



**The Corporation of the City of Dryden**

**Employee Benefit Brokerage Services**

**Request for Proposal**

To be delivered to:  
The Corporation of the City of Dryden  
Attention: Debra Kincaid, City Clerk  
30 Van Horne Avenue  
Dryden, ON P8N 2A7

BY: 3:00 p.m. local CST time  
February 27, 2019

Issued: January 23, 2019  
R-2019-01

## **1. Introduction**

This Request for Proposal – Employee Benefit Brokerage Services (“RFP”) is issued by the Corporation of the City of Dryden (“City”).

The City is requesting responses to this RFP with the intent to enter into an agreement with a qualified broker to provide support on the City’s Employee Benefit package.

Inquiries regarding this RFP are to be directed in writing by email to:

Steven Lansdell-Roll, CPA, CGA

Treasurer

Email: [slansdell-roll@dryden.ca](mailto:slansdell-roll@dryden.ca)

Inquiries must not be directed to other municipal employees or elected officials. All clarification requests are to be sent in writing to the individual mentioned above. No clarification requests will be accepted by telephone. Responses to clarification requests will be provided to all proponents in writing.

## **2. Requirements & Scope of Services**

### **2.1 Basic Requirements**

#### **2.1.1 Eligibility**

Before preparing a proposal for employee benefit brokerage services, proponents are advised to ensure that they can meet the following mandatory eligibility criteria:

- Have the expertise in managing group benefit plans in the public sector;
- Experience in providing the consulting requirements in an accurate and timely manner;
- Demonstrate comprehensive knowledge of the group insurance industry, including life, long term disability, accidental death & dismemberment, health and dental benefits;
- Have experience working with alternative delivery models for benefits plans;
- Have a proven track record in working with public sector employers and municipalities.

## **2.1.2 Term of Agreement**

The term applicable shall be for a five-year period starting on July 1, 2019 and ending on June 30, 2024. The City reserves the right to extend the agreement under the same terms for a further five (5) year period, depending upon the quality of service and annual premium negotiations.

## **2.2 Scope of Services**

### **2.2.1 Corporate Profile**

The City of Dryden is a single tier municipal entity with a population of approximately 7,750, providing a wide range of services to its ratepayers. The City is located on Highway 17 (Trans Canada) approx. 350 km east of Winnipeg, MB and 350 km west of Thunder Bay and has a mix of urban and rural properties. The City operates under the authority of the Municipal Act of Ontario, as well as other legislation as appropriate.

### **2.2.2 Plan Information**

The City is committed to providing a sustainable and competitive benefit package that supports employee health care needs and provides value to employees and the City.

The current benefit package includes the following groups of employees:

- City's Collective Agreement with Local Union 1730 of the International Brotherhood of Electrical Workers – Agreement ending December 31, 2021
- City's Collective Agreement with The Dryden Police Association – Agreement ended December 31, 2018
- City's Collective Agreement with The Dryden Police Service Senior Officers' Association – Agreement ended December 31, 2018
- City's Agreement with Management/Non-Union employees

Attached are the current benefit information booklets for each group and sub-group, with an additional brochure related to the Accidental Death & Dismemberment benefits for all groups.

Appendix A provides an update not reflected in the attached benefit booklets.

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As the benefits are a negotiable item, benefits must remain unchanged until the end of the current agreements.

The City has been with Great-West Life for Employee Benefits for more than 10 years. The Employee Benefits renewal is July 1<sup>st</sup>. There are approx. 160 employees on the plan.

DIVISION NAME	CLASS	NO. OF EMPLOYEES
1 - Municipal	1 - Staff	35
1 - Municipal	2 - Members of IBEW Local Union 1730	67
1 - Municipal	3 - Retired Staff	6
1 - Municipal	4 - Retired Members of IBEW Local Union 1730	11
1 - Municipal	6 - Library - Members of IBEW Local Union 1730	3
1 - Municipal	8 - Retired Library - Members of IBEW Local Union 1730	0
1 - Municipal	9 - Seasonal Union Members of IBEW Local Union 1730	3
1 - Municipal	10 - City Councilors	7
1 - Municipal	28 - Seasonal Non-Union	1
1 - Municipal	29 - Retired Seasonal Union Members of IBEW Local Union 1730	2
2 - Police	11 - All Members of the Dryden Police Association	20
2 - Police	12 - All Members of the Senior Officers' Association	2
2 - Police	13 - Retired Members of the Dryden Police Association	2
2 - Police	14 - Retired Members of the Senior Officers' Association	2
2 - Police	26 - Retired Chief of Police (Specific to one Chief)	1
2 - Police	27 - Police Chief	1

