



Application Guidelines

Request for Proposals (RFP)

Group Benefits Plan

| | |
|--|--|
| Issued: | Wednesday, July 20th, 2022 |
| Application Deadline: | Monday, August 15th, 2022, 5:00p.m. EST |
| Please submit proposals to: | Eric Chen Procurement Officer Surrey Place 2 Surrey Place Toronto ON M5S 2C2 Eric.Chen@surreyplace.ca |

Table of Contents

| | |
|---|------------|
| 1. Background | Page 3 |
| 2. Scope of Services | Page 4 |
| 3. Form of Proposal & Question for submission | Page 5 |
| 4. Underwriting Instructions | Page 6 |
| 5. Evaluation Criteria | Page 7 |
| 6. Terms and Conditions | Pages 7-10 |
| 7. Key Dates and Contact Information | Page 10 |
| 8. Bidder Submission Section | Page 11-13 |

1. Background

Surrey Place is issuing a Request for Proposals (RFP) to select **an insurer**, to provide its Group Benefits Plan.

This RFP has been initiated as a standard procurement procedure to meet the requirements of the Broader Public-Sector Accountability Act, 2010 and its associated Procurement Directive, 2011 and in accordance with Surrey Place's [procurement policy](#) ,

About Surrey Place

Located in Toronto, Surrey Place provides specialized clinical services that are responsive to individual's needs and promote health and well-being.

Surrey Place is a not-for-profit organization that serves people of all ages with developmental disabilities, autism spectrum disorder and visual impairments in the Toronto region and Northwestern Ontario. As a trusted leader in the developmental services sector, we provide integrated services and inclusive support in a safe and welcoming environment. Surrey Place helps people learn new skills, gain self-confidence and reach their full potential.

Our Surrey Place team consists of caring clinicians, staff, valued partners and other experts in the sector. We create responsive and innovative care plans that meet our client's needs. Our approach is family-based, which centres the interests and care of our clients, families and caregivers by teaching them skills. We strive to ensure the greatest access to services and support our clients in navigating the health care system.

For 60 years, we have supported people with varying and complex needs to connect with their communities and achieve their goals. Surrey Place is accredited by Accreditation Canada through the healthcare program.

More information about Surrey Place can be found here:
<http://www.surreyplace.on.ca/about-us/>

2. Scope of Services

The objective of this RFP is to select a strong benefits **insurer** who will work with Surrey Place and their external consultants to provide the services associated with group insurance coverage which will help ensure that Surrey Place continues to attract, retain, and motivate a highly skilled and diverse workforce. Surrey Place is seeking an **insurer(s)** that has experience in underwriting similar size plans and specializes in providing these plans with high quality and cost-effective group insurance services.

More specifically, Surrey Place is hoping to achieve the following objectives through this RFP:

- Competitive Costs
- Superior Service
- Proactive and Progressive Management of Disability Claims
- Governance

Reflective of the objectives above, Surrey Place has established the following criteria for the selection of an **insurer** for its group benefits plans.

- A. Competitive premium and extended guarantee periods.
- B. Superior day-to-day provider service (teams and process) in the areas of client support, administration and claims processing.
- C. Proven success in Long Term Disability claims management and outcome measurement/reporting.
- D. Governance – Fulfill due diligence responsibilities to employees.

Your proposal will be reviewed with consideration given to the above criteria. The successful **insurer** will offer competitive financial terms as well as superior service and support for both Surrey Place and its employees while focusing on the long-term sustainability of the program.

3. Scope of Services and Questions for Submission

- Emergency out of province/country and travel assistance
- Extended health care
- Dental care
- Stop loss insurance
- Basic and optional life insurance,
- Long Term disability
- Employee and family assistance program,

Details of specific benefit provisions by employee/retiree groups are provided within the secure portal. More information is available upon request.

