



Unified Fire Authority

Request for Proposal – RFP #2024-06

Insurance Consultant/Broker Services RFP

INFORMATION & REQUIREMENTS

I. OVERVIEW

Unified Fire Authority (UFA) is Utah’s largest fire agency with 695 employees serving an estimated 473,921 residents in 15 municipalities and unincorporated Salt Lake County. The UFA provides service to all unincorporated areas of Salt Lake County and one municipality (Eagle Mountain) is located in Utah County. Of the 695 employees; 493 are full-time sworn firefighters, 58 are full-time civilian, 90 are “Emergency Medical Service (EMS) Only” part-time ambulance Emergency Medical Technicians (EMTs) and Paramedics, 40 are seasonal wildland firefighters, and the remaining 14 are part-time civilian employees.

The UFA is a full-service fire agency, providing fire suppression, advanced life support, first response and transport, rescue, hazardous materials, bomb response, fire investigation, code enforcement, hazardous materials inspections as well as support for Salt Lake County Emergency Management. UFA is the sponsoring agency of Utah Task Force 1, one of 28 FEMA Urban Search and Rescue Teams in the nation, provides Fire management services for Camp Williams and emergency response for the Utah Data Center.

II. OBJECTIVE

Unified Fire Authority (“UFA”) is soliciting competitive sealed proposals from qualified offerors (i.e., consulting firms or brokers) to assist UFA on an ongoing basis with designing and/or modifying current/future employee insurance plans and benefit programs (i.e., Health, Dental, Life and Accidental Death and Dismemberment (AD&D) Insurance, Long-term Disability (LTD) programs, Workers’ Compensation, Flexible Spending Accounts, Employee Assistance Program, Wellness Programs, COBRA, Health Reimbursement Accounts, VEBA, administration, etc.). Offerors will also be responsible for assisting UFA with statistical analysis, policy analysis, strategic planning, program coordination, and administrative support in relation to employee insurance plans and benefit programs. The Offeror shall thoroughly review and analyze UFA’s current employee insurance plans and benefit programs and make recommendations regarding adjustments, changes, or enhancements to those plans and programs. Offeror shall be required to assist UFA in any RFP process that may concern any benefits associated with UFA. The offeror will be required to assist with contract negotiations between UFA and their vendors and act as a liaison between UFA and any contracted vendors.

Insurance plans are offered to all full-time and appointed UFA employees and their dependents.

UFA currently offers two different health plans from Select Health. It also provides a dental plan, Life and AD&D insurance, LTD, Vision, Critical Illness, Hospital Indemnity, Identity Theft Protection, Health Reimbursement Accounts, VEBA, COBRA, EAP, and Flexible Spending Accounts from various vendors.

ULGT handles UFA's Workers Compensation.

UFA insurance plans operate from July 1 to June 30 in the fiscal year.

The award will be on the basis of:

<u>Prior Work Experience with Public Safety Organizations (Fire Departments)</u>	20%
<u>Qualifications and Experience of Consultant/Broker</u>	30%
<u>Evaluation of Consulting Services and scope of services to be provided</u>	30%
<u>Comparison of Fee/Compensation Plan</u>	20%

(Scoring must total 100%)

III. QUALIFICATION OF OFFERORS

Offerors will not be considered unless they meet the following requirements:

- All work as defined in the Proposal Content and Evaluation Criteria as well as what was defined in Exhibits A, B & C must be completed without the need for additional requests for proposal or bids.
- Offerors must be able to review existing insurance plans and complete necessary contracts to change any of those plans to coincide with the fiscal year beginning July 1, 2025.

IV. PROPOSAL SUBMISSION

- ❑ Sign and return the **Proposal Response Cover Sheet (ATTACHMENT 1)**. The form must be signed by a company representative authorized to bind the Offeror contractually.
- ❑ Submit all required information as outlined in the **Proposal Content and Evaluation Criteria** section of **ATTACHMENT 1**.
- ❑ UFA allows for quotations to be submitted electronically. Electronic quotations may be submitted through a secure mailbox at SciQuest, <http://bids.sciquest.com/apps/Router/PublicEvent?CustomerOrg=StateOfUtah> until the date and time as indicated in this document. It is the sole responsibility of the Supplier to ensure their quotation reaches SciQuest before the closing date and time. There is no cost to the Supplier to submit Unified Fire Authority electronic quotations via SciQuest. Here is a link to the Division of Purchasing's website, which provides training materials for vendors on the SciQuest platform

- <http://purchasing.utah.gov/for-vendors/> Electronic quotations may require the uploading of electronic attachments. The submission of attachments containing embedded documents is prohibited.

