



**SUMMIT POINTE
REQUEST FOR QUOTE**

ISSUE DATE: *FRIDAY, AUGUST 29, 2025*
DUE DATE: *MONDAY, SEPTEMBER 15, 2025*
PROJECT: *RFQ#001-25 BENEFITS CONSULTANT*

1.0 INTRODUCTION

Summit Pointe is requesting written Statements of Qualifications from licensed and qualified employee benefits brokers or agents to provide group benefit consultation and administrative services.

Potential bidders should contact the following if they are unable to submit their response electronically:

Dorothy Malcolm | Chief Operating Officer
DMalcolm@summitpointe.org

***LATE BID/PROPOSAL PACKETS WILL NOT BE
CONSIDERED***

2.0 SCOPE OF SERVICES

Summit Pointe, more formally identified as the Calhoun County Community Mental Health Authority, is the community mental health services program that provides mental health, developmental disability, and substance use disorder services throughout Calhoun County, Michigan. It is a governmental entity with a 12-member Board of Directors with its day-to-day operations managed by a Chief Executive Officer and the leadership team. Its principal administrative offices are located in the city of Battle Creek, Michigan at 175 College St. 49037.

As a governmental entity, Summit Pointe is subject to and must comply with the Michigan Freedom of Information Act. Accordingly, the content of all proposals will be kept confidential throughout the selection process. But after selection under this RFQ, all submittals shall be considered public records and information and made available for inspection and copying upon a proper request under Michigan's FOIA.

The most qualified firm will be required to demonstrate proficiency in the following areas of health and wellbeing program consultation and administration:

2.1 *Health & Wellness Program Development*

- 2.1.1 Provide recommendations for the health and wellness plans based on quality of benefits, cost effectiveness, claim utilization, market trends, competitiveness, and plan administration.
- 2.1.2 Provide funding recommendations, including the estimation of renewal rates, cost trends and projections, rate structures, as well as to provide assistance in the development and preparation of budget forecasts.
- 2.1.3 Provide recommendations for benefit plan design and labor relations strategy, and to assist in the development of a five-year benefit projection plan/model.
- 2.1.4 Develop cost containment strategies and techniques.
- 2.1.5 Conduct market analysis, including benchmarking and trends with peer organizations and other governmental agencies/municipalities.
- 2.1.6 Suggest ways to simplify and stream-line current processes associated with benefit administration and provide best-practice recommendations.
- 2.1.7 Diversify benefit offerings to align with employee needs across different demographics.
- 2.1.8 Use analytics and a data-driven approach to in cost forecasting and benefits optimization.
- 2.1.9 Develop plan design modeling and premium equivalent rates annually.
- 2.1.10 Utilization Reporting: Provide timely, detailed monthly reporting and analysis in an agreed upon format.

Collect claims experience and participation data from vendors, to include at a minimum the following data and/or dashboard:

- a. Premium or fixed costs, paid claims, and loss ratio for each line of coverage or subgroup level.
- b. Experience categorized by type of participant, such as active

employees, retirees, spouse and child(ren).

- c. Medical and Rx reports, to include number of claims processed, number of eligible employees covered, cost per claim processed, discount analysis, and trends.
- d. Prepare financial exhibits that provide information needed to make informed decisions regarding benefits plan designs and funding levels.
- e. Data warehousing of medical and pharmacy claims data.
- f. Proactively identify cost-saving or other improvement opportunities.

2.1.11 Provide guidance and assistance in the completion of all annual reporting required by the State or Federal government, including, but not limited to ACA reporting, IRS, PRORI counts, etc.

2.2 *Account and Vendor Management*

- 2.2.1 Provide on-going monitoring of health and wellness vendors and contracts, including plan administration, compliance, customer service, and overall performance.
- 2.2.2 Assist Summit Pointe in implementing plan changes including, preparation of contracts, billing statements, summary plan descriptions and employee communications.
- 2.2.3 Research, review and resolve issues with insurance policies, certifications of insurance, disputes regarding coverage, billing issues, and any other administrative issues related to the health and wellness plans.
- 2.2.4 Provide support in the day-to-day management of vendors and resolve administrative issues; assist with claims and billing issues as requested and conduct periodic meetings as necessary.
- 2.2.5 Analyze and review all insurance, benefit and administrative service documents for accuracy and adherence to prior agreements and manage carrier/vendor relationships.
- 2.2.6 Review contracts with providers for accuracy in rates, benefits, eligibility, and coverage definitions.
- 2.2.7 Review carrier service levels and compare performance guarantees; help resolve problems regarding vendors' services and performance.
- 2.2.8 Provide assistance with the employer sponsored health clinic as it relates to communication, marketing, report analysis, billing, handling issues, and monitoring/analyzing on-going value.
- 2.2.9 Provide information as needed to keep Summit Pointe updated and in compliance with all federal and state laws, industry changes, practices, and trends at the local, regional, and national levels that impact employers and/or governmental entities.

