



**ST. JOHN THE BAPTIST PARISH
PURCHASING & PROCUREMENT DEPARTMENT
1801 W. Airline Highway
LaPlace, LA 70068**

**REQUEST FOR PROPOSALS (RFP)
Group Life Insurances – Office of Fire Services**

Proposal No. RFP-2017-13

Closing Date: January 17, 2018 at 2:45 P.M. CST

SUBMITTALS

Submittals are due on or before the exact closing date and time. Submittals received after the exact closing date and time will NOT be considered. If hand delivering, please allow enough time for travel and parking to submit by the closing date and time. The response (including copies) must be submitted in a sealed envelope or package clearly marked with the Company's name and address, and "RFP – Group Life Insurance - OFS".

FOR QUESTIONS OR COMMENTS REGARDING THIS RFP, PLEASE CONTACT:

Jean Stewart, Director of Purchasing & Procurement

Phone: (985) 652-9569

j.stewart@stjohn-la.gov

REQUIRED SIGNATURE PAGE FOR PROPOSALS

This page, signed by an authorized officer of your Company, must accompany your proposal as the cover page.

I, the undersigned, having carefully examined the Request for Proposals, propose to furnish services in accordance therewith as set forth in the attached proposal.

I hereby certify that this proposal is genuine and not a sham or collusive proposal, or made in the interests or on behalf of any person not therein named; and I have not directly or indirectly induced or solicited any Contractor or supplier on the above work to put in a sham proposal or any person or corporation to refrain from submitting a proposal; and that I have not in any manner sought by collusion to secure to myself an advantage over any other contractor(s) or person(s).

In order to induce the Parish to consider this proposal, the Company irrevocably waives any existing rights which it may have, by contract or otherwise, to require another person or corporation to refrain from submitting a proposal to or performing work or providing supplies to St. John the Baptist Parish, and Company further promises that it will not in the future directly or indirectly induce or solicit any person or corporation to refrain from submitting a bid or proposal to or from performing work or providing supplies to St. John the Baptist Parish.

Please type or print legibly information below.

Proposer hereby acknowledges receipt of the RFP and agrees to Terms and Conditions set forth in this RFP.

PROPOSER INFORMATION

Firm Name: _____

Address: _____ City/State/Zip: _____

Phone No.: _____ Fax No.: _____

AUTHORIZATION TO PROPOSE (must be signed):

By: _____
Signature Offer Date Printed Name

Primary Contact Person (If other than above):

Name: _____ Phone No: _____ Fax No: _____

Title: _____ E-mail Address: _____

If this proposal is being submitted on behalf of an agent/broker, please complete section below:

Submitted on behalf of: _____

Phone No: _____ Fax No: _____

E-mail Address: _____

REQUEST FOR PROPOSALS

Group Life Insurance – OFS

BACKGROUND

St. John the Baptist Parish (herein referred to as “the Parish”) is requesting proposals from qualified insurance carriers (herein referred to as “Company”) to provide life insurance for its employees and their dependents. The successful Company will be expected to provide a benefit plan that substantially matches the Parish’s current plan as outlined in Attachment 1, Current Life Plan Information, which is attached hereto and made a part hereof, or provide a plan design that generates the best value for employees and the Parish.

The Parish currently provides Basic Life and Accidental Death and Dismemberment coverage through Southern National Life Insurance Company (a subsidiary of Blue Cross and Blue Shield of Louisiana) since 2015, at no cost to the employee. Coverage for new employees takes effect on the first day of the month following thirty (30) days of employment. Employees receive coverage in the amounts of \$25,000 which they keep if they retire. Dependent life coverage is \$5,000 for spouse and \$2,500 for dependent children.

