



## TOWNSHIP OF EDGEWATER PARK

400 DELANCO ROAD  
EDGEWATER PARK, NJ 08010

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### TOWNSHIP OF EDGEWATER PARK

400 DELANCO ROAD  
EDGEWATER PARK, NJ 08010

#### Request for Qualifications / Proposals for Professional Services

#### HEALTH INSURANCE BENEFITS BROKER AND CONSULTANT FOR YEAR 2023

The Township of Edgewater Park is requesting proposals from qualified individuals and firms to provide health insurance benefits broker/consulting services to the Township of Edgewater Park. Health Insurance Benefits Broker and Consulting services shall include Medical Insurance, Prescription Drug Insurance and Dental Insurance for employees and retirees. Proposals will be evaluated in accordance with the criteria set forth in this RFQ. The successful proposer will demonstrate qualifications, experience, and ability to perform the scope of service detailed in this Request for Qualifications. Where to obtain minimum qualifications and proposal forms, submission deadline and form of submission are indicated below.

Where to obtain RFQ/RFP: Requests for these forms should be made in person to the Municipal Clerk, Patricia Clayton, 400 Delanco Road, Edgewater Park, NJ, 08010, email: [pclayton@edgewaterpark-nj.com](mailto:pclayton@edgewaterpark-nj.com) or on the web at [www.edgewaterpark-nj.com](http://www.edgewaterpark-nj.com). Please no phone requests. This form will be used by the Edgewater Park Township Committee as a basis for making professional service appointments.

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**Submission Deadline: November 17, 2022**

**Submission Location: Township of Edgewater Park, Municipal Clerk, 400 Delanco Road, Edgewater Park, NJ 08010**

**Form of Submission:** All submissions shall be in sealed envelope with "Submission of Qualifications / Proposal for Health Insurance Benefits Broker and Consultant marked on the outside. One original hard signed unbound copy and one bound copy of all documents to be submitted. IN ADDITION to the Original hard copy, an electronic copy in Adobe Acrobat (PDF) format shall be submitted on a CD or flash drive at the same time.

Any questions regarding this Request for Qualifications should be directed to Tom Pullion, Township Administrator.

**Return in sealed envelope to: Patricia Clayton, Township Clerk, Edgewater Park Township Park, 400 Delanco Road, Edgewater Park, NJ, 08010, NO LATER THAN November 9, 2022, at 12:00PM (Noon).**

**THIS PROPOSAL IS BEING SOLICITED THROUGH A FAIR AND OPEN PROCESS IN ACCORDANCE WITH N.J.S.A.19:44A-20.5 et seq.**

Listed below is the basic Scope of Services which the Health Insurance Benefits Broker and Consultant is expected to provide and questions which should be answered as part of the respondent firm's response to this Request for Qualifications.

**Scope of Services**

The Health Insurance Benefits Broker and Consultant will be required to perform, but not limited to, any and all of the following services:

- Evaluate cost effectiveness of competitive alternatives to NJ State Health Benefits Plan and Delta Dental Insurance Plan.
- Preparation of RFP's, review and recommendations of service providers of Medical Insurance, Dental Insurance, Prescription Drug Insurance.
- Review and recommendation for provider changes.
- Negotiate rate and expense reductions with insurance providers and service providers resulting in substantial savings for client.
- Perform insurance carrier billing audits and eligibility audits for the purpose of determining ineligible insured employees, retirees and beneficiaries.
- Negotiate return of premiums and fees charged to clients for ineligible insured employees, retirees and beneficiaries.
- Prepare and review plan design cost impact studies.
- Advise and participate in bargaining unit negotiations with respect to benefit plan changes and costs.
- Prepare benefit comparison for Collective Bargaining Units providing a clear understanding of the alternatives being considered.
- Develop and Implement Employee Communication Strategy for Benefit changes.
- Provide direction on coverage related issues and employee appeals.
- Preparation, submission and tracking of Medicare Part D subsidy and GASB reporting.
- Provide updates and regulatory bulletins related to potential legislative changes and regulations affecting the Township.
- Be available to attend Township Committee meetings, budget and negotiation meetings, whenever necessary.
- Assist the Township with required employee presentations.
- Broker must provide assistance with open enrollment, new hire meetings, and other employee education and support services.

