



REQUEST FOR PROPOSALS

PROVISION OF GROUP BENEFITS/INSURANCE BROKER SERVICES

Issued by: Manitoba First Nations Education Resource Centre

Request for Proposals Issued On: February 13, 2017

Proposal Submission Deadline: 4:30 PM March 10, 2017 Local Time

Proposals are to be submitted to:

George Merasty, Director of Finance

Manitoba First Nations Education Resource Centre

in Winnipeg, Manitoba, Canada

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PART 1 – INTRODUCTION

1.1 Invitation to Proponents

This Request for Proposals (“RFP”) is an invitation to prospective Proponents to submit Proposals for the provision of Insurance Broker Services (“Services”) to support the Manitoba First Nations Education Resource Centre (“MFNERC”).

The requirements are described in Part 2 - The Deliverables (the “Deliverables”).

1.2 Overview of the Manitoba First Nations Education Resource Centre

Established in 1998 by the Assembly of Manitoba Chiefs, the Manitoba First Nations Education Resource Centre Inc. (MFNERC) provides the province’s leading education, administration, technology, language and culture services to First Nations schools in Manitoba.

The AMC established MFNERC through resolution to provide coordinated second and third level education services to Manitoba’s First Nations schools. To date we provide services and support to 58 First Nations schools from 49 Manitoba First Nations.

Over the years, MFNERC has evolved from its humble beginnings, providing service on demand with a handful of employees, into a multifaceted organization that meets the needs of Manitoba’s First Nations schools with a variety of services and support.

Respecting the diversity of Manitoba’s First Nations is an essential facet of the Centre’s ability to support the schools in our communities. Best practices informed by academic research and extensive experience working with First Nations, are promoted through the various departments, using a service delivery team approach.

Professional development training is provided for school board members, administrators, teachers and teaching assistants. MFNERC works in partnership with Manitoba First Nations to ensure the highest standards of education are achieved in First Nations schools.

MFNERC has a Board of Directors that is comprised of members who are leaders in education and/or hold education portfolios within their First Nations governance structure. The Board is representative of both the diverse regions of the province as well the different languages of our First Nations.

The MFNERC has given direction to Senior Management to issue an RFP for insurance broker services. Senior Management began reviewing existing insurance coverage and opportunities for change with a resulting recommendation to conduct a procurement for insurance broker services.

1.3 Type of Agreement

The Preferred Proponent shall be required to enter into an Agreement (“Agreement”) for the provision of the Deliverables to the MFNERC. Non-conflicting terms and conditions from the Supplier may be included in the Agreement, upon mutual agreement between the parties.

MFNERC intends to award an Agreement to one (1) Preferred Proponent.

The Term of the Agreement is intended to be for a period of three (3) years, with an option in favour of MFNERC to extend the Term of the Agreement on the same terms and conditions for up to two (2) additional periods of up to one (1) year each.

MFNERC intends that the Agreement will be signed in or about April 2017. The Agreement must be signed before the provision of any Deliverables commences.

1.4 Definitions

The following definitions apply:

- **“Agreement”** means the agreement to be made between the Preferred Proponent and MFNERC together with all schedules and appendices attached thereto and all other documents incorporated by reference therein, as amended from time to time by agreement between MFNERC and the Supplier.
- **“Applicable Law”** means any common law requirement and all applicable and enforceable statutes, regulations, directives, policies, administrative interpretations, orders, by-laws, rules, guidelines, approvals and other legal requirements of any government and/or regulatory authority in effect from time to time.
- **“Business Day”** means Monday to Friday between the hours of 8:00 a.m. to 5:00 p.m. local time in Winnipeg, Manitoba, Canada except when such a day is a public holiday, as defined in the Employment Standards Act (Manitoba), or as otherwise agreed to by the parties in writing.
- **“Client”** mean staff, board members and contractors of the MFNERC.
- **“Confidential Information”** means confidential information of MFNERC where the confidential information is relevant to the Deliverables required by the RFP, its pricing or the RFP evaluation process.