This RFP package includes the following:

1. Required Signature Page for Proposals
2. General Terms and Conditions
3. Proposal Format
4. Exhibit A – Evaluation Criteria
5. Exhibit B – Pricing Information
6. Attachment 1 – Current Plan Design
7. Attachment 2 – Claims Experience
8. Attachment 3 – Census

OBJECTIVES OF RFP

The objectives of this RFP are:

1. To offer a full complement of affordable life insurance benefits and claims administration in order to attract and retain valued employees as well as ensure long-term well-being.
2. To match its benefits as closely as possible as described in the Scope of Work section of the RFP.
3. To offer optional life plan designs that generate the best value for employees.
4. To have minimal disruption for our employees upon change to new carrier.
5. To secure the lowest possible rates for our life insurance benefits while providing a high level of service and accuracy.
6. To realize high quality account management, reporting and customer service.

PROPOSAL INFORMATION

Proposers must meet the following minimum qualifications:

1. Company must be actively in business for at least the past three (3) consecutive years administering life insurance plans and providing similar services as described in the Scope of Work of this RFP;

2. Company must have provided similar benefits services to at least two (2) organizations similar in size in terms of number of employees of the Parish. Experience with public entities is highly desirable;
3. Company must be licensed to conduct insurance business in the State of Louisiana;
4. If proposal is being submitted on behalf of an agent/broker, agent/broker must be licensed by the Louisiana Department of Insurance;
5. Firm must carry appropriate business insurance as described in the General Terms and Conditions section of this RFP, including professional liability/errors and omissions insurance.

Proposers must submit the following information:

1. Required signature page (cover page);
2. Letter transmitting the proposal and providing overview of Company's products and services, and summarizing key points;
3. Response to the Scope of Work;
4. Financial ratings, including the date on which this rating was granted, from each of the following agencies: AM Best; Standard and Poor's; Moody's
5. A list of at least three (3) organizations for whom the insurance carrier has provided services similar to the services being proposed to the Parish. Include contact name, address and telephone number, dates services were provided, and type of coverage provided. The Parish reserves the right to contact references without prior notification.

SCOPE OF WORK

It is the intention of St. John the Baptist Parish to award a contract to the company with the best proposal to provide Group Life Insurance coverage to the Parish. The selected Company will work closely with the Human Resources Department and other administrative staff in providing said services. The scope of work that the company must provide is stated in Exhibit A.

1. Company must be actively in business for at least the past three (3) consecutive years (from at least December 2014 to present) administering medical PPO plans and providing similar services as described in Exhibit A, Scope of Work, of this RFP;
2. Company must have provided similar benefits services to at least two (2) organizations similar in size in terms of number of employees of the Parish. Experience with public entities is highly desirable;
3. Company must provide access to broad network of physicians in the River Parishes area, including specialists;
4. Company must be licensed to conduct insurance business in the State of Louisiana;
5. If proposal is being submitted on behalf of an agent/broker, agent/broker must be licensed by the Louisiana Department of Insurance.

Proposers must submit the following information:

6. Required signature page (cover page);
7. Response to the Scope of Work (Exhibit A);
8. Pricing Schedule (Exhibit B);
9. Statement disclosing whether it provides services or pays commissions to any employee or elected official of St. John the Baptist Parish. If so, company must disclose to whom services are provided and/or commissions are paid. Negative responses (i.e., response attesting that company does not provide services or pay commission to any employee or elected official of St. John the Baptist Parish) must also be submitted if such is the case;
10. General Terms and Conditions; and
11. Non-Solicitation and Unemployment Affidavit

GENERAL TERMS AND CONDITIONS

1.0 RFP Process

- 1.1 This RFP is subject to all applicable state and local laws, including the Louisiana Code of Governmental Ethics.
- 1.2 RFP's, associated documents and addenda may be obtained from the Department of Purchasing and Procurement at 1801 W. Airline Hwy., LaPlace, LA 70068 or by downloading from the Parish's website at www.sjbparish.com or Central Bidding at www.centralbidding.com. Electronic proposals will be accepted only on www.centralbidding.com.
- 1.3 Written addenda to the RFP may be issued to provide clarification, corrections, or to answer questions. It is the Company's responsibility to periodically check either with Jean Stewart in the Department of Purchasing and Procurement, parish website, or Central Bidding for addenda that may be issued to implement changes or clarifications to the RFP, prior to due date.
- 1.4 The Parish reserves the right to request additional information to clarify proposals. The Parish shall determine the appropriate means of clarification: telephone, e-mail, letter, or oral interviews.

