



Heartland Alliance
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Heartland Alliance Health
Heartland Housing
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REQUEST FOR PROPOSAL

**INSURANCE BROKER FOR INTERNATIONAL
INSURANCE PLANS**

RFP# 82919

**DEADLINE FOR SUBMITTING PROPOSAL
September 27, 2019, 12:00 pm CST**

ATTN: LORI RUDNICKI, HR, BENEFITS DEPARTMENT

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I. **INTRODUCTION**

A. **Introduction**

Heartland Alliance International (HAI) is the global arm of Heartland Alliance, a family of organizations leading anti-poverty and social justice work in Chicago since 1888. HAI implements programs in Latin America and the Caribbean, the Middle East and North Africa, Sub-Saharan Africa, and in Chicago at the Marjorie Kovler Center for survivors of torture. HAI's technical areas include mental health and psychosocial support, gender equity, access to justice, and stigma-free HIV prevention, care, and treatment. Across all programs, HAI promotes progressive, innovative approaches to human rights protections and gender equity.

B. **Background**

Heartland Alliance International is seeking proposals from qualified firms to provide insurance broker services for our health and welfare plans.

C. **Contract Term / Term of Services**

The term of agreement resulting from this RFP solicitation will be a period of three (3) years with an option to terminate upon 30 days or extend for one additional one (1) year renewable options at Heartland Alliance's discretion.

II. **SCOPE OF WORK**

- A. The Selected Proposer shall work with HAI to help compare benefit plan designs, review, develop and provide cost-effective benefit solutions for a health plan, employee resiliency assistance program, evacuation coverage and other potential benefits in the future for our expatriate and third country national employees. The response should include the approach your firm has taken to working with INGOS to directly leverage appropriate providers that meet the unique needs of an Expat population of employees who may use coverage within the US versus our Third Country Nationals (TCN) who utilize coverage outside of the US.
- B. Please outline your firm's approach and support in the following areas:
 - a. Account Management Services: Employee assistance, dedicated account manager or support team, open enrollment assistance, new hire enrollment and employee communication and engagement.
 - b. Benefit Utilization and Claims Analysis, Underwriting and Long-Term Planning: Regular review of claims reports on a quarterly basis to understand utilization and potential wellness areas to target.
- C. The broker will evaluate our existing medical benefits, EARP, and included related evacuation coverage available to support the needs of our Expat and TCN population.
- D. The broker will also present an EARP solution to meet the needs of our Expat, TCN

and Local National Population.

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- E. This population of service includes approximately 15 international employees-5 expatriates and 10 TCN's.
- F. The local national population of service includes approximately 345 employees in the countries of Colombia, Iraq, Lebanon, Dominican Republic, Nigeria, Cote D'Ivoire, Brussels and potential future expansion in the regions outlined under the introduction section of the RFP.

III. **PROPOSER'S SUBMITTAL**

Submittal Instructions:

Proposer must complete and submit their proposal to the designated individual listed within this solicitation no later than the date specified on the cover of the RFP. Proposal must include the following:

- 1. Cover/Transmittal Letter
 - A. Executive Summary – Provide an overview of the Proposer's company including the range of services offered by the Proposer, years in business, and a brief history
- 2. Experience and Qualification Statement
 - A. List of key personnel, qualifications and organizational chart
 - B. Submit a list of clients Proposer has served in the past three (3) years. Provide contact person, position, address, phone number, dates of services and description of service provided
 - C. State your ability to begin work and the capacity of your firm to dedicate resources needed to provide the services requested
 - D. State your experience working directly to support International Non-Governmental Organizations with expatriate and third country national employees operating outside of the United States.
 - E. Understanding and ability to ensure compliance with US and International laws where appropriate.
- 3. Describe your firm and its capabilities for the requested services
 - A. Number of years in business
 - B. Number of employees
 - C. Experience your firm has had within the past five (5) years providing similar services to organizations like Heartland Alliance International.

4. Operations Plan

Proposers shall prepare a detailed method of approach to the scope of work which indicates the services proposed to be performed by the Proposer. This section should confirm the Proposer's understanding of the RFP.

The Proposer should clearly outline the recommended approach of the organization in meeting the responsibilities that Heartland Alliance has outlined. The method of approach should be addressed in a manner that reflects an understanding and commitment to provide the requested services in a professional and timely manner.

