



RFP # 699
PROFESSIONAL, TECHNICAL AND EXPERT SERVICES

Clark County Washington
Release date: August 20, 2015

Request for Proposal for:

Health Savings Account (HSA), Limited Purpose FSA,
And Flexible Spending Account Administrator

PROPOSALS DUE: Friday, September 4, 2015 by 3:00 p.m.

Proposal(s) shall be sealed and clearly marked on the package cover with RFP #, Project Title and Company name.

Submit one (1) original and three (3) complete copies of the Proposal, as well as, one thumb drive containing RFP to:

Clark County
Office of Purchasing
P.O. Box 5000
1300 Franklin Street, 6th Floor, Suite 650
Vancouver, Washington 98666-5000
(360) 397-2323

Refer Questions to: Kathy Meyers, Benefits Manager

Project Manager:
Kathy Meyers
Benefits Manager, Human Resources Department
Kathy.Meyers@clark.wa.gov

General Terms and Conditions

ADMINISTRATIVE REQUIREMENTS - Contractors shall comply with all management and administrative requirements established by Washington Administrative Code (WAC), the Revised Code of the State of Washington (RCW), and any subsequent amendments or modifications, as applicable to providers licensed in the State of Washington.

ALL proposals submitted become the property of Clark County. It is understood and agreed that the prospective Proposer claims no proprietary rights to the ideas and written materials contained in or attached to the proposal submitted. Clark County has the right to reject or accept proprietary information.

AUTHORSHIP - Applicants must identify any assistance provided by agencies or individuals outside the proposer's own organization in preparing the proposal. No contingent fees for such assistance will be allowed to be paid under any contract resulting from this RFP.

CANCELLATION OF AWARD - Clark County reserves the right to immediately cancel an award if the contractual agreement has not been entered into by both parties or if new state regulations or policy make it necessary to change the program purpose or content, discontinue such programs, or impose funding reductions. In those cases where negotiation of contract activities are necessary, Clark County reserves the right to limit the period of negotiation to sixty (60) days after which time funds may be unencumbered.

CONFIDENTIALITY: Proposer shall comply with all applicable state and federal laws governing the confidentiality of information."

CONFLICT OF INTEREST - All proposals submitted must contain a statement disclosing or denying any interest, financial or otherwise, that any employee or official of Clark County or the appropriate Advisory Board may have in the proposing agency or proposed project.

CONSORTIUM OF AGENCIES - Any consortium of companies or agencies submitting a proposal must certify that each company or agency of the consortium can meet the requirements set forth in the RFP.

COST OF PROPOSAL & AWARD - The contract award will not be final until Clark County and the prospective contractor have executed a contractual agreement. The contractual agreement consists of the following parts: (a) the basic provisions and general terms and conditions, (b) the special terms and conditions, (c) the project description and goals (Statement of Work), and (d) the budget and payment terms. Clark County is not responsible for any costs incurred prior to the effective date of the contract. Clark County reserves the right to make an award without further negotiation of the proposal submitted. Therefore, the proposal should be submitted in final form from a budgetary, technical, and programmatic standpoint.

DISPUTES: Clark County encourages the use of informal resolution to address complaints or disputes arising over any actions in implementing the provisions of this RFP. Written complaints should be addressed to Clark County – Purchasing, P.O. Box 5000, Vancouver, Washington 98666-5000.

DIVERSITY IN EMPLOYMENT AND CONTRACTING REQUIREMENTS - It is the policy of Clark County to require equal opportunity in employment and services subject to eligibility standards that may be required for a specific program. Clark County is an equal opportunity employer and is committed to providing equal opportunity in employment and in access to the provision of all county services. Clark County's Equal Employment Opportunity Plan is available at <http://www.clark.wa.gov/hr/documents.html>. This commitment applies regardless of race, color, religion, creed, sex, marital status, national origin, disability, age, veteran status, on-the-job injury, or sexual orientation. Employment decisions are made without consideration of these or any other factors that are prohibited by law. In compliance with department of Labor Regulations implementing Section 504 of the Rehabilitation Act of 1973, as amended, no qualified handicapped individual shall be discriminated against in admission or access to any program or activity. The prospective contractor must agree to provide equal opportunity in the administration of the contract, and its subcontracts or other agreements.