2.0 Submission of Proposal

- 2.1 Proposals must be submitted by the time and date specified in this RFP.
- 2.2 Each Company shall provide a submittal package based on the designated point evaluation scoring criteria. The submittal shall provide clear and sufficient information to enable the selection committee to evaluate the responsiveness and quality of the proposal. The Selection/Scoring Criteria (Exhibit C) will be used to evaluate all proposals received. Failure to provide all required information with the exception of scope of work that does not pertain to your Company, including the "Required Signature Page for Proposals", shall be cause for rejection of the submittal as non-responsive.
- 2.3 Company shall submit an original, six (6) copies, and one (1) electronic copy (flash drive or CD) of proposal by the date and time specified. Failure to submit the required number of copies may result in finding of non-conformance. Originals should be clearly marked.

- 2.4 The Parish will not be responsible for submissions forwarded through the U.S. Postal Service or any delivery service if lost in transit at any time before submission opening, or if hand-delivered to the incorrect location.
- 2.5 Proposals submitted by facsimile (FAX) or e-mail will not be accepted. Any proposal received after **2:45 P.M. (CST) on January 17, 2018** will be deemed unresponsive and will be returned to Company unopened.

3.0 Opening

Proposals will be opened at **3:00 P.M. (CST) on January 17, 2018** in the Joel S. McTopy Chambers of the Percy Hebert Building, 1801 W. Airline Highway, LaPlace, LA 70068.

4.0 Public Disclosure

It is understood and agreed upon by the Company in submitting a proposal that the Parish has the right to withhold all information regarding this procurement until after contract award, including but not limited to: the number received; competitive technical information; competitive price information; and the Parish's evaluation concerns about competing proposals. Information releasable after award is subject to the disclosure requirements of the Louisiana Public Records Act. Company specifically waives any claims against Parish related to the disclosure of any materials if made under a public records request.

5.0 Parish Commitment

- 5.1 Parish shall have the right to reject or accept any Proposal or offer, or any part thereof (i.e., any component of any proposed solution) for any reason whatsoever and to accept other than the lowest offer, at its sole discretion.
- 5.2 This RFP does not commit the Parish to award, nor does it commit the Parish to pay any costs incurred in the submission of the Proposal, or in making necessary studies or designs for the preparation thereof, nor procure or contract for services or supplies. Further, no reimbursable cost may be incurred in anticipation of a contract award.
- 5.3 The Parish reserves the right to terminate this RFP at any time prior to contract execution.
- 5.4 No prior, current, or post-award verbal conversation or agreement(s) with any officer, agent, or employee of the Parish shall affect or modify any terms or obligations of this RFP, or any contract resulting from this procurement.
- 5.5 The Parish reserves the right to revise any part of the RFP by issuing an addendum to the RFP at any time in accordance with relevant Louisiana Revised Statutes. Issuance of this RFP in no way constitutes a commitment by the Parish to award a contract. The Parish reserves the right to accept or reject, in whole or part, all Proposals submitted, and/or cancel this announcement if it is determined to be in the Parish's best interest. All materials submitted in response to this announcement become the property of the Parish, and selection or rejection of a submittal does not affect this right.

6.0 Late, Modified, or Withdrawn Proposals

- 6.1 Any proposal received after the exact time specified for receipt will not be considered.
- 6.2 No modification of a proposal, except a modification resulting from the Parish's request for "best and final offer," will be accepted.
- 6.3 No Company may withdraw his/her proposal within forty-five (45) days after the actual date of opening thereof.

