



Aroostook County Action Program

We Make Life Better!

Request for Proposal

For Health Insurance Benefits
for the period January 1, 2025 to
December 31, 2025
(with options for Plan Years 2026, 2027)

Direct inquiries to:

Sherry Locke
Chief Administrative Officer
Telephone: 207-554-4130
Email: slocke@acap-me.org

Or

Carey Nelson
HR Manager
Telephone: 207-554-4169
Email: cnelson@acap-me.org

Aroostook County Action Program
771 Main St
Presque Isle, ME 04769

Proposals Due
March 31, 2024

I. GENERAL INFORMATION

A. Introduction and Purpose

Aroostook County Action Program (ACAP) is a private, 501(c)(3) non-profit corporation governed by a 21-member volunteer Board of Directors. Administrative offices are located at 771 Main St, Presque Isle, ME 04769.

In our 52 years of operation, ACAP has developed into a multi-program, social service organization primarily serving residents of Aroostook, Penobscot and Washington Counties in Maine. Our multi-program services include, but are not limited to the following:

- Child & Family Services – Head Start/Early Head Start, Early Head Start/Child Care Partnership, and Child Care services;
- Coaching - We provide resources to assist individuals and families reach their goals. Our team provides the supports and resources to help achieve economic stability and sustainability.
- Energy & Housing Services – Fuel assistance, weatherization, home repair/replacement, home buyer education, and housing counseling;
- Prevention & Wellness- We build a stronger, healthier community by partnering with local and statewide organizations to offer prevention services that focus on nutrition, oral health, substance use, tobacco, and obesity.

In order to provide the various services listed above to our clients, ACAP employs approximately 178 employees and engages many volunteers. Current year revenues are in excess of \$20 million, with projections for Fiscal Year 2024 slightly lower due to the end of pandemic related funding. We have our 12 scheduled locations that include our main office in Presque Isle, ME, satellite offices in Fort Kent, Madawaska and Houlton, ME, and a number of Head Start/Early Head Start classroom spaces provided as part of public-school partnerships.

Interested parties are encouraged to visit our website at <https://www.acap-me.org/> to learn more about our agency. By clicking on "About Us" and then "Programs & Services", you will find publications that include impact infographics and annual reports. More detailed information about the services provided, our annual plan and budget can be provided upon request.

B. Scope of Work and Who May Respond

ACAP places importance on providing the best quality affordable health benefits to our employees. We are looking for a Provider/Broker who can present proposals that best fit the needs of the Agency and it's Employees and are open to both full coverage or Group Captive coverage options. Our agency is seeking written proposals from direct insurance providers or brokers to provide benefits to our employees which include but are not limited to, health, dental, vision and life insurance.

ACAP currently maintains the following insurance policies and coverages:

- Health Insurance (100% Employer Paid at the PPO 2500 policy level)
- Dental Insurance (Employee Paid)
- Vision Coverage (Employee Paid)
- Basic Life Insurance (1x annual salary employer paid)
- Supplemental Life Insurance (1x, 2x or 3x annual salary, employee paid)
- Supplemental Spouse and Dependent Insurance Options (Employee Paid)

The selected firm and representative Provider/Broker will work primarily with ACAP's HR Team and other assigned program/management staff on insurance coverages, renewals, and claims. Applicants should bring a strong network of connections and contacts in the insurance market, be extremely responsive, detail oriented, personable, and able to use layperson terms to guide ACAP in understanding the nuances of the insurance industry. ACAP is not only seeking a Provider/Broker, but also an advisor and trusted ally in the insurance industry.

Provider/Brokers that can offer these comprehensive insurance services with offices, representatives and/or clients in Maine are encouraged to submit a proposal.

C. Questions & Conditions:

1. Questions regarding this RFP should be directed to Sherry Locke, CAO at 207-554-4130 or by email at slocke@acap-me.org, or Carey Nelson, HR Manager at 207-554-4169 or by email at cnelson@acap-me.org.
2. Conditions of Proposal: All costs incurred in the preparation of a proposal responding to this RFP will be the responsibility of the Provider/Broker and will not be reimbursed by ACAP.
3. Instructions to Prospective Brokers: Your proposal should be electronically submitted on or before March 31, 2024:

Sherry Locke, Chief Administrative Officer
Aroostook County Action Program
slocke@acap-me.org

The subject line must read **Insurance Services Request for Proposal**

D. Review Process

ACAP may, at its discretion, request presentations by or meetings with any or all potential Provider/Brokers to clarify or negotiate modifications to the Provider/Brokers' proposals.

