



REQUEST FOR PROPOSAL NO. 2016-612

**BASIC GROUP LIFE/AD&D
VOLUNTARY GROUP LIFE/AD&D INSURANCE**

TO BE EFFECTIVE OCTOBER 1, 2016

GREGG COUNTY, TEXAS

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REQUEST FOR PROPOSALS NO. 2016-612
BASIC GROUP LIFE/AD&D
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Instructions to Proposers

Proposals are solicited for furnishing the services as set forth in this document. **Detailed specifications are provided in RFP Submission Forms.**

Submit one (1) complete ORIGINAL & two (2) copies of your proposal which is typed or legible printed and sealed in a labeled envelope to the Gregg County Purchasing Dept., 101 E. Methvin, Suite 205, Longview, Texas 75601, on or before August 16, 2016 at 2:00 PM, CDT.
LATE BIDS WILL NOT BE ACCEPTED AND WILL BE RETURNED UNOPENED.

Proposals may be withdrawn any time prior to the official opening. Alterations made before proposer-guaranteeing authenticity must be initialed at the time of opening.

The undersigned agrees, if this proposal is accepted, to furnish any/all items upon which prices are offered, at the prices and upon the terms and conditions contained in this document. The period for acceptance of this proposal will be (60) calendar days unless a different period is noted.

Gregg County expressly reserves the right to accept or reject in part or in whole any proposal submitted, and to waive any technicalities or formalities, considered to be in the best interest of Gregg County.

The undersigned affirms that they are duly authorized to execute this proposal; that this company, corporation, firm, partnership or individual has not prepared this proposal in collusion with any other contractor and that the contents of this as to prices, terms or conditions have not been communicated by the undersigned nor by any employee or agent to any other contractor or to any other person(s) engaged in this type of business prior to the official opening. And further, that the manager, secretary or other agent or officer signing this document is not and has not been for the past six months directly or indirectly concerned in any pool or agreement or combination to control the price of services offered, or to influence any person to submit a proposal or not to submit a proposal thereon. **Failure to follow the instructions could result in the rejection of your proposal.**

Acknowledged:

Company _____ Address _____

Contact _____ Phone _____ Fax _____ E-mail _____

Signature _____ Title _____ Date _____

UNSIGNED PROPOSALS WILL BE DISQUALIFIED

Gregg County Texas Standard Terms and Conditions

STANDARD TERMS AND CONDITIONS

By returning this bid with price(s) quoted and forms executed, Respondent's certify and agree to the following:

1. Alternate bids will not be considered unless authorized. If there is any question as to the specifications or any part thereof, Respondent may submit to the Gregg County, Texas Purchasing Agent, a request for clarification. Such requests must be received a minimum of five (5) days prior to scheduled opening date.
2. Non-performance or non-compliance of the Standard Terms & Conditions, or non- performance or non-compliance with the Specifications shall be basis for termination by Gregg County of the bid or final executed contract. Termination in whole, or in part, by the County may be made solely at the County's option and without prejudice to any other remedy to which Gregg County may be entitled by law or in equity, or elsewhere under this Bid or the agreement, by giving thirty (30) days written notice to the vendor with the understanding that all work being performed under this agreement shall cease upon the date specified in such notice. Gregg County shall not pay for work, equipment, services or supplies, which are unsatisfactory. The Respondent may be given reasonable opportunity prior to termination to correct any deficiency. This however shall in no way be construed as negating the basis for termination for non-performance or non-compliance.
3. Respondent shall make all inquiries necessary to be thoroughly informed as to the specifications and all other requirements proposed in the Bid. Any apparent omission or silence of detail in the description concerning any point in the specifications shall be interpreted on the basis of best commercial practices, and best commercial practices shall prevail.
4. The Respondent shall affirmatively demonstrate Respondent's qualifications by meeting or exceeding the following minimum requirements:
 - ✓ Have adequate financial resources, or the ability to obtain such resources as required.
 - ✓ Be able to comply with any required or proposed delivery schedule.
 - ✓ Have a satisfactory record of performance.
 - ✓ Have a satisfactory record of integrity and ethics.
 - ✓ Be otherwise qualified and eligible to receive the award.
5. Invoices shall be sent to the Gregg County Purchasing Department, 101 East Methvin, St. 205, Longview, TX, 75601. Invoices must detail the materials/equipment/services delivered and **must reference the Gregg County Purchase Order Number.** Payments are processed after the Purchasing Department has verified that the material or equipment and/or services have been delivered in good condition and that no unauthorized substitutions have been made according to specifications. Neither a signed receipt nor payments shall be construed as an acceptance of any defective work, improper materials, or release of any claim for damage.

