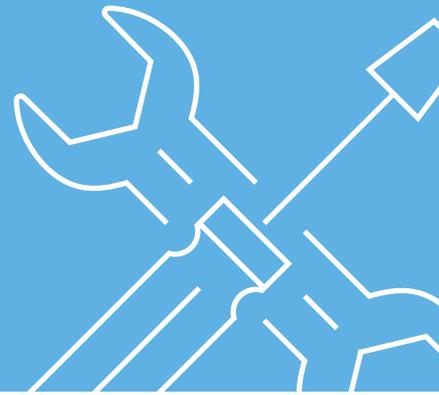


Employer Tool:

Request for Proposal (RFP)



Most companies will have their own RFP template to use. When editing that template, consider the elements in this sample, which are an aggregate composite from multiple member approaches.

Context & Overview

1. COMPANY INFORMATION
2. INTRODUCTION, PURPOSE, GUIDING PRINCIPLES & BUSINESS DRIVERS
3. DESIGN REQUIREMENTS

Scope of services – in all regions, there are some countries where a company may need the duties of the broker to be greater than just the renewal/remarketing actions. Those company may also include some administrative support, which can vary greatly from country to country. The range of services frequently required by the broker can include, but is not limited to, the following:

- i. Renewal/Remarketing
- ii. Administration Processing (Enrollment/terminations of coverage, ID cards issuance)
- iii. Administration: (Claim Reimbursement & Advocacy)
- iv. Employee Education on the Basics of the Plan

4. KEY REQUIREMENTS/FOCUS AREAS

In the context of the services scope outlined above, companies often require details on the following:

- Geographical presence and markets the broker is able to serve
- Market analysis / Design recommendation capability
- Process coordination & team communication processes
- Ability to coordinate with organization's process and data requirements
- Multinational Pooling – role of broker in supporting organization's multinational pooling strategy if applicable, ability to offer recommendations on whether a policy should be pooled, etc.
- Premium negotiation

- Billing
- Benefits inventory database & analytics system – functionality, access, reporting capability, and process for updating
- Service Level Agreements (SLAs) adherence
- Pricing – fees, commission, in/out of scope
- Reporting capabilities and timing

5. TIMELINE

Include a timeline in the RFP. A sample timeline is below:

Project Timeline	
Launch Day (L)	Send out RFP
L+ 1 week	Confirmation from broker if they will participate in RFP
L+ 1 week	Submission of clarification questions due
L+ 2 weeks	Clarification question responses due
L+ 6 weeks	RFP submissions due (along with any ancillary agreements like an NDA etc.)
L+ 10 weeks	Interviews with down-selected finalists (if needed)
L+ 14 weeks	Decision Selection
L+ 15 weeks	Negotiations of SOW and related documents begins (Don't speed through this step. Getting it right is critical)
L+ 18 weeks	Kick-off meeting

6. INITIATIVE, REVIEWERS & ASSESSMENT

Determining how you will evaluate bids (how you will weight criteria) is important for the best assessment of results. It is also best to include this information so that providers bidding on the work have a transparent understanding of what is most important to you as a company. Some companies include information on how they will weight certain requirements outlined in the RFP. The chart below is an example. Each company will need to determine the requirements that are most important to its organization and how the company views their importance in determining weighting.

Employer Assessment Example	
Requirements	Weight
Creative approaches to improve overall success	XX%
Comprehensive “real time” user-friendly information technology systems for end-users, management and administrators	XX%

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Employer Assessment Example	
Global footprint or solution to support all countries	XX%
Competitive and efficient cost model ensuring quality of performance	XX%
Clear transition/implementation approach	XX%
Match of strategic direction pursued by your company and future needs	XX%
Clear Service Level Agreement guarantees and tracking tools	XX%
Ability to meet overall functional requirements	XX%
TOTAL	100%

Requirements for Submission

Companies often clearly outline what they expect to see in responses, and in what format they want to receive them. This will increase the likelihood that you will receive thorough, detailed and comparable information so that you can make the best make a selection decision. An example of what some companies have requested is below.

