

Ohio Public Employees Retirement System  
Request for Proposal



**Ohio Public Employees Retirement System  
And  
Ohio Public Employees Deferred Compensation Program**

***Request for Proposal***

**For:**

Administrative services for the following:  
Medical Self-Funded Plan, Dental Self-Funded Plan, Vision Self-Funded Plan,  
Flexible Spending Account, and COBRA  
Stop Loss Insurance

**Date:** April 3, 2025

**Project Name:** Associate Health Benefits Program RFP

277 East Town Street  
Columbus, Ohio 43215  
1-800-222-PERS (7377)  
[www.opers.org](http://www.opers.org)

257 East Town Street, Suite 457  
Columbus, Ohio 43215  
1-877-644-6457  
[www.ohio45r.org](http://www.ohio45r.org)

**PLEASE NOTE: NO RESPONDENT SHALL ATTEMPT TO COMMUNICATE WITH OPERS CONCERNING THIS RFP IN ANY MANNER OTHER THAN AS SPECIFICALLY PROVIDED IN THE “RFP COMMUNICATION PROTOCOLS” SET FORTH IN ATTACHMENT 1 HERETO.**

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## **A. BACKGROUND**

### **1. Retirement Board**

In 1935, the Ohio Public Employees Retirement System (OPERS) began a tradition of providing excellent retirement benefits for state employees. With approximately \$114.8 billion in net assets, the System provides retirement, disability, and survivor benefit programs for public employees throughout the state who are not covered by another state or local retirement system. OPERS serves over 1,286,000 members of approximately 3,700 public employers including over 220,000 retirees, disability recipients and surviving beneficiaries who receive monthly benefits.

### **2. Financial Information**

The most recent OPERS Annual Financial Comprehensive Report is available on the OPERS website at: <https://www.opers.org/financial/reports.shtml>

## **B. OVERVIEW**

OPERS and Ohio Deferred Compensation (ODC) each sponsor an employee health plan that provides medical coverage, dental coverage, vision coverage, flexible spending account services and COBRA services to participating employees. OPERS serves as the administrator for both the OPERS employee plan and the ODC employee plan. This Request for Proposal (“RFP”) seeks proposals from insurance Plan Administrators (“Vendor”) to (i) provide administrative services for self-funded coverage with respect to the services outlined in the RFP documents, and (ii) specific and aggregate stop loss coverage for the medical and prescription drug coverage. OPERS and ODC are also seeking information on any wellness program that Vendor may sponsor or administer to include wellness funding.

## **C. SCOPE OF ENGAGEMENT**

OPERS and ODC are seeking proposals from qualified Vendors to provide services for the following:

1. Administrative services for self-funded coverage for the following (including any wellness programs, if applicable):
  - Medical Self-Funded Plan
  - Dental Self-Funded Plan
  - Vision Self-Funded Plan
  - Flexible Spending Account
  - COBRA
2. Specific and aggregate stop loss insurance coverage for the medical and prescription drug plan.

Vendors may submit proposals for one or more of the services described above in Section C. Please clearly indicate for which service or services described above in Section C Vendor is submitting a proposal.

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## **D. PROPOSAL CONTENT**

The Vendor's proposal must include the following information listed below, if applicable. For ease of review by OPERS and ODC, each requirement should be addressed in a separate section of the proposal, preceded by an index tab to identify the subject of the section. The proposal should be formatted on consecutively-numbered pages, include a table of contents, and be submitted as a single .pdf file, if possible.

### **1. Certification of Proposal Requirements**

The Vendor must include a certification statement in the form attached hereto as **Attachment 2 – Certification of Proposal Requirements**, which must be signed by an individual who is authorized to bind the Vendor contractually. Electronic signatures are permitted.

### **2. Questionnaire**

Please provide the following documents and information:

- 2.1 Vendor's United States office locations, identifying which location(s) will be assigned this project.
- 2.2 Vendor's legal structure (e.g., an Ohio corporation), Federal tax identification number, and address of the principal place of business.
- 2.3 Vendor's organizational structure, including subsidiary and affiliated companies, and joint venture relationships.
- 2.4 How many years has Vendor been in business?
- 2.5 Yes/No: Has Vendor undergone any material change in its structure or ownership within the last 18 months? If yes, please describe.
- 2.6 Yes/No: Is any material change in ownership or structure currently under review or being contemplated? If yes, please describe.
- 2.7 If available, please provide a report, study, or assessment of your company, prepared by an unbiased independent third-party source, concerning client satisfaction and measures of your firm's strengths and weaknesses vis-à-vis your key competitors.
- 2.8 Please provide your most recent financial statements (audited financial statements, if available), including a statement of financial position (or balance sheet) and an annual income statement.
- 2.9 Please describe any material litigation to which your company is currently a party. In addition, please describe any material litigation that your company has been involved in over the last 3 years.
- 2.10 Please provide a list and describe litigation brought or threatened against your company by existing or former clients over the past 5 years.
- 2.11 Please describe any relationships that your company has with any potential or existing vendors of OPERS and ODC, including any potential fees or other remuneration your company may receive for recommending their products or services.

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2.12 IT Security Questions:

Please provide a description of your IT security program and any applicable certifications and provide a copy of your most recent report for each applicable certification. *Please note: All responses for IT software and services are subject to an OPERS IT security review.*

2.12.1 Describe how your organization ensures compliance with relevant information security and privacy laws and regulations such as GDPR, HIPAA/HITECH, and PCI DSS?

2.12.2 Has your organization undergone any industry-recognized security audits such as an ISO 27001 and/or a SOC2 audit within the last year? If so, please include a copy of your most recent ISO 27001 and/or SOC2 report with your response.

**3. Understanding of Engagement**

3.1 Please describe in detail your organization's understanding of the goods and/or services requested in this RFP and describe the procedures and methods your organization will use to achieve the required outcomes.

3.2 Please describe areas or processes not included in this RFP that your company may examine in order to provide more complete goods or services.

3.3 Please provide a narrative that supports why your company believes that it is qualified to undertake the proposed engagement.

**4. Project/Work Plan (including timeline with details of hours)**

The proposal should set forth a project plan for delivering the services and deliverables described in this RFP, including:

4.1 A description of how the Vendor will consult with and/or make presentations to OPERS and ODC staff during the engagement.

4.2 A description of the service management and quality control procedures to be utilized. These should identify and describe any anticipated potential problems, the Vendor's approach to resolving these problems, and any special assistance that will be requested from OPERS and ODC.

4.3 Vendor should structure the work plan in a way that allows OPERS and ODC ample time to review the deliverables in the work plan.

**5. Proposal Template Response (Attachment 3)**

5.1 The proposal should include completing Attachment 3 to this RFP as applicable for the specific services for which Vendor is seeking to provide.

5.2 In order to complete Attachment 3, Vendor may request from CBIZ certain de-identified census, enrollment by month, claims by month, and large claimant data relating to the participating employees of OPERS and ODC (the "Data"). **Vendor may submit a request for the Data by contacting Todd Bollinger at CBIZ via e-mail at [tbollinger@cbiz.com](mailto:tbollinger@cbiz.com) with a cc: to [procurement@opers.org](mailto:procurement@opers.org) and the Data will be sent securely directly to the vendor. Vendor should refer to the Data when completing Attachment 3.**

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**6. Wellness Program**

- 6.1 Please include with your proposal any wellness program that Vendor may sponsor or administer to include wellness funding.

**7. Vendor Personnel**

- 7.1 For each individual that you propose to assign to this engagement, please provide a narrative with the following information:

- 7.1.1 Employee name and title.
- 7.1.2 Proposed position on this engagement (manager, supervisor, officer, etc.)
- 7.1.3 The month and year that the employee began working for your organization.
- 7.1.4 Employee work history.

- 7.2 Vendor is required to provide all goods and perform all services requested by the RFP, and may not subcontract to provide such goods or services without the written consent of OPERS and/or ODC. For each of the Vendor's potential subcontractors, please provide a narrative with the following information:

- 7.2.1 The proposed subcontractor's (firm) name and address.
- 7.2.2 A brief description of the goods or services the subcontractor might provide.
- 7.2.3 A statement that Vendor acknowledges and agrees that it will remain liable for the provision of any goods supplied by and/or services performed by such subcontractor.

- 7.3 Please describe your firm's procedures in the event that a contact person assigned to this engagement leaves your firm during the term of the engagement.

**8. References**

- 8.1 Please provide the names, addresses and telephone numbers of five (5) current clients similar in size to OPERS and ODC combined.
- 8.2 Please provide the name, email and telephone number of the main point of contact at each of these five clients who may be contacted as a reference.
- 8.3 For each reference listed above, please provide a summary description of the goods and/or services provided by the Vendor to the reference that would be relevant to the goods and/or services to be provided in response to this RFP.