7.0 Evaluation and Selection

7.1 Objective - The purpose is to evaluate all proposals with the ultimate interest of entering into an agreement with that Company determined to be most advantageous to the Parish, price and other factors considered.

7.2 Evaluation - A Source Selection Committee is appointed by the Parish President for the purpose of evaluating qualifications and proposals received in response to an RFP. The Committee will evaluate proposals submitted by qualified Consultants/Companies on the basis of the guidelines set forth in the RFP. The Parish reserves the right to request additional information and clarification of any information submitted.

Evaluation criteria have been established to determine which Company/Consultant will best contribute to the overall goals of the Parish. These criteria are detailed in Exhibit C (Selection/Scoring Criteria) which is attached hereto and made a part hereof.

The Source Selection Committee will determine if interviews are necessary as part of its evaluation process.

7.3 Recommendation and Selection - The Parish Administration will present its recommendation to St. John the Baptist Parish Council for award. As part of the negotiation process, the Parish reserves the right to negotiate with the successful Company. This award will be made to the most responsible firm or team whose proposal is determined in writing to be most advantageous to the Parish, based on the scoring criteria set forth in this document. The Parish also reserves the right to reject any and all proposals.

8.0 Term

The initial contract shall be for an eleven-month period beginning March 1, 2018 and ending February 28, 2019. Upon written mutual agreement between the Parish Council and the Contractor, this Contract may be extended for an additional one (1) year period, up to three (3) years. Multi-year rate guarantees will be considered. The proposed company will begin work without unreasonable delay and without suspension of work unless authorized in writing by the Parish. **The Parish will not honor or consider any price increase, fuel surcharge, or add-on cost during the established performance period. The proposed contractors must submit firm fixed pricing.**

9.0 Insurance

Consultant/Company shall obtain, pay for and keep in force, at its own expense, minimum insurance effective in all localities where Consultant/Company may perform the work hereunder, with such carriers as shall be acceptable to Council:

- A. **Statutory Workman's Compensation** covering all state and local requirements and Employer's Liability Insurance covering all persons employed by Consultant/Company in connection with this agreement.

The limits for "A" above shall be not less than:

1. Employer's liability limits of \$1,000,000/\$1,000,000/\$1,000,000
2. Some contracts may require USL&H or maritime coverage. This should be verified with Insurance Department/Legal Dept.
3. No excluded classes of owners/officers or employees shall be allowed on Council's premises.

WAIVER OF SUBROGATION in favor of St. John the Baptist Parish Council should be indicated on certificate.

B. **Commercial General Liability**, including:

1. Contractual liability assumed by this agreement
2. Owner's and Contractor's Protective Liability (if Contractor is a General Contractor) may be required.
3. Personal and advertising liability
4. Completed operations
5. Medical payments

The limits for "B" above shall not be less than:

1. \$1,000,000 each occurrence limit
2. \$2,000,000 general aggregate limit
3. \$1,000,000 products/completed operations aggregate limit
4. \$1,000,000 personal and advertising injury limit
5. \$50,000 fire damage limit
6. \$5,000 medical expense limit (desirable but not mandatory)

St. John the Baptist Parish Council will be NAMED as additional insured and WAIVER OF SUBROGATION in favor of St. John the Baptist Parish Council should be indicated on certificate.

Some contracts may require Protection and Indemnity coverage. This should be verified with Insurance Department/Legal Dept.

C. **Comprehensive Automobile Liability** covering all owned, hired and other non-owned vehicles of the Consultant/Company.

The limits for "C" above shall not be less than:

\$1,000,000 CSL

St. John the Baptist Parish Council will be NAMED as additional insured and WAIVER OF SUBROGATION in favor of St. John the Baptist Parish Council should be included on certificate.

D. **Professional Liability Insurance** covering the Wrongful Acts of those professional firms and individuals performing services for St. John the Baptist Parish. Certain classifications of service providers will be required to provide evidence of Professional Liability Insurance. Examples of these providers include but are not limited to: Professional Engineers, Architects, Land Surveyors, Attorneys, and IT Consultants.