6. Only the Commissioners Court of Gregg County, Texas acting as a body may enter into any type of agreement or contract on behalf of Gregg County. Department heads, other elected or appointed officials, are not authorized to enter into any type of agreement or contract on behalf of Gregg County, or to agree to any type of supplemental agreements or contracts for goods or services. Contracts are subject to review by the County's attorney prior to signature by the authorized County official.
7. The Respondent shall be considered an independent Contractor and not an agent, servant, employee or representative of the County in the performance of the work. No term or provision, hereof, or act of the Respondent shall be construed as changing that status.
8. The Respondent shall defend, indemnify, and shall save whole and harmless the County and all its officers, agents, employees from and against all suits, actions, or claims of the character, name and description brought for or on account of any injuries or damages (including but not restricted to death) received or sustained by any person(s) or property on account of, arising out of, or in connection with the performance of the work, including without limiting the generality of the foregoing, any negligent act or omission of the Respondent on the execution or performance of the Contract.
9. The Respondent agrees, during the performance of the work, to comply with all applicable codes and ordinances of the City of Longview, Gregg County, or State of Texas as they may apply, as these laws may now read or as they may hereafter be changed or amended.
10. The Respondent shall obtain from the appropriate City, Gregg County, or State of Texas the necessary permit(s) required by the ordinances of the City, County, or State, for performance of the work.
11. The Respondent shall not sell, assign, transfer or convey the agreement in whole or in part, without the prior written consent of the County.
12. The parties herein agree that the agreement shall be enforceable in Gregg County, Texas, and if legal action is necessary to enforce it, exclusive venue shall lie in Gregg County, Texas.
13. The agreement shall be governed by, and construed in accordance with, the Laws of the State of Texas and all applicable Federal Laws.
14. Funding Clause - Payments required to be made by Gregg County under the terms of the agreement shall be contingent upon and subject to the initial and continuing appropriation of funding for the agreement by and through the Commissioners Court of Gregg County, Texas. In the event appropriations for funding of the agreement are not approved by and through the Commissioners Court, the contract shall terminate. Gregg County shall, submit written notice to Respondent thirty (30) days prior to such termination. Upon notice of termination, as provided in this paragraph, the Respondent may submit a final invoice to the County and coordinate with the Purchasing Agent to remove all property

belonging to said Respondent as soon as possible. Payment for final invoice will be subject to verification and approval by the purchasing agent. Thereupon, Gregg County will be released from its obligation to make further payments.

15. Gregg County is exempt from federal excise and sales taxes, ad valorem taxes and personal property taxes; therefore, tax must not be included in proposals tendered. Proposals offered must be complete and all inclusive. Gregg County will not pay additional taxes, surcharges or other fees not included in bid prices.
16. Gregg County expressly reserves the right to accept or reject in part or in whole, any bids submitted, and to waive any technicalities or formalities as to such waiver is determined to be in the best interest of Gregg County.
17. In case any one or more of the provisions contained in the agreement shall for any reason be held to be invalid, illegal, or unenforceable in any respect, such invalidity, illegality, or unenforceability shall not affect any other provision thereof and the agreement shall be considered as if such had never been contained herein.
18. Bids may be withdrawn prior to the official opening. Alterations made before the time of official opening must be initialed by Respondent guaranteeing authenticity. Proposals may not be amended, altered or withdrawn after the official opening, except upon the explicit recommendation of the Purchasing Agent and the formal approval of the Commissioners Court.
19. The agreement embodies the complete agreement of the parties hereto, superseding all oral or written previous and contemporary agreements between the parties and relating to matters herein, and except as otherwise provided herein cannot be modified without written agreement of the parties. A contract will be executed after determination of the award.
20. Respondent must provide a certificate of insurance conforming to the above listed requirements or a statement of Respondent's insurance carrier certifying that the required coverage shall be obtained by Respondent within ten (10) days of formal award of the Contract. In the case where a certification letter from an insurance carrier is attached to the bid in lieu of an insurance certificate, any formal award of a contract shall be contingent upon required coverage being put into force **prior** to any performance required by subject agreement.
21. Gregg County reserves the right to terminate an agreement/contract at any time, without cause, upon thirty (30) days written notice to Respondent. Upon termination, Gregg County shall pay Respondent for those costs directly attributable to work done or supplies obtained in preparation for completion or compliance with the Contract, except no payment shall be made for costs recoverable by Respondent in the normal course of doing business or which can be mitigated through the sale of supplies or materials obtained for use under this Contract. It is further agreed by Respondent that Gregg County shall not be liable for loss or reduction in any anticipated profit.

22. Additional or alternate bonds may be required in accordance with Texas statutes as outlined in the specifications.
23. Gregg County is wholly committed to developing, establishing, maintaining, and enhancing minority business involvement in the total procurement process. The County, its contractors, their suppliers and sub-contractors, vendors of goods, equipment, services, and professional services, shall not discriminate on the basis of race, color, religion, national origin, age, handicap, or sex in the award and/or performance of contracts. However, competition and quality of work remain the ultimate standards in contractor, sub-contractor, vendor service, professional service, and supplier utilization. All vendors, suppliers, professionals and contractors doing business or anticipating doing business with Gregg County shall support, encourage and implement steps toward our common goal of establishing equal opportunity for all citizens of Gregg County.
24. Respondents must agree to provide the following information as part of this proposal:
 - ✓ Form of business. (If a corporation, limited partnership or limited liability company, indicate the state of creation).
 - ✓ Name of contact person (single point of contact with the Respondent).
 - ✓ List of all criminal charges, civil lawsuits or dispute resolutions to which Respondent is a party in the past five (5) years and the nature of the issue. Indicate if and how it was resolved.
 - ✓ List all criminal charges, civil lawsuits, or alternative dispute resolutions to which Respondent becomes a party for the period beginning with the submission of the proposal until the rejection or award of the bid/RFP.
25. Gregg County reserves the right to accept or reject any or all bids, with or without cause, to waive technicalities, or to accept the bid which, in its sole judgment, best serves the interest of the County, or to award a contract to the next most qualified Respondent if a successful Respondent does not execute a contract within 10 business days after approval of the selection by the Gregg County Commissioners Court. Gregg County Reserves the right to award multiple contracts as necessary and in the best interest of the County.
26. Gregg County reserves the right to request clarification of information submitted and to request additional information of one or more Respondents.
27. Costs of preparation of a response to this request for bids are solely those of the Respondent. Gregg County assumes no responsibility for any such costs incurred by the Respondent. The Respondent also agrees that Gregg County assumes no responsibility for any costs associated with any administrative or judicial proceedings resulting from the solicitation process.
28. The awarding Respondent shall maintain adequate records to justify all charges, expenses, and costs incurred in estimating and performing the work for at least two (2) years after completion of the contract resulting from this request for proposal. Gregg County shall have access to all records, documents and information collected and/or