**9 Cost**

- 9.1 Please provide a not-to-exceed, fixed-cost price quote for this project, stating the total cost for the project, including any and all reimbursable expenses.
- 9.2 Provide a cost per hour for additional service work, or if hourly costs are not applicable, the deliverables that Vendor intends to provide, and the cost associated with each deliverable.
- 9.3 State whether Vendor will negotiate its proposed cost if OPERS and ODC decides negotiation is appropriate as to any aspect of the proposals, including the cost, with the finalist(s). In no case, however, will the negotiated cost be higher than the cost submitted by the Vendor in its proposal.

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## **10 Sample contract**

Please provide a sample contract with your proposal for consideration if you are selected for this engagement, along with a copy of your certificate of insurance. The contract should reflect the specific scope and deliverables of this engagement as well as hourly fees for any potential work outside the scope of this engagement and response times.

## **11 Additional Information**

The Vendor should provide any other information it believes relevant to the engagement.

## **E. SELECTION PROCESS AND CRITERIA**

Proposals received on or before the deadline will be evaluated, and OPERS and ODC will make any final decision to award the contract. Proposals may be evaluated more than once, at any time, in the sole discretion of OPERS and ODC.

During the evaluation process, OPERS and ODC management may, in its sole discretion, request any or all vendors to make oral presentations. Such presentations will provide Vendors with an opportunity to answer questions regarding the Vendor's proposal. Not all Vendors may be asked to make such oral presentations. Presentations may be made in person at OPERS' offices or via video conference.

Proposals will be evaluated based on the following criteria, (each criterion may be weighted):

1. Cost competitive fees
2. Effective wellness programs and/or services
3. Ease of administration and proactive account team
4. Provider network contracting: provider discount impact and provider accessibility
5. Reporting (quality, variety, timing, accessibility, ease of use and & ad hoc capabilities)

After evaluation of the proposals, OPERS and ODC may determine a list of up to three (3) finalists, and may commence sequential negotiations on any aspects of the proposals OPERS deems appropriate, beginning with the highest-scoring finalist. If OPERS and ODC does not reach agreement with the highest-scoring finalist, or if in the opinion of OPERS and ODC negotiations with that finalist reach an impasse, OPERS and ODC may decide not to award the contract or may begin negotiations with the second-highest scoring finalist. OPERS and ODC may choose to continue such negotiations with subsequent finalists on the same basis until a contract is negotiated, no other finalists remain, or OPERS and ODC decide not to award the contract pursuant to this RFP. After finalist scoring, additional due diligence of Vendor may be required prior to entering into a contract.

## **F. GENERAL TERMS AND CONDITIONS FOR SUBMITTING PROPOSALS**

**By submitting a proposal in response to this RFP, the Vendor acknowledges and agrees that:**

1. Vendor acknowledges that OPERS and ODC are subject to the Ohio Public Records Act, and the documents submitted pursuant to this RFP may be subject to a public records request. Accordingly, Vendor should submit, along with its response to this RFP, a copy of its response in which any information that is trade secret or is otherwise exempt from disclosure under the Ohio Public Records Act is redacted, along with a reference to the statutory basis upon which Vendor is relying for the redaction. For example, the Ohio Public Records Act is ORC Section 149.43 and allows protection of trade secret information as set for in ORC 1333.61(D) or any federal statutes that might apply. If at any time after submitting the redacted copy of its response pursuant to the previous sentence Vendor should identify information in its redacted copy that (a) was not redacted in its submission but it later

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determines has become trade secret information or otherwise exempt from disclosure under the Ohio Public Records Act, or (b) was redacted in its original submission but it later determines is no longer trade secret or otherwise exempt from disclosure under the Ohio Public Records Act, Vendor shall send OPERS an updated redacted copy reflecting such change, along with a reference to the statutory basis upon which Vendor is relying for any additional redaction. If a request for records is made that includes information Vendor has submitted pursuant to this RFP, OPERS and ODC will provide the requestor with the redacted version of Vendor's response provided pursuant to this section, or updated pursuant to the preceding sentence, if applicable. If the position taken by Vendor in its redactions hereunder results in OPERS and ODC suffering any damages, fees or other losses of any kind, Vendor shall indemnify OPERS and ODC for such losses. If no documents or materials are identified and marked by Vendor as confidential, Vendor will be deemed to have consented to the release of the document or material, and to have waived any cause of action against OPERS and ODC resulting from the release of the documents or materials.