All proposals are required to include:

- 1) Describe your legal and corporate structure, including ownership.
- 2) Please provide a brief overview describing why you feel your organization is the best suited to provide the services requested by Surrey Place.
- 3) Provide a list of similar clients to in Surrey Place's industry.
- 4) Provide a detailed listing of any deviations in plan design and eligibility requirements as per the plan description contained by each line of benefit.
- 5) Confirm your ability to transfer enrollment data electronically, including all family and dependent information, etc.
- 6) Confirm ability to grandparent all coverage levels
- 7) Confirm your ability to transfer and load historical claims and deductible information.
- 8) Confirm your ability to accept prior carrier enrollments for beneficiary purposes.
- 9) Provide an overview of the specific team assigned to oversee Surrey Place, including team structure, roles and responsibilities and experience.
- 10) Outline any other value-added services or products, which would assist the plan administrator or plan members, at no additional charge (ie. Wellness resources, iCBT, health care navigation, etc).
- 11) Provide a description of your organization's current capabilities to respond to plan members' queries, including various methods members may contact your organization for support.
- 12) Detail your disability management approach and unique features of your service offering
- 13) Briefly detail current technology offerings to Members including (1 page maximum):
- 14) Briefly detail current technology offerings to Plan Administrators including (1 page maximum):
- 15) Provide at least three (3) current, comparable clients of similar size and scope of service as Surrey Place, where possible. (Surrey Place will not contact references without the firm's written approval.
- 16) Outline of the key personnel assigned to the proposal,

- a. The assigned account executive share be proficient, knowledgeable, experience, and capable of successfully managing client accounts similar in size and complexity of Surrey Place.
- b. The kye personnel must have experience with similar sized organizations to Surrey Place in the past five (5) years

4. Underwriting Instructions

Proponents are asked to quote on the following basis,

- Provider – Manulife Financial
- Benefit/Provision – Life, AD&D, Long Term Disability, Health (including emergency out of province/country and travel assistance), and Dental
- Renewal Date – December 2022
- Funding – Fully Insured, non-refund, prospectively rated
 - Travel – 1st dollar pooling fully insured
 - Stop-Loss - \$20,000 per individual for in Canada Claims fully insured
 - Employee Assistance Program - pooled
- Administration & Billing – HO billed and PA online administration
- Date Last Marketed – 2019

Proponents must quote in consideration of the following requirements:

1. Any plan design deviations must be noted in the appropriate section of the questionnaire. As benefit booklets are being provided, it is assumed quoting Proponents are matching the existing plan design unless a plan deviation is noted.
2. Proponents should quote based on the assumption that the existing divisional/class structure will be duplicated.
3. Proponents should assume that Surrey Place will continue with their existing funding and administration requirements.
4. Selectpath will remain the advisor of record on the Surrey Place account.
5. Surrey Place will require a December 1st renewal date to align with the fiscal period.
6. The successful Proponent will be responsible for allowing coverage for existing waiver of premium claims.
7. Stop-loss provision is \$20,000 for in Canada claims and first dollar for out of Canada emergency and travel assistance claims.
8. The successful Proponent will be responsible for adjudicating and reimbursing claims for Surrey Place effective December 1, 2022.
9. All pricing requirements and fee basis are outlined in the pricing Template. There should be no change to the requirements or fee basis.

5. Evaluation Criteria

Proposals will be evaluated based upon the following criteria:

| | Evaluation Domain | Weight |
|---|---|--------|
| 1 | <ul style="list-style-type: none">Fees, Administration Charges, Pooling Charges, Reserves, Cost/Pricing, including rate guarantee time period | 40% |
| 3 | <ul style="list-style-type: none">Ability to meet conditions and terms of existing Group Benefits Plan | 20% |
| 4 | <ul style="list-style-type: none">Proven reputation and customer service history | 20% |
| 5 | <ul style="list-style-type: none">Online experience for staff and plan administrators | 10% |
| 6 | <ul style="list-style-type: none">Quality, detail, and clarity of the proposal. | 10% |

Please note that:

- Submissions that do not meet the evaluation criteria will be disqualified.
- To be fair to all applicants, late submissions and phone calls or emails to discuss the applications status will not be accepted.
- Only short-listed applicants will be contacted for an interview/presentation.

