

SECTION 1 – INTRODUCTION AND PURPOSE OF SOLICITATION

The City of Mission is soliciting competitive proposals from qualified, licensed insurance carriers and Third-Party Administrators (TPAs) for the provision of Employee Benefit Plans as described herein, in accordance with the terms, conditions, and requirements set forth in this Request for Proposal (RFP). The City reserves the right to accept or reject any and all proposals and to re-solicit proposals as deemed in the best interests of the City of Mission.

Plans requested under this RFP include:

- Third Party Administrator (TPA)
- PPO & EPO Networks
- Pharmacy Benefit Management (PBM)
- International Pharmaceutical/Drug Sourcing Services
- Stop Loss Insurance
- Level-Funded Health Plan (Optional Alternative — see Section 1A)
- Fully Insured Health Plan (Optional Alternative – see Section 1B)
- Voluntary Dental Insurance

1A. Level-Funded Health Plan — Optional Alternative Proposal

In addition to the self-funded plan structure currently in operation, the City of Mission welcomes alternative proposals for a Level-Funded Health Plan arrangement. Carriers are encouraged to submit a Level-Funded option as a supplemental or alternative proposal to the standard self-funded TPA/Stop Loss structure, provided it meets or exceeds the current benefit plan designs.

A Level-Funded proposal must include, at a minimum, the following:

- Fixed monthly premium (level-funded amount) inclusive of claims funding, stop-loss coverage, and administrative fees
- Specific stop-loss deductible level and aggregate protection details
- Claims fund reconciliation process and surplus/deficit handling provisions
- Plan design that matches or exceeds the City's current Base Plan and Buy-Up Plan benefit structures
- Pharmacy benefit integration and network access comparable to the current PBM arrangement
- Rate guarantee period (minimum 12 months; 36-month guarantee preferred and will be evaluated favorably)
- Detailed description of financial reporting, claims transparency, and employer reporting tools

NOTE: Level-Funded proposals are optional and supplemental. Carriers are strongly encouraged to also submit the base self-funded TPA/Stop Loss structure per the standard RFP requirements. Submission of a Level-Funded proposal alone, without a base proposal, may be considered non-responsive.

1B. Fully Insured Health Plan – Optional Alternative Proposal

In addition to the self-funded plan structure currently in operation, the City of Mission welcomes alternative proposals for a Fully Insured Health Plan arrangement. Carriers are encouraged to submit a Fully Insured option