



Heartland Alliance  
Heartland Alliance International  
Heartland Alliance Health  
Heartland Housing  
Heartland Human Care Services

## **REQUEST FOR PROPOSAL**

**Health and Welfare Brokerage Services**

**RFP# 06072021**

**DEADLINE FOR SUBMITTING PROPOSAL**

**July 7, 2021, 12:00p.m. (CST)**

**ATTN: Lori Rudnicki, Sr. Benefits Manager,  
Heartland Alliance**

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**I. INTRODUCTION**

**A. Introduction**

Heartland Alliance, one of the world's leading anti-poverty organizations that works in communities in the U.S. and abroad to serve those who are homeless, living in poverty, or seeking safety. It provides a comprehensive array of services in the areas of health, housing, jobs and justice – and leads state and national policy efforts, which target lasting change for individuals and society.

We are courageous champions of human rights who believe that everyone in society benefits from an alliance that relentlessly pursues Equity and Opportunity for All. We do this through bold partnerships that break down barriers and create greater access to economic opportunity, health and healing, and safety and justice

**B. Background**

Heartland Alliance (HA) is seeking proposals from qualified consulting firms to provide health and welfare related broker services to negotiate, contract and keep Heartland Alliance up to date on best in practice employer offerings in the benefits and non-profit arena.

The broker should have extensive health and welfare plan consulting and assist with our benefits plan strategy. This advisor must have experience and a set process by which they evaluate our various vendor plan offerings for both union and non-union populations. The broker should have significant leverage with these markets to be competitive in coverage and pricing and has the necessary internal resources and experience to service a global non-profit organization.

The submissions of all applicants will be compared and evaluated pursuant to the criteria outlined in this RFP.

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

The term of agreement resulting from this RFP solicitation will be for a period of three (3) years with an option to terminate upon 30 days' notice, or extend for two (2) additional (1) year renewable options at Heartland Alliance discretion.

## II. SCOPE OF WORK

### **A Global Benefits Strategy:**

- Define a consistent global approach describing how benefits should be designed, financed, and delivered.
- Provide a global framework that benefit/HR colleagues can use to make decisions.
- Ensure that all benefits plans are aligned with our broader HR and business objectives, yet flexible enough to adapt to changing internal and external environments.

### **A Global Governance Structure:**

- Define the allocation of roles and responsibilities (who is responsible for what)
- Define process (how does information flow and when i.e., renewals)
- Define documentation (how should information be documented and tracked)
- Define decision making process (approvals)

### **Ongoing Benefit Management:**

- Day-to-day coordination, management and tracking of local benefit plans, broker network and multinational pooling partners according to agreed governance structure and execution of pooling strategy

## **EXPECTED RESULTS AND OBJECTIVES OF THE ENGAGEMENT**

- Improved financial management of insured risk benefit programs
- Improved governance through clearly defined and documented processes
- Streamlining of global benefits department
- Availability of a single point of contact from the selected firm for questions and issue resolution
- Access to a technology platform for up-to-date plan level information on Heartland Alliance benefits
- Access to legislative updates
- Access to market data and benefit trends
- Transparency of fees
- Access to independent, expert advice and market data on benefit plans

## **Scope of Services**

### **Local Brokerage & Consulting Services:**

- Activities related to the renewal and negotiation of benefit contracts
- Periodic benchmarking of plan design
- Periodic competitive re-marketing of benefit contracts
- Day-to-day servicing of insured benefit contracts
- Provision of information on market trends and regulatory developments
- Competitive benchmarking consulting services for benefits provided in each country
- Advice on plan design and administration
- Ad-hoc support and consulting advice for additional projects such as plan re-design/implementation, entrance into new markets
- Insured employee benefits for globally mobile staff
- Local pension design and actuarial support where required

### **Global Coordination & Additional Services. A global benefits strategic partner that will:**

- Participate and facilitate the implementation of a global brokerage coordination model
- Help catalog plans that will be included in-scope
- Provide pension and global mobility benefits (expat) support
- Facilitate the development/definition of global benefit strategy and global governance framework
- Develop multinational pooling strategy
- Coordinate insured benefit renewals for in scope countries
- Provide recommendations on contracts to be included in multinational pooling arrangements, in accordance with multinational pooling strategy
- Ensure that local brokers follow the decision-making process outlined in the global governance framework
- Maintain information on insured risk benefits in a cloud-based benefits management platform
- Provide insight and details of recent legislative changes and market trends for benefits
- Tracking and reporting on renewal activity, including details of insured benefits by country, renewal outcomes and recent activities, premiums, commissions/fees, pooling status, and savings achieved
- Periodic conference calls to review renewals (quarterly during implementation phase; semi-annually thereafter)
- Provide assistance with communicating benefits to employees

**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.

The Proposal must include the following:

1. Cover/Transmittal Letter
2. 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
3. Experience and Qualification Statement
4. List of key personnel, qualifications and organizational chart
5. 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
6. State your ability to begin work and the capacity of your firm to dedicate resources needed to provide the services requested.
7. Describe your firm and its capabilities for the requested services
8. Number of years in business
9. Number of employees
10. Experience your firm has had within the past five (5) years providing similar services to organizations like Heartland Alliance
11. Operations Plan
  - a. 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.
  - b. 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.
12. Provide a minimum of three (3) client references

- 13. Proposer Contact Information Sheet (Attachment A)
- 14. Cost Proposal Sheet (Attachment B)

**IV. Key RFP Information**

**A. Introduction**

Heartland Alliance will receive Proposals at this location only until 5:00 P.M. (CST) on July 7, 2021 in accordance with this RFP. One (1) clearly marked "Original", six (6) copies and one (1) electronic copy of the proposal including forms and attachments must be received by Heartland Alliance at the address below.

Heartland Alliance  
Attn: Lori Rudnicki  
Human Resources Department  
208 S. LaSalle Street  
Chicago, IL 60604  
[lrudnicki@heartlandalliance.org](mailto:lrudnicki@heartlandalliance.org)

Proposals submitted after the designated date and time will not be accepted.

**B. RFP Timeline**

RFP Issued	<b><i>June 9, 2021</i></b>
Respondents Questions Due	<b><i>June 14, 2021</i></b>
Answers to Questions	<b><i>June 17, 2021</i></b>
RFP Due	<b><i>July 7, 2021</i></b>

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

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**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 June 14 2021, 5:00 PM (CST) to

Lori Rudnicki  
Sr. Benefits Manager  
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 (20%)
4. Fee Structure / Cost Proposal (20%)

**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.

It is the responsibility of the respondent to become familiar with Heartland Alliance 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 solicitation 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.

**IX. TERMS AND CONDITIONS**

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

X. Attachments and Exhibits

**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 services cost within their proposal. This must include the description and cost information for each applicable category below, if necessary.

Description	Cost
Negotiate plan rates and plan designs with health and welfare vendors as needed.	
Assist with development of benefits strategy and communications.	
Assist with the ongoing required compliance for health and welfare plans along with any new legislative requirements that will affect their plans.	
Ensure vendors are providing exceptional service and industry standard benefit offerings.	
<b>Total Cost</b>	

**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](mailto: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.

**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

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**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.

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

**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;



(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 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: \_\_\_\_\_



ENDING POVERTY

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**Appendix 3 - HEARTLAND ALLIANCE TERMS AND CONDITIONS**