to be received prior to the time set in the request for proposal.
2. All documentation required by specifications shall be submitted by the Respondent as part of his/her RFP.
3. The successful Respondent shall comply with all laws, rules, regulations, and ordinances of the Federal Government, the State of New York and any other political subdivisions or regulatory body which may apply to its performance under this contract.
4. The successful Respondent to whom a RFP is awarded shall indemnify and hold harmless Cattaraugus County and its agents and employees from and against all claims, damages, losses or causes of action arising out of or resulting from such vendor's performance pursuant to a RFP.
5. A RFP submitted is firm and irrevocable for a period of ninety (90) days from the date and time the RFP is received. If a contract is not awarded within the ninety (90) day period, a Respondent to whom the RFP has not been awarded may withdraw his RFP by serving written notice of his/her intention to Cattaraugus County.
6. The RFP shall remain firm and any other charges bid or proposed shall also remain firm, for delivery of services described in the RFP.
7. Any contract entered into pursuant to a RFP may be terminated at any time during the term of the contract by either party through notification in writing to the other party via certified mail of the desire to cancel. Such notice shall be serviced not less than ninety (90) days prior to the desired termination date. Notification shall be made to Cattaraugus County and shall be made by certified mail.
8. In executing an RFP, the Respondent affirms that all of the requirements of the specifications are understood and accepted by the Respondent, and that the prices quoted include all required services. Cattaraugus County will not be responsible for any errors or omissions on the part of the Respondent in preparing his RFP.
9. When required by Cattaraugus County, the successful Respondent shall execute a standard form Agreement with Cattaraugus County which incorporates all the terms and conditions of the contract between the parties.

10. A contract resulting from the RFP solicitation will constitute the entire and integrated Agreement between the parties. No other terms or conditions will become part of an Agreement unless they are approved in writing by both parties and attached to an Agreement or Addendum.

Insurance

1. Policy Commencement

Insurance shall be procured by the successful bidder before commencing any work. Insurance shall be obtained and be in effect no later than fourteen (14) days after notice of award is received and the insurance shall be maintained without interruption for the duration of the contract and shall be in the kinds and amounts as specified herein pursuant to the Standard Insurance Certificate.

2. State type of insurance and include proof of liability insurance.

11. Awarded vendor shall agree to indemnify and hold harmless Cattaraugus County and its agents, employees and volunteers against all claims arising or resulting from work performed and services rendered or to be rendered to Cattaraugus County under any contract or agreement executed by Cattaraugus County and the vendor.
12. Unless the Respondent specifically notes otherwise, a proposal shall be to furnish all services exactly as specified, in complete conformance to all terms, conditions and specifications. Any exception proposed by a Respondent must be clearly noted in unambiguous writing and submitted with the proposal at RFP opening. Unless otherwise specifically noted, Cattaraugus County will execute a contract based solely on its terms, conditions and specifications.
13. The complete legal name of the firm or corporation shall be used when executing RFP documents. Do not abbreviate. If a corporation, use the name as it appears on the corporate seal.

DECLINATION RESPONSE

PROPOSAL NAME: Request for Proposal - Cattaraugus County - Flexible Spending Accounts (FSA)/Dependent Care Account (DCA)

VENDOR NAME:	
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Cattaraugus County is interested in ascertaining reasons for prospective vendor's failure to respond to invitation to submit a proposal. If your firm is not/or has not responded to this RFP, please indicate the reason(s) why by checking any appropriate item(s) below and returning this form to:

Nicole Hoffstetter & Sharon Nixon
AssuredPartners
90 A John Muir Drive
Amherst, New York 14228

We are/did not respond to the RFP for the following reason(s):

<input type="checkbox"/>	Items or materials requested not manufactured by us or not available to our Company.
<input type="checkbox"/>	Our items and/or materials do not meet specifications.
<input type="checkbox"/>	Specifications not clearly understood or applicable (too vague, too rigid, etc.)
<input type="checkbox"/>	Quantities too small.
<input type="checkbox"/>	Insufficient time allowed for preparation of bid.
<input type="checkbox"/>	Incorrect address used. Correct address is:
<input type="checkbox"/>	Other reason:

We continually strive to improve our process. Thank you for taking the time to complete our survey.

QUESTIONNAIRE

Submit a copy of the completed Questionnaire with your proposal response

Background and Experience

1. Describe the organizational structure of your company and its ownership.
2. Describe your company's experience in administering a similar program for other clients.
3. Describe any unique capabilities that distinguish you from other vendors.
4. How many FSA clients do you have? Average size, largest?

