Tri-Valley Transit, Inc.
Request for Proposals for
Broker of Record – Insurance Benefits

BACKGROUND
Tri-Valley Transit, (dba ACTR and Stagecoach) is the community transportation provider for Addison, Orange and Northern Windsor Counties, with headquarters currently at 297 Creek Road, Middlebury VT. Its mission is to enhance the economic, social and environmental health of the communities we serve by providing public transportation services for everyone that are safe, reliable, accessible and affordable.

SCOPE OF WORK
To function as the insurance benefits “broker of record” for TVT in order to:

1. Provide annual or more frequent price quotes on multiple different benefits from multiple insurance carriers, and
2. Secure contractual relationships with selected carriers, and
3. Function as the intermediary between TVT and the selected insurance carriers for claims, when appropriate and necessary.

INSURANCE COVERAGE REQUIRED
The minimum requested insurance coverage is as outlined below:

- **Health Insurance**
  - Comparable to the 2019 BRS CDHP Plan. Plan Summary is attached for reference.
  - Compatible with an HRA.
  - Eligibility 1st of the month coincident with or next following 30 days of continuous active employment and working a minimum average of 20 hours weekly.

- **Dental Insurance**
  - Option of a basic or premium plan.
  - Eligibility 1st of the month coincident with or next following 30 days of continuous active employment and working a minimum average of 20 hours weekly.

- **Vision Insurance**
  - Option of a basic or premium plan.
  - Eligibility 1st of the month coincident with or next following 30 days of continuous active employment and working a minimum average of 20 hours weekly.

- **STD Insurance**
  - Eligibility 1st of the month coincident with or next following 30 days of continuous active employment and working a minimum average of 25 hours weekly.
  - Coverage to be a minimum of 70% of monthly pre-disability earnings.
- Include 2 classes of employee coverage if required to provide appropriate coverage for higher salaried employees.
- Elimination period should dovetail with LTD Insurance based on the most economical time periods.

- **LTD Insurance**
  - Eligibility 1st of the month coincident with or next following 30 days of continuous active employment and working a minimum average of 25 hours weekly.
  - Coverage to be a minimum of 70% of monthly pre-disability earnings.
  - Include 2 classes of employee coverage if required to provide appropriate coverage for higher salaried employees.
  - Elimination period should dovetail with STD Insurance based on the most economical time periods.

- **Life Insurance**
  - Eligibility 1st of the month coincident with or next following 30 days of continuous active employment and working a minimum average of 25 hours weekly.
  - Minimum of $10,000 per covered employee.
  - Portability

- **AD&D Insurance**
  - Eligibility 1st of the month coincident with or next following 30 days of continuous active employment and working a minimum average of 25 hours weekly.
  - Portability

- **EAP**
  - Provide support or connections to support for employees in financial, emotional and physical crisis.
  - Provide a minimum of 3 visits with identified professionals

**PROPOSAL REQUIREMENTS**

A complete Proposal will include:

- At least 2 options for each type of coverage comparable to the minimum requirements.
- Services provide by broker/agent, if any.
- Clarification of broker/agent fees, if any.
- At least two recent broker references
- Acknowledgement of Receipt of Federally Required Third Party Clauses, located on our website ([Federal Required Third Party Contract Clauses and Acknowledgement](#) in the about TVT section, Procurement)

All proposals are the property of TVT upon submission. Any expenses incurred to prepare or submit this RFP are the responsibility of the agent. TVT reserves the right to reject any and all proposals or to cancel this RFP in part or in its entirety if it is in the best interests of TVT. The RFP does not obligate TVT to award a contract.

Any solicitation, award, procurement, and activity involved with the project shall be done in conformance with Title VI of the 1964 Civil Rights Act, such that no person shall, on the grounds of race, color, or national origin, be excluded from participation in, denied the benefits of, or subjected to discrimination under any program or activity receiving federal financial assistance.
Disadvantaged Business Enterprise (DBE) Policy: It is the policy of the U.S. Department of Transportation that minority-and women-owned business enterprises (hereby referred to as DBEs) as defined in 49 CFR Part 23 shall have the maximum opportunity to participate in the performance of contracts financed in whole or in part with Federal funds.

**SELECTION CRITERIA**
TVT staff will review and evaluate all proposals and select a broker agent based on the following criteria:

**CRITERIA**
1. Addressing the Scope of Work
2. Coverage and Costs
3. Delivery of coverage options and documents to employees on or before December 2, 2019
4. Support provided

The contract award decision by TVT is final.

**SUBMISSION REQUIREMENTS**
Electronic copies of the proposal should be sent to gina@trivalleytransit.org AND angela@trivalleytransit.org no later than **3pm on Friday, November 13, 2019**.

If you would like to include hard copies, envelopes should be addressed to:

Tri-Valley Transit Inc.
Attn:  Angela McCluskey, Procurement Administrator
       Gina Tindall, HR/Finance Director
Re: TVT Broker of Record – Insurance Benefits
297 Creek Road
Middlebury, VT 05753

It is the applicant’s responsibility to ensure that proposals are complete and delivered by the deadline time and date as indicated above. Incomplete or late proposals received after the stated deadline will not be accepted or returned.

**QUESTIONS**
Questions regarding the project scope of work are to be emailed to Gina Tindall at gina@trivalleytransit.org and Angela McCluskey at angela@trivalleytransit.org and should be submitted by October 30, 2019. All potential bidders submitting questions will receive all questions and corresponding answers no later than November 1, 2019.