



**REQUEST FOR PROPOSAL:
EMPLOYEE BENEFIT BROKER/CONSULTING SERVICES
No. HPI20240329US**

RFP Release Date:	April 15, 2024
Performance Period:	One (1) year, renewable upon satisfactory performance
Proposal Submission Deadline:	April 30, 2024
Question/ Inquiry Submission Deadline:	April 22, 2024
Electronic submission:	RFP@Heifer.org to the Attn: Total Rewards Manager
Contact information for inquiries about this RFP:	RFP@Heifer.org

I. General Information

This document is being issued in order to solicit proposals from potential firms to conduct the brokerage and consulting services with respect to Heifer International Employee Benefit Programs for the United States.

(see section *III Purpose & Objective* for more detail).

Heifer anticipates awarding a partnership for the RFP for Employee Benefit Broker & Consulting Services no later than July 1, 2024.

Please know that any technical questions or requests for clarification can be directed, in writing, to RFP@Heifer.org. Responses will be provided via email and shared with other Brokers.

II. Background

Heifer International is a global nonprofit humanitarian organization dedicated to ending world hunger and poverty and caring for the earth. Heifer pursues this mission by providing livestock, trees, seeds and other resources to help struggling families build sustainable futures. These are not merely one-time gifts. Heifer project participants receive training and support, enabling them to achieve self-sufficiency. Recipients agree to “pass on the gift” of one or more of their

animal's offspring and training to others in need, multiplying the impact of the initial gift. Since 1944, this commonsense approach has allowed Heifer International to partner with more than 46 million farming families across Africa, Asia and the Americas and in the past five years alone, we have worked alongside 2.7 million families to close the living income gap or set them on a path to doing so.

Heifer International has operations in 21 countries around the world, working alongside local farmers, business owners and their communities. Together, building inclusive, resilient economies, so communities can develop effective ways to end global hunger and poverty in a sustainable way.

Heifer's World Headquarters building is in Little Rock, Arkansas, with employees both at HQ and working remote nationwide.

There are approximately 230 full-time employees within the United States. Approximately half work near HQ, and the other half of the workforce works remotely in states outside of Arkansas.

III. Purpose and Objective

Through this RFP, Heifer International is seeking written proposals from qualified firms to perform brokerage and consulting services with respect to Heifer International Employee Benefit Programs for the United States Workforce.

Brokerage and consulting services includes but is not limited to strategically planning designing and negotiating the best coverage and cost for selective health and well-fare benefit programs, along with all other aspects listed within *Section III.a. Purpose and Objective: Scope of Work* in this request for proposal.

We are looking to partner with a Benefits Broker, that leverages modern technology and data analytics, who can help us manage costs, personalize our benefits, and brings the right tools and resources to help our employees achieve their health and financial goals. Areas of support would include strategic benefits planning and cost management, vendor and plan management, compliance consulting, benefits communication, employee advocacy, and benefit technology solutions.

Heifer's Benefits Package strives to meet the need and expectations of our employees, providing benefits to support them during different life stages, while also remaining cautious to overall costs to ensure Return on Investment (ROI) for the organization. We are a forward-thinking plan looking to offer quality, market-competitive and cost-effective benefit plans for our employees.

We are looking for a broker/consultant to be a true partner in this mission.

OVERVIEW OF CURRENT BENEFIT PROGRAM (FULLY INSURED)

- Medical – Cigna Healthcare, HDHP and LDP Plan
- Dental – Delta Dental of Arkansas
- Vision – VSP
- Spending Accounts – Consolidated Admin Services

- Survivor Benefits – Reliance Standard
- Telemedicine – eDocAmerica
- Critical Illness, Hospital Care, Accident Injury – Cigna
- Legal Plan & ID Protection – LegalShield and ID Shield
- Pet Insurance – SPOT
- Financial Resources - FinFit
- Health Pro - Alight
- Well-Being Platform – Modern Health

a) Scope of Work

Strategic Benefits Planning: Cost Strategy, Data Analysis and Plan Design

- Evaluation of plan design and strategic recommendations
- Partner with client to identify strategic goal based on recommendations.
- Creates a multiyear strategic benefit plan that aligns with company goals.
- Ongoing review of benefit programs, including coverage and claims analysis and recommendations for improvements.
- Provides updates on current insurance market conditions, trends and emerging risks that may affect client's insurance plans.
- Work with client to develop funding and contribution strategies.
- Assist with budget projections for design alternatives.
- Analysis of benefit utilization and cost trends
- Data collection, organization and interpretation related to claims experience.
- Future plan costs projections

Vendor and Plan Management (includes renewals)