5. Provide a minimum of three (3) client references
6. Provide a job description for each proposed position
7. Proposer Contact Information Sheet (Attachment A)
8. Cost Proposal Sheet (Attachment B)

IV. **Key RFP Information**

A. **Introduction**

Heartland Alliance will receive Proposals at this location only until September 27, 2019, 12:00 pm (CST) in accordance with this RFP. One (1) clearly marked "original", three (3) copies and one (1) electronic copy of the proposal including forms and attachments, must be received by Heartland at the address below:

Heartland Alliance
ATTN: Lori Rudnicki
208 S. LaSalle, Suite 1300
Chicago, IL 60604
lrudnicki@heartlandalliance.org

Proposals submitted after the designated date and time will not be accepted for any reason and will be returned unopened to the originator.

B. **RFP Timeline**

RFP Issued	<i>September 9, 2019</i>
Respondents Questions Due	<i>September 11, 2019</i>
Answers to Questions	<i>September 13, 2019</i>
RFP Due	<i>September 27, 2019</i>

C. **Communication, Interpretation and Addenda**

No respondent is entitled to rely upon any oral interpretation by Heartland Alliance or its representative concerning the meaning of this RFP. This RFP and any addenda will be available by contacting the designate person listed within this RFP. It is the Respondent's obligation to obtain any addenda that may be subsequently issued.

All requests for interpretation must be made in writing and submitted no later than September 27, 2019, 12:00 pm (CST)

Lori Rudnicki
HR Benefits Department
lrudnicki@heartlandalliance.org

Heartland Alliance may award one or more contracts based on the evaluation criteria contained within this RFP to responsible and responsive respondents, provided their proposals are in the best interest of Heartland Alliance

V. **EVALUATION CRITERIA**

Heartland Alliance will conduct a comprehensive evaluation of proposals received in response to this RFP. Heartland Alliance will use an Evaluation Committee to review and evaluate the proposals. Throughout the evaluation and selection process, Proposers may be asked to furnish additional information, make oral presentations and attend meetings as requested by Heartland Alliance. Heartland Alliance will consider such criteria as Heartland Alliance deems and to be in the best interests of Heartland Alliance including but not limited to the following:

1. Proposer understanding and responsiveness to the requested scope of services outlined in this RFP	30%
2. Proposer experience, knowledge and qualifications	30%
3. Key Personnel and References	10%
4. Fee Structure / Cost Proposal	30%

VI. **DIVERSITY**

Minority, Disadvantage, and Women-Owned Business Enterprises (MBE/DBE/WBEs) are encouraged to submit proposals. Heartland Alliance strives to provide opportunities to MBE/WBE/DBE's companies that has a diverse workforce and can supply products and services that will meet our business needs.

VII. **CONFLICT OF INTEREST AND VENDOR CODE OF CONDUCT**

Respondents must disclose of any past, present, or future relationships with any parties associated with the issuance, review, or management of this solicitation and anticipated award.

Failure to provide this information may result in Heartland Alliance to remove respondent proposal from the selection process.

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It is the responsibility of the respondent to become familiar with Heartland Alliance's Vendor Code of Conduct <https://www.heartlandalliance.org/contracting-opportunities/> It is also a conflict of interest when a Heartland Alliance employee, officer or agent involved in the RFP process or contract has a financial or any other interest in the respondent. If a conflict of interest exist, the respondent cannot submit a proposal. Heartland Alliance in its sole discretion reserves the right to cancel the award if determines that any interested disclosed from any source gives the appearance of a conflict of interest.

VIII. **ADDITIONAL INFORMATION**

1. All costs incurred in the preparation and presentation of Proposals is the responsibility of each respondent. All supporting documentation and manuals with each Proposal will become the property of Heartland Alliance unless otherwise indicated by the Respondent at the time of submission.
2. Heartland Alliance reserves the right to reject any and all Proposals, to waive any informality, and to accept any proposals which may deem to be in the best interest of the organization.
3. Heartland Alliance may award one or more contracts based on the evaluation criteria contained within this RFP to responsible and responsive respondents, provided their proposals are in the best interest of Heartland Alliance.
4. Issuing this solicitation is not a guarantee that Heartland Alliance will award a purchase order/contract. Heartland Alliance has no contractual obligations with any vendor based upon the issuance of this solicitation.
5. Heartland Alliance may choose to award a purchase order / contract for part of the services within this solicitation.
6. Heartland Alliance may request from a short-listed of respondents additional written responses to a more specific and detailed scope of work that is based upon the general scope of work in the original stated solicitation.
7. Heartland Alliance reserves the right to accept or reject any or all proposals, issue addenda, or waive any formalities that are not to be material defects requiring rejection or disqualification or where such a waiver will promote increased competition. Any respondents may be excluded from further consideration for failure to fully comply with the requirements of this solicitation.
8. Heartland Alliance has the right to rescind this sonication or rescind an award prior to the signing of a purchase order / contract due to any unforeseen changes in the direction of Heartland Alliance's client (U.S. Government), be it funding or programmatic.