ENVIRONMENTALLY RESPONSIBLE PURCHASING PROGRAM - Clark County has implemented an Environmentally Responsible Purchasing Policy with a goal to reduce negative impacts on human health and the environment. Negative environmental impacts include, but are not limited to, greenhouse gases, air pollution emissions, water contamination, waste from the manufacturing process and waste in packaging. This policy also seeks to increase: 1) water and energy efficiency; 2) renewable energy sources; 3) use of products with recycled content; 4) product durability; 5) use of products that can be recycled, reused, or composted at the end of its life cycle. Product criteria have been established on the Green Purchasing List <http://www.clark.wa.gov/general-services/purchasing/erp/environmental.html>

INDEPENDENT PRICE DETERMINATION - The prospective contractor guarantees that, in connection with this proposal, the prices and/or cost data have been arrived at independently, without consultation, communication, or agreement for the purpose of restricting competition. This does not preclude or impede the formation of a consortium of companies and/or agencies for purposes of engaging in jointly sponsored proposals.

INTERLOCAL AGREEMENT - Clark County has made this RFP subject to Washington State statute RCW 39.34. Therefore the bidder may, at the bidders' option, extend identical prices and services to other public agencies wishing to participate in this RFP. Each public agency wishing to utilize this RFP will issue a purchase order (or contract) binding only their agency. Each contract is between the proposer and the individual agency with no liability to Clark County.

LIMITATION - This RFP does not commit Clark County to award a contract, to pay any costs incurred in the preparation of a response to this RFP, or to procure or contract for services or supplies.

LATE PROPOSALS - A proposal received after the date and time indicated above will not be accepted. No exceptions will be made.

ORAL PRESENTATIONS: An oral presentation may be required of those prospective contractors whose proposals are under consideration. Prospective contractors may be informed that an oral presentation is desired and will be notified of the date, time and location the oral presentation is to be conducted.

OTHER AUDIT/MONITORING REQUIREMENTS - In addition, auditing or monitoring for the following purposes will be conducted at the discretion of Clark County: Fund accountability; Contract compliance; and Program performance.

PRICE WARRANT - The proposal shall warrant that the costs quoted for services in response to the RFP are not in excess of those which would be charged any other individual or entity for the same services performed by the prospective contractor.

PROTESTS must be submitted to the Purchasing Department.

PUBLIC SAFETY may require limiting access to public work sites, public facilities, and public offices, sometimes without advance notice. The successful Proposer's employees and agents shall carry sufficient identification to show by whom they are employed and display it upon request to security personnel. County project managers have discretion to require the successful Proposer's employees and agents to be escorted to and from any public office, facility or work site if national or local security appears to require it.

REJECTION OF PROPOSALS - Clark County reserves the right to accept or reject any or all proposals received as a result of this RFP, to negotiate with any or all prospective contractors on modifications to proposals, to waive formalities, to postpone award, or to cancel in part or in its entirety this RFP if it is in the best interest of Clark County to do so.

SUBCONTRACTING - No activities or services included as a part of this proposal may be subcontracted to another organization, firm, or individual without the approval of Clark County. Such intent to subcontract shall be clearly identified in the proposal. It is understood that the contractor is held responsible for the satisfactory accomplishment of the service or activities included in a subcontract.

VERBAL PROPOSALS: Verbal proposals will not be considered in making the award of any contract as a result of this RFP.

WORKERS COMPENSATION INSURANCE - The contractor shall comply with R.C.W. Title 51- with minimum coverage limits of \$500,000 for each accident, or provide evidence that State law does not require such coverage.