2.3 *Vendor Procurement*

- 2.3.1 Prepare bid specifications and solicit proposals from insurance markets that specialize in group insurance plans as needed. Evaluate bids and bidders, including administration, claim payment procedures, customer service, network, financial soundness, scope of services, and identify the most cost-beneficial package from among the various bidders.
- 2.3.2 Negotiate with carriers and vendors to secure the best possible rates and services.
- 2.3.3 Secure timely renewals for all health and wellness products and services.
- 2.3.4 Assist with compliance with the Public Employees Health Benefit Act and the bids/marketing for medical plans as required.

2.4 *Employee Communications & Enrollment*

- 2.4.1 Assist in the development and implementation of the employee benefit communications plan to ensure year-round employee engagement.
- 2.4.2 Make presentations as needed/requested to the Summit Pointe Board of Directors, Summit Pointe Executive Team, union leadership and/or the general employee population. Assist with ongoing education efforts year-round.
- 2.4.3 Develop open enrollment planning calendar and presentation materials for open enrollment meetings, as well as participate in open enrollment meetings as needed.

2.5 *Licensing and Professional Designations*

- 2.5.1 Company must be authorized by the State of Michigan - Division of Insurance to write all of the lines of insurance associated with health and wellness.
- 2.5.2 All Insurance related matters must be conducted in accordance with the insurance license granted and the requirements of the Michigan Insurance Code.

2.6 *Project Compensation*

- 2.6.1 Summit Pointe anticipates that the products purchased under the health and wellness program typically include standard commissions.
- 2.6.2 Provide annual disclosure of all direct and indirect compensation including any fees, commissions, bonuses, and/or overrides received as a result of working with Summit Pointe.

3.0 STATEMENT OF QUALIFICATIONS

Statements of Qualifications should include:

- 3.1 Briefly identify your organizational structure and support resources available to complete the scope of services detailed in Section (2) of this RFQ.
- 3.2 List the qualifications of key personnel who would be assigned to this project including relative experience, degrees, certifications, and professional affiliations.
- 3.3 Provide recent success stories (e.g. cost savings, plan improvements) with similarly situated clients.
- 3.4. Provide references (including name and phone number) for recently completed projects of a similar scope to the consulting work required in this RFQ.
- 3.5 Detail your organization's technology capabilities including self-service tools, dashboards, and automation.
- 3.6 Provide information which demonstrates your firm's ability to provide health and wellbeing management services for the general requirements listed in Section 2 (1-6). The Statement of Qualifications response should list the general requirement for each of the sections and questions followed by the firm's documentation for qualifications in that particular area.
- 3.7 Provide an estimate of the annual project costs and the type and source of compensation.
- 3.8 Concluding Statement

The proposer should state the reasons in requesting consideration for providing Summit Pointe with health and wellness consultation and administrative services. Proposers may include a maximum of one page of additional information not included above, if it is deemed useful and applicable to this project.

4.0 INQUIRIES

Questions that arise as a result of this RFQ should be submitted Questions are due by Monday, September, 8th, 2025 @ 10:00 AM Eastern Time. Replies will be addressed no later than Wednesday, September 10th, 2025.

5.0 EVALUATION CRITERIA

A number of factors will influence Summit Pointe's decision in awarding this contract. In addition to cost considerations, final proposals will be evaluated on the basis of the following factors, not necessarily in order of importance:

- 5.1 Organizational Structure & Support Resources
- 5.2 Qualifications of Key Personnel and Fit with Organization
- 5.3 References from Similar Engagements
- 5.4 Qualifications Related to Employee Health & Wellbeing
- 5.5 Demonstrated Innovation and Cost Containment
- 5.6 Compensation Program
- 5.7 Concluding Statement

Each respondent certifies that their proposal has not been made or prepared in collusion with any other firm and the prices, terms or conditions thereof have not been communicated by or on behalf of the firm to any other firm and will not be so communicated prior to the official receipt of their proposal. This certification may be treated for all purposes as if it were a sworn statement made under oath, subject to the penalties for perjury. Moreover, it is made subject to the provisions of 18 U.S. C. Section 1001, relating to the making of false statements.

Summit Pointe reserves the right to reject any or all responses to this RFQ, to waive minor irregularities in any proposal or in the RFQ procedures, and to accept any proposal presented that meets or exceeds these specifications and which is deemed in the best interest of Summit Pointe. However, the requirements for timeliness shall not be waived. Summit Pointe also reserves the right to discontinue or cancel the RFQ process at any time and for any or no reason, in whole or in part, including, but not limited to, the selection schedule, submittal date, and submittal requirements. The right to amend this RFQ, giving equal information and cooperation to all vendors, is also reserved.

Summit Pointe shall not be responsible for preparation costs, nor for the costs, including but not limited to attorneys' fees, associated with any administrative, judicial or other type of challenge to the determination of the selected proposer or award of the contract, rejection of the proposal, or cancellation of this RFQ. By submitting a proposal, each respondent agrees to be bound in this respect, waives all claims to cost

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or fees, and consents to the exclusive jurisdiction to courts in the state of Michigan for
any such proceedings.*

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