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XI. **TERMS AND CONDITIONS**

By submitting a proposal in response to this RFP, respondent agrees to accept Heartland Alliance Terms and Conditions (see Appendix 3)

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**Attachment (A)
Business Contact Information**

Proposers must provide a business contact and alternate to address any RFP questions.

Name: _____

Title: _____

Phone: _____

Fax: _____

Address: _____

Email: _____

Alternate Business Contact

Name: _____

Title: _____

Phone: _____

Fax: _____

Address: _____

Email: _____

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**Attachment (B)
Cost Proposal Sheet**

Respondent must submit the requested cost within their proposal. This must include the description and cost information for each applicable category below.

1) Current plan design for costing on medical and dental plans:

	Outside US	In-network	Out-of-network	
Effective Date:	1/12019	1/1/2019	1/1/2019	Monthly Premium Estimate
Lifetime Maximum Benefit	Unlimited	Unlimited	Unlimited	Single
Individual Deductible	\$100 per calendar year	\$100 per calendar year	\$300 per calendar year	Employee+ Spouse
Family Deductible	\$300 per calendar year	\$300 per calendar year	\$900 per calendar year	Employee+ Child(ren)
Individual Out of Pocket Limit	\$500 per calendar year	\$500 per calendar year	\$1,500 per calendar year	Family
Family Out of Pocket Limit	\$1,500 per calendar year	\$1,500 per calendar year	\$4,500 per calendar year	
Inpatient Care	10% after Deductible	10% after Deductible	30% after Deductible	
Outpatient Care	10% after Deductible	10% after Deductible	30% after Deductible	
Emergency Room	10% after Deductible	10%	10%	
Urgent Care	10% after Deductible	No Charge after \$10 copay	30% after Deductible	
Physician Office Visits (PCP)	10% after Deductible	No Charge after \$10 copay	30% after Deductible	
Specialist Office Visit (SPC)	10% after Deductible	No Charge after \$10 copay	30% after Deductible	
Mental Health Inpatient	10% after Deductible	10% after Deductible	30% after Deductible and \$250 inpatient per confinement deductible	
Mental Health Outpatient	20% after Deductible	No Charge after \$10 copay	20% after Deductible	
Substance Abuse Inpatient	10% after Deductible	10% after Deductible	30% after Deductible and \$250 inpatient per confinement deductible	
Substance Abuse Outpatient	20% after Deductible	No Charge after \$10 copay	20% after Deductible	
Routine Child Physical Exams	10% after Deductible	No Charge	30% after Deductible	

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Routine Adult Physical Exams		10% after Deductible up to \$1,000 calendar year maximum	No Charge	30% after Deductible	
Routine Gynecological Exams		10% after Deductible	No Charge	30% after Deductible	
Routine Mammograms		10% after Deductible	No Charge	30% after Deductible	
Prostate Specific Antigen (PSA)		10% after Deductible	No Charge	30% after Deductible	
Routine Digital Rectal Exam (DRE)		10% after Deductible	No Charge	30% after Deductible	
Colorectal Cancer Screening		10% after Deductible	No Charge	30% after Deductible	
Generic Prescriptions		20% after Deductible	\$10 copay per month's supply (includes mail order drugs)	20% after Deductible	
Formulary Brand Name Drugs		20% after Deductible	\$20 copay per month supply (includes mail order drugs)	20% after Deductible	
Routine Eye Exams		10% after Deductible	No Charge	30% after Deductible	
Vision Care Supplies		No Charge up to \$100 maximum	No Charge up to \$100 maximum	No Charge up to \$100 maximum	
International Employee Assistance Program		5 Sessions - Telephonic	Included	Included	
Global Emergency Assistance		Included	Included	Included	
Comprehensive Dental					
Calendar Maximum		\$1,500	\$1,500	\$1,500	
Individual Deductible		\$50 per calendar year	\$50 per calendar year	\$50 per calendar year	
Family Deductible		\$150 per calendar year	\$150 per calendar year	\$150 per calendar year	