- **“Conflict of Interest”** means any situation or circumstance where, in relation to the performance of its obligations under the Agreement, the Proponent’s other commitments, relationships or financial interests (i) could or could be seen to exercise an improper influence over the objective, unbiased, and impartial exercise of its independent judgement; or (ii) could or could be seen to compromise, impair, or be incompatible with the effective performance of its obligations under the Agreement.
- **“Deliverables”** means the Services to be delivered as specified in this RFP.
- **“Eligible Proposal”** means a Proposal that meets or exceeds a prescribed requirements, allowing it to proceed to the next stage of evaluation.
- **“FIPPA”** means the Freedom of Information and Protection of Privacy Act, R.S.O. 1990, c. F.31, and all regulations adopted thereunder, in each case, as amended or replaced from time to time.
- **“Personal Information”** or **“PI”** is defined in the Agreement.
- **“Preferred Proponent”** means the Proponent that MFNERC has identified as the highest scoring Proponent in accordance with the evaluation process set out in this RFP.
- **“Proponent”** means an entity that submits a Proposal in response to this RFP and, as the context may suggest refers to a potential Proponent.
- **“Proposal”** means all of the documentation and information submitted by a Proponent in response to the RFP.
- **“Proposal Submission Deadline”** means the Proposal submission date and time as set out in [Section 4.1.1](#) and may be amended from time to time in accordance with the terms of this RFP.
- **“Province”** means the Province of Manitoba.
- **“Rate Bid Form”** means the form contained in Appendix B of this RFP.
- **“Request for Proposals”** or **“RFP”** means this Request for Proposals issued by MFNERC for the purchase of Insurance Broker Services, including all appendices, amendments and addenda thereto.
- **“Service”** means the Deliverables to be procured pursuant to this RFP.
- **“Subcontractor”** includes the Supplier’s subcontractors or third party service providers or their respective directors, officers, agents, employees or independent contractors, who shall fall within the meaning of Supplier for the purposes of this procurement.
- **“Supplier”** means a Proponent who has assumed full liability and responsibility for the provision of Deliverables pursuant to the Agreement either as a single Supplier or a lead Supplier engaging other suppliers or Subcontractors.
- **“Term”** has the meaning set out in Section 1.3 of this RFP.
- **“Unfair Advantage”** means any conduct, direct or indirect, by a Proponent that may result in gaining an unfair advantage over other Proponents, including but not limited to (i) possessing, or having access to, information in the preparation of its Proposal that is confidential to MFNERC and which is not available to other Proponents, (ii) communicating with any person with a view to influencing, or being conferred preferred treatment in, the RFP process, or (iii) engaging in conduct that compromises or could be seen to compromise the integrity of the RFP process and result in any unfairness.

PART 2 - THE DELIVERABLES

2.1 Description of Deliverables

The Supplier will deliver the Services to meet the requirements set out in this RFP during the Term of the Agreement. The Supplier should:

- Be a professionally accredited First Nations owned and operated independent insurance broker firm with a minimum of 10 years of group insurance and pension experience operating within the First Nation's group insurance and pension markets at both provincial and national levels.
- Must have a minimum of 5 years of operational experience and knowledge with similar sized Sun Life group insurance and Manulife Financial pension plan solutions. Must have and maintain in good standing broker contracts with Sun Life and Manulife Financial.
- Must have experience in working with diverse groups of employees, governments and an expert knowledge of the Non-Insured Health Benefit (NIHB) program.
- Must have expert experience and knowledge around First Nation's taxation and human resource policies with regards to group insurance and pension plans.
- Must be able to work under tight time restrictions/deadlines and unexpected situations.
- Must maintain proper professional accreditation and provincial licensing in good standing for each team member throughout the term of the required services.
- Must have E&O insurance. \$5,000,000 for principals of the firm and \$1,000,000 for each team member throughout the term of the required services.
- Must adhere to our conflict of interest policies.
- Have adequate resources to support requirements for Services in the areas of insurance policy review and interpretation, development and execution of the insurance renewal, monitoring of current changes and future trends, alternative risk financing structures, claims management and risk control.