- Conduct thorough competitive vendor/market analysis, including cost and plan comparisons.
- Performance of benchmark analysis of peers and market
- Presentation of renewal information to Client, aligned with strategic goals.
- Coordinate and participate in annual service meetings with Client and select carriers.
- Preparation of Requests for Proposal (RFP) for new insurance carriers and vendors, in year one of engagement, including reviews, managing timeline, and communications strategy
- Performance of network evaluations, including discounts, access, and service disruption recovery
- Negotiation of provider and insurer agreements and renewals, including costs, terms, conditions and service level agreements and performance guarantees
- Partner with client on implementation of new benefit programs
- Review of vendor contracts and policy documents; issuing binders, certificates of insurance and other coverage verification documents
- Assurance of the accuracy and adequacy of all policies, policy endorsements prior to delivery

- Ongoing vendor evaluation and performance management
- Liaising with insurance companies, claims and risk data information systems.
- Advocating on Client's behalf on carrier issues, such as administrative issues, coverage conflicts, and claim resolution.
- Keeping ahead of vendor contract negotiations, that may have network disruption for employees.

Compliance and Regulatory Support

- Offers employer compliance support, compliance related webinars and resources to assist with ERISA, COBRA, HIPAA, ACA, Section 125, Privacy Rules, Medicare Part D and other Federal legislation and regulation that directly affects the administration of plan benefits; ensures that benefit programs comply with all local and international laws and regulations, including data privacy and security standards
- Monitors the legislative environment and providing regular updates and guidance, including alerts on key issues
- Proactive assistance with federal and state compliance matters, including healthcare statutes and regulation; assists with tracking federal and state leave provisions
- Provisions of expertise related to benefit compliance.
- Provides online access to benefit policies, important/urgent updates, and compliance tools
- Respond to questions about plan design to assist with compliance with regulations
- Provide template or sample compliance notices as needed
- *Compliance of plan documents listed under Benefit Communications section*

Benefit Communications

- Offers benefit statements to help employees understand the value of benefits
- Offers communications (in English and Spanish) through different mediums (electronic, mailers, videos, podcasts) to help employees improve health and become wise consumers of healthcare.
- Offers a way to build total compensation statements to show employees the value of their benefits
- Assist in the creation and review of all vendor and client benefit plan documents (ensuring compliance) - summary plan descriptions, benefits wrap documents, employee benefits guide, benefit summaries, policies/procedures, and another employee facing resources; including communications for open enrollment.

Employee Advocacy & Assistance

- Assist with employee meetings to introduce new program(s) or plan changes (during renewal)
- Provide open enrollment guidance to employees during renewal
- Provide educational meetings throughout the year on coverage and trends if needed

- Working directly with the employee, acting as a consultant and mediator with carriers, on inquiries in which the employer may be subject to HIPAA (e.g. navigating claims)

Benefit Technology Solutions

- Brokerage services include software to manage benefits administration with an online platform, without additional cost.
- Offers employee benefits online enrollment system for new hire, mid-year changes and annual enrollment to client without an additional cost.
- Technology and software as a service delivery model that provides 24/7 data availability and data protection that adheres to industry standards such as ISO 27001, SOC 1 & 2, PCI-DSS and other relevant standards.
- Customer data in transit over public networks is protected with TLS 1.2.
- Data protection including data backups and disaster recovery plan.
- Help identify opportunities for streamlining and improving administration procedures.
- Liaising with client and technology solution/software on tailored platform interface for clients, EDI file set up with carriers and Heifer's current Enterprise Resource Planning and Payroll System, [Unit4 ERP](#) (internally known as Agresso), and ongoing technology issues that may arise

Wellness

- Provide data analysis of population health based on available data to target specific conditions
- Evaluate and propose wellness initiatives and campaigns based on client's goals
- Partner with client to coordinate wellness initiatives and campaigns with carriers, independent vendors, and employees

b) Relationship and Responsibilities

Heifer will assign the Total Rewards Manager to coordinate implementation of this activity. The contractor will keep Heifer informed of their progress. During the implementation, the contractor may seek and receive additional advice or guidance from the above-mentioned staff.

IV. Required Expertise

All brokerage firms submitting a proposal must:

- a. Be licensed and insured to do business in all states,
- b. Have the expertise, licenses and resources to provide Employee Benefit broker/consulting services for Heifer International's current and future operations,
- c. Consistently maintain and allocate sufficient staffing resources to provide timely service for Our Company's Employee Benefit broker/consulting services needs,
- d. Maintain staff that are qualified and available to provide specialized technical expertise in various disciplines as necessary.