Claims Administration

1. If Cattaraugus County currently has an FSA administered by another firm and would like to move over to your organization for administration, describe the transition process?
2. Is FSA administration integrated with your medical/dental and prescription drug claims administration?
3. Do you provide a "debit card" for FSA administration? If so, describe the debit card process including enrollment, auditing for eligible charges, balance notification and funding.
4. Do you outsource your debit card process? Do you outsource your manual claim processing? If so, provide the name of the debit card vendor utilized.
5. How are paper claims processed? What is the time-frame for processing a claim? What is the schedule? What are the time-frames for processing a Healthcare Account Claim vs. a Dependent Care Account Claim? Include a flow chart.
6. How are claims submitted? Paper, electronic, fax? Describe an overview.
7. Are claims outsourced? Is there an audit process in place for claims if they are outsourced? Please explain in detail the process.
8. What is the claim funding process?
9. What is the account update process? Contributions?

10. Is there a pre-funding requirement? If so, what is the percentage?

Account Management

1. Who will have responsibility for the administration of these programs? List all required to service this account. Include name, title, location and relevant experience.
2. Will there be a dedicated service representative for the management team at Cattaraugus County?
3. How long will it take to implement the proposed plan? Include a time- table and related tasks. Describe who will be responsible for each task.
4. Describe your pre-implementation strategy. Include frequency of meetings and benefit plan consultation. Explain any problems you anticipate in affecting a smooth program transition.
5. Describe your post-implementation strategy. Demonstrate how your strategy ensures responsive account management and problem resolution.
6. How is eligibility collected, maintained and updated? What is the accepted/preferred media for submitting eligibility? What is the frequency?
7. Can your organization accept an electronic download of eligibility, on a daily or weekly basis from the medical claims administrator? If so, are there additional costs involved?
8. For open enrollment purposes what is provided in order to educate our membership? Will there be yearly information available to distribute during upon open enrollment?
9. Can the assigned account manager attend open enrollment meetings to help educate members?
10. Can member packets that have educational pieces be produced annually for open enrollment purposes?

Customer Service

1. Describe your Customer Service Department. Include hours and days of operation. How do you handle after-hour, holiday, and emergency callers?
2. Will you provide Cattaraugus County a toll-free number, at no cost, for customer service?

3. Describe the system used to distribute telephone calls, track call data, and monitor activity.
4. Do you provide automated, interactive telephone service? If so, describe the scope of this service and hours of availability.
5. How are inquiries that require research handled? What is the response time frame?
6. Describe special services you provide for the:
 - **Non-English speaking**
 - **Hearing impaired**
 - **Visually impaired**
 - **On-line inquiries**
7. How do you ensure high quality service is delivered consistently?
8. Will a monthly or quarterly report be provided with service statistics?
9. Are balance statement posted via the web-site? Are there quality assurance measures on your website that the balances are accurate? What is the frequency of the updates?
10. Provide an explanation on how employees can check the balances of their accounts with and without using a debit card.

Data Reporting

1. What level of flexibility do you have in reporting for specific groups (e.g., active versus retiree, age groups, regional areas)? Is there a cost for this feature?
2. Describe invoicing for claims and administrative fees for both paper claims and debit card claims.
3. Provide a sample of the reports available to the employer for each of these accounts.
4. Summarize website access and functionality?
5. What is the debit card audit process?

Implementation

1. Provide an implementation schedule utilizing a January 1, 2025 effective date.

2. What assistance, including enrollment and communication materials, will you provide for the transition of the FSA/DCA plan?
3. Provide a sample of the communication pieces used to educate employees on the use of FSA/DCA Accounts.
4. Will you provide Cattaraugus County with any financial assistance with implementation costs?
5. Is your organization willing to implement Performance Guarantees with financial implications? **Please include these guarantees with your proposal.**

Cattaraugus County

Request for Proposal

FINANCIAL PROPOSAL

Flexible Spending Accounts (FSA) / Dependent Care Accounts (DCA)

<u>FSA</u>	<u>Two-Year</u>	<u>Two-Year Renewal</u>
• Set-Up Fee (01/01/2025) Effective Date	\$	
• Monthly Administration Fee (<i>Indicate per employee or per participant</i>)	\$	
• Debit Card Administration	\$	
• Summary Plan Description	\$	
• Employee Communication(s)	\$	
• Employee Meeting(s)	\$	
• Other, if applicable (please describe)	\$	

RETURN THIS SHEET WITH YOUR PROPOSAL