maintained by others in the course of the administration of this agreement.

29. Bidder understands and agrees that in returning a response to this proposal/bid that it is neither an "offer" nor an "acceptance" until such time a formal contract is authorized/awarded by the Gregg County Commissioners Court; if any.
30. Bids must be submitted on the forms provided. Bids will not be considered if submitted by telephone, fax or any other means of rapid dispatch, nor will a proposal be considered if submitted to any other person or department other than specifically instructed.
31. Gratuities– Gregg County may, by written notice to the Seller, cancel this contract without liability to Seller if it is determined by Gregg County that gratuities, in the form of entertainment, gifts, or otherwise, were offered or given by the Seller, or any agent or representative of the Seller, to any officer or employee of Gregg County with a view toward securing a contract or securing favorable treatment with respect to the awarding or amending, or the making of any determinations with respect to the performing of such a contract. In the event this contract is canceled by Gregg County pursuant to this provision, Gregg County shall be entitled, in addition to any other rights and remedies, to recover or withhold the amount of the cost incurred by Seller in providing such gratuities.
32. Termination - The performance of work under this order may be terminated in whole or in part by the Buyer in accordance with this provision. Termination of work hereunder shall be effected by the delivery to the Seller of a "Notice of Termination" specifying the extent to which performance of work under the order is terminated and the date upon which such termination becomes effective. Such right of termination is in addition to and not in lieu of rights of Buyer.
33. Force Majeure - If, by reason of Force Majeure, either party hereto shall be rendered unable wholly or in part to carry out its obligations under this Agreement then such party shall give notice and full particulars of such Force Majeure in writing to the other party within a reasonable time after occurrence of the event or cause relied upon, and the obligation of the party giving such notice, so far as it is affected by such Force Majeure, shall be suspended during the continuance of the inability then claimed, except as hereinafter provided, but for no longer period, and such party shall endeavor to remove or overcome such inability with all reasonable dispatch. The term Force Majeure as employed herein, shall mean acts of God, strikes, lockouts, or other industrial disturbances, act of public enemies, orders of any kind of government of the United States or the State of Texas or any civil or military authority, insurrections, riots, epidemics, landslides, lightning, earthquake, fires, hurricanes, storms, floods, washouts, droughts, arrests, restraint of government and people, civil disturbances, explosions, breakage or accidents to machinery, pipelines or canals or other causes not reasonably within the control of the party claiming such inability. It is understood and agreed that the settlement of strikes and lockouts shall be entirely within the discretion of the party having the difficulty, and that the above requirement that any Force Majeure shall be remedied with all reasonable dispatch shall not require the settlement of strikes and lockouts by acceding to the demands of the opposing party or parties when such settlement is unfavorable in the judgment of the party having the difficulty.

34. Assignment Delegation - No right or interest in this contract shall be assigned or delegation of any obligation made by Seller without the written permission of the Buyer. Any attempted assignment or delegation by Seller shall be wholly void and totally ineffective for all purposes unless made in conformity with this paragraph.
35. Waivers - No claim or right arising out of a breach of this contract can be discharged in whole or in part by a waiver or renunciation of the claim or right unless the waiver or renunciation is supported by consideration and is in writing signed by the aggrieved party.
36. Modification - Contract can be modified or rescinded only by a written and signed agreement by both of the parties duly authorized agents.
37. Applicable Law - This agreement shall be governed by the Uniform Commercial Code. Wherever the term "Uniform Commercial Code" is used, it shall be construed as meaning the Uniform Commercial Code as adopted in the State of Texas as effective and in force on the date of this agreement.
38. Advertising - Seller shall not advertise or publish, without Buyer's prior consent, the fact that Buyer has entered into this contract, except to the extent necessary to comply with proper requests for information from an authorized representative of the federal, state, or local government.
39. Right to Assurance - Whenever one party to this contract in good faith has reason to question the other party's intent to perform, he may demand that the other party give written assurance of his intent to perform. In the event a demand is made and no assurance is given within five (5) days, the demanding party may treat this failure as an anticipatory repudiation of the contract.
40. Venue - Both parties agree that venue for any litigation arising from this contract shall be in Longview, Gregg County, Texas.
41. No negotiations, decisions, or actions shall be executed by the vendor as a result of any discussions with any public service official, employee and/or consultant. Only those transactions provided in written form may be considered binding.
42. The contents of each vendor's bid, including specifications shall remain valid for a minimum of 60 calendar days from the Bid due date.
43. All documents submitted as part of the vendor's offering will be deemed confidential during the evaluation process.
44. Subcontracting: The Vendor must function as the single point of responsibility for the Agency. No vendor shall submit a proposal comprised of separate software packages from multiple subcontractors.