FOR ALTERNATIVE FORMATS
Clark County ADA Office; V (360) 397-2025;
TTY (360) 397-2445; ADA@Clark.wa.gov

Request for Proposals Table of Contents

PART I	PROPOSAL REQUIREMENTS
	Section IA: General Information
	1. Introduction
	2. Background
	3. Scope of Project
	4. Project Funding
	5. Timeline for Selection
	6. Employment Verification
	Section IB: Work Requirements
	1. Required Services
	2. County Performed Work
	3. Deliverables and Schedule
	4. Place of Performance
	5. Period of Performance
	6. Insurance/Bond
	7. Plan Holders List
PART II	PROPOSAL PREPARATION AND SUBMITTAL
	Section IIA: Proposal Submission
	1. Proposals Due
	2. Proposal
	Section IIB: Proposal Content
	1. Cover Sheet
	2. Project Team
	3. Management Approach
	4. Respondent's Capabilities
	5. Project Approach and Understanding
	6. Proposed Cost
PART III	PROPOSAL EVALUATION & CONTRACT AWARD
	Section IIIA: Proposal Review and Selection
	1. Evaluation and Selection
	2. Evaluation Criteria Scoring
	Section IIIB: Contract Award
	1. Consultant Selection
	2. Contract Development
	3. Award Review
	4. Orientation/Kick-off Meeting
ATTACHMENTS	A: Proposal Cover Sheet
	B: Letter of Interest
	C: General Questionnaire
	D: HIPAA
	E: HSA Questionnaire
	F: FSA & Limited Purpose FSA Questionnaire

Request for Proposal # 699

Health Savings Account (HSA), Limited Purpose FSA, And Flexible Spending Account Administrator

Part I Proposal Requirements

Section IA General Information

1. Introduction Clark County ("the County") is accepting proposals from qualified providers for a Health Savings Account (HSA), Limited Purpose Flexible Spending Account (LPFSA), and a standard Flexible Spending Account (FSA) Administrator. The intent of the RFP is to have one administrator who can administer all required services.

2. Background The County offers two HSA-compliant medical plans with one HSA option. The County contributes to the HSA account in the amount of \$500 for single coverage and \$1,000 for family coverage, which is pro-rated on a semi-monthly basis (over 24 pay periods). The County does not contribute any funds into the standard or limited purpose FSA.

The County has approximately 1728 benefit eligible employees with fifteen (15) unions/guilds. As of January 1, 2015, the current participation in the Health Care Flexible Spending Account is 366; Dependent Care Account is 35, Limited Purpose Flexible Spending Account is 4, and Health Savings Account is 9. The County seeks to increase HSA participation in 2016 through improved education and communication of the High Deductible Health Plan and HSA plan.

3. Scope of Project The County is soliciting proposals from qualified vendors to provide combined administrative services for Health Savings Accounts (HSA), Limited Purpose Flexible Spending Accounts (LPFSA), and traditional Health Care and Dependent Care Flexible Spending Accounts (FSA) for 2016.

We seek assistance with communication, education and marketing of the HSA-Compliant plans prior to January 1, 2016 to increase participation.

4. Project Funding Allocation of funds for this RFP will be established based on the funds requested in the selected proposal.

5. Timeline for Selection The following dates are the **intended** timeline:

Proposals due	September 4, 2015
Proposal review/evaluation period	September 21, 2015
Interviews for top vendors (if necessary)	September 23, 2015
Selection committee recommendation	September 25, 2015
Contract negotiation/execution	September 28, 2015
Contract intended to begin	January 1, 2016

6. Employment Verification
(this is a requirement for all departments)

"Effective November 1st, 2010, to be considered responsive to any formal Clark County RFP all vendors shall submit before, include with their response or within 24 hours after submittal, a recent copy of their E-Verify MOU or proof of pending enrollment. The awarded vendor shall be responsible to provide Clark County with the same E-Verify enrollment documentation for each sub-contractor (\$25,000 or more) within thirty days after the sub-contractor starts work. (E-Verify information and enrollment is available at the Department of Homeland Security web page: www.dhs.gov/E-Verify)

How to submit the MOU in advance of the submittal date:

1. Hand deliver to 1300 Franklin St, Suite 650, Vancouver, WA 98660, or;
2. Fax to (360) 397-6027, or;
3. Call Purchasing at (360) 397-2323 for a current email address.