2.2 Objective of this RFP

MFNERC is seeking an unbiased, independent, First Nations owned and operated group insurance and pension broker that can provide professional, highly qualified benefits guidance and services in a time sensitive manner. This includes a full range of services related to the design, implementation, maintenance, communication and improvement of the current plans and any possible future plans.

This should include but is not limited to:

- Assist with the review and evaluation of the various components of our plans specifically in the areas of design, funding, cost and administration. This will include a summary review of current and proposed plan features, rate structures and existing and future MFNERC human resource policies.
- Propose recommendations to include comparative plan alternatives, plan design changes, new products and compliance with all tax laws, labour legislation and MFNERC human resource policies. Prepare specifications and solicit proposals, as needed, from markets that specialize in group insurance and pension plans. Evaluate proposals, including electronic

administration, coverages, claim payment abilities, customer service, online services, financial solvency and integration with MFNERC finance and human resource policies.

- Provide an annual analysis and report on claims experience, claims service and claims administration to ensure maximum benefit to MFNERC and its employees. Assist employees in understanding and filing claims accurately. Engage employees by various communication methods including 1-800 telephone service, email, fax and in-person visits and meetings at locations across the province. Maintain an electronic database of employer and employee communications.
- Provide when requested in-direct or direct representation before various government agencies such as Employment Insurance or the Office of the Superintendent of Financial Institutions. Assist in the preparation of all group insurance and pension regulatory filings. Provide advice and recommendations on any proposed legislation that may affect the MFNERC plans.
- Assist in the expansion of the existing or future plans to the Schools participating in the Transition Partnership Initiative (TPI). In total 11 Schools will be entering the plan within the next 6 - 8 months. School locations will be across the province with several School located in remote isolated communities. Employee information sessions and signup to the plans will The MFNERC currently participates in a group insurance purchasing plan. It is a guaranteed cost insurance program purchased in the traditional insurance market on a group basis. The MFNERC currently spends approximately \$740,000 annually on insurance premiums.

The number of staff participating in the Group Insurance stands at 210 with an anticipated staff increase of an added 458 staff members from across the Province.

| | |
|--|------------|
| Sargent Tommy Prince School | 36 |
| Pinaymootang School | 67 |
| George Saunders Memorial School | 24 |
| Fox Lake School | 9 |
| Dakota Plains Memorial School | 15 |
| Miskoosepi School | 35 |
| Ginew School | 30 |
| Lake St Martin School | 28 |
| Keeseekoowenin School | 26 |
| Lake Manitoba School | 45 |
| Sagkeeng High School | 41 |
| Sagkeeng Consolidated School | 102 |
| | 458 |

2.3 Core Services Required

The MFNERC requires a variety of Group Insurance and Pension Services to be provided by the Supplier. These Services include, but are not limited to:

2.3.1 Account Management

The MFNERC requires a creative and responsive Supplier and support team, headed by a professional and knowledgeable account executive well versed in the insurance industry, to provide ongoing and day-to-day administration of the MFNERC Group Insurance and Pension Plans.

The MFNERC requires regular and ongoing meetings with the account team to effectively prepare for, and deal with, the annual insurance renewal Service for policies of their group insurance. Once the insurance is in place, the MFNERC will require the Supplier to meet on a regular basis, and as required, to discuss issues that may arise from time to time which could impact their insurance needs.

2.3.2 Monitoring of Current and Future Trends

The Supplier will ensure that it stays current on issues such as insurance company capacity, new insurance products, and alternative risk financing and financial strength of Insurers.

2.3.3 Claims Management Services

The Supplier will review and update claim reports for accuracy and for confirmation of the breakdown of claims costs between premiums paid, incurred loss ratios and target loss ratios and produce them on a quarterly and annual basis.