**Response Content**

Firms should address in their Responses the following:

1. Description of Firm - Provide a history and description of your firm, including location of servicing office.

2. Experience - Please briefly summarize your experience as a Health Insurance Benefits Broker and Consultant, number of years experience in insurance consulting and brokerage and experience servicing New Jersey governmental entities of size equal to or larger than the Township of Edgewater Park.
3. Education, qualifications, experience and training of all persons who would be assigned to provide services along with their names and titles.
4. The proposer must possess both an Agency License and Individual Licenses from the New Jersey Department of Banking Insurance for those persons who would be assigned to provide services to the Township of Edgewater Park.
5. References – Provide references including two (2) of which were servicing New Jersey Governmental entities. Include the name of the issuer for whom you have provided similar services along with the contact person’s name, title, address, telephone number and email address.
6. Access to Records – The selected broker must agree to provide full and free access to those records maintained with respect to the insured, as well as other books, records and information reasonably related to the scope of services provided by the broker to the Township of Edgewater Park .
7. Compensation - Please attach your fee schedule for providing the Scope of Services requested in this Request for Qualifications. Include a detailed breakdown of any and all broker or agent fees and commissions.

**Standard Requirements of Technical Proposal:**

1. The Name of the proposer Statement of Ownership
2. Affirmative Action Questionnaire or Certificate of Employee Information Report
3. New Jersey Business Registration Certificate
4. Chapter 271 Political Contribution Disclosure Form
5. Debarment Affidavit
6. W-9 Request for Taxpayer Identification Number and Certification
7. Proof of Commercial General Liability, Excess Umbrella Liability, Comprehensive Automobile Liability, Professional Liability, Workers’ Compensation and Employer’s Liability Insurance in accordance with New Jersey law.

**Basis for Award of Contract/Agreement for Health Insurance Benefits Broker/Consultant**

1. The Committee will award a contract or agreement based on the qualifications, merit, experience, references and cost competitiveness.
2. The Township of Edgewater Park reserves the right to conduct an interview or interviews.
3. Award of a contract will be subject to availability of funds.
4. All awards or waivers will be by resolution acted on by the Township Committee at a public session of the governing body convened in accordance with the Open Public Meetings Act.
5. The Township reserves the right not to award a contract and reject all proposals.



## **EXHIBIT A**

### **MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE N.J.S.A. 10:5-31 et seq. (P.L. 1975, C. 127) N.J.A.C. 17:27**

#### **GOODS, PROFESSIONAL SERVICE AND GENERAL SERVICE CONTRACTS**

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will take affirmative action to ensure that such applicants are recruited and employed, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such action shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause.

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor, where applicable, will send to each labor union or representative or workers with which it has a collective bargaining agreement or other contract or understanding, a notice, to be provided by the agency contracting officer advising the labor union or workers' representative of the contractor's commitments under this act and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to employ minority and women workers consistent with the applicable county employment goals established in accordance with N.J.A.C. 17:27-5.2, or a binding determination of the applicable county employment goals determined by the Division, pursuant to N.J.A.C. 17:27-5.2.

The contractor or subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, labor unions, that it does not discriminate on the basis of age, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

In conforming with the applicable employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval

Certificate of Employee Information Report

Employee Information Report Form AA302

The contractor and its subcontractors shall furnish such reports or other documents to the Div. of Contract Compliance & EEO as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Div. of Contract Compliance & EEO for conducting a compliance investigation pursuant to **Subchapter 10 of the Administrative Code at N.J.A.C. 17:27.**