45. Investigation of Conditions: Before submitting a bid, respondent should carefully examine the specifications and fully inform themselves to the conditions of the equipment and limitations.
46. Contract Award:
- 1) Gregg County reserves the right to reject any or all bids and to waive any minor informality or irregularity in a proposer's response if deemed in the best interests of the County.
 - 2) Award of a contract (if any) resulting from this bid will be made only by written authorization from Gregg County Commissioners Court.
47. Conflict of Interest: No public official shall have interest in this contract except in accordance with Vernon's Texas Codes Annotated, Local Government Code Title 5, Subtitle C, Chapter 171. State Law (CHAPTER 176 of the Local Government Code) requires the filing of a CONFLICT OF INTEREST QUESTIONNAIRE by certain individuals and businesses.
48. Design, Strength, Quality of materials and workmanship must conform to the highest standards of manufacturing and engineering practice.
49. All Hardware of any other item offered in this bid must be new and unused, unless otherwise specified, in first-class condition and of current manufacture.
50. Descriptions: Whenever an article or material is defined or used in the BID specifications by describing a proprietary product or by using the name of a manufacturer, model number, or make, the term "or equal" if not inserted, shall be implied. Any reference to specified article or material shall be understood as descriptive, NOT restrictive, and is used to indicate type and quality level desired for comparison purposes unless otherwise noted. Bids must be submitted on units of quantity specified, extended, and totaled. In the event of discrepancies in extension, the unit prices shall govern.
51. Addendum: Any interpretations, corrections or changes to this Bid and Specifications will be made by addendum, unless otherwise stated. Issuing authority of addendum shall be the Commissioners' Court of Gregg County, Texas. Addendum will be mailed, emailed, or faxed to all that are known to have received a copy of the Bid. Vendors shall acknowledge receipt of all addenda and include receipt and response to addenda with submission.
52. Patents/Copyrights: The successful vendor agrees to protect Gregg County from claims involving infringements of patents and/or copyrights.

53. Contract Administrator: The Contract Administrator will serve as sole liaison between the Gregg County Commissioners Court and affected Gregg County Departments and the successful vendor. Unless directly outlined in this specification the vendor shall consider no one but the Contract Administrator authorized to communicate, by any means, information or suggestions regarding or resembling this bid throughout the proposal process. The Contract Administrator has been designated the responsibility to ensure compliance with contract requirements, such as but not limited to, acceptance, inspection and delivery. The County will not pay for work, equipment or supplies, which it deems unsatisfactory. Vendors will be given a reasonable opportunity to correct deficiencies before termination. This however, shall in no way be construed as negating the basis for termination for non-performance.
54. Packing slips or other suitable shipping documents shall accompany each special order shipment and shall include:
- (a)) Name and address of successful vendor;
 - (b) Name and address of receiving department and/or location;
 - (c) Gregg County Purchase Order number; and,
 - (d) Descriptive information of the materials shipped or services rendered, including item numbers, serial numbers, quantities, number of containers and package numbers, address/location of services rendered, as applicable.
55. Unless otherwise indicated, items will be new, unused, and in first class condition in containers suitable for damage-free shipment and storage.
56. Invoices must show all information as stated above, and will be issued for each purchase order.
57. Equipment/Good/Services supplied under this contract shall be subject to the County's approval. Item(s) found defective or not meeting specifications shall be picked up and replaced by the successful vendor within one (1) week after notification at no expense to the County. If item(s) is not picked up within one (1) week after notification, the item(s) will become a donation to the County for disposition.
58. Warranty: Successful vendor shall warrant that all equipment/goods/services shall conform to the proposed specifications and/or all warranties stated in the Uniform Commercial Code and be free from all defects in material, workmanship and title.
59. Remedies: The successful vendor and Gregg County agree that both parties have all rights, duties, and remedies available as stated in the Uniform Commercial Code.
60. Silence of Specification: The apparent silence of these specifications as to any detail or to the apparent omission from it of a detailed description concerning any point, shall be regarded as meaning that only the best commercial practices are to prevail. All interpretations of these specifications shall be made on the basis of this statement.

61. The Contractor shall procure and maintain at its sole cost and expense for the duration of this Agreement insurance against claims for injuries to persons or damages to property that may arise from or in connection with the performance of the work hereunder by the Contractor, its agents, representatives, volunteers, employees or subcontractors. The Contractor's insurance coverage shall be primary insurance with respect to the County, its officials, employees and volunteers. Any insurance or self-insurance maintained by the County, its officials, employees or volunteers shall be considered in excess of the Contractor's insurance and shall not contribute to it. Further, the Contractor shall include all subcontractors as additional insured under its policies or shall furnish separate certificates and endorsements for each subcontractor. All coverage for subcontractors shall be subject to all of the requirements stated herein. **All Certificates of Insurance and endorsements shall be furnished to the County's Purchasing Agent and approved by the County before work commences.**

62. *Standard Insurance Policies Required:*

- a. Commercial General Liability Policy
- b. Automobile Liability Policy
- c. Worker's Compensation Policy

General Requirements applicable to all policies:

- a. Only insurance carriers licensed and admitted to do business in the State of Texas will be accepted.
- b. Deductibles shall be listed on the Certificate of Insurance and are acceptable only on a per occurrence basis for property damage only.
- c. "Claims Made" policies will not be accepted.
- d. Each insurance policy shall be endorsed to state that coverage shall not be suspended, voided, canceled, reduced in coverage or in limits except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to Gregg County.
- e. All insurance policies shall be furnished to Gregg County upon request.