The limits for "D" above shall not be less than:

\$1,000,000 CSL

WAIVER OF SUBROGATION in favor of St. John the Baptist Parish Council shall be included on the Certificate.

OTHER SPECIFIC COVERAGE RELATED TO THE TASK BEING PERFORMED MAY BE REQUIRED.

All required insurance certificates shall be submitted to the Director of Purchasing & Procurement prior to commencement of work. Consultant/Company shall maintain insurance in full force and effect during the entire period of performance of work. All policies must have a thirty (30) day non-cancellation clause giving the Parish thirty (30) days prior written notice in the event a policy is changed or canceled.

10.0 Submittals Required upon Provisional Award

Failure to provide the following documentation within the time period specified may be cause for the provisional award to be voided and the submittal to be rejected as non-responsive:

- Insurance Requirements as specified in Section 9.0, if not currently on file
- A current, fully executed Taxpayer Identification Number (W-9 form)

- A current St. John the Baptist Parish Occupational License, if applicable.
- Attestation, Non-Solicitation, and E-Verify Forms

11.0 Invoices

Certified itemized invoices to the Parish for the payment of these services shall be submitted to Accounts Payable by the 10th of each month.

12.0 Hold Harmless

To the fullest extent permitted by law, Company/Consultant shall indemnify, hold harmless, and defend the Parish Council and all of its Agents and Employees, from and against all claims, damages, losses and expenses, including but not limited to attorney's fees, arising out of or resulting from performance of the work, provided that such claim, damage, loss or expense is attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property (other than the work itself) including loss of use resulting therefrom, but only to the extent caused in whole or in part by negligent acts or omissions of Company.

13.0 Non-assignability

No Company/Consultant shall assign any interest in this contract by assignment, transfer, or novation, without prior written consent of the Parish. This provision shall not be construed to prohibit the contractor from assigning his bank, trust company, or other financial institution any money due or to become due from approved contracts without such prior written consent. Notice of any such assignment or transfer shall be furnished promptly to the Parish.

14.0 Exclusions

Pursuant to Louisiana Revised Statute 38:2227, Contractor must certify that he has not been convicted of, or has not entered into a plea of guilty or nolo contendere to public bribery, corrupt influencing, extortion, money laundering or their equivalent Federal crimes. Consultant must further certify that he has not been convicted of, or has not entered into a plea of guilty or nolo contendere to theft, identify theft, theft of a business record, false accounting, issuing worthless checks, bank fraud, forgery; contractors' misapplication of payments, malfeasance in office, or their equivalent Federal crimes within the five (5) years prior to submitting the proposal.

15.0 Disclosure

Company/Consultant must disclose whether it provides services or pays commissions to any employee or elected official of St. John the Baptist Parish. If so, company must disclose to whom services are provided and/or commissions are paid. Both positive and negative responses must be submitted.

PAST CRIMINAL CONVICTIONS OF BIDDERS ATTESTATION (LA. R.S. 38:2227)

STATE OF LOUISIANA

PARISH OF _____

BEFORE ME, the undersigned Notary Public PERSONALLY CAME AND APPEARED,

I, _____, (Appearer) the owner/authorized representative of

Company / Individual / Legal Entity Name

Appearer, as a Bidder on the herein named Project, does hereby attest that:

A. No sole proprietor or individual partner, incorporator, director, manager, officer, organizer, or member who has a minimum of a ten percent (10%) ownership in the bidding entity named herein, including any silent or dormant owner or manager, has been convicted of, or has entered a plea of guilty or nolo contendere to, any of the following state crimes or equivalent federal crimes:

- (a) Public bribery (R.S. 14:118)
- (b) Corrupt influencing (R.S. 14:120)
- (c) Extortion (R.S. 14:66)
- (d) Money laundering (R.S. 14:230)