2. **Regardless of cause, late proposals, in whole or in part, will not be accepted by OPERS and ODC and will automatically be disqualified from further consideration.** It shall be the Vendor's sole risk to ensure delivery of its electronic proposal to the designated email address by the designated time as outlined in Section G below. Late proposals will not be opened and may be returned to the Vendor at the expense of the Vendor or destroyed by OPERS and ODC.
3. OPERS and ODC reserves the right, in its sole discretion, to reject any or all proposals submitted, and to waive as to any Vendor or as to all Vendors, any informality or irregularity in a proposal or proposals or any failure to conform to the instructions in this RFP.
4. OPERS and ODC reserves the right to modify any dates stated in this RFP at its sole discretion and accepts no liability to the extent the actual schedule differs from the dates set forth herein. In the event a change is made to the RFP Schedule, a revised schedule will be posted on the OPERS website.
5. This Request for Proposal is not a contract, is not intended to serve as a contract, and does not constitute a promise to enter into a contract.
6. OPERS and ODC shall not have any responsibility or liability whatsoever with respect to any costs incurred by any Vendor in preparing a proposal or responding to this RFP.
7. OPERS and ODC does not make any representation or warranty regarding the accuracy or completeness of any information contained in this RFP, its Attachments, or any statements made by representatives of OPERS during the RFP process. Each Vendor is responsible for making its own evaluation of the information and data contained in this RFP and in preparing and submitting responses to this RFP. OPERS' and ODC's issuance of this RFP and receipt of information in response to this RFP will not, in any way, cause OPERS or ODC to incur any liability (whether contractual, financial, or otherwise) to any Vendor participating in the RFP process.
8. All documents, proposals and other materials submitted in response to this RFP will become the property of OPERS and ODC and will not be returned to Vendor.
9. Vendor agrees to comply with all terms, conditions and requirements described in this RFP. Any failure by any responding Vendor to so comply shall be grounds for rejection of that Vendor's proposal, as determined by OPERS and ODC in its sole discretion.
10. If a contract between OPERS and ODC and Vendor results from this RFP, neither the successful responding Vendor, nor anyone on its behalf (including its agents, affiliates, subcontractors, and/or vendors), shall publish, distribute or otherwise disseminate any press release, advertising, and/or publicity matter of any type or kind (collectively "Advertising Material") having any reference to



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OPERS, ODC, this RFP, or the resulting contract, unless and until such Advertising Material first shall have been submitted to and approved in writing by OPERS and ODC.

**G. INSTRUCTIONS FOR SUBMITTING PROPOSALS**

1. Please provide two (2) electronic copies (including one (1) redacted copy for public records requests as described in Section F.1 of this RFP) of your proposal by **2:00 PM Eastern Time, on Friday April 25, 2025 to:**

Nicole Novak  
Procurement Agent  
Ohio Public Employees Retirement System  
[procurement@opers.org](mailto:procurement@opers.org)

Email submissions may be blocked due to file size limitations on either Vendor's or OPERS' email servers. Please submit your proposals with enough time in advance of the deadline to ensure the transmission goes through in its entirety, and to re-submit by the deadline if necessary. If submissions are not received by OPERS by the deadline for whatever reason, including due to non-transmittal due to size limitations, they will be rejected.

2. Questions concerning this Request for Proposal must be submitted via e-mail to [procurement@opers.org](mailto:procurement@opers.org). **The Question- and- Answer period will be from April 3<sup>rd</sup> – April 11<sup>th</sup>. Questions must be submitted no later than 3:00 PM ET on April 11<sup>th</sup>.** Questions and answers will be posted on the OPERS website; provided, however, OPERS and ODC reserve the right in their sole discretion to not answer a question and to not post a question and/or answer to the OPERS website.
3. **All communications with OPERS and ODC concerning this Request for Proposal must be conducted in compliance with Attachment 1 - RFP Communication Protocols attached hereto. Non-adherence to these protocols is grounds for disqualification for consideration.**
4. This Request for Proposal is issued on April 3, 2025. OPERS and ODC reserve the right, in its sole discretion, to amend or cancel this RFP.
5. OPERS will notify the non-awarded bidders who have submitted proposals via email only after contract signing is complete with the awarded bidder. **Please do not contact OPERS requesting the status of your bid as this process can take months. OPERS will not respond to such inquiries.**

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**ATTACHMENT 1 – RFP COMMUNICATION PROTOCOLS**

This RFP includes and imposes certain restrictions on communications between OPERS and ODC and vendors responding to the RFP (“Vendors”).

