

**THE INTER-UNIVERSITY COUNCIL PURCHASING
GROUP**

**Request for Proposal: Benefit Consulting
Services for Group Life and Disability
Insurance**

(RFP: UN10-067)

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CONFIDENTIALITY NOTICE

This proposal has been prepared solely for The Inter-University Council Purchasing Group (IUC-PG). Further distribution of any portion of the proposal to outside providers, other vendors, or organizations may be made only after receiving written permission from Findley Davies, Inc.

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Benefit Consulting Services for Group Life and Disability Insurance

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The Inter-University Council Purchasing Group (IUC-PG) is seeking proposals for the services of an experienced benefits consultant. It is our understanding the consultant will partner with IUC-PG member institutions to procure life and disability insurance.

Findley Davies welcomes the opportunity to submit this proposal to the IUC-PG. We have extensive experience helping our clients in higher education competitively bid their group life, accidental death and dismemberment (AD&D), short term disability (STD), and long term disability (LTD) insurance plans to improve their administrative and financial aspects.

One of Findley Davies’ key value drivers is enhancing our clients’ financial performance. To ensure our competitive bid process accomplishes this objective, we developed a proprietary e-procurement system we named **Impetro.com™** which in Latin means, “to procure by asking.”

This document describes our approach to delivering the benefit consulting services specified in RFP# UN10-067. It will include a description of **Impetro.com™** and provide relevant references and case studies concerning its use and success.

Our Understanding of Your Objectives

The Inter-University Council (IUC) promotes collaboration amongst its 35 members in the purchasing of all types of goods and services, including in this case, group life and disability insurance. The IUC-PG intends to identify, through this RFP a preferred vendor (i.e. benefits consultant) to assist its IUC-PG members in procuring life and disability insurance in a manner that will produce the best possible collective pricing terms and conditions.

The successful consultant will include, as part of its consulting process, the following elements:

- Competitive assessment, including data gathering, benchmarking, and analysis;
- Aligning the benefits strategy with the member institution’s Human Resource strategy and the institution’s Business Objectives;
- Involving the institution’s Human Resources and Procurement staffs in tailoring the on-line RFP Questionnaire, weighting the questions, and scoring open-ended answers to the Questionnaire;

- Involving the Human Resources and Procurement staffs in selecting RFP finalists, interviewing the finalists, and selecting a winning vendor;
- Involving the institution's Human Resources and Procurement staffs in negotiating final terms with the winning vendor and determining how to best leverage these terms for the advantage of other IUC members to maximize savings; and
- Facilitating installation of the winning vendor, including review of contracts and certificates of coverage, if directed by the member institution.

It is expected the selected benefits consultant will also extend its services to the Ohio College Association in procuring life and disability insurance for its 37 members.

Section III Standard RFP Agreement Terms

Findley Davies acknowledges and agrees to the RFP's terms and conditions and hereby certifies the following:

1. Findley Davies is in compliance with those Ohio Revised Code sections relating to campaign contributions (RFP page 6).
2. Findley Davies will comply with all applicable Federal, state, and local laws, regulations, rules, or ordinances (RFP page 6).
3. Findley Davies' employees are knowledgeable and understand Ohio Ethics and Conflicts of Interest laws (RFP page 7). Findley Davies has completed Schedule C, indicating none of our officers are employed by or affiliated with the IUC.
4. Findley Davies has not provided any material assistance to any organization identified by and included on the U.S. Department of State Terrorist Exclusion List (RFP page 7).
5. Findley Davies has not had any finding of recovery issued by the Auditor of the State (RFP page 7).
6. Findley Davies understands the importance of protecting and holding harmless the IUC-PG and its member institutions from causes of action brought against it due to acts, errors, or omissions of the selected consultant. As such, we are prepared to execute reasonable language to this effect (RFP page 8).
7. Findley Davies is solely responsible for any costs incurred as the result of responding to this RFP (RFP page 8).

8. Findley Davies wishes to obtain a copy of the RFP evaluation form once the award is completed and has included within its RFP submission (see binder marked “Master”) a self-addressed, stamped envelope for the convenience of the IUC-PG (RFP page 8).
9. Findley Davies’ insured Workers Compensation coverage is through The Netherlands Insurance Company. In addition, Findley Davies has procured and maintains employer’s, general, auto, and professional liability coverages that exceed the minimum requirements as outlined on page 8 of the RFP.