- ❑ Submission Deadline: **11:00 AM (MST), Tuesday, November 5, 2024.**
- ❑ **Proposals received after the deadline will not be considered.**
- ❑ Proposals will then be sent to UFA appointed Selection Committee for evaluation.

V. **ACCEPTANCE**

- A. Any proposal received shall be considered an offer, which may be accepted by UFA based upon initial submission without discussions or negotiations.
- B. By submitting a proposal in response to this Request, Offeror agrees that any proposal it submits may be accepted by UFA at any time within ninety (90) days from the date of submission deadline.
- C. UFA reserves the right to reject any or all proposals and to waive minor technicalities and irregularities in proposals received, and/or to accept any portion of the offer if deemed in the best interest of UFA. Failure of Offeror to provide, in its proposal, any information requested in the RFP may result in rejection for non-responsiveness.
- D. The UFA may accept all or part of any offer and may make multiple awards. Offerors shall identify volume discounts if any or all products are selected.

VI. **ADDITIONAL INFORMATION**

For additional information concerning the services specified in this Request for Proposal, interested parties may contact Erica Langenfass via email at elangenfass@unifiedfire.org. Correspondence between suggested Offerors and UFA must be in written format.

For information concerning Request for Proposal procedures and regulations (i.e., submission deadline, forms required, etc.), or Americans with Disabilities (ADA) accommodations, interested parties may contact Erica Langenfass, Purchasing Agent, via e-mail at elangenfass@unifiedfire.org or Telecommunications Relay Services (TRS) at 711.

ATTACHMENT 1

Proposal Response Cover Sheet Insurance Consultant/Broker Services



TO: Unified Fire Authority
Insurance Consultant/Broker Services RFP
3380 South 900 West
Salt Lake City, Utah 84119

The undersigned, having carefully read and considered the Request for Proposal to provide Insurance Consultant/Broker Services, does hereby offer to perform such Plan on behalf of UFA in the manner described and subject to the terms and conditions set forth in the attached proposal.

OFFEROR

Company Name: _____

Doing business as: an individual a partnership a corporation (mark appropriate box), duly organized under the laws of the State of _____.

BY: _____
(Signature of authorized representative) (Please Print or Type Name)

PRINCIPAL OFFICE ADDRESS:

Street Address _____

City _____ County _____

State _____ Zip Code _____

Telephone (____) _____ Fax (____) _____

Mailing Address _____

E-mail Address _____

TAXPAYER IDENTIFICATION NUMBER:

(Attach IRS Form W-9 "Request for TIN and Certification")

Employer I.D. No. _____ **OR** Social Security No. _____
(Corporation or Partnership) (Individual)

**ALL PROPOSALS MUST INCLUDE THIS COVER SHEET & THE PROPOSAL
CONTENT & EVALUATION REQUIREMENTS LISTED ON NEXT PAGE**

PROPOSAL CONTENT & EVALUATION CRITERIA

Insurance Consultant/Broker Services

PROPOSALS SUBMITTED FOR EVALUATION MUST INCLUDE, AT A MINIMUM, THE FOLLOWING INFORMATION AND MATERIALS:

A. GENERAL

1. A description of the specific methodology for reviewing existing insurance plans and benefits programs and for suggesting revisions or additions to those plans and programs, including a proposed timeline and a description of how the Offeror expects to be compensated.
2. A description of all services the Offeror will be able to provide on an ongoing basis over the five-year contract period, including a description of expected compensation associated with said services. NOTE- UFA acknowledges that compensation could be a combination of fees paid directly to the Offeror by UFA or commissions provided by the providing agency/vendor. Transparency in this process is an important factor in selecting an Offeror.
3. A description of the Offeror, including legal form (sole proprietorship, partnership, corporation/state of incorporation), date of founding, location, number of employees, etc.
4. A description of any special qualifications or credentials possessed by the Offeror, particularly those that distinguish the Offeror from its competitors.
5. A list of relevant other consulting engagements completed, with the month and year the work was performed, name or other description of the clients, and descriptions of the work performed.
6. At least three recent (within 12 calendar months) client references for the Offeror, including name of firm, address, telephone number, and contact person, as well as a summary of services provided to those clients.
7. A statement of whether the Offeror can satisfy UFA's insurance requirements, as described in the "Sample Agreement" (Attachment 3) that accompanies this RFP.
8. Resume(s) of the person(s) who will perform the work.
9. A specific description of what documents and physical resources (e.g., office space, equipment) beyond what is offered in this RFP would be required from UFA or other sources to complete the work.
10. A declaration of any exceptions to, or deviations from, the scope of work or any other requirements of the RFP.
11. Please see the attached documents for recommended specifications. Please see "Exhibit C".

ORAL INTERVIEWS AND ONSITE INSPECTIONS MAY BE CONDUCTED WITH ONE OR MORE PROSPECTIVE OFFERORS. THE DECISION OF UFA'S SELECTION COMMITTEE SHALL BE FINAL AND CONCLUSIVE.

ATTACHMENT 2

General Proposal Instructions & Information



I. AWARD BY WRITTEN AGREEMENT

The Offeror selected to provide the services/products shall be required to enter into a written agreement that will be substantially similar to Attachment 3 of this Request and the accepted Proposal.

- Signature on the Proposal Cover Sheet acknowledges that the Offeror is willing to enter into the Agreement if awarded the contract.
- If Offeror has any exceptions to request, the procedures stated under Paragraph IV, EXCEPTIONS, of this section must be followed.

II. PREPARATION OF PROPOSALS

- A. Failure to read the Request for Proposal and these instructions will be at the Offeror's own risk.
- B. All prices and notations must be typewritten or printed in ink. Erasures are not permitted. Errors may be crossed out and corrections made in ink or by typewriter adjacent to the corrected error. All corrections must be initialed in ink by the person signing the proposal.
- C. Corrections and/or modifications received after the closing time specified will not be accepted.

III. PROPOSAL INFORMATION

- A. Discussions with Offerors. UFA may conduct discussions and site inspections with Offerors who submit proposals determined to be reasonably susceptible to being selected for award. However, proposals may be accepted without such discussions or inspections, at UFA's option.
- B. Equal Opportunity. UFA will make every effort to ensure that all Offerors are treated fairly and equally throughout the entire advertisement, review and selection process. The procedures established herein are designed to give all parties reasonable access to the same basic information.
- C. Cost of Developing Proposals. All costs related to the preparation of the proposals and any related activities are the sole responsibility of the Offeror. UFA assumes

no liability for and will not reimburse any costs incurred by Offerors throughout the entire selection process.

- D. Proposal Ownership. All proposals, including attachments, supplementary materials, addenda, etc., shall become the property of UFA and will not be returned to the Offeror.
- E. Rejection of Proposals.
- UFA reserves the right to reject any or all proposals received. Furthermore, UFA shall have the right to waive any informality or technicality in proposals received when in the best interest of UFA.
 - No proposal shall be accepted from, or agreement awarded to, any person, firm, or corporation that is in arrears to UFA, upon debt or contract or that is a defaulter, as surety or otherwise, upon any obligation to UFA, or that, based upon its past business practices, may be deemed irresponsible or unreliable by the Chief Financial and Legal Officers. Offerors may be required to submit satisfactory evidence that they have the necessary financial resources to perform and complete the work outlined in this RFP.
- F. Failure to Submit a Proposal. Failure to submit a proposal (or to advise UFA's Chief Financial Officer that future Requests for Proposal are desired) may result in the removal of your firm from the prospective Offerors list.

IV. **EXCEPTIONS TO PROPOSAL**

An exception to any term or condition set forth in this proposal must be clearly identified in the response to this RFP. **Exceptions or deviations to any of the terms and conditions must not be added to the proposal pages but must be submitted in a separate document accompanying Offeror's proposal identified as "Exceptions."** Such exceptions shall be considered in the evaluation and the award processes. UFA shall be the sole determiner of the acceptability of any exception.