Under the MFNERC group insurance program the insurer provides all claims, risk control, and related account services on a bundled basis. The Supplier will undertake a review of the Services, costs, and performance of the insurer.

The Supplier will be expected to assist the MFNERC in reporting new incidents/claims and resolving any priority tracking and resolution.

2.3.4 Pension Review, Management, Operation and Compliance

The Supplier will ensure via an annual review that the pension carrier provides competitive fees, appropriate investment options, continuous education processes, simple employer administration, an efficient tax exemption process and that the plan complies with all guidelines, rules and regulations.

2.4 Personnel

The Proponent should submit information related to the qualifications and experience of its personnel who will be assigned to provide the Services, which may include resumes, documentation of accreditation, and/or letters of reference. See Section 4.5.4 before submitting any such personal information.

PART 3 – SUBMISSION

Submission Proponent to submit one (1) original signed by an authorized representative (prominently marked “Original”) and five (5) hard copies plus one (1) electronic copy in PDF format on CD -ROM, memory stick or flash drive of its proposal in a sealed package to the address shown on the cover page. All submissions are to be clearly marked as to contents with the return label affixed to the outside of the package when provided. The mandatory submission forms that are required to be completed and included in your submission may not be changed other than inserting the required information.

3.1 Submission Format

Hard copy submissions are to be:

- Printed double sided
- Where possible, stapled
- Where too large for stapling, submitted in coil bindings, comb bindings, heat bound or clamped
- Binders are NOT to be used

3.2 Closing Date and Time

Consideration will be given to your proposal if received in the MFNERC not later than the date and time shown on the cover page.

The lowest cost proposal will not necessarily be accepted, and the MFNERC reserves the right to reject any and all proposals and/or re-issue the RFP in its original or revised form. Facsimile, e-mail, or telephone proposals will not be accepted.

3.3 Late Submissions

Submissions received after the deadline will not be considered. The MFNERC will assume no responsibility for submissions that do not arrive in the MFNERC Office by the specified closing date and time. Late submissions will be returned unopened to the proponent.

3.4 Submissions in English

All submissions are to be in English. Any submission received by the MFNERC that is not entirely in the English language may be disqualified.

3.5 Grounds for Disqualification of Submission

The MFNERC will disqualify or deem submissions non-compliant for the following reasons, unless otherwise noted in this document:

- Failure to submit documents in accordance with the closing date and time on the cover page or any subsequent addenda.
- Failure to complete, sign and return submittal forms provided.
- Unauthorized changes to any forms that are required to be completed and included in your submission

3.6 Questions/Inquiries

Communications concerning this Request for Proposal are to be in writing and directed to;

George Merasty
Director of Finance
Phone: (204) 594-1290 ext. 2059
Fax: (204) 942-2490
E-mail: gmerasty@mfnerc.com

Inquiries must not be directed to other MFNERC employees or Board of Directors. Directing inquiries to other than those designated may result in your bid being rejected. The deadline for questions/inquiries will be Wednesday, March 8, 2017 at 12:00 noon, local time.

All clarification requests are to be sent in writing to the individual mentioned above. No clarification requests will be accepted by telephone. Responses to clarification requests will be provided to all interested parties.

3.7 References

The submission of a proposal authorizes the MFNERC to contact all references provided. Failure to provide references and details of experience may result in this proposal not being considered. MFNERC staff or board members are not to be used as references.

3.8 Rights Reserved by the MFNERC

Proposals will be evaluated from firms or individuals that can demonstrate that they have the necessary staffing, facilities, experience, ability and financial resources to perform the work in a satisfactory manner. Proven track record must be demonstrated.

The MFNERC reserves the right to inspect the bidder's facility and to perform such investigations as may be deemed necessary to insure that competent personnel and management and suitable equipment/material will be used in the performance of this contract.