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Type A (Diagnostic & Preventive)		No Charge	No Charge	No Charge	
Type B (Basic Restorative)		20% deductible after	20% deductible after	20% after deductible	
Type C (Major Restorative)		50% deductible after	50% deductible after	50% after deductible	

2) Total commission costs

EXHIBIT 1 – INSURANCE REQUIREMENTS FOR VENDORS

The following minimum insurance requirements apply to vendors. If the service or work represents an unusual or high risk, such as construction, additional insurance may be required. For more information, consult with the Enterprise Risk Management department by emailing erm@heartlandalliance.org

Certificates of Insurance and Additional Insured

All Vendors shall furnish Heartland Alliance with an original Certificate of Insurance listing “Heartland Alliance, 208 S. La Salle, Suite 1300 Chicago, IL 60604” as the certificate holder.

The Commercial General Liability and Auto Liability shall name Heartland Alliance, all subsidiaries and related entities, employees, officers, board of directors, agents and volunteers as additional insured by way of endorsement. Vendor shall require the same additional insured endorsements from Subcontractors.

Coverage and Policy Limits

All insurance policies maintained by vendor must be issued by a company or companies rated at least “A” in A.M. Bests Key rating guide. The vendor shall provide a 30-day notice of cancellation or non-renewal of coverage to Heartland Alliance. Such insurance must be primary as to any other valid and collectible insurance.

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Commercial General Liability: *(required where vendor is not considered an independent contractor):*

- Each occurrence \$1,000,000
- General aggregate \$2,000,000 for bodily injury, personal injury and property damage liability.
- Coverage shall include all premises and operations, products/completed operations, separation of insureds, and contractual liability.

Automobile Liability: *(required if contracting party will be utilizing vehicles to perform/provide services on Heartland premise):*

- Combined single limit \$1,000,000 for bodily injury and property damage, including owned, hired and non-owned vehicle coverage.

Umbrella/Excess Liability: *(required where vendor is not considered an independent contractor):*

- Not less than \$2,000,000 per occurrence and in the aggregate.

Workers' Compensation: *(as required by applicable law or regulation):*

- Statutory limits

Employers Liability: *(as required by applicable law or regulation):*

- \$500,000 per each accident or illness

Other insurance that may be required

Professional Liability: *(required by independent contractors):* If vendor is engaged for professional services by a professional on staff or under a consulting agreement, vendor must secure, acquire and maintain, or require its independent consultant or Subcontractor to acquire and maintain, Professional Liability insurance in limits not less than \$1,000,000 each occurrence and \$2,000,000 policy aggregate covering the professional services performed in connection with the project and continuing in force by renewal or extended reporting provision for not less than three years after completion of the Services.

Enterprise Risk Management Department
ERM@heartlandalliance.org

EXHIBIT 2 – CENSUS DATA FOR VENDORS (SEE ATTACHMENT)

Appendix 1 – CERTIFICATION OF INDEPENDENT PRICE DETERMINATION

The vendor certifies that—

(a) (1) The prices in this offer have been arrived at independently, without, for the purpose of restricting competition, any consultation, communication, or agreement with any other vendor, including but not limited to subsidiaries or other entities in which vendor has any ownership or other interests, or any competitor relating to (i) those prices, (ii) the intention to submit an offer, or (iii) the methods or factors used to calculate the prices offered;

(2) The prices in this offer have not been and will not be knowingly disclosed by the vendor, directly or indirectly, to any other vendor, including but not limited to subsidiaries or other entities in which vendor has any ownership or other interests, or any competitor before bid opening (in the case of a sealed bid solicitation) or contract award (in the case of a negotiated or competitive solicitation) unless otherwise required by law; and

(3) No attempt has been made or will be made by the vendor to induce any other concern or individual to submit or not to submit an offer for the purpose of restricting competition or influencing the competitive environment.

(b) Each signature on the offer is considered to be a certification by the signatory that the signatory—

(1) Is the person in the vendor's organization responsible for determining the prices being offered in this bid or proposal, and that the signatory has not participated and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above; or

(2) (i) Has been authorized, in writing, to act as agent for the principals of the vendor in certifying that those principals have not participated, and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above;

(ii) As an authorized agent, does certify that the principals of the vendor have not participated, and will not participate, in any action contrary to subparagraphs (a)(1) through (a)(3) above; and (iii) As an agent, has not personally participated, and will not participate, in any action contrary to subparagraphs (a)(1) through (a)(3) above.