The following pieces should be included in the RFP:

- Cover letter that includes statement that bid is effective for 180 days from receipt of bid
- Executive Summary
- Approach and Methodology
- Project Implementation Deliverables
- Appendix A:
 - a. Responses to Questionnaire
 - b. Responses to Share Your Vision
 - c. Project Team Staffing
- Appendix B:
 - a. Responses to country price transparency spreadsheet
- Appendix C:
 - a. Responses to country contract transparency spreadsheet

Section of Response	Details of Section
Executive Summary	High-level synopsis of the bidder's responses to the RFP. The Executive Summary should be a brief overview of the engagement identifying the main features and benefits of the proposed work.
Project Approach & Methodology	Include the method and approach to manage the overall project and client communications. Briefly describe how the engagement proceeds from beginning to end, including timetable and milestones, roles and responsibilities, assumptions and conditions, as well as any activities, dependencies or other materials to be provided by the organization.
Project Implementation Deliverables	Include descriptions of final deliverables, reports, outputs, documents, software, applications, tools or any other work product.
Appendix A 1. Questionnaire Responses 2. Project Team Staffing	<ul style="list-style-type: none"> a. Provide answers to the Questionnaire (included in Appendix A below) b. Provide the necessary answers to "Vision and Expectation Alignment" section (included in Appendix A below) c. Include brief bios, relevant experience, and references of key personnel who would be assigned to this project and a description of the other resource levels and experience proposed for the work. Confirm that no employees working on the engagement have ever been convicted of a felony. Disclose the identity and qualifications of any subcontractors that you intend to utilize in providing the services and the specific activities to be performed by those subcontractors.
Appendix B	<p>The company can indicate if you expect transparency in bidder pricing. If you have a preference between a commission-based pricing structure or a fee-based structure, indicate that in countries where a commission-based pricing is not permissible. Also, indicate if you would like the fee-based pricing to be incorporated with the premium cost for single-payer ability (as with commissions). Indicate if you expect that the commission (or fee in areas where commission is not permissible) to be set by the country/contract type and not vary based on the individual insurer selected (to avoid risk of compromising objectivity in recommendation of insurer selection).</p> <p>Ask for a list / table with description of the bidder's commission / fee structure by country and product type.</p>
Appendix C	<ul style="list-style-type: none"> a. This appendix outlines where the company's contracts currently exist globally b. Current administrative scope performed by bidder

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Appendices: Response Details

Appendix A: Partnership Details

This is a sample set of questions to which, some companies have asked bidders to provide responses. This questionnaire is intended to provide a brief overview and insight into bidders' program and capabilities. The responses can be explored in more depth at the finalist interviews / presentations. If desired, you can request a word limit per question, or you can allow bidders to provide as much detail as they see fit.

Sections include:

- Background
- Relationship with the Organization
- Global Presence
- Service Information
- Implementation
- Support
- Account Management & Structure
- Data Access, Safety & Storage
- Financing
- Vision and Expectation Alignment

Background

1. Provide the following company profile and information:
 - a. Full company name, address and phone number of corporate headquarters
 - b. Primary point of contact of the contact for this RFP.
 - c. Year company was founded
 - d. Number of employees
 - e. Number of dedicated broker staff to product development
 - f. Number of dedicated broker staff to customer service
 - g. Office locations
 - h. For the most recent fiscal year
 - a. Revenue (compared to previous year)
 - b. Net Income
2. Provide names and titles (or functional roles) of the senior leadership/company officers. How long have these officers had their current role?
3. Provide a brief history of your company and current business focus.
 - a. What are your company's core competencies and how do they relate to the services requested?
 - b. What additional services does your firm provide?
4. What is your company's ideal length of contract for the services requested? Does your company have an employee code of conduct that addresses the following;
 - a. Anti-discrimination policy
 - b. Anti-harassment policy
 - c. Anti-bribery policy
 - d. Confidentiality
 - e. Privacy and data protection

Please summarize your policies

Relationship with our Organization

1. Describe your experience with companies of a similar size, scope, complexity and as vertical as our organization. Describe any other relevant background information about your organization and your qualifications for this engagement.
2. Are you a current client of our organization? If yes, what is the history of the relationship? Is there a current contract in effect? If so, please include a copy.
3. Describe your philosophy and procedures for monitoring client satisfaction.



Relationship with our Organization
4. What about your approach is unique and why is that beneficial to our organization?
5. How will your firm ensure that our organization will be kept up to date at both local and global levels on key trends, new legislation and other important or emerging issues?
6. Describe the communication flow and electronic interface used for supporting our organization's regional and global team.

Global Presence
1. How many clients do you currently provide global brokerage services for?
2. Who currently are your two longest standing global corporate clients? Provide details.
3. Please provide two (2) relevant current client references of programs of a similar size and scope.
4. Using the attached spreadsheet of our locations, identify where you have a local presence in each country.
5. What geographies does your company expect to expand or invest in over the next three (3) to five (5) years?

Service Information
1. Provide an overview of how you will manage and measure the service delivery to the organization, this will include measurement and reporting of costs savings.
2. Describe why your firm should be the worldwide provider for our organization as an international benefit consultant/benefit broker, including how our organization will benefit from your firm's value-added services.
3. Discuss relative strengths and weaknesses, and history of your international capabilities. What are your acknowledged weak points and what are you doing to correct these?
4. In your experience, what key factors would make this global relationship a success? What are some lessons learned?
5. How are you advocating for changes required by the market and carriers to support more technology-based solutions?