Vendors are restricted from communicating with OPERS and ODC in any manner, whether oral, written, electronic or otherwise, that a reasonable person would infer constitutes an attempt to unduly influence the award, denial, or amendment of a contract, from the time this RFP is issued through the final award and approval of the contract or termination of this RFP. **Any communications with OPERS and ODC in violation of this Attachment 1 may result in immediate disqualification of such Vendor.**

The following communications channels are permissible for Vendors to communicate with OPERS and ODC to ensure that no violations of these Communication Protocols occur:

- **Question and Answer Period:** See Section G.2 of the RFP.
- **Supplemental Questions:** OPERS and ODC may, after an RFP has been posted, post to the OPERS website supplemental RFP questions for Vendors to answer. If such supplemental questions are posted by OPERS and ODC, Vendors shall respond to such questions according to the instructions included with the supplemental questions.
- **Presentations:** See Section E of the RFP.
- **Additional Information:** OPERS and ODC may, but is not obligated to, request additional information and materials from any Vendor for evaluation of its proposal. Information submitted by a Vendor absent a request by OPERS and ODC that is not in the nature of a correction or clarification to the proposal will not be considered. A Vendor must immediately notify OPERS if any information in a proposal becomes invalid or untrue prior to the completion of the RFP process. OPERS and ODC may disqualify a Vendor from further consideration if the Vendor fails to immediately notify OPERS and ODC of invalid or untrue information or fails to respond to OPERS’ or ODC’s request for additional information and materials. OPERS and ODC shall have no obligation to inform any Vendor of any deficiency in its proposal.

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**ATTACHMENT 2 – CERTIFICATION OF PROPOSAL REQUIREMENTS**

The undersigned Vendor hereby certifies the following:

1. This proposal meets all of the requirements as set forth in this RFP.
2. The Vendor acknowledges and agrees that any communication with OPERS and ODC concerning this RFP shall be in compliance with **Attachment 1– RFP Communication Protocols**.
3. The Vendor has not submitted this proposal with the assumption that there will be an opportunity to negotiate any aspect of its proposal.
4. The Vendor acknowledges that all documents submitted to OPERS and ODC pursuant to this RFP may be subject to disclosure by OPERS and ODC under the Ohio Public Records Act, and it has submitted a copy of its response in which any information that is trade secret or is otherwise exempt from disclosure under the Ohio Public Records Act is redacted (see Section F(1) of this RFP). The Vendor acknowledges and agrees that if at any time after submitting the redacted copy of its response it should identify information in its redacted copy that (a) was not redacted in its submission but it later determines has become trade secret information or otherwise exempt from disclosure under the Ohio Public Records Act, or (b) was redacted in its original submission but it later determines is no longer trade secret or otherwise exempt from disclosure under the Ohio Public Records Act, Vendor shall send OPERS and ODC an updated redacted copy reflecting such change, along with a reference to the statutory basis upon which Vendor is relying for any additional redaction.
5. The Vendor acknowledges that OPERS and ODC shall possess full ownership and all rights and interests, including copyright interests, in all deliverables (the “Project Deliverables”) under its contract with the Vendor, including in all software, documentation, and other project-related work, as applicable.
6. The Vendor acknowledges that the Vendor will ensure that the Vendor’s subcontractors shall assign to OPERS and ODC all ownership, rights, and interests in any Project Deliverables, as applicable.
7. The Vendor agrees to comply with all terms, conditions and requirements described in this RFP, and that any failure by Vendor to so comply may be grounds for rejection of Vendor’s proposal, as determined by OPERS and ODC in its sole discretion.
8. Vendor’s primary contact on this RFP, who has the authority to answer any questions regarding the proposal is as follows:

Firm Name:

Contact’s Name:

Additional Contacts:

Contact’s Address:

Contact’s Phone / Fax Number:

Contact’s E-mail Address

I, the undersigned, as an authorized representative of the Vendor that is legally authorized to bind the Vendor contractually, hereby certify the above statements on behalf of the Vendor:

Vendor: \_\_\_\_\_

By (Print Name): \_\_\_\_\_

Revised 7.26.24

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Signature:

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Title:

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Date:

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