Commercial General Liability

- a. General Liability insurance shall be written by carrier with an A:VIII or better rating in accordance with the current Best Key Rating guide.
- b. Minimum Combined Single Limit of \$1,000,000.00 per occurrence for bodily Injury and property damage with Gregg County named as an additional insured.
- c. No coverage shall be deleted from the standard policy without notification of individual exclusions being attached for review and acceptance.

Automobile Liability

- a. General Liability Insurance shall be written by a carrier with an A:VIII or better rating in accordance with the current Best Key Rating Guide.
- b. Minimum Combined Single Limit of \$600,000.00 per occurrence for bodily injury and property damage.

63. **Workers Compensation Insurance** - Pursuant to the requirements set forth in Title 28, Section 110.110 of the Texas compensation insurance policy; either directly through their employer's policy (the Contractor's or subcontractor's policy) or through an executed coverage agreement on an approved TWCC form. Accordingly, if a subcontractor does not have his or her own policy and a coverage agreement is used, Contractors and subcontractors must use that portion of the form whereby the hiring contractor agrees to provide coverage to the employees of the subcontractor. The portion of the form that would otherwise allow them not to provide coverage for the employees of an independent contractor may not be used.

The worker's compensation insurance shall include the following terms:

- a. Employer's Liability limits of \$500,000.00 for each accident is required.
- b. "Texas Waiver of Our Right to Recover from Others Endorsement" shall be included in this policy. (Waiver of Subrogation)

Pursuant to the explicit terms of Title 28, Section 110.110 (c) (7) of the Texas Administrative Code, the Proposal specifications, this Agreement, and all subcontracts on this Project must include the following terms and conditions in the following language, without any additional words or changes, except those required to accommodate the specific document in which they are contained or to impose stricter standards of documentation:

Definitions:

Certificate of coverage ("certificate") - A copy of a certificate of insurance, a certificate of authority to self-insure issued by the Texas Worker's Compensation Commission, or a coverage agreement (TWCC-81), TWCC-83, or TWCC-84), showing statutory worker's compensation insurance coverage for the person's or entity's employees providing services on a project, for the duration of the project.

Duration of the project - includes the time from the beginning of the work on the project until the Contractor's/person's work on the project has been completed and accepted by the governmental entity.

Persons providing services on the project ("subcontractors" in section 406.096 {of the Texas Labor Code}) - includes all persons or entities performing all or part of the services the Contractor has undertaken to perform on the project, regardless of whether that person has employees. This includes, without limitation, independent Contractors, subcontractors, leasing companies, motor carriers, owner-operators, employees of any such entity or employees of any entity which furnishes persons to provide services on the project. "Services" include, without limitation, providing, hauling, or delivering equipment or materials, or providing labor, transportation, or other service related to a project. "Services" does not include activities unrelated to the project, such as food/beverage respondents, office supply deliveries, and delivery of portable toilets.

- The Contractor shall provide coverage, based on the proper reporting of

classification codes and payroll amounts and filing of any coverage agreements, that meets the statutory requirements of Texas Labor Code, Section 401.011 (44) for all employees of the Contractor providing services on the project, for the duration of the project.

- The Contractor must provide a certificate of coverage to the governmental entity prior to being awarded the contract.
- If the coverage period shown on the Contractor's current certificate of coverage ends during the duration of the project, the Contractor must, prior to the end of the coverage period, file a new certificate of coverage with the governmental entity showing that coverage has been extended.
- The Contractor shall obtain from each person providing services on a project, and provide to the governmental entity:
 - (1) a certificate of coverage, prior to that person beginning work on the project, so the governmental entity will have on file providing services on the project, and certificates of coverage showing coverage for all person; and
 - (2) no later than seven calendar days after receipt by the Contractor, a new certificate of coverage showing extension of coverage, if the coverage period shown on the current certificate of coverage ends during the duration of the project.
 - (3) The Contractor shall retain all required certificates of coverage for the duration of the project and for one year thereafter.

The Contractor shall notify the governmental entity in writing by certified mail or personal delivery, within 10 calendar days after the Contractor knew or should have known, or any change that materially affects the provision of coverage of any person providing services on the project.

The Contractor shall post on each project site a notice, in the text, form and manner prescribed by the Texas Workers' Compensation commission, informing all persons providing services on the project that they are required to be covered, and stating how a person may verify coverage and report lack of coverage.