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Current employee benefits and structure:

- Sick Leave – self-insured/administered
- Pooled Benefits – Insured
  - Employee Life Insurance
  - Accidental Death and Dismemberment
  - Dependent Life (optional-employee paid)
  - Long Term Disability
- Health and Dental – Retention Accounting

2018 annual premiums are \$988,230, not including HST.

### **2.2.3 Objective**

To partner with a qualified broker that will assist the City in managing the benefit program in a cost effective and efficient manner. This partnership will work to ensure future sustainability and provide innovative recommendations to meet the needs of the City.

The following outlines the proposed scope of work to be provided by the benefit broker:

- i. Support and guide the City on the employee benefit plan for union and non-union employees.
- ii. Make recommendations for possible cost savings on group benefits.
- iii. Make specific recommendations to the City regarding the current benefit program, providing advice on overall costs and services.
- iv. On an ongoing basis, make client aware of changing benefit and market trends.
- v. Review, discuss and negotiate renewals with insurers to ensure quality benefit coverage at a reasonable cost, inclusive of preparation of the annual renewal report.
- vi. Review cost and benefit program semi-annually to ensure plan's competitiveness.
- vii. Conduct comprehensive marketing, as required, including preparation of detailed specifications, review insurer/provider submissions and prepare a summary including a financial impact spreadsheet.
- viii. Assist with communication and implementation of the replacement plan.
- ix. Provide advice, on-going cost containment and cost reduction measures.
- x. Assist in collective agreement negotiations by providing industry quotes and benchmarking in relation to employee benefits.

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- xi. Attend employee meetings, as required, to communicate any benefit changes/plan amendments and advise the plan administrators and employees on new administrative and/or claims procedures.
- xii. Develop, oversee printing and distribution of Employee Group Benefit booklets, plan amendments and other relevant employee communications, as required.
- xiii. Provide dedicated representative(s) to be responsible for the account who are sufficiently qualified by education and/or experience.
- xiv. Hold employee and employer presentations on various benefit related topics, as required.

All services must be aimed at meeting the needs of the City over the term of this agreement, which may require short-term and long-term adjustments or strategies.

### **3. Request for Proposal Process**

#### **3.1 Contact & Closing Time**

Three (3) copies of the proposal must be submitted in a sealed envelope or package clearly marked "Request for Proposal (RFP) – Employee Benefit Brokerage Services".

Proposals submitted by fax or other electronic media shall be rejected.

Proposals must be received by 3:00 PM (local time), Wednesday, February 27th, 2019 (the "Closing Time") at the office of:

Debra Kincaid  
City Clerk, City of Dryden  
30 Van Horne Avenue  
Dryden, ON P8N 2A7

After which time such Proposals will be opened publicly and read aloud at the offices of the City, 30 Van Horne Avenue, Dryden, Ontario

Proposals received after the Closing Time will not be accepted and will be returned unopened. The City reserves the right, at its sole discretion, to extend the closing date and time.

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Prior to the Closing Time, proponents must not establish contact with anyone inside the organization regarding this Proposal without the permission of the Treasurer.

**3.2 Conditions**

**3.2.1** Proponents are cautioned to carefully read and follow the instructions stated herein as the City reserves the right to disqualify any Proposal that fails to meet any of the requirements of this RFP.

**3.2.2** The City reserves the right to discuss all proposals, to request additional information from the proponents and to accept or reject any or all proposals.

**3.2.3** The lowest bid proposal will not necessarily be accepted. Proposals will be evaluated, and the contract awarded based on an evaluation to determine which proposal best meets the needs of the City.