V. **CONFIDENTIALITY**

All responses, inquiries, and correspondence relating to this RFP and all reports, charts, displays, schedules, exhibits, and other documentation produced by the Offeror that is submitted to UFA, as part of the proposal or otherwise, shall become the property of UFA when received by UFA and may be considered public information under applicable law. UFA is subject to the disclosure requirements of the Government Records Access and Management Act, ("GRAMA") Title 63G, Chapter 2, Utah Code Annotated. UFA generally considers proposals and all accompanying material to be public and subject to disclosure. **Any material considered by the Offeror to be proprietary must be accompanied by a written claim of confidentiality and a concise written statement of reasons supporting the claim as required by GRAMA §63G-2-309. Blanket claims that the**

entire RFP is confidential will be denied. UFA cannot guarantee that any information will be held confidential. If the Offeror makes a claim of confidentiality, UFA, upon receipt of a request for disclosure, will determine whether the material should be classified as public or protected, and will notify the Offeror of such determination. The Offeror is entitled under the GRAMA to appeal an adverse determination. **UFA is not obligated to notify the Offeror of a request, and will not consider a claim of confidentiality, unless the Offeror's claim of confidentiality is made in a timely basis and in accordance with the GRAMA.**

VI. REPRESENTATION REGARDING ETHICAL STANDARDS

The Offeror certifies that it has not: (1) provided an illegal gift or payoff to a UFA officer or employee or former UFA officer or employee, or his or her relative or business entity; (2) retained any person to solicit or secure this contract upon an agreement or understanding for a commission, percentage, brokerage or contingent fee, other than bona fide employees or bona fide commercial selling agencies for the purpose of securing business; or (3) knowingly influenced, and hereby promises that it will not knowingly influence, any UFA officer or employee or former UFA officer or employee to breach any ethical standards set forth in UFA's conflict of interest policy or any of the provisions of Utah Code Title 67, Chapter 16.

ATTACHMENT 3

Insurance Consultant/Broker Services



Sample Agreement

UNIFIED FIRE AUTHORITY

THIS NON-EXCLUSIVE AGREEMENT is made and entered effective as of _____ by and between UNIFIED FIRE AUTHORITY, a political subdivision of the State of Utah, hereinafter "UFA", and _____, a _____, hereinafter "Supplier," collectively referred to as the "Parties."

RECITALS

A. Supplier desires to provide Insurance Consultant/Broker Services for insurance and benefit plans as described in the attached specifications for UFA;

B. UFA desires to engage Supplier for such products and services;

NOW, THEREFORE, in consideration of the promises and covenants hereinafter contained, it is agreed by and between the Parties as follows:

1. Supplier agrees to provide insurance and benefit consulting services as described in the attached specifications described in Exhibit "A," Scope of Work, attached hereto, for a period of (5) five years with the option of (2) two (2) two – year renewal periods commencing as of the effective date of this Agreement. Notice of time extensions shall be in writing served upon the Supplier by regular mail at least thirty (30) days prior to the expiration of the original term of this Agreement, or any current extension, in order for such extension to be effective. All financial commitments by UFA shall be subject to the availability of funds approved by UFA Board and the limitations on future budget commitments provided under applicable Utah law, including the Utah Constitution.

2. For such products and services, Supplier will be paid as specified under Exhibit "B," Price Schedule. For purposes of this agreement, Exhibit B will consist of the pricing listed in the proposal submitted as part of the RFP and must be available for review by UFA.

3. Supplier, at its own cost, shall secure and maintain the following minimum insurance coverage:

A. Worker's Compensation sufficient to cover all Suppliers' employees pursuant to Utah State statutes. The certificate and policy shall provide that coverage thereunder will not be canceled or reduced without at least thirty (30) days prior written notice to UFA.

B. Commercial General Liability insurance with UFA named as an additional insured, in the minimum amount of \$1,000,000.00 per occurrence and \$2,000,000.00 in aggregate. The certificate and policy shall provide that coverage there under will not be

canceled or modified without at least thirty (30) days prior written notice to UFA. If under current coverage you do not meet the minimums, a separate umbrella coverage will be permitted.