\_\_\_\_\_  
Print Name of Company/Firm

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

**EXHIBIT B**  
**LOCAL PUBLIC CONTRACTS LAW**

**AMERICANS WITH DISABILITIES ACT OF 1990**  
**Equal Opportunity for Individuals with Disability**

The contractor and the Township of Edgewater Park, (hereafter "owner") do hereby agree that the provisions of Title 11 of the Americans With Disabilities Act of 1990 (the "Act") (42 U.S.C. *SI21 01* et seq.), which prohibits discrimination on the basis of disability by public entities in all services, programs, and activities provided or made available by public entities, and the rules and regulations promulgated pursuant there unto, are made a part of this contract. In providing any aid, benefit, or service on behalf of the owner pursuant to this contract, the contractor agrees that the performance shall be in strict compliance with the Act. In the event that the contractor, its agents, servants, employees, or subcontractors violate or are alleged to have violated the Act during the performance of this contract, the contractor shall defend the owner in any action or administrative proceeding commenced pursuant to this Act. The contractor shall indemnify, protect, and save harmless the owner, its agents, servants, and employees from and against any and all suits, claims, losses, demands, or damages, of whatever kind or nature arising out of or claimed to arise out of the alleged violation. The contractor shall, at its own expense, appear, defend, and pay any and all charges for legal services and any and all costs and other expenses arising from such action or administrative proceeding or incurred in connection therewith. In any and all complaints brought pursuant to the owner's grievance procedure, the contractor agrees to abide by any decision of the owner which is rendered pursuant to said grievance procedure. If any action or administrative proceeding results in an award of damages against the owner, or if the owner incurs any expense to cure a violation of the ADA which has been brought pursuant to its grievance procedure, the contractor shall satisfy and discharge the same at its own expense.

The owner shall, as soon as practicable after a claim has been made against it, give written notice thereof to the contractor along with full and complete particulars of the claim, If any action or administrative proceeding is brought against the owner or any of its agents, servants, and employees, the *owner shall* expeditiously forward or have forwarded to the contractor every demand, complaint, notice, summons, pleading, or other process received by the owner or its representatives.

It is expressly agreed and understood that any approval by the owner of the services provided by the contractor pursuant to this contract will not relieve the contractor of the obligation to comply with the Act and to defend, indemnify, protect, and save harmless the owner pursuant to this paragraph.

It is further agreed and understood that the owner assumes no obligation to indemnify or save harmless the contractor, its agents, servants, employees and subcontractors for any claim which may arise out of their performance of this Agreement. Furthermore, the contractor expressly understands and agrees that the provisions of this indemnification clause shall in no way limit the contractor's obligations assumed in this Agreement, nor shall they be construed to relieve the contractor from any liability, nor preclude the owner from taking any other actions available to it under any other provisions of the Agreement or otherwise at law

\_\_\_\_\_  
Print Name of Company/Firm

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

**EXHIBIT C**  
**AFFIRMATIVE ACTION COMPLIANCE NOTICE**  
**N.J.S.A. 10:5-31 and N.J.A.C. 17:27**

**GOODS AND SERVICES CONTRACTS**  
**(INCLUDING PROFESSIONAL SERVICES)**

This form is a summary of the successful bidder's requirement to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27-1 et seq.

The successful bidder shall submit to the public agency, after notification of award but prior to execution of this contract, one of the following three documents as forms of evidence:

- a) A photocopy of a valid letter that the contractor is operating under an existing Federally approved or sanctioned affirmative action program (good for one year from the date of the letter);  
OR
- b) A photocopy of a Certificate of Employee Information Report approval, issued in accordance with N.J.A.C. 17:27-4;  
OR
- c) A photocopy of an Employee Information Report (Form AA302) provided by the Division and distributed to the public agency to be completed by the contractor in accordance with N.J.A.C. 17:27-4.

The successful vendor may obtain the Affirmative Action Employee Information Report (AA302) from the contracting unit during normal business hours.

The successful vendor(s) must submit the copies of the AA302 Report to the Division of Contract Compliance and Equal Employment Opportunity in Public Contracts (Division). The Public Agency copy is submitted to the public agency, and the vendor copy is retained by the vendor.

The undersigned vendor certifies that he/she is aware of the commitment to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27.1 et seq. and agrees to furnish the required forms of evidence.

The undersigned vendor further understands that his/her bid shall be rejected as non-responsive if said contractor fails to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27-1 et seq.