**3.2.4** The City may waive minor discrepancies that:

- Do not affect responsiveness;
- Are merely a matter of format;
- Do not change the relative standing or otherwise prejudice other proposals;
- Do not change the meaning or scope of the RFP;
- Are trivial, negligible, or immaterial in nature;
- Do not reflect a material change in the work; or
- Do not constitute a substantial reservation against a requirement or provision.

**3.2.5** The City shall not be liable for any expenses, costs, or losses suffered by any respondent or any third party resulting from the City exercising any of its expressed or implied rights under this RFP.

**3.2.6** Submission of a proposal indicates acceptance by the firm of the conditions contained in the RFP, unless clearly and specifically noted otherwise in the proposal and in any contract between the City and the firm selected.

**3.2.7** The City reserves the right to enter into negotiations with a proponent and any changes to the proposal that are acceptable to both parties will be binding.

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**3.2.8** Signed Conflict of Interest declaration (Appendix B) and Non-Collusion Affidavit (Appendix C) required with submission.

#### **4. Proposal Content**

**4.1** The proposals will be evaluated based on the information provided by the firm and experience/qualifications of firm and their staff. The following information is required for this purpose:

##### **4.1.1 General Firm Information**

- Provide a brief history of your firm.
- Details of ownership and principal officers of your organization.
- Number of years in business, including, if applicable, the number of years of providing employee group benefit consulting services to public sector organizations.
- Products and geographic market served, including the number of public sector employers (please specify municipalities) your firm currently represents.
- Detail the relevant experience that your firm has had in managing public sector plans.
- Disclosure of any litigation or arbitration in the past 5 years with any client with whom you were contracted to provide services. If applicable, please provide the name of the client as well as a description of the disagreement and the outcome.

##### **4.1.2 References**

- Provide a minimum of three (3) public sector references, for which you have provided a similar type of deliverable as outlined in this request for proposal. Reference information shall include name of organization, contact name, position and contact information, the length of time your firm has served each client, and a brief description of the deliverables provided.

##### **4.1.3 Service Profile and Team**

- Describe the renewal process and outline information you provide for the annual renewal review.

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- Describe the reports and analytics that will be provided to the City on a regular ongoing basis.
- Describe the intervals and processes for plan reviews and provide a description of your process to complete a comparative benefits analysis.
- Outline the level of research, professional advice and guidance you can provide for specific topics as required throughout the year.
- Describe the limits for the number and frequency of on-site meetings and the pricing (if any) for additional meetings above the limit.
- Explain how you will provide expert advice, strategic counsel and project management (major changes to plan design, change in carrier, etc.). Project management should include implementation support and a communication strategy.
- Describe tools that are available to uncover or support unknown challenges.
- Highlight any additional services that are offered by your organization.
- Identify the individual who will be responsible for managing the account and other staff members included in the team who will complete the scope of work and deliverables as outlined in this RFP, describing their relevant client experience, respective roles and number of years with your organization.

**4.1.4 Pricing**

- The proposal must describe the details of your commission and show as a percentage of premium per year.

**4.1.5 Company Acceptance**

- A statement, signed and dated by an authorized signing officer, agreeing to be bound by the proposal terms, conditions and description of services be provided as stated herein, upon acceptance of the proposal by the City.
- The proponent hereby acknowledges that offers contained within your proposal shall remain open for acceptance by the Municipality from the date of receipt until March 31<sup>st</sup>, 2019.

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## **5. Proposal Evaluation**

- 5.1** Proposals will be evaluated based on information provided by the bidder at the time of submission as well as the previous experience of the bidder in this marketplace.
- 5.2** Proposals will be evaluated by an evaluation team comprised of appropriate staff members of the City. The City may ask firms to provide further information or clarification on the contents of their submissions.
- 5.3** The evaluation criteria may include but not be limited to the following:
1. Compliance with the proposal submission requirements
  2. The service profile and inclusion of additional items
  3. Stability and reputation of firm
  4. Information obtained through the references provided in the submission
  5. Firm's relevant experience, as well as the project team/staffs experience
  6. Pricing
  7. Interview (if required)