B. For five years prior to the project bid date, no sole proprietor or individual partner, incorporator, director, manager, officer, organizer, or member who has a minimum of a ten percent (10%) ownership in the bidding entity named herein, including any silent or dormant owner or manager, has been convicted of, or has entered a plea of guilty or nolo contendere to any of the following state crimes or equivalent federal crimes, during the solicitation or execution of a contract or bid awarded pursuant to the provisions of Chapter 10 of Title 38 of the Louisiana Revised Statutes:

- (a) Theft (R.S. 14:67)
- (b) Identity Theft (R.S. 14:67.16)
- (c) Theft of business record (R.S. 14:67.20)
- (d) False accounting (R.S. 14:70)
- (e) Contractor’s misapplication of payments (R.S. 14:202)
- (f) Bank fraud (R.S. 14:71.1)
- (g) Forgery (R.S. 14:72)
- (h) Issuing worthless checks (R.S.14:71)
- (i) Malfeasance in office (R.S. 14:134)

Name of Bidder

Signature of Authorized Signatory of Bidder

Project Name/Number

Title of Authorized Signatory

SUBSCRIBED AND SWORN BEFORE ME ON THIS _____ DAY OF _____, 20_____.

Notary Signature

Printed Notary Name: _____

Notary/Bar Roll Number: _____

My Commission is For/Expires: _____

**ST. JOHN THE BAPTIST PARISH
NON-SOLICITATION AND UNEMPLOYMENT AFFIDAVIT**
(Pursuant to La. R.S. 38:2224 and La. R.S. 23:1726(B))

STATE OF _____

PARISH/COUNTY OF _____

Before me, the undersigned authority, came and appeared,

I, _____, the owner/authorized representative of

Company/Individual/Legal Entity Name

who, being first duly sworn, deposed and state that I personally and as an authorized representative of the above identified legal person executes this continuing affidavit stating that neither the above named Contractor nor a person acting on its behalf, either directly or indirectly, employed, paid, nor promised any gift, consideration or commission to any person or legal entity to procure or assist in procuring this public contract, other than persons regularly employed by Contractor whose services were in the regular course of their duties for Contractor in connection with the construction, alteration or demolition of a public building or project.

The above named Contractor, if awarded, continually affirms that no part of the contract price received by Contractor was paid or will be paid to any person, corporation, firm, association, or other organization for soliciting the contract, other than the payment of their normal compensation to persons regularly employed by the affiant whose services were in the regular course of their duties for Contractor.

The above named Contractor hereby attests and certifies that it does not have any unpaid assessment or penalty levied against it regarding unemployment compensation and currently does and will continue to properly classify each employee.

Contractor verifies that Contractor will collect an affidavit in this form from any approved subcontractor and forward a copy to: Saint John the Baptist Parish, 1801 West Airline Hwy, LaPlace, Louisiana 70068, no later than five business days after contracting with its subcontractor; however, in no instance shall the affidavit be received after commencement of work by the subcontractor.

<p>_____ Signature of Authorized Signatory</p> <p>_____ Printed Name of Signatory</p> <p>_____ Title of Authorized Signatory</p> <p>_____ Project Name/Number</p>	<p>SUBSCRIBED AND SWORN BEFORE ME ON THIS</p> <p>_____ DAY OF _____ 2017.</p> <p>_____ Notary Signature</p> <p>Printed Notary Name: _____</p> <p>Notary/Bar Roll Number: _____</p> <p>My Commission is for/expires on: _____</p>
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EXHIBIT A
Scope of Work