COMPANY: \_\_\_\_\_ SIGNATURE: \_\_\_\_\_  
PRINT NAME: \_\_\_\_\_ TITLE: \_\_\_\_\_  
DATE: \_\_\_\_\_



**EXHIBIT D**

**ELECTION LAW ENFORCEMENT COMMISSION**

Pay-To Play: The Election Law Enforcement Commission (ELEC) has adopted its proposed regulations (published in the April 16, 2007 edition of the N.J. Register). The regulations require vendors to submit their annual report covering contracts and contributions for the prior calendar year by March 30th of each year.

Business entities are responsible for determining if filing is necessary. Additional information on this requirement is available from ELEC at 888-313-3532 or at [www.elec.state.nj.us](http://www.elec.state.nj.us)

COMPANY: \_\_\_\_\_ SIGNATURE: \_\_\_\_\_

PRINT NAME: \_\_\_\_\_ TITLE: \_\_\_\_\_

DATE: \_\_\_\_\_

**EXHIBIT E**

**DISCLOSURE OF INVESTMENT ACTIVITIES IN IRAN**

**Proposer:**

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**PART 1**

Pursuant to Public Law 2012, c. 25 any person or entity that submits a bid or proposal or otherwise proposes to enter into or renew a contract must complete the certification below to attest, under penalty of perjury, that neither the person or entity, nor any of its parents, subsidiaries, or affiliates (any parent, successor, subunit, direct or indirect subsidiary, or any entity under common ownership or control with, any entity), is identified on the Department of Treasury's Chapter 25 list as a person or entity engaging in investment activities in Iran. The Chapter 25 list is found on the State of New Jersey, Department of Treasury, Division of Purchase and Property website at <http://www.state.nj.us/treasury/purchase/pdf/Chapter25List.pdf>. Bidders must review this list prior to completing the below certification. Failure to complete the certification will render a bidder's proposal non-responsive. If the Authority finds a person or entity to be in violation of law, s/he shall take action as may be appropriate and provided by law, rule or contract, including but not limited to, imposing sanctions, seeking compliance, recovering damages, declaring the party in default and seeking debarment or suspension of the party.

**PLEASE CHECK THE APPROPRIATE BOX:**

- I certify, pursuant to Public Law 2012 c. 25, that neither the bidder listed above nor any of the bidder's Parents, subsidiaries, or affiliates is listed on the N.J. Department of the Treasury's list of entities determined to be engaged in prohibited activities in Iran pursuant to P.L. 2012 c. 25 ("Chapter 25 List"). I further certify that I am the person listed above, or I am an officer or representative of the entity listed above and am authorized to make this certification on its behalf. I will skip Part 2 and sign and complete the Certification below.

**OR**

- I am unable to certify as above because the bidder and/or one or more of its parents, subsidiaries, or affiliates is listed on the Department's Chapter 25 list. I will provide a detailed, accurate and precise description of the activities in Part 2 below and sign and complete the Certification below. Failure to provide such will result in the proposal being rendered as non-responsive and appropriate penalties, fines and/or sanctions will be assessed as provided by law.

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**PART 2**

You must provide a detailed, accurate and precise description of the activities of the bidding person/entity, or one of its parents, subsidiaries or affiliates, engaging in the investment activities in Iran outlined above by completing the box below.

Name: \_\_\_\_\_ Relationship to Proposer: \_\_\_\_\_

Description of Activities:

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Duration of Engagement: \_\_\_\_\_ Anticipated Cessation Date: \_\_\_\_\_

Proposer Contact Name: \_\_\_\_\_ Contact Phone Number: \_\_\_\_\_

**Certification:** I, being duly sworn upon my oath, hereby represent and state that the foregoing information and any attachments thereto to the best of my knowledge are true and complete. I attest that I am authorized to execute this certification on behalf of the above-referenced person or entity. I acknowledge that the Authority is relying on the information contained herein and thereby acknowledge that I am under a continuing obligation from the date of this certification through the completion of any contracts with the Authority to notify the Authority in writing of any changes to the answers or information contained herein. I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am subject to criminal prosecution under the law and that it will also constitute a material breach of my agreement(s) with the Authority and the Authority at its option may declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print): \_\_\_\_\_

Signature: \_\_\_\_\_

TITLE: \_\_\_\_\_

DATE: \_\_\_\_\_