The MFNERC may, in its discretion, take any one or more of the following steps, at any time and from time to time in connection with the review and evaluation, including ranking, of any aspect of a proposal:

- Independently consider, investigate, research, analyze, request or verify any information of documentation whether or not contained in any Proposal;
- Conduct reference checks relevant to the Project with any or all of the references cited in a Proposal, or with any other person not listed in a Proposal, to verify any and all information regarding a Proponent, including its directors, officers and Key Individuals
- Conduct any background investigations that it considers necessary in the course of the competitive selection process.

Submission of a proposal indicates acceptance by the firm of the conditions contained in this Request for Proposal, unless clearly and specifically noted in the proposal and in any contract between the MFNERC and the firm(s) selected. The MFNERC reserves the right without prejudice to reject any or all proposals and to determine in its own best judgement the firm best qualified to undertake this contract.

The MFNERC is not responsible for any costs incurred by the proponents in the preparation of their response to the proposal call or attendance at any selection interviews. The MFNERC will not accept responsibility for any delays or costs with any reviews or approval process. The Evaluation Committee reserves the right to be the sole judge of the acceptability of any proposal, and also any alternative proposed, and to purchase the service which, in its opinion, most closely meets the operating requirements of the MFNERC.

The MFNERC, unless it otherwise states, reserves the right to award by item, or part thereof, groups of items, or all items of the proposal, and to award contracts to one or more proponents submitting identical submissions as to price; to reject any and all submissions in whole or in part; to waive technical defects, irregularities and omissions and to negotiate minor changes, if in so doing, the best interest of the MFNERC will be served.

The basis of award is subject to budget availability and/or MFNERC Board of Director Approval.

The MFNERC reserves the right to cancel the project without cause and without incurring any liability whatsoever if deemed in the best interest of the MFNERC to do so. The MFNERC reserves the right to terminate the contract without notice if due to non-performance and unsatisfactory service and unsatisfactory product performance.

The MFNERC reserves the right to call in alternate services if the proponent is unable to provide the service when it is requested. The decision of the Evaluation Committee shall be final and without recourse.

Prices must be firm for the duration of the contract.

The MFNERC reserves the right to award this contract in whole or in part without recourse or penalty that which is deemed most advantageous to the MFNERC. The MFNERC has the right to negotiate minor changes with the proponent that presented the most attractive proposal.

The MFNERC Board of Directors shall have the final authority on all matters regarding this Request for Proposal .

This is an invitation for proposals and not a tender call.

PART 4 - INSURANCE

The successful proponent shall, at its own expense, obtain and maintain until the termination of the contract, and provide the MFNERC with evidence of:

That your company carries Errors and Omissions insurance coverage. Minimum of \$5,000,000 on principal(s) of the firm. Minimum of \$1,000,000 on customer service representatives.

The policies shown above will not be cancelled or permitted to lapse unless the insurer notifies the MFNERC in writing at least thirty (30) days prior to the effective date of cancellation or expiry. The MFNERC reserves the right to request such higher limits of insurance or other types of policies appropriate to the work as the MFNERC may reasonably require.

The successful proponent shall not commence work until such time as evidence of insurance has been filed with and approved by the MFNERC Director of Finance. The successful Firm shall further provide that evidence of the continuance of said insurance is filed at each policy renewal date for the duration of the contract.

PART 5 - EVALUATION OF PROPOSALS

An Evaluation Committee has been established to review and evaluate each proposal based on the criteria and scoring listed below:

| | CRITERIA | MAX. SCORE |
|----|--------------------|------------|
| 1. | Cost to the MFNERC | 40 |

| | | |
|----|---|------------|
| 2. | Experience and Qualifications of the Firm, Experience and Qualifications of the account executive responsible for the group, Staff availability, Client References | 15 |
| 3. | Compliance with Proposal Requirements and Required Specifications, Ability to commence within the dates provided, Quality of Proposal | 10 |
| 4. | Client Service Standards, Customer Service Model/Standards, Disability Management | 15 |
| 5. | Cost Containment Strategies, Innovative Concepts, Value-Added Features | 15 |
| 6. | Demonstrated Environmental & Social Stewardship - environmental friendliness of the product or service and/or unique environmental or social initiative(s) the company has undertaken | 5 |
| | Sub-total | 100 |
| | Interview/Presentation | 30 |
| | Total Available Points | 130 |

In addition to the proposals submitted being reviewed and evaluated in accordance with the criteria listed, proponents may be requested to provide clarification or address specific requirements not adequately covered in the original submission.