V. Proposal submission requirements:

Registered organizations interested in implementing this assignment are requested to submit a typed proposal by April 30, 2024, to email: RFP@heifer.org with Subject: **EMPLOYEE BENEFIT BROKER/CONSULTING SERVICES #HPI20240329US**. Please include the name of the person in your organization who will be involved with negotiating the contract as well as their telephone and email contact.

Submission must be in English and typed single-spaced on standard type white paper. All pages must be numbered, including the RFP reference number and name of the organization at the bottom of each page.

All interested bidders will submit their proposals with the following information:

1. Technical Proposal

a. General Information

- Organization overview
- Capacity statement
- Website
- List of all services available through the firm
- Agreement to provide brokerage and consulting services to all aspects listed within Section *III.a. Purpose and Objective: Scope of Work of this RFP*.
- Attachments:
 - o legal registration and licenses to do business in all states within the U.S.
 - o Evidence of satisfactory records of performance, integrity, and business ethics.
 - o Evidence of adequate management and financial capacity to manage the award.

b. Vendor Proposal Questionnaire

- See [Exhibit A: Vendor Proposal Questionnaire](#)

2. Financial Proposal

Please provide a Cost and Fee Proposal Disclosure, describing how your firm expects to be compensated for the services outlined in this proposal (e.g., commission, annual retainer, fee-for-service). If you charge fees for brokerage/consulting and employee communication, please indicate the basis of your charges and what typical charges might be, it.

- Itemized budget;
- Narrative explanations of line items;
- Heifer reserves the right to request further information supporting detailed costs and prices.

Please state your philosophy on compensation disclosure within the Cost and Fee Proposal Disclosure.

3. Late submissions and verification

Proposals received after the submission deadline will not be considered. Offerors are responsible for ensuring their proposals are submitted according to the instructions stated herein.

Heifer retains the right to terminate this RFP or modify the requirements upon notification to the Offerors.

VI. Selection Criteria

Final broker selection will be made based on our evaluation of the criteria outlined within this RFP, specifically within **Section V. Proposal Submission Requirements**. This includes evaluation of the Vendor Proposal Questionnaire, and Agreement to provide brokerage and consulting services to all aspects listed within **Section III. a. Purpose and Objective: Scope of Work d** of this RFP.

VII. Validity of Proposals

Proposals submitted shall remain open for acceptance for up to 60 days from the last date specified for receipt of the proposal. This includes, but is not limited to pricing, terms and conditions, service levels, and all other information. If your organization is selected, all information in this document and the negotiation process are contractually binding.

VIII. Award Process and Contract Mechanism

No.	Activity	Due date
1	Deadline for receipt of Proposals	April 30, 2024
2	Shortlist	May 7, 2024
3	Interviews	May 13 – May 17, 2024
4	Notification of Award/contract negotiation begins	May 23, 2024
5	Implementation	July 1, 2024

Heifer will issue an agreement based on the submission and Heifer's acceptance of deliverables. Once an award is issued, it will include the payment schedule, if applicable, with the deliverables specified above.

IX. Limitations

This RFP does not represent a commitment to award a contract, to pay any costs incurred in the preparation of a response to this RFP, or to procure or to contract for services or supplies. Heifer reserves the right to fund any or none of the applications submitted and reserves the right to accept or reject in its entirety and absolute discretion any proposal received as a result of the RFP. Intellectual Property.

X. Intellectual Property

Section 1. Ownership Generally. Subject to Section 2 below, any intellectual property (including but not limited to copyrights, trademarks, service marks, and patents), intellectual property rights, deliverables, manuals, works, ideas, discoveries, inventions, products, writings, photographs, videos, drawings, lists, data, strategies, materials, processes, procedures, systems, programs, devices, operations, or information developed in whole or in part by or on behalf of Contractor or its employees or agents in connection with the Services and/or Goods (collectively, the "Work Product") shall be the exclusive property of HPI. Upon request, the Contractor shall sign all documents and take all actions necessary to confirm or perfect HPI's exclusive ownership of the Work Product.

Section 2. Prior-Owned Intellectual Property. Any intellectual property owned by a Party before the Effective Date ("Prior-Owned IP") shall remain that Party's sole and exclusive property. With regard to any of Contractor's Prior-Owned IP included in the Work Product, Contractor shall retain ownership, and hereby grants HPI a permanent, non-exclusive, royalty-free, worldwide, irrevocable right and license to use, copy, reproduce, publicly display, edit, revise, perform, and distribute said intellectual property, in any format or any medium, as part of the Work Product.