If selected, Findley Davies agrees to name the IUC as a named insured on each policy and provide not less than 30 days written notice to the IUC if any such policy is cancelled, or materially changed as requested on page 8 of the RFP.
10. Findley Davies agrees to abide by all applicable non-discrimination in employment laws (RFP page 9).
11. Findley Davies is offering in Schedule B a pricing structure that reflects economies of scale resulting from multiple institutions choosing to participate in the RFP process (RFP page 9).
12. Findley Davies endeavors to provide consulting services of the highest caliber (RFP page 9) and offers this “Promise” to the IUC-PG and its member institutions:

Our “Client Promise”

In striving for a long-term client partnership based on trust and mutual respect, we recognize the importance of building common understanding and shared expectations from the outset. For that reason, we developed and committed to a “Client Promise” spelling out those things all clients can and should expect from Findley Davies, as well as those things we ask of any organization with which we agree to work.

What Findley Davies will provide:

- An uncommon level of personalization of the overall client experience;
- Commitment and adherence to the highest ethical, professional, and service standards;
- Objective, outside perspective based on relevant experience;
- An attitude of partnership and a long-term perspective;
- Candor, constructively given, and a willingness to express the unpopular opinion;
- A commitment to understanding your organization(s) and your business environment;

- The best available professional capabilities;
- Careful stewardship of your resources (time, money and information);
- Value, in the form of practical, insightful advice and execution;
- Commitment to cutting-edge thinking in our core disciplines;
- No surprises, and immediate attention to and resolution of any misunderstandings; and
- A professional, likable service team, and access to senior management of our firm

What Findley Davies asks of IUC-PG:

- Make us an active part of your team by soliciting our ideas, advice and feedback;
- Keep us informed about your plans and trends in higher education;
- Give us access to decision-makers who are relevant to our assignments;
- Be open to new ideas and concepts;
- Provide honest, prompt feedback on our work and on your satisfaction;
- Work with us to minimize surprises, and to resolve any misunderstandings quickly; and
- Give us an opportunity to earn a role as a valued, long-term partner.

13. If awarded the business, Findley Davies agrees to provide the IUC-PG, and to any requesting IUC-PG member, any and all agreed upon reports at no charge (RFP page 10).

14. Findley Davies agrees to protect the confidentiality of all data supplied by the IUC-PG or any member (RFP page 10).

How We Will Meet Your Requirements

Findley Davies' consulting deliverables will exceed these minimum requirements outlined on RFP page 14:

- Assist the member with analysis of existing insurance programs and processes in coordination with their HR policies. This shall include contacting current insurance providers to obtain premium and claims data.

Findley Davies' response: Findley Davies will work with each IUC-PG member institution and its carrier(s) to gather the following information:

- Electronic copies of certificates of coverage for each line of coverage;
- Employee census (in Excel), including occupation for STD-LTD purposes;

- Three years of earned premium, number of covered lives, volume of insurance and paid claims by line of coverage;
 - Listing of approved life insurance premium waiver claims;
 - Listing of open STD and LTD claims;
 - Most recent carrier renewal(s); and
 - Copy of recent monthly premium statement(s) to confirm rates and volume
- Analyze, review and format data into useful statistical data for the development of a RFP process for each member institution.

Findley Davies’ response: All relevant benefits, claims and demographic data will be organized by Findley Davies and compiled in a concise RFP document, with clear instructions on how to respond to the RFP. Please see Exhibit A for the RFP document we used in connection with The University of Toledo’s Life/Disability Insurance RFP.

- Develop tools for administering the selection process and scoring of the proposals received.

Findley Davies’ response: Findley Davies will use our proprietary e-procurement tool, ***Impetro.com™*** to administer the Life/Disability RFPs for IUC-PG member institutions. ***Impetro.com™*** has been used to conduct Life/Disability, Medical/Rx, and Dental RFPs for BGSU, Kent State University, Lake County Schools Council, Owens State Community College, Trumbull County Schools Consortium, and The University of Toledo.

We will be pleased to schedule a WebEx demonstration of ***Impetro.com™*** for the IUC-PG Selection Committee. We are also willing to discuss licensing ***Impetro.com™*** to the IUC-PG and providing consulting support to the IUC-PG on an as-needed basis.

- Provide suggestions for best practices on group insurance design to the member institutions’ benefits advisory subcommittee.