C. Comprehensive Automobile Liability Insurance including owned, hired and non-owned automobiles, with UFA named as an additional insured, in the minimum amount of \$1,000,000 per occurrence. The certificate and policy shall provide that coverage thereunder will not be canceled or modified without at least thirty (30) days written notice to UFA.

D. Supplier shall furnish Certificates of Insurance, acceptable to UFA, verifying the foregoing concurrent with the execution hereof and thereafter as required.

E. All policies of insurance provided will be issued by insurance companies licensed to do business in the State of Utah and will be either:

(1) Listed in the *Federal Register*, "Companies Holding Certificates of Authority as Acceptable Sureties on Federal Bonds"; or

(2) Rated with an A- or better rating in the most current edition of *Best's Key Rating Guide—Property-Casualty United States*.

F. In the event that governmental immunity limits are subsequently altered by legislation or judicial opinion, the Supplier shall be required to provide a new Certificate of Insurance within thirty (30) days of being notified thereof in writing by UFA, certifying coverage in compliance with the modified limits or, if no new limits are specified, in such an amount as may be acceptable to UFA's Chief Legal Officer.

4. Supplier will obey all laws, ordinances, regulations and rules of the Federal, State, County and Municipal governments that may be applicable to its operations. Said laws include, but are not limited to, the Equal Employment Opportunity laws, the Fair Labor Standards Act, Occupational Safety & Health Administration (OSHA), Environmental Protection Agency (EPA), and the Americans with Disabilities Act (ADA). Any violation of applicable law will constitute a breach of this Agreement and Supplier will hold UFA harmless from any and all liability arising out of, or in connection with, said violations including any attorney's fees and costs incurred by UFA as a result of such violation.

5. UFA may, in its sole discretion, terminate this Agreement upon ten (10) days prior written notice to Supplier if UFA determines that Supplier's performance is unsatisfactory, or that Supplier has violated any of the terms or provisions of this Agreement; or in the event Supplier becomes insolvent or is named as a Debtor in Bankruptcy. In the event of termination under this paragraph, the Supplier, at UFA's option, will forfeit as liquidated damages, all performance bonds or other sureties given to UFA under this Agreement. The liquidated damage option will be in addition to any and all remedies at law or equity, which are available to UFA.

6. UFA may terminate this Agreement if Contractor fails to perform any of its material obligations and such failure continues for a period of 30 (thirty) days after written notice to such defaulting party; or any material representation or warranty of a party contained in this Agreement proves to be untrue or incorrect in any material respect when made.

7. UFA reserves the right to terminate this Agreement in whole or in part, at any time during the Term or any additional terms whenever UFA determines in its sole discretion that it is in UFA's interest to do so. If UFA elects to exercise this right, UFA will provide written notice to the Contractor at least 30 (thirty) days prior to the date of termination for convenience. Upon such

termination, Contractor will be paid for all services up to the date of termination. Contractor agrees that UFA's termination for convenience will not be deemed a termination for default, nor will it entitle Contractor to any rights or remedies by law or this Agreement for breach of contract by UFA or any other claim or cause of action.

8 If this Agreement is canceled or terminated as provided herein, UFA will calculate and pay the Supplier on the basis of the benefit received.

9. Supplier, for itself, its successors and assigns, as part of the consideration here fore, covenants that no person, solely on the grounds of race, color, national origin, age, sex, religion or non-job-related disability, will be excluded from participation in, denied the benefits of, or be otherwise subject to discrimination in the furnishing of services hereunder, unless the characteristic is a bona fide occupational qualification.

10. Supplier agrees to indemnify, save harmless and defend UFA, its officers and employees, from and against all losses, claims, demands, actions, damages, costs, charges and causes of action of every kind or character, including attorney's fees, to the extent they are caused by Supplier's intentionally wrongful, reckless, or negligent performance hereunder. If UFA's tender of defense, based upon this indemnity provision, is rejected by Supplier, and Supplier is later found by a court of competent jurisdiction to have been required to indemnify UFA, then in addition to any other remedies UFA may have, Supplier shall pay UFA's reasonable costs, expenses and attorney's fees incurred in proving such indemnification, defending itself or enforcing this provision. Nothing herein will be construed to require the indemnitor to indemnify the indemnitee against the indemnitee's sole negligence.