The Contractor shall contractually require each person with whom it contracts to provide services on a project, to:

- (1) provide coverage, based on proper reporting of classification codes and payroll amounts and filing of any coverage agreement, that meets the statutory requirements of Texas Labor Code, Section 401.011 (44) for all of its employees providing services on the project, for the duration of the project;
- (2) provide to the Contractor, prior to that person beginning work on the project, a certificate of coverage showing that coverage is being provided for all employees of the person providing services on the project, for the duration of the project;

- (3) provide the Contractor, prior to the end of the coverage period, a new certificate of coverage showing extension of coverage, if the coverage period shown on the current certificate of coverage ends during the duration of the project.
- (4) obtain from each other person with whom it contracts, and provide to the Contractor:
 - (a) a certificate of coverage, prior to the other person beginning work on the project; and
 - (b) a new certificate of coverage showing extension of coverage, prior to the end of the coverage period, if the coverage period shown on the current certificate of coverage ends during the duration of the project;
- (5) retain all required certificates of coverage on file for the duration of the project and for one year thereafter;
- (6) notify the governmental entity in writing by certified mail or personal delivery, within 10 calendar days after the person knew or should have known, of any change that materially affects the provision of coverage of any person providing services on the project; and
- (7) Contractually require each person with whom it contracts, to perform as required; with the certificates of coverage to be provided to the person for whom they are providing services.

By signing a contract with Gregg County, or providing, or causing to be provided a certificate of coverage, the Contractor who will provide services on the project will be covered by workers' compensation coverage for the duration of the project, that the coverage will be based on proper reporting of classification codes and payroll amounts, and that all coverage agreements will be filed with the appropriate insurance carrier, or, in the case of a self-insured, with the commission's Division of Self-Insurance regulation. Providing false or misleading information may subject the Contractor to administrative penalties, criminal penalties, civil penalties, or other civil actions.

CERTIFICATES OF INSURANCE shall be prepared and executed by the insurance company or its authorized agent, and shall contain the following provisions and warranties:

- a. The company is licensed and admitted to do business in the State of Texas.
- b. The insurance policies provided by the insurance company are underwritten on forms that have been provided by the Texas State Board of Insurance or ISO.
- c. All endorsements and insurance coverage according to requirements and instructions contained herein.
- d. The form of the notice of cancellation, termination, or change in coverage provisions to Gregg County.
- e. Original endorsements affecting coverage required by the section shall be furnished with the certificates of insurance.

BONDING REQUIREMENTS

If applicable, a Bid Bond shall be required. Pursuant to the provisions of Section 262.032 (a) of the Texas Local Government Code, if the contract contemplated by this request is a bid for the construction of public works, or will be under a contract exceeding \$100,000.00, Gregg County may require the vendor to execute a good and sufficient bid bond in the amount of five percent (5%) of the total contract price. Said bond shall be executed with a surety company authorized to do business in the State of Texas.

If applicable, a Performance Bond shall be required. Pursuant to the provisions of Section 262.032 (b) of the Texas Local Government Code, within thirty (30) days of the date of the signing of a contract or issuance of a purchase order following the acceptance of a bid by Gregg County Commissioners Court and prior to commencement of the actual work, the successful vendor shall furnish a performance bond to Gregg County for the full amount of the contract if the contract exceeds \$50,000.00. Said bond shall be for the purpose of insuring the faithful performance of the work in accordance with the plans, specifications and contract documents associated with the contract.

If applicable, a Payment Bond shall be required. Pursuant to the provisions of Section 2253.021, Texas Government Code, if the amount of the contract awarded to the successful vendor exceeds \$25,000.00, the successful vendor shall execute a payment bond in the amount of the contract. Said bond is solely for the protection and use of payment bond beneficiaries who have a direct contractual relationship with the prime contractor or a subcontractor to supply public work labor or material. This bond must be issued to the County within ten (10) days of the award of the contract and before vendor begins the work.

If applicable, a Performance Bond shall be required. Pursuant to the provisions of Section 2253.021, Texas Government Code, if the amount of the contract awarded to the successful vendor exceeds \$100,000.00, the successful vendor shall execute a performance bond in the amount of the contract. Said performance bond is solely for the protection of Gregg County and is conditioned on the faithful performance of the work in accordance with the plans, specifications, and contract documents. This bond must be issued to the County within ten (10) days of the award of the contract and before the vendor begins the work.

Certificate of Interested Parties (Form 1295)

In 2015, the Texas Legislature adopted House Bill 1295, which added Section 2252.908 of the Government Code. The law states that a government entity may not enter into certain contracts with a business entity unless the business entity submits a disclosure of interested parties to the government entity. The disclosure of interested parties will be submitted online via Form 1295 and must be submitted to the governmental entity prior to any signed contract and/or vote by the governing authority.

The Filing Process:

1. Prior to award by Commissioners Court, your firm will be required to log in to the Texas Ethics Commission, https://www.ethics.state.tx.us/whatsnew/elf_info_form1295.htm and fill out the Electronic Filing Application.
2. Once submitted, the system will generate an electronic Form 1295 displaying a “Certificate Number.” Your firm must print, sign and notarize Form 1295.
3. **Within ten (10) business days** from notification of pending award by the Gregg County Purchasing Agent, the completed Form 1295 **must** be submitted to Gregg County.
4. Your firm will need to repeat this process and obtain a separate Form 1295 each time you enter into a new contract, renew a contract or make modification and/or amendments to a Gregg County contract.

Instructions and information are available at <https://www/ethics.state.tx.us/tec/1295-Info.htm> or you may call the Texas Ethics Commission at (512) 463-5800.