Note : Sole Proprietors are exempt.

Request for Proposal # 699

Health Savings Account (HSA), Limited Purpose FSA, And Flexible Spending Account Administrator

Section IB

Work Requirements

1. Required Services Administration of qualified Health Savings Accounts, Limited Purpose Flexible Spending Accounts and traditional Flexible Spending Accounts for Health Care and Dependent Care. Administration includes accounting for all contributions, maintaining individual participant accounts, provide and manage investment options for HSA funds, administer banking transactions, conduct non-discrimination testing, and provide effective employee education and communication of the programs. The County is seeking a relationship with a vendor who must be agreeable to adapt to existing operations to meet the County's needs (e.g. funding agreements), and must show a dedication to customer service. The County is seeking a vendor that can provide administration services in a simplified, easy to use, and cost effective manner.
2. County Performed Work The County will be responsible to make sure employees are informed of their options to participate in the FSA/HSA plans and perform the administrative (enrollment) requirements of the program.
3. Deliverables & Schedule Comprehensive communication and education program for employees to understand HSA/FSA programs and changes in vendor as of November 2015; effective implementation and ongoing administration, reporting, fund management, compliance, and excellent customer service. The County seeks to increase HSA participation in 2016 with vendor education and marketing efforts.
4. Place of Performance Contract performance may take place in the County's facility, the Proposer's facility, a third party location or any combination thereof.
5. Period of Performance A contract awarded as a result of this RFP will be for a period of three (3) years and is intended to begin on January 1, 2016 and end December 31, 2019. Clark County reserves the right to extend the contract resulting from this RFP for a period of two (2) one (1) year periods, with the same terms and conditions, by service of a written notice of its intention to do so prior to the contract termination date.
6. Insurance/Bond
 - A. **Commercial General Liability (CGL) Insurance** written under ISO Form CG0001 or its latest equivalent with minimum limits of \$1,000,000 per occurrence and in the aggregate for each one year policy period. This policy will renew annually. This coverage may be any combination of primary, umbrella or excess liability coverage affording total liability limits of not less than \$1,000,000 per occurrence and in the aggregate. However, if other policies are added they must be a follow-form policy in language, renewal date, and have no more exclusions than the underlying coverage. Products and Completed Operations coverage shall be provided for a period of three years following Substantial Completion of the Work. The deductible will not be more than \$50,000 unless prior arrangements are made with Clark County on a case by case basis; the criterion is the Contractor's liquidity and ability to pay from its own resources regardless of coverage status due to cancellation, reservation of rights, or other no-coverage-enforce reason. Coverage shall not contain any endorsement(s) excluding nor limiting Product/Completed Operations, Contractual Liability or Cross Liability.
 - B. **Automobile**

If the Proposer or its employees use motor vehicles in conducting activities under this Contract, liability insurance covering bodily injury and property damage shall be provided by the Proposer through a commercial automobile insurance policy. The policy shall cover all owned and non-owned vehicles. Such insurance shall have minimum limits of \$500,000 per occurrence, combined single limit for bodily injury liability and property damage liability with a \$1,000,000 annual aggregate limit. If the Proposer does not use motor vehicles in conducting activities under this Contract, then written confirmation to that effect on Proposer letterhead shall be submitted by the Proposer.
 - C. **Professional Liability (aka Errors and Omissions)**

The Proposer shall obtain, at Proposer's expense, and keep in force during the term of this contract a Professional Liability insurance policy to protect against legal liability arising out of contract activity.

