



SOQ NO 22-038

Group Life Insurance and AD&D coverage and Voluntary Long-Term Disability, Dependent Life Insurance and Voluntary AD&D coverage

Deadline for Submissions: 3:30 P.M., August 11, 2022

ATTENTION VENDORS!!!

Please review all pages and respond accordingly, complying with all provisions in the technical specifications and Jefferson Parish Instructions for Bidders and General Terms and Conditions. All bids must be received on the Purchasing Department's eProcurement site, www.jeffparishbids.net, by the bid due date and time. Late bids will not be accepted.

**Jefferson Parish Purchasing Department
200 Derbigny Street
General Government Building, Suite 4400
Gretna, LA 70053
Buyer Name: SHANNA FOLSE
Buyer Email: sfelse@jeffparish.net
Buyer Phone: 504-364-2680**

Statements of Qualifications Requested For

**Group Life Insurance with Accidental Death &
Dismemberment (Parish Paid)**

**With Voluntary Additional Life Insurance and Dependent
Life options (Employee Paid)**

**Voluntary Benefits for Long Term Disability and Stand
Alone Accidental Death and Dismemberment
(Employee Paid)**

Requested by:
Jefferson Parish Government



Prepared By:

Jessica Palermo
Benefits Administrator
Jefferson Parish Government
1221 Elmwood Park Blvd., Suite 517
Jefferson, LA 70123
Phone - (504) 736-6131
Email – jpalamero@jeffparish.net

Statement of Qualifications for Fully Insured Medical Plan

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PUBLIC NOTICE

SOQ 22-038

Group Life Insurance and AD&D coverage and Voluntary Long-Term Disability, Dependent Life Insurance and Voluntary AD&D coverage

Deadline for Submissions: 3:30 P.M., August 11, 2022

Jefferson Parish Government (referred to herein as JPG or the Parish), authorized by Resolution No. 140000, wishes to obtain proposals from qualified and licensed insurance carriers for:

- Group Life Insurance with Accidental Death & Dismemberment for active employees (Employer-Paid)
- Group Life Insurance for retired employees (Employer-Paid)
- Voluntary Additional Life Insurance and Dependent Life options (Employee- Paid)
- Voluntary Benefits for Long Term Disability (Employee-Paid)
- Voluntary Accidental Death and Dismemberment (Employee -Paid)

Benefit Highlights – Proposals should mirror current benefit structure. Certificates will be provided. "Open Enrollment" up to Guarantee Issue for initial open enrollment period.

- Employer Paid Group Life & AD&D (Active) – 1 times annual salary up to \$150,000
- Employer Paid Group Life (Retirees) - \$10,000 reduces to \$5,000 at age 70
- Additional Life - Employee Life insurance in multiples of \$10,000 up to the lesser of \$350,000 or 5 times annual earnings. Dependent Life Insurance \$2,000 Spouse \$1,000 Child
- Voluntary AD&D - Employee \$25,000 increments up to \$1,000,000 – Spouse only 60% of employee amount. Child only 15% of employee amount. Spouse and children 50% of employee amount and 10% of employee amount for each child.
- Long Term Disability
 - Option 1 - 60% of the first \$8,333 \$5,000 max benefit
 - Option 2 - 30% of the first \$6,667 \$2,000 max benefit
- Travel Assistance – Included with Basic Life
- Employee Assistance Program (EAP) (including 3 face to face visits) – Included with Basic Life

The enrollment period is approximately mid-October through mid-November 2022, to be effective January 1, 2023.

JPG consists of approximately thirty departments providing services for the citizens of Jefferson Parish. Services provided include but are not limited to water, sewage, drainage, streets, fire and

supporting departments. Included in the employee benefit plans are employees of the 24th Judicial District Court, Juvenile Court, two Parish Courts, the District Attorney's Office, the Coroner's Office, the Justices of the Peace and the Constables Offices. There are approximately 3,400 benefit eligible employees.

Basic Life and Accidental Death & Dismemberment (Employer-Paid) plans should be quoted net of commissions, bonuses, overrides, and all other forms of producer direct and indirect compensation. Voluntary Life, Voluntary Long-Term Disability and Voluntary Accidental Death & Dismemberment (Employee-Paid) plans should be quoted with standard commissions.

JPG will provide the following information upon email request to jpalermo@jeffparish.net

1. 2022 Census
2. Current plan documents

The person or firm submitting a Statement of Qualification (General Professional Services Questionnaire) must identify all subcontractors who will assist in providing professional services for the project, in the professional services questionnaire. Each subcontractor shall be required to submit a General Professional Services Questionnaire and all documents and information included in the questionnaire. (Refer to Jefferson Parish Code Ordinance, Section 2-928)

All persons or firms (including subcontractors) must submit a Statement of Qualifications (General Professional Services Questionnaire) by the deadline. The latest professional services questionnaire may be obtained by contacting the Purchasing Department at (504) 364-2678 or via the Jefferson Parish website at www.jeffparish.net. This questionnaire can be accessed by hovering over "Business and Development" on the website and clicking on the Professional Services Questionnaires option under "Doing Business in Jefferson Parish".