Findley Davies’ response: If selected by the IUC-PG, Findley Davies will perform an e-survey of IUC and OAC members to gather information on Life/AD&D, STD and LTD benefits at no additional charge. However, if such a survey were to be expanded to include other benefits, such as Medical, Rx, Dental, or Vision, Findley Davies would charge a to-be-determined fee based on the desired scope of the survey.

- Assist in the development of the RFP, facilitate the RFP process, and assist in the development of the contract resulting from the RFP.

Findley Davies’ response: Once the RFP document (Exhibit A) is released, Findley Davies will be responsible for responding to queries

from interested bidders. If deemed necessary by the IUC-PG, we will be pleased to conduct a bidder's conference following the release of the RFP.

Once the RFP deadline is reached, Findley Davies will analyze RFP responses and prepare reports of the RFP results. During a meeting with the IUC-PG and those member institutions participating in the RFP, Findley Davies will review the RFP results and facilitate identification of RFP finalists. Findley Davies will summarize each finalist's proposal, including any deviations from current benefit specifications. This information will help IUC-PG members compare and contrast the finalists' proposals.

After facilitating the facilitate interviews, Findley Davies will assist the IUC-PG in selecting the winning respondent. Findley Davies will then work with the IUC-PG in negotiating final terms and conditions with the winning respondent.

Findley Davies will facilitate the initial implementation meeting with the winning respondent. Findley Davies will also, at the direction of the IUC-PG and the participating member institutions, review the drafts of insurance contracts and certificates of coverage. The purpose of this detailed review is to ensure the winning respondent matches each member institution's unique benefit specifications. However, we recognize that a member institution may prefer to delegate review of the documents to either their general counsel or to their regular/established broker/consultant.

- Submit an executive summary and detailed analysis of the selection process. The detailed analysis shall include, but not be limited to, comparisons of insurance plans, costs, cost projections over time, service coverage, quality, factors, historical performance indicators by providers with similar accounts, payment processing or any other elements that assist to define a comprehensive survey of insurance offers.

Findley Davies' response: During our initial planning meeting with the IUC-PG, Findley Davies will share various examples of our work product relative to Life/Disability RFPs and solicit feedback from the IUC-PG as to what information and format would be most useful. As a result, Findley Davies will create reports for the IUC-PG that will exactly meet the IUC-PG's needs. (Please see our response to Section 5.3 Reporting for samples of our relevant work product.)

- Provide reporting tools to ensure a comprehensive insurance program can be sustained.

Findley Davies' response: Findley Davies will strive for a multi-year agreement with the selected/winning RFP respondent. In most cases, we

have procured 3-year rate guarantees for RFPs involving Life/AD&D, STD, and LTD coverages.

Nevertheless, we recognize the need to track emerging claims experience to plan ahead for renewal action. Therefore, Findley Davies will work with the selected vendor and the IUC-PG to create and deliver meaningful electronic reports on the plans' on-going financial performance.

- Provide follow-up consulting to evaluate and audit each member institution's insurance program management, contract compliance, and any new efficiency that can be added to benefit services.

Findley Davies' response: Findley Davies envisions each member institution using a self-administered approach to Life/AD&D, STD, and LTD insurance, opposed to paying premiums off list billings prepared by the vendor. As such, we will assist the IUC-PG in developing compliance checklists that can be self-administered by the member institution to ensure they are capturing changes in benefit amount driven by compensation changes, or administering evidence of insurability provisions on late entrants, etc.

Findley Davies is also interested in exploring with the IUC-PG the feasibility of shared services arrangements that could be used by member institutions (especially smaller ones) to collectively administer Life/Disability insurance premium billing and remittance.

Our Response to Your RFP Questions

In accordance with your request, our response to RFP# UN10-067 is provided in the format requested.

2.0 SUPPLIER PROFILE AND EXPERIENCE

2.1 Provide an overview of your organization, including length of time in business, number of employees, corporate office and support office locations for servicing the IUC-PG and its member institutions. Provide all addresses of office locations.

Findley Davies' response: Findley Davies celebrated its 40th anniversary in 2009. We are an independent, fee-for-service human resources consulting, actuarial and administrative services firm. Findley Davies works with client organizations who are interested in maximizing the effectiveness of their human resources strategies and programs. We specialize in helping our clients attract and retain talent, improve financial performance through the management of costs, enhance the effectiveness of HR processes, leverage technology, and structure solutions that drive organizational change.