Request for Proposal # 699

Health Savings Account (HSA), Limited Purpose FSA, And Flexible Spending Account Administrator

Such insurance shall provide a minimum of \$2,000,000 per occurrence, with a maximum deductible of \$25,000. It should be an "Occurrence Form" policy. If the policy is "Claims Made", then Extended Reporting Period Coverage (Tail coverage) shall be purchased for three (3) years after the end of the contract.

D. Proof of Insurance

Proof of Insurance shall be provided prior to the starting of the contract performance. Proof will be on an ACORD Certificate(s) of Liability Insurance, which the Proposer shall provide to Clark County. Each certificate will show the coverage, deductible and policy period. Policies shall be endorsed to state that coverage will not be suspended, voided, canceled or reduced without a 30 day written notice by mail. It is the Proposer's responsibility to provide evidence of continuing coverage during the overlap periods of the policy and the contract.

All policies must have a Best's Rating of A-VII or better.

7. Plan Holders List

All proposers are required to be listed on the plan holders list.

✓ Prior to submission of proposal, please confirm your organization is on the Plan Holders List below:

To view the Plan Holders List, please click on the link below or copy and paste into your browser.

Clark County RFP site: <http://www.clark.wa.gov/general-services/purchasing/rfp.html>

If your organization is NOT listed, submit the 'Letter of Interest' to ensure your inclusion. See Attachment B.

Proposals received by Clark County by proposers not included on the Plan Holders List may be considered non-responsive.

Request for Proposal # 699

Health Savings Account (HSA), Limited Purpose FSA, And Flexible Spending Account Administrator

Part II Proposal Preparation and Submittal

Section IIA Proposal Submission

1. Proposals Due Sealed proposals must be received no later than the date, time and location specified on the cover of this document.

The outside of the envelope/package shall clearly identify:

1. RFP Number and;
2. TITLE and;
3. Name and address of the proposer.

Responses received after submittal time will not be considered and will be returned to the Proposer - unopened.

Proposals received with insufficient copies (as noted on the cover of this document) cannot be properly disseminated to the Review Committee and other reviewers for necessary action, therefore, may not be accepted.

2. Proposal Proposals must be clear, succinct and not exceed 30 pages, excluding resumes. Proposer's who submit more than the pages indicated may not have the additional pages of the proposal read or considered.

For purposes of review and in the interest of the County, the County encourages the use of submittal materials (i.e. paper, dividers, binders, brochures, etc.) that contain post-consumer recycled content and are readily recyclable.

The County discourages the use of materials that cannot be readily recycled such as PVC (vinyl) binders, spiral bindings, and plastic or glossy covers or dividers. Alternative bindings such as reusable/recyclable binding posts, reusable binder clips or binder rings, and recyclable cardboard/paperboard binders are examples of preferable submittal materials.

Proposer's are encouraged to print/copy on both sides of a single sheet of paper wherever applicable; if sheets are printed on both sides, it is considered to be two pages. Color is acceptable, but content should not be lost by black-and-white printing or copying.

All submittals will be evaluated on the completeness and quality of the content. Only those Proposer's providing complete information as required will be considered for evaluation. The ability to follow these instructions demonstrates attention to detail.

Additional support documents, such as sales brochures, should be included with each copy unless otherwise specified.

Section IIB Proposal Content

1. Cover Sheet This form is to be used as your proposal Cover Sheet. See Attachment A
2. Project Team The County's Benefit Manager will lead this project, and members of the Benefits Staff and Payroll will participate in the evaluation of the RFP responses and finalist presentations.

Proposer identifies implementation team with roles and provides timeline for transition of dedicated account manager.
3. Management Approach Provide an implementation timeline and accompanying documents to identify communication strategy and tools to be used during initial education and enrollment period.

Request for Proposal # 699

Health Savings Account (HSA), Limited Purpose FSA, And Flexible Spending Account Administrator

4. Respondent's Capabilities & Costs Complete the Questionnaires provided under Attachments
5. Employment Verification The Employment Verification should be presented immediately following the "Cover Sheet" as provided under Attachment A. (See section 1A.6)

Part III Proposal Evaluation & Contract Award

Section IIIA Proposal Review and Selection

1. Evaluation and Selection: Proposals received in response to this RFP will be evaluated by a Committee who will review the results and make a recommendation to the County Manager.
2. Evaluation Criteria Scoring Each proposal received in response to the RFP will be objectively evaluated and rated according to a specified point system.