- I. The Parish currently contracts with Southern National Life Insurance Company for life insurance. Current life benefits are outlined in Attachment 1, Current Plan Design. Coverage for new employees takes effect on the first day of the month following thirty (30) days of employment. The Parish pays 100% of the premium for basic life and accidental death and dismemberment for employees, and 100% of dependent life for dependents.
- II. The Parish is seeking proposals that substantially match the current structure and benefit levels, as illustrated in Attachment 1.
- III. Other requirements that the Proposer must meet:
 - A. Plan Management
 1. Company must assume the takeover will not exclude any pre-existing condition or require evidence of insurability.
 2. Company shall, at its own expense, provide dedicated personnel for enrollment, implementation, and claims handling for appropriate lines of coverage. This will include assistance with enrollment meetings, training in all online procedures, provision of employee booklets and materials, and ongoing account support throughout the contract period. Claims support and assistance with claims questions and provider relations shall be provided.
 3. Company shall stay abreast of applicable federal and state legislation and advise the Parish of same.
 4. Company shall provide services in accordance with eligibility and benefit information provided by Parish staff.
 5. Company shall accept reporting of eligibility by the Parish and agree to use this data as the record for validating eligibility and paying claims.
 6. Company shall have the ability to administer an employee's record in the eligibility and claims systems using an alternate ID number, not a Social Security Number.
 7. Company shall agree to accept additions, deletions, and changes for active employees, and retirees monthly via electronic files and hardcopy formats and Company agrees to accept the monthly hardcopy file as supporting documentation for the monthly premium calculation and payment.
 8. Company shall administer benefits on the Parish's designated plan year of March 1st through February 28th for at least a 12-month contract.
 9. Company shall allow the Parish the right to audit any and all records pertaining to the Parish account, subject to Health Insurance Portability and Accountability Act (HIPPA) privacy laws.

B. Customer Service

1. Company shall provide a dedicated toll-free customer telephone line to be staffed Monday through Friday from 8:00 AM to 5:00 PM CST. Representatives should be able to assist in answering inquiries regarding specific details of the Parish's life plan.
2. Company shall describe its Internet services available to members.

EXHIBIT B
Pricing Information

Provide premium rates for proposed plan(s). Current premium rates are listed below:

Current Premium Rates:

Basic Life and AD&D	
Employee Basic Life	\$0.136/1000
AD&D	\$0.040/1000
Dependent Life	\$0.166/1000

Proposed Premium Rates:

Basic Life and AD&D	
Employee Basic Life	
AD&D	
Dependent Life	

EXHIBIT C
Selection/Scoring Criteria

St. John the Baptist Parish shall have the right to reject or accept any Proposal or offer, or any part thereof (e.g. any component of any proposal) for any reason whatsoever and to accept other than the lowest offer, at its sole discretion. All proposals will be evaluated by applying a set of evaluation criteria and awarding points to each proposal.

The following criteria and corresponding point system will be utilized to evaluate all respondents. Each proposal shall be evaluated and assigned points based on proposed coverage, quality of service, financial stability, and pricing. The maximum number of points for the base proposal is 100. The award will be made to the firm which scores the highest number of points and whose costs are deemed reasonable for similar work.

CRITERIA	MAXIMUM POINTS
<u>Proposed Coverage</u>	<u>40 points</u>
Proposed coverage should substantially match the current plan and benefit levels as outlined in Attachment 1 or provide a plan design that generates the best value for employees and the Parish. Deviations will be evaluated on an item by item basis taking into consideration cost, any proposed alternative benefit and potential impact on employee satisfaction.	
<u>Quality of Service</u>	<u>10 points</u>
Primary focus will be on the verifiable reputation of the Company for conducting business. It will include items such as enrollment process, claims processing procedure and quality of informational literature describing products and processes. Higher ratings will be given for the ease of conducting business by both the employer and the employee.	
<u>Financial Stability and Assigned Rating of Carrier</u>	<u>15 points</u>
A. M. Best, Standard and Poor's, and Moody ratings will be considered, as well as the general reputation for Company stability within the industry.	
<u>Pricing</u>	<u>35 points</u>
Price will be evaluated for the best overall value to the Parish. While cost is of specific importance, lower cost achieved by a reduction in coverage is not an objective of the Parish. The quality of the proposed plan(s) and other features in relation to price will also be considered.	
TOTAL MAXIMUM POINTS	100