CERTIFICATION OF ELIGIBILITY

By submitting a bid or Bid in response to this solicitation, the bidder/proposer certifies that at the time of submission, he/she is ***not*** on the Federal Government's list of suspended, ineligible, or debarred contractors.

In the event of placement on the list between the time of bid/Bid submission and time of award, the bidder/proposer will notify the Gregg County Purchasing Agent. Failure to do so may result in terminating this contract for default.

Signature: _____ **Date:** _____

Printed Name: _____

GREGG COUNTY, TEXAS
REQUEST FOR PROPOSAL NO. 2016-612
BASIC GROUP LIFE/AD&D
VOLUNTARY GROUP LIFE/AD&D INSURANCE
TO BE EFFECTIVE OCTOBER 01, 2016

GENERAL PROPOSAL INFORMATION

1. These specifications are to obtain competitive proposals pursuant to Chapter 262 of the Texas Local Government Code for Gregg County.
2. Gregg County has appointed Kenneth D. Wethe to manage the competitive proposal process. Mr. Wethe is compensated by the County on a fee basis, and is not to be compensated by the insurance company.
3. **All questions, clarifications, or requests for additional information must be directed to Mr. Wethe. Requests or clarifications must be in writing and faxed to 214-350-8745 or e-mailed to Kenneth D. Wethe (kenwethe@sbcglobal.net). The deadline for submitting questions, clarifications, and requests for additional information is 5:00 P.M., August 9, 2016. Mr. Wethe will provide all potential individuals or firms submitting a proposal with written answers to questions received, clarifications requested and/or additional information as needed.**
4. Gregg County is seeking competitive proposals for Basic and Voluntary Life/AD&D Insurance to be effective on October 01, 2016.
5. Gregg County will only accept competitive proposals from insurance companies licensed/authorized to do business in the State of Texas.
6. **For a proposal to be considered it must:**
 - a. Be received no later than **August 16, 2016. At 2:00 P.M.**
 - b. **Include one (1) original and two (2) copies; Large binders/notebooks are highly discouraged!**
 - c. Be in a sealed envelope that is plainly marked RFP No. 2016-612 - Proposal For Employee Benefit Insurance;
 - d. Be delivered to Kelli Davis, CPPB, Gregg County Courthouse, 101 E. Methvin St., Suite 205, Longview, Texas 75601;
 - e. **Faxed or electronically submitted proposals will not be considered.**
 - f. Be signed by an individual authorized to bind the proposer;
 - g. Be submitted on the form provided and in the format requested and include any and all applicable fees;
 - h. Have the questionnaire completed, including restating the question if re-typed, in the format provided.
7. Any proposal received after 2:00 P.M. on August 16, 2016 will be returned to the proposer unopened.

8. Proposal forms and specifications are available by email or overnight delivery service on or after July 29, 2016, 10:00 A.M. by contacting:

Kenneth D. Wethe
Independent Insurance Consultant
Wethe & Associates, Inc.
2607 Manor Way
Dallas, TX 75235
Tel: 214-350-9570 ~ Fax: 214-350-8745
Email: kenwethe@sbcglobal.net

9. Gregg County accepts no financial responsibility for any costs incurred by any proposer in the course of responding to this request for proposal.
10. Gregg County reserves the right to accept or reject any and all proposals and to waive any informality in the proposal process. Gregg County reserves the right to request post-proposal modifications, including best and final offer.
11. The County **requires** that the resultant contract from this RFP, if any, be performable in Gregg County, Texas.
12. If any of the information submitted in response to this request for proposal is considered to be confidential or a trade secret belonging to the responder and, if released would give advantage to a competitor, that information should be clearly marked: **“CONFIDENTIAL – DO NOT DUPLICATE WITHOUT PERMISSION”**.
13. It is anticipated that Gregg County will award the contract for the insurance coverage at August 30, 2016 Commissioners’ Court meeting.
14. All qualified proposals will be evaluated and rated as follows:
- a. Cost – 50%
 - b. Coverage & Benefits – 25%
 - c. Service & Financial Stability – 15%
 - d. Completeness of Questionnaire – 10%
15. Gregg County **requires** a multiyear contract. Two year rate guarantee will be the minimum accepted and three year rate guarantee is preferred.
16. Proposals are to be submitted directly by insurance carriers net of agent commissions.