Based upon the initial evaluation results of the RFP, a presentation/interview may be required by any or all of the top three (3) highest scoring proponents prior to award; in which case, the presentation would form part of the final evaluation. All such presentations will be at the bidder's expense. Any additional information may in no way materially alter or add to the submission originally proposed.

Short-listed proponent(s) will be contacted to arrange the date, time and location for their presentation. It is anticipated that interviews/presentations will occur during either the week of March 27, 2017. The demonstration will consist of a brief introduction of the evaluation committee, followed by a presentation by the proponent and concluded with a question and answer period.

MFNERC will send notices to the Proponents being asked to present their Proposal at least five (5) Business Days and not more than ten (10) Business Days in advance of the proposed date and time for the presentation. If a Proponent is unable to conduct the presentation at the proposed date and time, MFNERC will use reasonable efforts to: (i) find a mutually agreeable time on the date proposed by MFNERC and (ii) if MFNERC and Proponent are unable to do so, find a mutually agreeable time on a day prior to the date originally proposed by MFNERC. Proponents will be required to answer questions from the evaluation team during this session. There may be a time restriction to the question/answer period.

MFNERC reserves the right to revisit the Proponent's scores in the rated requirements based on information learned during the Proponent presentation, should it reveal that there is inconsistency between the Proponent's answers to the rated requirements and the results of the presentation session.

The presentation session is not an occasion for the Proponent to amend its Proposal.

Failure to provide a presentation on the scheduled date may be cause for disqualification. It is not mandatory that presentations be done in person; video conferencing for a presentation is also acceptable.

The decision of the Selection committee shall be final and without recourse.

For purposes of proposal evaluation, the total cost of the base price as specified in the proposal, excluding options, will be considered, although optional items may be added or deleted as deemed necessary by the MFNERC.

PART 6 - PROPOSAL SUBMISSION REQUIREMENTS

The Manitoba First Nations Education Resource Centre invites proposals from qualified First Nation firms for the Provision of Group Benefits, in Winnipeg, Manitoba, in accordance with the following MFNERC Standard Terms and Conditions for Tenders, Proposals, Contracts and Quotations.

General Requirements and Scope of Work Submissions should include, but not necessarily be limited to, the following:

6.1 Your Company

1. Briefly describe your firm's history and background. State your professional and licensing qualifications. Demonstrate proof of First Nations ownership and operation.
2. Provide details of your firm's financial status and stability. Provide information how long in business and the type of clients your already serve.
3. Discuss any impending changes in your organization that could impact the delivery of services.
4. Provide proof that your company carries Errors and Omissions insurance coverage. Minimum of \$5,000,000 on principal(s) of the firm. Minimum of \$1,000,000 on customer service representatives.

6.2 Your Practice

1. Describe the proposed team that would work with MFNERC and provide information about the qualifications and expertise of each team member.
2. How often does your team meet with your clients and for what purposes?
3. Describe what makes your firm uniquely qualified to work on our account.
4. What types of training programs does your firm provide to its clients?
5. Provide examples of how your firm is taking a leadership role within the industry.
6. What size clients does your firm generally support?
7. Describe your experience with clients with multiple locations in multiple provinces.
8. Do you have a method or process in place to gauge client satisfaction?
9. What is your service philosophy?
10. If your firm is selected, how would you propose we transition our account?