Implementation
1. Describe your global implementation process.
2. Describe the project management and communication support (to internal and external stakeholders, i.e., insurers, current brokers) that you would provide during the implementation phase, including whether there is dedicated implementation team support.
3. Please describe how you have worked with multinationals to ensure successful transitions for countries that have had long established relationships with another local broker in place.

Support

1. How will smaller locations be supported?
2. How will you provide services in countries where our organization has employees, but your firm does not?
3. Designing and implementing benefit packages in countries where our organization has a small population can be challenging due to issues with pre-existing conditions and minimum participation requirements. How has your firm managed these challenges with other clients?
4. Do you provide telephone support, and will it be 'client branded'?

Account Management & Structure

Our organization requires a dedicated account management team to provide support at both the regional and global level. Describe your proposed global team and provide an organizational chart. Name specific individuals only if they will be actively engaged on our team and have core day-to-day responsibilities. Please include the following:

- a. Where are they located?
- b. Describe their relevant experience.
- c. Describe interactions between global account team and regional or location specific teams.

1. Describe your firm's ability to provide benchmarking knowledge and analysis on a country basis.
2. Describe how your local benefits management process is connected to and collaborates with the global benefits management framework. What are the challenges and how is your firm structured to connect local, regional and global operations?
3. Provide which insurers you have preferred supplier relationships with.

Data Access, Safety & Storage

1. Please describe your experience and capabilities in providing products and services for mobile employees.
2. Is malware protection software deployed on systems that are susceptible to malware?
3. Are back-ups of essential information made? How are these made and how often?
4. Where is the data hosted, by geography if applicable? Who hosts the data, by geography if applicable?



Financing	
1.	Discuss how your processes and procedures would lead to efficiencies in operations and how this could lead to cost savings over time.
2.	Please describe your approach to change control including costs that would be applicable.
3.	Describe your approach to multi-national pooling. How can you help us use most efficiently our pooling capabilities?
4.	Demonstrate your experience with captives. Provide examples.
5.	Describe your renewal process. What is your approach in broking, proving selection and provider management? How can this be a value-add to our organization?
6.	Demonstrate where you have negotiated more favorable terms than existed in the arrangement prior to negotiating the respective renewal, placement, etc.

Vision and Expectation Alignment	
<p>In this section, some organizations have looked to identify the best cultural fit for their organization. Ask those who bid on the RFP to share their vision of how they will approach this work. To do this, it is important that those bidding understand the vision, mission objectives and culture of your organization, so it is advisable to be as clear as possible in the company information and purpose sections (Section 1 & 2 above in this example RFP). This allows bidders to best understand the environment they will operate within. To determine if they are the best fit, you may ask them to describe things such as:</p>	
1.	An explanation for how their approach is unique and why it is beneficial to your organization
2.	Their perspective on how your organization will benefit from the firm's value-added services and partnership
3.	Several innovative ideas that would comprise your organization's global health care experience
4.	Reasoning behind what makes their technology strategy different from others
5.	Key factors that would make this global relationship a success, in addition to lessons learned from past global interactions
6.	A walkthrough of the employee user journey during benefit selection and how it can be optimized through innovation and technology
7.	Ideas for how you can implement your strategy globally
8.	How they structure their team in alignment with your organizational structure (account manager alignment, local, regional, global support etc.)
9.	What do you think is most appealing about our organization's packages?
10.	How would you, as a brokerage work to streamline best practices to make a true global benefits strategy?

Depending on your company’s culture, some organizations may seek text responses and examples. One company, which was focused on finding a partner who was creative, enthusiastic, passionate and willing to embark on a journey with the company to expand its global strategy in innovative ways, asked bidders to respond in a way that exhibited their creativity. The company asked bidders to create a work of art, produce a video, tell a story or find an innovative way to help leadership understand how they would transform the employee experience at the company. If you have specific expectations in response format, make sure to articulate how your company prefers the broker respond to the RFP (e.g., Word, Excel, PowerPoint, video) to ensure their ability to meet your company’s reporting needs.

APPENDIX B: Fees by Country

Describe your commission by country and by contract type:

Region	Country	Type of Coverage	Commission Rate	Fee Rate If Commission Not Permissible
Example) EMEA	Algeria	Health		

APPENDIX C: Contracts by Country

This appendix outlines where our organization contracts currently exist globally. The information can be shared for each region separately.

Region	Country	# of Employees in Country	Type of coverage	# of Contracts	Harmonized?
Example) LAR	Argentina	222	Medical	1	yes