GREGG COUNTY, TEXAS
REQUEST FOR PROPOSAL NO. 2016-612
BASIC GROUP LIFE/AD&D
VOLUNTARY GROUP LIFE/AD&D INSURANCE

RFP SUBMISSION FORM

Specific Information

1. Dearborn National has provided the Group Life/AD&D insurance program since October 01, 2010. Dearborn National's rate, benefit and claim experience information is presented in the Exhibit section of the RFP.
2. Gregg County provides at no cost to active employees Basic Term Life and AD&D insurance equal to one times base salary rounded up to the next \$1,000. Retirees are eligible for a flat \$5,000 basic life benefit, without AD&D insurance, on a voluntary basis by paying 100% of the cost. Separate rates are to be provided for the active employee one times salary benefit and for the retiree \$5,000 benefit. The purpose of the separate rates is to eliminate GASB OPEB liability.
3. Gregg County also makes available to active employees, but not retirees, the following Voluntary Group Life AD&D insurance programs:
 - Employee and dependent term life insurance, with 5 year age bracket rates for employee and spouse and single rate for children.
 - Dependent life insurance package with flat rate for package.
 - Voluntary accident insurance with rates based on type of coverage for employee and dependents.
4. The Dearborn National Summary of Benefits is included in the Exhibit section of the RFP. Proposers are to duplicate current benefits. Gregg County does not desire to change benefits.
5. Quoted rates are to be based on enclosed census for 567 active employees and 70 retirees. Summary census is in Exhibit section of RFP. Detail census in Excel format will be provided separately.
6. Effective date for new contract is October 1, 2016. All participants currently enrolled in the Dearborn National insurance program are to be covered on a "no loss/no gain basis". The basis for take-over will be enrollment records maintained by Gregg County. There is to be no completion of new enrollment information for current insureds, as of September 30, 2016.
7. The insurance company must have an A.M. Best rating of A- or better.

LIFE./AD&D QUESTIONNAIRE

1. Describe organization submitting proposal.
 - a. Insurance Company Name: _____
 - b. Address: _____

 - c. Contact Person: _____
 - d. Email Address: _____
 - e. Telephone Number: _____
 - f. Year Founded (Insurance Company): _____
2. Describe financial stability of Insurance Company.
 - a. What is current A.M. Best rating for your Company? _____
(Please provide financial size category.)
 - b. Is Insurance Company authorized to do business in Texas? Yes No
3. Describe Claim Payment Services:
 - a. Where will claims be paid? _____
 - b. What is normal processing time? _____
4. Will the actively-at-work provision be waived for the effective date of the contract?
Yes No
Comment: _____
5. Does quote include conversion privilege? Yes No
If Yes, attach complete description.
6. Does quote include waiver of premium for disability? Yes No
If so, attach complete description.
7. Does quote include accelerated death benefit for terminal illness? Yes No
If so, attach complete description.
8. For what period of time are quoted rates guaranteed? _____
9. Is a longer rate guarantee available? Yes No
If so, please describe: _____
10. Are there any variations to the RFP specifications General or Specific instructions?
Yes No
If yes, attach statement for each variation.

11. Rate Quote (Duplicate Current Benefits):

	Number Lives	Volume	Rate Per \$1,000	Monthly Premium
Basic Life/AD&D				
Basic Life-Active	567	\$22,603,000	_____	_____
Basic AD&D-Active	567	\$22,603,000	_____	_____
Basic Life-Retiree	70	\$ 350,000	_____	_____

	Age	Employee Rate Per \$1,000	Spouse Rate \$1,000	Child Per \$1,000
Voluntary Life	<30	_____	_____	_____
<ul style="list-style-type: none"> • Spouse Rate is to be Based on Employee age • Rate Change Due to Age is to Occur on Policy Anniversary Date. 	30-34	_____	_____	_____
	35-39	_____	_____	_____
	40-44	_____	_____	_____
	45-49	_____	_____	_____
	50-54	_____	_____	_____
	55-59	_____	_____	_____
	60-64	_____	_____	_____
	65-69	_____	_____	_____
	70-74	_____	_____	_____
	75+	_____	_____	_____

	Number Lives	Package Rate
Voluntary Package Dependent Life	82	_____

Voluntary Accident Insurance	Rate Per \$1,000
EE Only	_____
EE & SP (60%)	_____
EE & CH (15%)	_____
EE, SP (50%), CH (10%)	_____

12. Acknowledge Statement – Life AD&D Insurance:

The undersigned hereby acknowledges that they have reviewed these proposal specifications, have had the opportunity to clarify any question or information in these proposal specifications in the manner provided and that the responses are true and accurate.

The undersigned hereby agrees to furnish all services in complete accordance with the requirements of these proposal specifications and the answers provided in responding to these proposal specifications.

The undersigned affirms that this proposal has been arrived at independently and is submitted without collusion to obtain information or gain any favoritism that would in any way limit competition or give unfair advantage to the proposer.

The undersigned hereby declares that they have the authority to represent the proposer and to bind this proposal at the rates contained herein and that the contract will reflect the answers provided in this proposal response.

Company Name

Authorized Signature

Address

Type Signatory's Name & Title

Telephone Number Fax Number

Date

Signatory's Email Address

GREGG COUNTY, TEXAS

**REQUEST FOR PROPOSALS (RFP)
BASIC GROUP LIFE/AD&D INSURANCE
RFP No. 2016-612**

VENDOR REGISTRATION STATEMENT

To allow receipt of expanded census & insurance contract information, the insurance company listed below agrees that the information to be provided is confidential and is to be used solely for the purpose of preparing a proposal for Group Life/AD&D insurance. The vendor also agrees to comply with federal and state privacy and insurance laws and regulations. This agreement must be signed by the authorized representative for the stop loss insurance company who has the authority to issue a Group Life/AD&D insurance proposal.

Insurance Company

Authorized Signature

Address

Type Signatory's Name and Title

Telephone Number / Fax Number

Date

Signatory's Email Address

This form is to be returned to:

Kenneth D. Wethe
Wethe & Associates, Inc.
Consultant for Gregg County, Texas
Phone: 214-350-9570
Fax: 214-350-8745
Email: kenwethe@sbcglobal.net