6. Terms and Conditions

Delivery of Proposal

Please send electronic copy via email to eric.chen@surreyplace.ca by **Monday, August 15, 2022, 5:00p.m. EST.**

Proposal Time Limit

Each bidding firm shall commit that the proposal is valid and accurate for 150 days from the closing date **August 15, 2022.**

Selection Process

Surrey Place reserves the right to accept or reject any proposals. Surrey Place will review all applications. The award will be based on a review of the proposals against all evaluation criteria and will not necessarily be awarded based on the lowest price offered. Each firm will be provided with fair access to information, as requested by e-mail or in writing (see Key Dates). Additional written materials, to ascertain the qualification of applicant may be requested.

Inquiries

Applicants should e-mail (please do not telephone) all questions to:
eric.chen@surreyplace.ca

Liability Insurance

All firms are requested to warrant that the firm does not currently have any outstanding liability claims that may impact on the future health of the firm. Additionally, the firm must maintain sufficient liability insurance relevant for a client of our size. The liability coverage must be confirmed.

Conflict of Interest

Applicants responding to this RFP may not have any personal or business interest that would present an actual, potential or apparent conflict of interest with the performance of the contract to be awarded.

Distribution of the Invitation for Proposals

This invitation has been released:

- By publication on MERX.COM and surreyplace.ca
- By invitation

Surrey Place is not Committed to Applicant's Expenses

The application process will not necessarily result in a commitment to sign a contract with the applicant. Surrey Place shall not be liable for any expenses incurred by any applicant, including the expenses associated with the cost of preparing the Application.

Expense claim and reimbursement rules

Surrey Place will not pay or reimburse an applicant for any hospitality, incidental or food expenses, including but not limited to expenses in respect of meals, snacks, beverages, gratuities, laundry or dry cleaning, valet services, dependent care, home management and personal telephone calls. Reimbursement for allowable expenses can be claimed and reimbursed only when the contract specifically provides for it.

External Factors

Surrey Place reserves the right to withdraw this RFP or terminate the resulting contract within the terms of the contract without penalty.

Bid dispute resolution process and procedure

Unsuccessful applicants can request a debriefing (if value of Procurement is 100,000 or more) within 60 calendar days following the date of the contract award notification. The request should be submitted to Procurement Officer. The Procurement Officer will respond to the vendor and arrange an applicant debriefing with 10 business days of receiving the request.

When conducting vendor debriefings, Surrey Place will:

- Confirm with each applicant the date, time and location of the debriefing session in writing;
- Conduct separate debriefings with each applicant;
- Not disclose information concerning other applicants, other than the names and addresses of applicants who participated in the competitive process
- Not answer questions unrelated to the competitive process;
- Provide a general overview of the evaluation process set out in the procurement document;
- Discuss strengths and weaknesses of an applicant's submission in relation to the specific evaluation criteria.
- Provide suggestions on how the applicant may improve future submissions;
- Address questions and issues raised by the applicant in relation to their submission.

Subsequent the applicant debriefing, if an applicant wishes to dispute the outcome of the procurement process, the aggrieved party is to file the bid protest in writing, with Vice President, Finance and Corporate Services, by registered mail, within 10 business days of the debriefing meeting. A protest in writing shall include the following:

- The name and address of the Complainant;
- Identification of the contract or bid solicitation being protested;
- The date of debriefing and name of procurement officer who conducted the debriefing;
- Detailed and factual statement of the grounds for protest;
- The Complainant's arguments and supporting documentation; and
- The Complainant's requested remedy.

The Vice President, Finance and Corporate Services will respond, in writing, to the Complainant within 10 business days of receiving the protest. The final decision on the issue will come from the Vice President, Finance and Corporate Services, in consultation with the Chief Executive Officer and shall be considered final and conclusive.