Since our 1969 founding in Toledo, Findley Davies has been owned and led by a group of senior consultants. Our consultants are accomplished professionals with proven track records in human resources management, HR technology, sourcing, ERISA and tax law, accounting, actuarial science, insurance, and communications.

The firm has more than 130 associates working in the six offices located below. Please note the Toledo office is our corporate headquarters and will be primarily responsible for servicing the IUC-PG and its member institutions, with support from Cleveland and Columbus.

Chicagoland: 3800 North Wilke Rd., Arlington Heights, IL 60004

Charlotte: 201 S. College St., Ste 1600, Charlotte, NC 28244

Cleveland: 1300 East 9th St., Ste. 850, Cleveland, OH 4414-1516

Columbus: 571 South Third Street, Columbus, OH 43215

Greensboro: 800 Green Valley Rd., Ste. 102, Greensboro, NC 27408

Toledo: One SeaGate, Suite 2050, Toledo, OH 43604

2.2 Provide an overview of the service-related benefits offered by your firm.

Findley Davies' response: We are a full service human resources consulting firm, offering both human capital management and benefits consulting services. Within the domain of human capital management, we provide compensation and rewards management, communication solutions, and HR assessments and sourcing strategies. Our benefits consulting domain includes health/group and retirement benefits consulting, along with technical compliance resources.

Of particular interest to the IUC-PG is our health/group benefit consulting services, distinguished by our proprietary e-procurement system, **Impetro.com™** and our data driven solutions, including **BenScan®** in which we build and deliver to our clients customized, interactive modeling tools to value the impact of potential changes to gross and net health care costs.

2.3 Has your company been involved in a merger or acquisition in the past 3 years? If yes, please describe.

Findley Davies' response: No, we have not been involved in a merger or acquisition in the past 3 years. However, Findley Davies has continued to grow both in terms of revenue and employees by leveraging the expertise of our good people and our strong reputation.

2.4 Identify by name and title key individuals who will be assigned to member institutions' accounts. The primary service tasks on behalf of each member institution of each key individual shall be described. The professional qualifications and backgrounds of each key individual of the service team shall be included. The service representatives shall be expected to personally attend campus meetings and vendor interviews at a reasonable level of frequency to ensure each member institution fully understands the process taken in evaluating and selecting an insurance provider.

Findley Davies' response: This assignment involves many IUC-PG member institutions and holds the possibility of also involving the Ohio College Association. As such, a strong consulting team approach is necessary to ensure success. Bruce Davis in the Findley Davies' Toledo office will have overall responsibility for this engagement, but will be assisted by Gary Thieman and Matt McCullough in Toledo; Meryl Kaplan, Mike Loeffler, and Steve Parsons in Cleveland, and by Greg Lashutka in Columbus. Each participating IUC-PG/OCA member institution will be assigned to one of these Findley Davies' Senior Consultants. These assignments will be made in close consultation with the IUC-PG, but we envision them to be largely geographically based.

Biographies of the IUC-PG Service Team follow.

Bruce Davis is the Health and Group Benefits Consulting National Practice Leader at Findley Davies, Inc. He has more than 30 years experience in the employee benefits field and works on the BGSU, Owens State Community College, and The University of Toledo accounts.

Prior to joining Findley Davies' Charlotte office in January 1997, Bruce was an associate with a national consulting firm where he worked 15 years helping corporate and governmental employers design and manage group life, health and disability benefits. He also formerly held the position of a Senior Claim Representative with a major life and health insurer, served as Insurance Manager for a large retailer, and helped develop a health maintenance organization for a multi-state hospital system. Bruce's special knowledge of claims administration and health care enables him to advise his clients in virtually every aspect of health and group benefit programs. His passion is helping Findley Davies' clients maximize their return on investment in sponsoring life, health, and disability benefit programs.

Bruce is a native of Ohio and transferred to Findley Davies' Toledo home office in 1998. Bruce earned a Bachelor of Science degree from Bowling Green State University in 1975.

Gary Thieman is a Principal and Market Leader with the firm. Gary joined Findley Davies in 1989. Before joining Findley Davies, Gary held senior management positions with two Blue Cross Blue Shield organizations

including responsibilities in actuarial/underwriting, marketing, and managed health care programs.