6.3 Expertise

1. Describe your approach to supporting our plans throughout the year.

2. Do you have a documentation process in place for tracking communication between you and your clients and employees?
3. How do you manage vendor relationships?
4. Describe your process for negotiating renewals. Be prepared to share examples of your success in negotiating renewals.
5. Describe your underwriting and actuarial resources.
6. Describe your experience supporting clients with mergers and acquisitions, including the due diligence process and integrating the acquired organization's benefits plans with the client's benefit plans, communications to employees, etc.
7. Describe any special analysis that you would provide to help manage our programs.
8. Describe your experience managing employee claims escalation.
9. Describe your experience assisting clients with complicated administrative issues and fostering positive resolution.

6.4 Special Services

1. Describe your standard package of employee communications services.
2. Does your firm provide general Human Resources consulting services and/or support?
3. Does your firm provide assistance with executive benefits review and design?
4. Describe any additional services offered by your company that may be of interest to MFNERC.

6.5 Legislative / Compliance

1. How do you support your clients in ensuring their employee benefits programs remain compliant with all provincial and federal laws?

6.6 Compensation

1. Describe how you would prefer to be compensated for your services. What is the total cost of your fees per year?
2. Has your firm been subject to any lawsuits or settlements specific to compensation disclosure or practices within the last five years?
3. What is your company's philosophy on accepting contingency/override compensation from insurers relative to the placement of insurance programs?
4. Describe our right to terminate a contract with you. Is there a minimum contract period?
5. Provide two references from current clients, preferably of similar size and/or need and complexity to MFNERC. For each reference please include:
 - Number of employees
 - Number/type of plans
 - Length of servicing relationship
 - Contact name, title, and phone number

6.7 Total Cost to the MFNERC—Taxes Extra

6.8 Any other supporting information you may wish to include with your submission.

In order for the MFNERC to evaluate proposals fairly and completely, proposals should follow the format set out herein and provide all of the information requested.

Failure to complete and include information as required may result in your submission not being considered. Address each and every item in reference to the specifications of this proposal. Point by point response is requested.

PART 7 - AWARD, JOB COMMENCEMENT, TERM OF THE CONTRACT

Award of this contract is anticipated by March 31, 2017.

The successful proponent must have completed their preliminary work and set -up and be prepared to commence this job by April 01, 2017.

Agreement with this condition must be stated in the proposal submission. The term of this contract shall be for a three (3) year period form the date of commencement of the contract, with an Option to Renew for an additional consecutive two (2) one year periods, upon mutual agreement between both parties , unless ninety (90) days written notice not to renew is given by either party.

PART 8 - SPECIFICATIONS/SCOPE OF WORK

Background Information

We have been with our current provider, Clarke Financial Planning and Insurance Services since 2011 (Pension) and 2013 (Group Insurance). The MFNERC is looking to create long-term relationships with our insurance carriers and at the same time demand expert and innovative advice in benefit plan management, accuracy, excellent customer service, sound, fair and defensible disability management practices and competitive rates.

The MFNERC also needs to be kept abreast of industry developments and trends, including known legislative developments that may affect the delivery and/or cost of benefits. There is also a requirement for our provider to conduct customer service surveys and report the results to us.

The MFNERC currently participates in a group insurance purchasing plan. It is a guaranteed cost insurance program purchased in the traditional insurance market on a group basis. The MFNERC currently spends approximately \$740,000 annually on insurance premiums. The MFNERC currently spends approximately \$1.1 million annually on pension contributions and has approximately \$10.0 million of assets in the pension plan.

The number of staff participating in the Group Insurance stands at 210 with an anticipated staff increase of an added 458 staff members from across the Province.