Submissions will only be accepted electronically via Jefferson Parish's e-Procurement site, Central Bidding at www.centrauctionhouse.com or www.jeffparishbids.net. Registration is required and free for Jefferson Parish vendors by accessing the following link: www.centrauctionhouse.com/registration.php.

No submittals will be accepted after the deadline.

Affidavits are not required to be submitted with the Statement of Qualifications, but shall be submitted prior to contract approval.

Disputes/protests relating to the decisions by the evaluation committee or by the Jefferson Parish Council shall be brought before the 24th Judicial Court.

ADV: The New Orleans Advocate: July 20, & 27, & August 3, 2022

MINIMUM QUALIFICATIONS

The following are mandatory requirements for all proposers that cannot be delegated to another entity and must be met by the actual entity submitting the proposal. Failure to meet any of these requirements at the time of the submission deadline will result in the disqualification of a proposal:

1. Proposer must be licensed in Louisiana and in other states once it is known that a beneficiary has moved to or received services in that state. The proposer should also indicate in their response how they are in compliance and have a working knowledge and understanding of the claims payment laws and other life and disability laws of the states where a Parish employee or dependent resides. For example, state whether or not you have a compliance officer, list those states you are currently licensed in, and explain who is responsible for overseeing compliance. Please provide copies of all licensing credentials from the State of Louisiana with your proposal.
2. Proposer must have at least five (5) years of experience in providing the type of plans and services requested in this SOQ.
3. Proposer must offer the type of plans and services as described in this SOQ to at least three (3) similar employer groups or municipalities with similar total members as Jefferson Parish Government, and provide a list of references.

EVALUATION CRITERIA

1. Plan design requirements for the plan benefits and levels of coverage by product – 25 maximum points;
2. Demonstrated experience providing quality voluntary long term disability, accidental death and dismemberment; and parish-paid group life with option for employee-paid buy-up and dependent life benefits for large groups (3000+ members) – 20 points maximum;
3. Rates for plan chosen (financial proposals) – 25 points maximum;
4. Company's financial strength based on A.M. Best Rating or Standard & Poor's (a rating of B or below will receive 0 points) – 10 points maximum;
5. Demonstrated ability to provide excellent customer service, plan administration and member service – 20 points maximum.

SCOPE OF SERVICES

GENERAL SERVICES

1. To provide a Basic Group Life and AD&D Insurance, Voluntary Life Insurance, Voluntary Long Term Disability Insurance and Voluntary Accidental Death & Dismemberment.
2. Perform all work necessary to assist the Enrollment Firm to electronically enroll employees. This includes, but not limited to accessing the Parish website and recording the employee's benefits selections.
3. Participate in Employee Information Fair(s) upon request.
4. Conduct/attend a training session for enrollers, hosted by JPG, prior to the enrollment period.
5. Attend planning meetings as necessary with JPG.
6. Participate in employee meetings as requested.
7. Assign a point of contact and backup for JPG.
8. Handle all questions, concerns and claim issues from employees regarding the voluntary plans and the parish-paid group life plan. NOTE: the claim filing process will consist of the covered member calling the appropriate carrier(s) and receiving instructions. The only exception is the Long Term Disability plan where certain limited information may need to be provided by the Employer.
9. Manage all aspects of all benefit plans provided.
10. Perform all communication and administrative services necessary to enroll employees in all supplemental plans offered.
11. Provide necessary documents to JPG and enrollers to distribute to employees during open enrollment.
12. Commission structure should be enclosed in the proposal.
13. Internet-based technology that will allow the Parish to perform on-line additions and terminations in real time, as well as having the ability to access reports.
14. The Parish reserves the right to return to the top candidates to request a final proposal based on one or more components of the initial proposal. JPG reserves the right to negotiate certain terms and conditions relative to the contract.

SCHEDULE OF EVENTS

Action	Target Date
Released to Insurance Carriers	7/20/2022
Proposal Submitted to JPG	8/11/2022
Successful Carrier Selected	TBD
Successful Carrier Contract Ratified	TBD
Effective Date	01/01/2023

Note: Jefferson Parish reserves the right to deviate from these dates.

LIST OF ATTACHMENTS

The following attachments are made a part of this SOQ. Please respond completely to all as indicated.

Attachment A	General Professional Services Questionnaire
Attachment B	Insurance Requirements and Indemnification
Attachment C	Proposed Rate Form
Attachment D	Carrier Questionnaire
Attachment E	SOQ Affidavit

ATTACHMENT A

General Professional Services Questionnaire

The most current General Professional Services Questionnaire must be submitted. A copy of the questionnaire may be obtained by calling the Jefferson Parish Purchasing Department at (504) 364-2678 or via the Jefferson Parish website at www.jeffparish.net by hovering over “Business and Development” on the website and clicking on the Professional Services Questionnaires option under “Doing Business in Jefferson Parish”.

[General Professional Services Questionnaire 2.9.22.pdf \(azureedge.net\)](#)

The submitting firms must identify all subcontractors who would assist in providing professional services for the project.

