

**SEALED BID
REQUEST FOR PROPOSALS**

GROUP INSURANCE COVERAGE

FOR

Fit Academy (#__4244__)

January 19, 2020

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REQUEST FOR PROPOSALS

Part 1: Bid Protocol

1. Invitation to bid Fit Academy (“FIT”) is requesting proposals for group insurance coverage for active employees. For this purpose, "group insurance coverage" means benefit coverage provided to a group through an entity authorized under section 43A.316 or 123A.21, subdivision 7; or chapter 61A, 62A, 62C, or 62D to do business in the state. Proposals for self-insurance will also be considered. Sealed proposals will be accepted until 5:00 pm central time on April 30th, 2020. In addition to bidding on existing benefits, the FIT requests a bid for a “Minimum Value” plan (i.e., a plan designed to offer the lowest-cost self-only option that meets minimum value).
2. Bid Response Medium. All bid responses must be provide and meet the guideline of the Sealed Bid Request for Proposal dated January 19, 2020.
3. Bid Delivery. Vendors will provide three paper copies of the completed proposals and deliver them to the following address, return receipt requested, via registered or certified mail, or by professional courier, no later than the deadline set forth in Paragraph (1):
Fit Academy FIT # 4244
Executive Director
Claud Allaire
7200 West 147th St
Apple Valley, MN 55124

FIT reserves the right to reject any bids received after the date set forth above, delivered to the wrong party or parties, or delivered in a form other than as specified herein.

Part 2: Timeline

1. Timeline. The renewal date for group health plan(s) maintained by the FIT is September 1, 2020. The overall timeline is as follows:
 - a. The RFP shall be publically released to potential sources of coverage on January 19, 2020. Public notice of the request for proposal will be published on the Fit Academy website with instruction for submitting proposals
 - b. April 30th, 2020. Deadline for submitting sealed bids to FIT.
 - c. After May 3rd, 2020 but no later than May 8th, 2020 the Sealed bids will be opened by the Executive Director.
 - d. If requested by FIT, final bids must be submitted no later than May 15th, 2020, or on such earlier date as specified by FIT. Final bids, if any, shall follow the same protocol in Part 1, Paragraph (3) above.

- e. Coverage is effective September 1, 2020.

Part 3: Miscellaneous

1. Complete Responses. FIT reserves the right to compare quotes based on information provided Request for Proposal Incomplete responses or responses using other mediums may be a negative factor in evaluating your proposal.
2. Compliance with Laws. All services proposed must comply with (or provide adequate support to help the FIT comply with) applicable State of Minnesota and Federal requirements regarding mandated benefits, coverage of dependents and adult children, nondiscrimination and privacy requirements under HIPAA, the Code, and the PHSA, reporting and disclosure requirements, claims and appeals, portability, and continuation rights. Proposals and pricing must reflect recent Federal legislation under the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010 (collectively, the “ACA”), including those provisions which will go into effect during the term of any agreement entered into with the FIT. Proposals should include sample plan documents and SPDs.
3. Rate quotes. Final proposals shall include rate quotes in the manner set forth in Attachment 1.
4. Bid review. In reviewing bids, the FIT reserves the right to:
 - a. Waive minor irregularities.
 - b. Negotiate bid responses.
 - c. Modify, amend, and supplement this Request for Proposal.
5. Deviations from Specifications. Proposed deviations to any part of these specifications must be submitted in writing and clearly identified and made part of the Carrier’s proposal. Failure of Carrier to identify such deviation(s) shall not constitute a waiver by FIT of the deviation.
6. Criteria for evaluation. FIT reserves the right to accept the proposal which, in the judgment of the FIT, is determined to be in the best interest of the FIT and taking into account multiple factors, including but not limited to rates, benefit plan designs, provider networks, prescription drugs, reduction in aggregate benefits, and any other factors the FIT determines to be relevant to its decision. FIT will prepare a written rationale for its decision before entering into a contract with an entity. See MN Stat. Sec. 471.6161.
7. Ownership of Data/Confidentiality. Your proposal and the supporting material submitted with it will become the property of FIT and will not be returned. Minn. Stat.

Sec. 13.591, subdivision 3, paragraph (b), applies to data in the proposals. Notwithstanding section 13.591, subdivision 3, paragraph (b), following the opening of the final proposals, all the proposals and other data submitted in connection with the proposals are public data. Following the opening of the final proposals, all the proposals and other data submitted in connection with the proposals are public data. Information contained in this RFP is considered confidential and should not be discussed with anyone except persons within your organization, the FIT or persons designated by the FIT to receive the data.

8. Validity. Proposals must remain valid for a minimum of six months from issue date.

9. Material preparation and case installation. Your proposal must warrant timely preparation and delivery of enrollment materials such as ID cards, provider directories, certificates of coverage, etc. on or before the effective date of coverage. You must further warrant that all enrollment and benefit information will be duly loaded into your claim systems and be active on the effective date of coverage. This warranty must also apply to the pharmacy benefit program. All material and program installation costs must be included in the fees quoted in your proposal and that of the Pharmacy Benefit Manager (if a different entity).

10. Agent, broker, consultant and/or program manager. All fees, commissions or bonuses payable to any agent, broker, consultant and/or program manager, regardless of purpose, must be clearly disclosed separately from all other costs in the proposal.

11. Discrepancies. Any discrepancies in the information provided in this RFP that cause or result in heretofore unforeseen cost or coverage consequences to either the proposer(s) or FIT or any of its health plan participants, in all such instances, shall accrue to the benefit of FIT and their health plan participants unless such information discrepancies are noted by the proposer(s) prior to proposal acceptance by FIT.

ATTACHMENT I

CORPORATE OFFICER SIGNATURE PAGE

Name of Carrier:

As an authorized corporate officer, I certify that:

- 1) This Carrier is licensed by the appropriate Minnesota State Agency granting authority to conduct business and provide services within the State of Minnesota;
- 2) This proposal, and all products proposed herein, meets all applicable State of Minnesota and federal laws and mandates for benefits and administration;
- 3) The information contained herein is accurate and dependable to the best of my knowledge;
- 4) Intentional misrepresentation of anything within the RFP response will be cause for rejection of our entire proposal.

Printed or Typed Name of Corporate Officer

Signature

Title

Date