Section 3. Work Made for Hire. To the extent copyright laws apply to the Work Product, the Parties agree that (a) HPI specially ordered or commissioned the Work Product, (b) the Work Product is a "work made for hire" under United States copyright laws, and (c) HPI shall be deemed the author thereof and shall own all right, title, and interest therein. To the extent such rights, in whole or in part, do not vest in HPI as a "work made for hire", Contractor hereby irrevocably grants, assigns, and transfers to HPI, exclusively and in perpetuity, all of the Contractor's rights of any kind or nature, now known or hereafter devised, in, too, and in connection with the Work Product, and HPI shall solely and exclusively own any rights therein, and in the elements thereof, including but not limited to any allied, ancillary, subsidiary, incidental, and adaptation rights. The contractor hereby waives all rights known as "moral rights", and any similar rights, which Contractor may have in connection with the Work Product. The description of Services and/or Goods provided in this Agreement shall in no way limit the way HPI may use the Work Product.

XI. Diversity and Inclusion

Heifer International values diversity, equity, inclusion and belonging ("DEIB"), and believe that effectively accessing and managing diverse talent leads to improved outcomes. HPI takes a broad view of diversity, and inclusive of varied backgrounds including, but not limited to, age, experience, race, ethnicity, sexual orientation, gender, gender identity, disability status, national origin, and culture. HPI expect third-party providers to respect and reflect HPI's value of DEIB. HPI's ongoing monitoring of third-party service providers incorporates an assessment of vendors' commitment to, adherence with, and track record of accessing and retaining diverse and inclusive workforces.

XII. Applicable Regulations

Offerors must be legally registered to operate within United States and comply with local applicable legislation, including but not limited to labor law, financial requirements, taxes, etc.

Offerors will also be required to comply with broker license to provide services nationwide.

Exhibit A: Vendor Proposal Questionnaire

1. Firm History and Experience

- a) Provide a brief history of your firm including organizational structure, size, volume of business – including client size and industry types, locations, number of years in business providing brokerage services, and business philosophy.
- b) Describe the visibility and influence of your firm in the employee benefits field.
- c) Confirm that you are a licensed broker in all states and provide documentation; Confirm that you serve as a broker, independently, and are not affiliated with any insurance company, third party administrative agency or provider network.
- d) Describe attributes that make you a valuable strategic partner for Heifer International.

2. Account Team & Qualifications

- a) Provide an overview of the account team that would be assigned to Heifer International. For each member of the team, provide highlights outlining qualifications and experience. Provide a summary of roles and distribution of responsibilities.
- b) Describe your approach to the ongoing training of your staff. What steps does your firm take to ensure that its employees are educated on current market trends and legislative developments?
- c) Please provide a description of any relationships (subcontractors, joint-ventures, strategic alliances, etc.) your company has with other firms that would be involved in providing the scope of services described in this RFP.

3. Services

Please provide a comprehensive scope of services, in addition to responding to the requests below.

STRATEGY, DESIGN AND RENEWAL

- a) Provide an overview of your approach to strategic planning.
- b) Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking, and reporting.

- c) What source for benefit plan design and cost benchmarks would you use to provide market perspective on benefit programs?
- d) What is your process for providing plan recommendations to your clients?
- e) Describe your organization's involvement in the annual design and program renewal process. How do you help facilitate annual enrollment? Include information regarding process time frames, underwriting capabilities, and negotiation.
- f) What distinct strategies have you used to create negotiating leverage for your clients?
- g) Briefly describe the level of service and support provided by your company to **Heifer International** on a day-to-day basis.

EDUCATION & COMPLIANCE

- a) Please outline your benefit compliance capabilities.
- b) How does your firm stay current with state regulations that impact multi-state or multi-location employees?
- c) How will your firm notify us of changes in federal and/or local laws that would affect us?
- d) Does your firm have an in-house benefits attorney? Do you use an external benefits attorney and which firm do you use?

EMPLOYEE SERVICES AND COMMUNICATION

- a) Briefly describe the level of service and support provided by your company to **Heifer International Employees** on a day-to-day basis.
- b) Describe your capabilities in employee communications (please provide a sample employee communication material that you have distributed to other clients).
- e) Describe your use of technology to support online employee services, benefits enrollment, and education.
- f) Do you help facilitate employee meetings, such as open enrollment or ongoing education meetings?

WELLNESS

- a) What knowledge, experience and resources does your firm have for employee wellbeing?

BENEFIT SYSTEMS AND SUPPORT

- a) Describe your use of technology to support online employee services, benefits enrollment, and ongoing education?
- b) Does your firm have access to benefits software (if so which software) that can help manage benefits enrollment and other benefit processes? Is this software provided to clients with brokerage services?