Each subcontractor must submit a General Professional Services Questionnaire and all documents and information included in the questionnaire.

ATTACHMENT B

INDEMNITY

To the fullest extent permitted by law, Proposer, agrees to protect, defend, indemnify and save the Parish, its agents, officials, employees, volunteers or any firm, company, organization, or individual, or their Proposers, or subcontractors with whom the Parish may be contracted harmless from and against any and all claims, demands, actions, and causes of action of every kind and character including but not limited to claims based on negligence, strict liability, and absolute liability which may arise in favor of any person or persons on account of illness, disease, loss of property, services, wages, death or personal injuries resulting from acts or omissions of Proposer, its agents, employees, assigns, or subcontractors, during the operations contemplated by the contract.

This indemnity does not extend to the sole negligence of the Parish and the Proposer shall not be liable to the Parish for its lost profits or revenue or consequential damages except claims advanced in tort and/or claims advanced in contract due to the bad faith of Proposer. Bad faith shall mean a breach of some motive or interest of ill will on the part of the Proposer.

Further, Proposer hereby agrees to indemnify the Parish for all reasonable expenses including but not limited to all fees and charges of attorneys and other professionals and all court or other dispute resolution costs incurred by or imposed upon the Parish in connection therewith for any such loss, damage, injury or other casualty. Proposer further agrees to pay all reasonable expenses and attorneys' fees incurred by the Parish in establishing the right to indemnity pursuant to the provisions in this agreement."

The insurance requirements shall be as follows:

All insurance requirements shall conform to Jefferson Parish Resolution No. 113646 dated as amended.

The proposer shall not commence work under this contract until it has obtained all insurance and complied with the insurance requirements of the specifications and Resolution No. 113646.

WORKER'S COMPENSATION INSURANCE

As required by Louisiana State Statute, except Employer's Liability, Section B shall be \$1,000,000 per occurrence when Work is to be over water and involves maritime exposures to cover all employees not covered under the State Worker's Compensation Act; otherwise, this limit shall be no less than \$500,000 per occurrence.

COMMERCIAL GENERAL LIABILITY

Shall provide limits not less than the following: \$1,000,000.00 Combined Single Limit per Occurrence for bodily injury and property damage.

COMPREHENSIVE AUTOMOBILE LIABILITY

Bodily injury liability \$1,000,000.00 each person; \$1,000,000.00 each occurrence. Property Damage Liability \$1,000,000.00 each occurrence.

DEDUCTIBLES

No insurance required shall include a deductible greater than \$10,000.00. The cost of the deductible is borne by the Proposer.

PROFESSIONAL LIABILITY

Shall provide Combined Single Limit of \$1,000,000.00 per Occurrence.

UMBRELLA LIABILITY COVERAGE

An umbrella policy or excess may be used to meet minimum requirements.

SUBCONTRACTOR INSURANCE

The Proposer shall include all subcontractors as insured's under its policies or shall insure that all subcontractors satisfy the same insurance requirements stated herein for the Proposer.

ATTACHMENT C

Proposed Rate Form

JPG wishes to maintain the following:

Basic Life for Active Employees– Rate Structure per \$1,000

Basic Life for Retired Employees – Rate Structure per \$1,000

Additional Life – Age Banded Rate Structure per \$1,000

Voluntary AD&D – Rate Structure per \$1,000 (member rate and family rate)

Long Term Disability – Rate Structure – Under 50 per \$100
50 and Over per \$100

ATTACHMENT D

CARRIER QUESTIONNAIRE

Please mark N/A for any questions that are not applicable.

1. Name and address of parent company.
2. How long has the company been in business?
3. Provide the most recent A.M. Best or Standard & Poor's rating for your company.
4. Name and address of local office. What is the size of your local staff?
5. Provide a resume for each key employee in your organization who will be handling the JPG account.
6. Where is your customer service office located?
7. Describe the account management services and the team that would be responsible for handling the Parish account.
8. How many members is your company serving nationally and in Louisiana? How many employers with 3,000+ employees is your company serving in Louisiana?
9. Provide three references that have similar dynamics to Jefferson Parish Government. At least one reference group should have gone through the respective enrollment process within the last two years. Include contact names, phone numbers and email addresses.
10. Please provide results from the following surveys for the most recent year, if applicable
 - Member Satisfaction
 - Provider Satisfaction
11. What are your weekday and weekend hours of telephone member services availability?
12. What is your company's website address and what member information may be accessed from the site?
13. Do you agree to comply with all of the proposal assumptions and requirements as outlined in this SOQ? If not, specifically explain how your proposal deviates from this.
15. Do you agree to administer the requested benefits plan as described? If not, specifically identify any variations in plan designs.
16. Will you be able to administer all services, including processing of claims on the effective date of the contract? If not, please explain.

**ATTACHMENT E
SOQ Affidavit**

**You may download a copy of Jefferson Parish's
SOQ Affidavit at www.jeffparish.net**

**Click on Business & Development. Under "Doing Business in Jefferson Parish" Click on
Professional Services Questionnaires. Scroll down and click on "Affidavit Form"**

Affidavit is not required upon submission but will be required prior to contract approval.