11. Supplier represents that it has not: (1) provided an illegal gift or payoff to a UFA officer or employee or former UFA officer or employee, or his or her relative or business entity; (2) retained any person to solicit or secure this contract upon an agreement or understanding for a commission, percentage, brokerage or contingent fee, other than bona fide employees or bona fide commercial selling agencies for the purpose of securing business; (3) knowingly influenced, and hereby promises that it will not knowingly influence, a UFA officer or employee or former UFA officer or employee to breach any of the ethical standards set forth in the conflict of interest policy or any of the provisions of Utah Code Title 67, Chapter 16.

12. Supplier is not an employee of UFA for any purpose whatsoever. The Supplier is an independent contractor at all times during the performance of the services specified.

13. All notices to Supplier will be directed to Supplier at its place of business as shown on its bid or proposal. All notices to UFA will be directed to the following address:

Unified Fire Authority:
Fire Chief
3380 South 900 West
Salt Lake City, Utah 84119

With a copy to:
Unified Fire Authority
Chief Legal Officer
3380 South 900 West
Salt Lake City, Utah 84119

14. This Agreement will not be assigned by either party without the prior written consent of the other party.

15. Supplier's obligations are solely to UFA and UFA's obligations are solely to Supplier. This Agreement will confer no third-party rights whatsoever.

16. This Agreement embodies the entire Agreement between the parties and will not be altered except in writing signed by both parties.

17. The total Agreement between the parties shall consist of the following documents which are incorporated herein by this reference:

A. This Agreement.

B. The Request for Proposals issued by UFA on _____ and any addendum or supplement thereto.

C. Supplier's Response to UFA's Request for Proposals dated _____.

The documents are intended to be complementary and what is called for in one will be deemed to be called for in all. In the event of any inconsistency or ambiguity between the documents, the inconsistency or ambiguity will be resolved by granting priority to the contract documents in the order set forth above.

18. This Agreement will be enforced in and governed by the laws of the State of Utah.

IN WITNESS WHEREOF, the parties hereto have affixed their hands and seals the day and year first above written.

UNIFIED FIRE AUTHORITY

By _____
Dominic Burchett
Fire Chief

Approved as to legal form:

Brian F. Roberts
Chief Legal Officer

SUPPLIER

By _____
Title _____

EXHIBIT "A"

SCOPE OF WORK

Insurance Consultant/Broker Services

I. GENERAL

1. Insurance Consultant/Broker Services provider, if doing business under an assumed name, i.e. an Individual, Association, Partnership, Corporation, or otherwise, shall be registered with the Utah State Division of Corporations and Commercial Code.
2. Supplier shall assume full responsibility for damage to UFA property caused by Supplier's employees or equipment as determined by designated UFA personnel.
3. Supplier shall be solely responsible for the safety of Supplier's employees and others relative to Supplier's work, work procedures, material, equipment, transportation, signage and related activities and equipment.
4. Supplier shall possess and keep in force all licenses and permits required to perform the services of this Agreement.

II. RESPONSIBILITIES OF THE SUPPLIER

The responsibilities of the Supplier include, but shall not be limited to, the following.

1. Provide Insurance Consultant/Broker Services as defined in EXHIBITS A, B, and C attached hereto.
2. Except as provided in the following "note", the supplier shall currently own and operate a place of business that shall be devoted to the Insurance Consultant/Broker Services RFP that they propose to furnish. Said place must be adequately equipped and staffed to provide the appropriate services.

NOTE: If an offer is submitted by a distributor or offeror other than a direct provider, a certificate of compliance executed by the provider must be approved by UFA. Said certificate shall state that the offeror is authorized to represent the provider and will comply with the specifications set forth in this solicitation.

III. ACCEPTANCE PROCESS

1. It is understood that payment for Insurance Consultant/Broker Services will not be made by UFA until all requested specifications have been met. This means that

all required corrections must have been made and final acceptance must be completed by UFA prior to payment. It is, therefore, acknowledged that UFA may be in possession of the final billing well in advance of approval for payment.