However, ACAP reserves the right to award the contract without further discussion of the proposals submitted. Therefore, proposals should be submitted on the most favorable terms, from both technical and relevant qualifications/experience, that the Provider/Broker can propose.

ACAP contemplates awarding the contract to the responsible Provider/Broker with the highest total points.

The Agency's review and evaluation of the proposals will be conducted by the Chief Executive Officer (CEO), Chief Financial Officer (CFO), Chief Operating Officer (COO), Chief Administrative Officer (CAO) as follows:

1. Proposal will be reviewed and evaluated.
2. A representative from the Provider/Broker(s) who best responds to the RFP may be asked to participate in oral discussions about the proposal and coverage to be provided.

3. References may be contacted and evaluated.
4. The selected proposal, along with a recommendation by the Executive Leadership team, will be made to the Board of Directors for approval in accordance with the ACAP bylaws and procedures.

Should the successful Provider/Broker be unable to accept the contract, the Provider/Broker with the next highest total score will be offered the contract.

(Footnote: ACAP at its discretion, reserves the right to reject any and all proposals.)

The scoring metric will be weighted in the following categories:

25 pts	Cost
25 pts	Coverage
20 pts	Customer Service
20 pts	Electronic Data Interface (EDI) to Paylocity
5 pts	Local (ME) Provider/Broker
5 pts	Corporate Giving/Mission

E. Options

At the discretion of ACAP, this insurance Provider/Broker services contract can be extended for up to three (2) additional one-year periods.

In the future, ACAP may look to include other coverages and/or services for entities that the agency serves as managing entity or general partner for.

II. SPECIFICATION SCHEDULE

At a minimum, the Insurance Broker Proposal shall include information on the following:

A. Firm History and Experience

1. Brief history of your firm including years of existence, size and specialty areas. Indicate, if appropriate, if your firm is a small or minority-owned business.
2. What is your company vision and mission statement?
3. Provide a representative list of your current non-profit clients with over 100 employees and note any clients that you have served for three or more years.
4. Discuss your firm’s resources and activities as they relate to knowledge of the social services and non-profit industry.
5. Describe your firm’s specific experience in serving non-profit clients.
6. Identify which office and account team would serve ACAP.

B. Your Practice:

1. Outline the scope of the core services your firm will provide within your standard compensation arrangement.
2. Please describe what makes your firm uniquely qualified to work on our account.
3. What is your service philosophy?
4. If your firm is selected, what transition support would you provide? What would be the process and estimated timing for implementation?
5. How will you determine when your plans should be marketed for competitive quotes and how will you determine which carriers to approach for quotes?
6. Describe your process for negotiating renewals.
7. Firm's criteria used in evaluating insurers including recommending/placing business with a given market.
8. Are there services that the agency would receive for additional costs over what is part of premium payments?
9. Is there anything else about your firm to help us during our selection process?

C. Expertise:

1. Describe your approach to supporting our programs throughout the year.
2. Describe your expertise with different types of funding.
3. Do you have a process in place for tracking communications between our organizations?
4. How do you manage vendor relationships?
5. In your opinion, what are the three major challenges companies our size face and how your firm will help us meet these challenges?
6. Describe a few innovative ideas you have for our programs.

D. Confidentiality and Certification

Proposals must include the following statement and certification:

The provider/broker agrees to keep the information related to all property owned and the various locations in strict confidence. The provider/broker agrees not to publish, reproduce, or otherwise divulge such information in whole or in part, in any manner or form, or authorize or permit others to do so, taking such reasonable measures as are necessary to restrict access to the information.

The individual signing this proposal certifies that the Provider/Broker maintains professional liability insurance and workers' compensation, if applicable, to cover all its personnel engaged in the performance of the service herein described as well as damages arising as a result of the performance of such services.

Dated this _____ day of _____, 2023

(Broker's Firm Name)

(Signature of Firm Representative)

(Printed
Name and Title of Individual Signing

III. LIST OF ADDITIONAL REFERENCE MATERIAL

The following documents regarding ACAP can be found at [News & Publications \(acap-me.org\)](https://www.acap-me.org)

- ACAP and Affiliate Consolidated Financial Statements for the Year Ended September 30, 2022
- ACAP Form 990. Upon request, a draft can be provided to the Broker
- Comprehensive Plan and Budgets
- Annual Reports and Community Impact Reports