Information disclosure

Any confidential information supplied to Surrey Place may be disclosed by Surrey Place where it is obliged to do so under the Freedom of Information and Protection of Privacy Act (FIPPA), by an order of a court or tribunal or otherwise required at law.

7. Key Dates and Contact Information

| | |
|-----------------------------|---|
| RFP Issue Date | Wednesday, July 20, 2022 |
| Bidder's questions deadline | Wednesday, August 3, 2022, 5:00p.m. EST |
| Deadline for proposals | Monday, August 15, 2022, 5:00p.m. EST |

Eric Chen
Procurement Officer
Surrey Place
2 Surrey Place
Toronto ON M5S 2C2
eric.chen@surreyplace.ca

Bidder Submission Section

RFP 2022 –

Group Benefits Provider

Surrey Place

Schedule of Prices and Fees

The bidder hereby Bids and offers to enter into the Contract referred to and to supply and do all or any part of the work which is set out or called for in this Bid, at the unit prices, hereinafter stated. HST/RST is additional.

Do not enter \$0.000 dollars unless you are providing the line item at zero dollars to Surrey Place.

| Line Item | Benefits/Division | Volume | Rate | Extend Total | Months Per Year | Annual Premium |
|-----------|--------------------------------------|--------|------|--------------|-----------------|----------------|
| 1 | Basic Employee Life A, B, C, D, F, R | | | | | |
| 2 | Dependent Life A-Option 1, | | | | | |
| 3 | Dependent Life A-Option 2 | | | | | |
| 4 | Dependent Life B,C,D,F | | | | | |
| 5 | Long Term Disability A | | | | | |
| 6 | Long Term Disability B,C,D,F | | | | | |
| 7 | Extended Health Care A Single | | | | | |
| 8 | Extended Health Care A Family | | | | | |
| 9 | Extended Health Care B Single | | | | | |
| 10 | Extended Health Care B Family | | | | | |
| 11 | Extended Health Care C Single | | | | | |
| 12 | Extended Health Care C Family | | | | | |
| 13 | Extended Health Care D Single | | | | | |
| 14 | Extended Health Care D Family | | | | | |
| 15 | Extended Health Care F Single | | | | | |
| 16 | Extended Health Care F Family | | | | | |
| 17 | Dental A Single | | | | | |
| 18 | Dental A Family | | | | | |
| 19 | Dental B Single | | | | | |
| 20 | Dental B Family | | | | | |
| 21 | Dental C Single | | | | | |
| 22 | Dental C Family | | | | | |
| 23 | Dental D Single | | | | | |
| 24 | Dental D Family | | | | | |
| 25 | Dental F Single | | | | | |
| 26 | Dental F Family | | | | | |
| 27 | Employee Assistance Program | | | | | |

Surrey Place –Group Benefits Plan (Request for Proposals)

| | |
|---|-------------------------------------|
| Location | Toronto, Ontario |
| Nature of Business | Specialized Clinical Services |
| No. of years in business | Since 1966 |
| Covered by WSIB/EI | Yes |
| Are any employees off due to disability | Yes – see employee data |
| Employee Premium Contribution | 100% of LTD |
| No. of years with current carrier | Manulife since 1989 |
| Commission: | 5% Life/Dep Life/LTD, 2% EHC/Dental |
| Underwriting Method | Fully Insured |

Divisions

Division 002 – Union – Class A: 00, 01, 02

Division 003 – Management – Class B, C, D, F

Division 004 – Retirees – Class R

Division 005 – Employees with Resilience only

Classes

Class A – All Full-Time and Part-Time Union Employees

(based on Dependent Life coverage)

Class B – Non-Union

Class C – Management

Class D – Senior Management

Class E – Employees with Resilience EAP only

Class F – CEO (Separate Memorandum of Agreement for Retired CEO)

Class R – Retirees