## **6. Municipal Freedom of Information and Protection of Privacy Act (MFIPPA)**

- 6.1** In accordance with the Municipal Freedom of Information and Protection of Privacy Act, the information collected in response to the RFP is collected under the authority of the Corporation of the City of Dryden and the Municipal Act, S.O. 2001, c.25, as amended. The information collected will be used solely for evaluating the submissions for supplying professional auditing services. All proposals submitted become the property of the City and will not be returned. Because of MFIPPA, respondents are reminded to identify their proposal material for specific scientific, technical, commercial, proprietary, or similar confidential information, the disclosure of which could cause them injury. Complete proposals are not to be identified as confidential.

## **Appendix A**

### Updates to the Benefit Booklets

Retirees within each group have the same benefits except Long Term Disability (LTD) which stops at retirement.

The Non-Union Seasonal group has the same benefits as the Municipal Staff except no coverage for Long Term Disability (LTD).

The Retired Police Chief has the same benefit coverage as the current Police Chief and in addition has coverage for Global Medical and Out of Country Emergency.

All the IBEW Local 1730 groups (including regular, Seasonal, Library and Retirees) had the following increases to their benefit coverages effective January 1, 2019:

- Chiropractor - \$500.00 per person per year
- Massage - \$500.00 per person per year
- Physiotherapy - \$500.00 per person per year
- Vision - \$400.00 for glasses/contacts/Lasik and \$100.00 for eye exams per claim per 24-month period

All the Police groups (DPA, Senior Officers, Police Chief and Retirees) had the following increase effective January 1, 2018:

- Mental Health/Psychiatric Services at \$1200.00 per eligible person per calendar year

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**Appendix B**

Employee Benefit Plan Brokerage Services

**Conflict of Interest Declaration**

Please check appropriate response:

I/we hereby confirm that there is not nor was there any actual, or perceived conflict of interest in our quotation submission or performing/providing the Goods/Services required by the Agreement.

The following is a list of situations, each of which may be a conflict of interest, or appears as potentially a conflict of interest in our Company's quotation submission or the contractual obligations under the Agreement.

List Situations:

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In making this quotation submission, our Company has / has no (*strike out inapplicable portion*) knowledge of or the ability to avail ourselves of confidential information of the City (other than confidential information which may have been disclosed by the City in the normal course of the quotation process) and the confidential information was relevant to the Work/Services, their pricing or quotation evaluation process.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 2019.

Firm Name: \_\_\_\_\_

Bidder's Authorized Official: \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_

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**Appendix C**

Employee Benefit Plan Brokerage Services

**NON-COLLUSION AFFIDAVIT**

I/We \_\_\_\_\_ the undersigned am fully informed respecting the preparation and contents of the attached quotation and of all pertinent circumstances respecting such bid.

Such bid is genuine and is not a collusive or sham bid.

Neither the bidder nor any of its officers, partners, owners, agents, representatives, employees or parties of interest, including this affiant, has in any way colluded, conspired, connived or agreed directly or indirectly with any other Bidder, firm or person to submit a collective or sham bid in connection with the work for which the attached bid has been submitted nor has it in any manner, directly or indirectly, sought by agreement or collusion or communication or conference with any other bidder, firm or person to fix the price or prices in the attached bid or of any other Bidder, or to fix any overhead, profit or cost element of the bid price or the price of any bidder, or to secure through any collusion, conspiracy, connivance or unlawful agreement any advantage against the City of Dryden or any person interested in the proposed bid.

The price or prices quoted in the attached bid are fair and proper and not tainted by any collusion, conspiracy, connivance or unlawful agreement on the part of the Bidder or any of its agents, representatives, owners, employees, or parties in interest, including this affiant.

The bid, quotation or proposal of any person, company, corporation or organization that does attempt to influence the outcome of any City purchasing or disposal process will be disqualified, and the person, company, corporation or organization may be subject to exclusion or suspension.

Firm Name: \_\_\_\_\_

Bidder's Authorized Official: \_\_\_\_\_

Title: \_\_\_\_\_

Email: \_\_\_\_\_

Signature: \_\_\_\_\_