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|------------------------------------|-----------|
| Sargent Tommy Prince School | 36 |
| Pinaymootang School | 67 |

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|--|------------|
| George Saunders Memorial School | 24 |
| Fox Lake School | 9 |
| Dakota Plains Memorial School | 15 |
| Miskoosipi School | 35 |
| Ginew School | 30 |
| Lake St Martin School | 28 |
| Keeseekoowenin School | 26 |
| Lake Manitoba School | 45 |
| Sagkeeng High School | 41 |
| Sagkeeng Consolidated School | 102 |
| | 458 |

REQUIRED DOCUMENTATION

The following information is available from the MFNERC in order for Proponents to complete the RFP:

- Employee demographic and financial information
- Employee group insurance and pension booklets
- Last 3 years of claims experience for all benefits
- 1, 3, 5 and 10 year investment fund rates of return
- Plan designs for the group insurance and pension plans

SERVICES REQUIRED

Provide the following price proposals:

Each proposal is to be provided as a separate section in your response and is to be identified clearly as 'Price Proposal Request #1' etc.

Price Proposal #1 – (*Status Quo*)

Quote our current plan design as outlined.

We would like to continue with our current Financial Agreements. Quote Life Insurance as Refund Accounting, Travel as Fully Insured, and Health, Dental, Disability as ASO.

Price Proposal #2 – (*Life/Disability and Health/Dental quoted separately*)

Quote our current plan/design, as is, separating Life/Disability from the Health/Dental. This will provide us with the ability to select 2 insurance carriers –one for Life/Disability and one for Health and Dental if we so choose.

In addition to the above price proposals, provide the following information:

1. Provide details of any rate guarantees offered by your firm.
2. Outline protocols, service agreements and/or reward/penalty structures for your disability claims management process.
3. How does your firm monitor customer service standards?
4. What innovative ideas or concepts does your firm recommend to assist with continued increases in health care and disability costs?

5. How your account executives stay current with industry developments trends and how they keep their clients informed and up to date.

APPENDIX A

**SCHEDULE OF PRICING PROVISION OF GROUP BENEFITS
for the
Manitoba First Nations Education Resource Centre
Human Resources**

The price(s) quoted Include all duty, taxes (other than GST), customs, clearances, cartage, freight and all other charges now or hereafter imposed or in force and is a Total Firm Price. The Goods and Services Sales Tax (GST) is to be extra. Goods and Services Sales Tax (GST) must be shown separately on invoicing. All pricing is to be in Canadian Funds.

A CASH DISCOUNT of _____% will be allowed if accounts are paid within 20 (twenty) days after the receipt of the invoice in Accounts Payable (address as shown on the purchase order) for goods or services that are acceptable. Terms of Payment (cash discount) will be taken into consideration as part of the award and the MFNERC will not consider cash discounts for payment periods less than 20 days.

Proposals submitted are to remain firm for a minimum of 120 days for evaluation and award. Pricing is to be firm for the duration of the contract for each of the price proposals requested:

- To submit prices, following this page, insert, on a separate page for each of the two requests, your price quotation, showing all applicable charges. All prices are to be shown in this one section and nowhere else in your proposal. Service details included elsewhere in your proposal are to refer to the applicable price page in this section.

APPENDIX B

SUBMITTAL FORM

(This FORM must be completed and returned with your submission)

Proponent Covenant

I/We the undersigned authorized signing officer of the proponent, hereby declare that no person, firm or corporation other than the one represented by the signature below, has any interest in this submission.

I/We further declare that all statements, schedules and other information provided in this submission are true, complete and accurate in all respects to the best knowledge and belief of the proponent.

I/We further declare that this submission is made without collusion, connection, knowledge, or comparison of figures or arrangement with any other company, firm or persons making a submission and is in all respects fair.

I/We understand that this may result in the rejection of our submission if this declaration is found to be untrue.

I/We have received, allowed for and included as part of our submission all issued Addenda.

We have received, allowed for and included as part of our submission all issued Addenda.

PRINT LEGAL NAME OF FIRM

MAILING ADDRESS

MFNERC POSTAL CODE

NAME OF CONTACT PERSON (PRINT) PHONE NUMBER

FAX NUMBER CELLULAR NUMBER

E-MAIL ADDRESS

SIGNATURE OF AUTHORIZED OFFICIAL

PRINT NAME DATE