IV. ACCEPTANCE

1. Any change which the Chief of UFA may consider necessary to ensure compliance with the specifications set forth herein, must be made within thirty (30) days following notification of need. Failure to make the required changes will be considered cause for rejection of the Insurance Consultant/Broker Services RFP.

EXHIBIT "B"

PRICE SCHEDULE

Insurance Consultant/Broker Services for insurance benefits and plans

I. GENERAL

- A. Prices listed on the fee proposal should include all costs associated with the performance of the services specified, including materials, supervision, labor, transportation, delivery, and related costs. No other charges shall be allowed if not listed on the fee proposal.
- B. UFA is exempt from sales, use and federal excise taxes on these products and/or services. Exemption certificates shall be furnished upon request.
- C. Prices stated shall be firm for the term of this Agreement. Requests for price adjustment thereafter shall follow requirements specified in Paragraph III, Option Renewal Period Price Adjustment.

II. PRICING

- A. Pricing to be consistent with that presented in the proposal, with the ability of minor pricing adjustments due to changes of an unforeseen nature that are agreed upon by UFA and the Insurance Consultant/Broker Services provider.

III. INVOICING AND PAYMENT

- A. After acceptance, UFA shall make monthly payments to Supplier for all services performed by Supplier pursuant to this Agreement. Supplier shall submit a copy of the work order and written invoice, in duplicate, for services rendered and UFA shall pay the invoiced fee within thirty (30) days.

Invoices shall be submitted to: Unified Fire Authority
Attn: Accounts Payable
3380 South 900 West
Salt Lake City, Utah 84119

EXHIBIT “C”

TECHNICAL SPECIFICATIONS

Insurance Consultant/Broker Services

The scope of services covered in this RFP is to assist UFA on an on-going basis, with designing or modifying current/future employee insurance plans and benefit programs (i.e., Health, Dental, Life and Accidental Death and Dismemberment (AD&D) Insurance, Long-term Disability (LTD) programs, EAP, Workers' Compensation, Flexible Spending Accounts, Employee Assistance Program, Health Reimbursement Account, VEBA, COBRA administration, etc.).

It is expected that the offerors will be able to provide a comprehensive set of services including but not limited to:

- Develop a strategic plan related to all lines of insurance and conduct a pre-meeting with the Fire Chief, Chief Financial Officer, and Human Resources Director to have a clear understanding of the status of UFA's current plan and forecasting for the following plan year.
- Conduct a thorough review and analysis of UFA's current employee insurance plans and benefit programs.
- Analyze utilization trends and costs.
- Provide advice, guidance, and recommendations regarding contract renewals
- Provide advice, guidance, and recommendations regarding contingent-funding insurance plans and ensure frequent reporting, and forecasting of claims incurred but not reported.
- On behalf of UFA, as recommended, negotiate and contract for third-party administrative services and/or insurance.
- Provide advice, guidance, and recommendations regarding UFA's plans to possibly shift to self-funded or partially self-funded insurance plans.
- Review plan documents to ensure compliance with appropriate laws and regulations and notify of any necessary plan document amendments.
- Provide UFA with consulting services concerning cost, liability, benefit structure, and contracts with providers for current or future insurance plans or benefit programs.
- Recommend adjustments, changes, or enhancements to employee insurance plans or benefit programs to meet the objectives of UFA and the needs/interests of its employees.
- Assist UFA in containing costs and maximizing effectiveness with regard to employee insurance plans or benefit programs.
- Work with UFA to assist with contract negotiations between UFA and their vendors and to act as a liaison between UFA and any contracted vendors.
- Develop specifications for RFPs for employee insurance plans or benefit programs.
- Notify and update on changing laws, regulations, and administrative or judicial rulings related to benefits programs.
- Assist UFA on a regular basis and in a timely manner to provide guidance to technical problems that may arise.
- Assist in the development of a central website that will allow employees to access their benefit information.

- Ensure that UFA is compliant with all local and federal laws related to wages and benefits.

All costs not included with insurance consultant/broker services must be spelled out. If none are listed, UFA will assume that all costs are part of the proposal and no extra fees will be charged to UFA.