(c) Vendor understands and agrees that –

(1) violation of this certification will result in immediate disqualification from this solicitation without recourse and may result in disqualification from future solicitations; and

(2) discovery of any violation after award to the vendor will result in the termination of the award for default.

CERTIFIED BY:
RFP/RFQ No. _____

Name of Vendor Organization:

Signature Authorized Official:

Date: _____

Title: _____
Printed Name: _____

Appendix 2 – CERTIFICATION REGARDING DEBARMENT, SUSPENSION, PROPOSED DEBARMENT, AND OTHER RESPONSIBILITY MATTERS

(a)(1) The Offeror certifies, to the best of its knowledge and belief, that—

(i) The Offeror and/or any of its Principals—

(A) Are are not presently debarred, suspended, proposed for debarment, or declared ineligible for the award of contracts by any Federal agency;

(B) Have have not , within the three-year period preceding this offer, been convicted of or had a civil judgment rendered against them for: commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, state, or local) contract or subcontract; violation of Federal or state antitrust statutes relating to the submission of offers; or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, tax evasion, or receiving stolen property; [This language stayed indefinitely. Please use paragraph (a)(1)(i)(D) below.]

(C) Are are not presently indicted for, or otherwise criminally or civilly charged by a governmental entity with, commission of any of the offenses enumerated in paragraph (a)(1)(i)(B) of this provision; and [This language stayed indefinitely. Please use paragraph (a)(1)(i)(E) below.]

(D) Have have not , within a three-year period preceding this offer, been convicted of or had a civil judgment rendered against them for: commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, state, or local) contract or subcontract; violation of Federal or state antitrust statutes relating to the submission of offers; or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, tax evasion, or receiving stolen property; and

(E) Are are not presently indicted for, or otherwise criminally or civilly charged by a governmental entity with, commission of any of the offenses enumerated in subdivision (a)(1)(i)(D) of this provision.

(ii)(A) [This paragraph (a)(1)(ii) is stayed indefinitely.] The offeror, aside from the offenses enumerated in paragraphs (a)(1)(i)(A), (B), and c) of this provision, has has not within the past three years, relative to tax, labor and employment, environmental, antitrust, or consumer protection laws—

(1) Been convicted of a Federal or State felony (or has any Federal or State felony indictments currently pending against them); or

(2) Had a Federal court judgment in a civil case brought by the United States rendered against them; or

(3) Had an adverse decision by a Federal administrative law judge, board, or commission indicating a willful violation of law.

(B) If the offeror has responded affirmatively, the offeror shall provide additional information if

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requested by the Contracting Officer; and (iii) The Offeror has [] has not [], within a three-year period preceding this offer, had one or more contracts terminated for default by any Federal agency.

(2) "Principals," for the purposes of this certification, means officers; directors; owners; partners; and, persons having primary management or supervisory responsibilities within a business entity (e.g., general manager; plant manager; head of a subsidiary, division, or business segment, and similar positions).

This Certification Concerns a Matter Within the Jurisdiction of an Agency of the United States and the Making of a False, Fictitious, or Fraudulent Certification May Render the Maker Subject to Prosecution Under Section 1001, Title 18, United States Code.

(b) The Offeror shall provide immediate written notice to the Contracting Officer if, at any time prior to contract award, the Offeror learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.

(c) A certification that any of the items in paragraph (a) of this provision exists will not necessarily result in withholding of an award under this solicitation. However, the certification will be considered in connection with a determination of the Offeror's responsibility. Failure of the Offeror to furnish a certification or provide such additional information as requested by the Contracting Officer may render the Offeror nonresponsible.

(d) Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render, in good faith, the certification required by paragraph (a) of this provision. The knowledge and information of an Offeror is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.

(e) The certification in paragraph (a) of this provision is a material representation of fact upon which reliance was placed when making award. If it is later determined that the Offeror knowingly rendered an erroneous certification, in addition to other remedies available to the Government, the Contracting Officer may terminate the contract resulting from this solicitation for default.

CERTIFIED BY:

RFP/RFQ No. _____

Name of Vendor Organization:

Signature Authorized Official:

Date: _____

Title: _____

Printed Name: _____

Appendix 3 - HEARTLAND ALLIANCE TERMS AND CONDITIONS