A one hundred (100) point system will be used, weighted against the following criteria:

Define how you will evaluate each proposal and the point allocation per section.

Consider:

General Administration	10
HSA Administration	15
FSA Administration	15
Customer Service	20
Communication & Education Material	15
Cost	25
Total Points	100

Top finalists will be invited for Oral Presentations highlighting the key categories identified above.

Section IIIB Contract Award

1. Consultant Selection The County will award a contract to the highest scoring Proposer. Should the County not reach a favorable agreement with the highest scoring Proposer, the County may suspend or terminate negotiations and commence negotiations with the second highest scoring Proposer and so on until a favorable agreement is reached.
2. Contract Development The proposal and all responses provided by the successful Proposer may become a part of the final contract. The form of contract shall be the County's Contract for Professional Services. A copy of the Professional Services contract may be requested.
3. Award Review The public may view proposal documents after contract execution. However, any proprietary information so designated by the Proposer as a 'trade secret' will not be disclosed unless the Clark County Prosecuting Attorney determines that disclosure is required. At this time, Proposers not awarded the contract, may seek additional clarification or debriefing, request time to review the selection procedures or discuss the scoring methods utilized by the evaluation committee.
4. Orientation/Kick-off Meeting Contact negotiations will begin around October 1, 2015; a final agreement shall be submitted to the Clark County Board of Councilors approximately November 1, 2015. Implementation kick off meeting shall take place by October 1, 2015, with implementation meetings throughout October and participation during open enrollment in November 2015.

Request for Proposal # 699

Health Savings Account (HSA), Limited Purpose FSA, And Flexible Spending Account Administrator

Attachment A COVER SHEET

General Information:

Legal Name of Applicant/Company/Agency _____

Street Address _____ City _____ State _____ Zip _____

Contact Person _____ Title _____

Phone _____ Fax _____

Program Location (if different than above) _____ Email address _____

Tax Identification Number _____

ADDENDUM:

Proposer shall insert number of each Addendum received. If no addendum received, please mark "**NONE**".

No. _____ Dated: _____ No. _____ Dated: _____ No. _____ Dated: _____.

NOTE: Failure to acknowledge receipt of Addendum may render the proposal non-responsive.

→ Does the proposal comply with the requirements contained within the RFP?
A "No" response may disqualify the proposal from further consideration.

Yes No

→ Did outside individuals or agencies assist with preparation of this proposal?

Yes No (if yes, describe.)**

I certify that to the best of my knowledge the information contained in this proposal is accurate and complete and that I have the legal authority to commit this agency to a contractual agreement. I realize the final funding for any service is based upon funding levels, and the approval of the Clark County Board of Councilors.

Signature

Date

Request for Proposal # 699

Health Savings Account (HSA), Limited Purpose FSA, And Flexible Spending Account Administrator

Attachment B LETTER OF INTEREST

Legal Name of Applicant Agency _____

Street Address _____

City _____ State _____ Zip _____

Contact Person _____ Title _____

Phone _____ Fax _____

Program Location (if different than above) _____

Email address _____

- All proposers are required to be included on the plan holders list. If your organization is NOT listed, submit the 'Letter of Interest' to ensure your inclusion.

In the body of your email, request acknowledgement of receipt.

Email Attachment B to: Beth.Balogh@clark.wa.gov

Clark County web link:

<http://www.clark.wa.gov/general-services/purchasing/rfp.html>

This document will only be used to add a proposer to the plan holders list. Submitting this document does not commit proposer to provide services to Clark County, nor is it required to be submitted with proposal.

Proposals may be considered non-responsive if the Proposer is not listed on the plan holders list.