He has extensive experience in the employee benefits field, with a strong emphasis in health and group benefit programs. Gary is the Client Relationship Manager for several of the firm's largest clients (including The University of Toledo) and has managed numerous health and group benefit consulting engagements. Areas of special interest include strategic benefit planning, health care vendor selection, and vendor performance management.

Gary is active in the Toledo community and serves on the Board of the Compass Corporation for Recovery Services and is Chairman of the Toledo Regional Chamber of Commerce. He also serves on Advisory Councils of The University of Toledo's College of Business Administration and College of Medicine and Partners in Education.

Gary graduated from the University of Toledo in Toledo, OH and earned a B.B.A. in Finance.

Matt McCullough is a Managing Consultant at Findley Davies with over 13 years of experience. Matt's client work has ranged from manufacturing organizations to large universities, where he serves as the Client Relationship Manager for BGSU. Matt will provide detailed benefit benchmarking, financial analyses and technical consulting assistance during the project.

Using Findley Davies' interactive tools in the areas of vendor selection (*Impetro.com*TM – On-Line Vendor Evaluation Tool) and health care benefit modeling and forecasting (*BenScan*[®]) Matt consistently adds value by empowering the client to be an active participant in strategy development and decision making. He also is a student of prescription drug benefit plan design and is knowledgeable in all aspects of leading edge plan design and cost management techniques.

Matt's previous experience includes bank management, insurance, and investment brokering with a large national firm. Matt graduated from Miami University, where he earned a Bachelor of Science degree. He has recently completed coursework in economics and business law at the University of Toledo.

Meryl Kaplan is a Managing Consultant and serves as the Health and Group Benefits Practice Leader in the Findley Davies Cleveland office. Meryl has nearly 25 years of employee benefit consulting experience and has served clients in virtually all industries, including as the Client Relationship Manager for Kent State University.

Meryl has extensive expertise in developing and implementing benefit strategies, managed care programs, and flexible benefits. Meryl oversees our health and welfare plan administration unit and is well versed in complying with COBRA/HIPAA, and other legislative requirements.

Prior to joining Findley Davies, Meryl was employed for seven years by an international employee benefits and actuarial consulting firm, where she worked with mid-size and large employers, including multi-employer funds, in all aspects of employee benefits. Meryl graduated summa cum laude from Dickinson College with a Bachelor of Liberal Arts degree.

Steve Parsons is a Principal and Actuary with more than 22 years of experience in employee benefits, providing actuarial consulting and measurement services to both group benefits and pension plans, including Case Western Reserve University.

Steve's knowledge and background is in healthcare programs and pension plans, and includes ratings of medical, dental, vision, and prescription programs; cost analysis of both self-funded and fully-insured healthcare programs; calculation of incurred but not reported healthcare claims reserves; retiree medical liability measurement; and forecasting of cash flow and accounting expense for valuations of defined benefit pension plans.

Steve is a Fellow of the Conference of Consulting Actuaries, a Member of the American Academy of Actuaries, and an Enrolled Actuary. He received his Bachelor of Arts degree from Ohio Wesleyan University, where he graduated cum laude and was a member of the Omicron Delta Kappa Honor Society.

Mike Loeffler is a Senior Consultant in Findley Davies' Health and Group Benefits Consulting Practice. Mike joined the firm in 2001 as an Administrator in the Defined Contribution Recordkeeping Practice and was promoted to his current position in 2010. Prior to joining Findley Davies, Mike worked in the hospitality industry. He has experience evaluating managed care networks, health care claims/utilization patterns, and vendor selection.

An area of emphasis for Mike's work is the selection of insurers and health care benefit administrators through a competitive Request for Proposal process. Using Findley Davies' proprietary web-based vendor selection application, *Impetro.com*TM Mike has worked with many clients to assist in the selection of a benefit plan administrator or carrier to meet their individual needs. During a recent client engagement, Michael assisted a large multi-site health care system consolidate multiple health care plan vendors and redesign their benefit plan. In addition, Michael also has experience developing underwriting models to project future health benefit expenses.

Mike graduated from The University of Toledo with a B.B.A in Finance and Marketing.

Greg Lashutka joined Findley Davies as a Senior Consultant to the Columbus and Central Ohio area. His wealth of market knowledge enables him to work with Central Ohio organizations that are seeking unique ways to enhance their financial performance and maximize the effectiveness of their HR function.

Prior to joining Findley Davies, Greg was senior vice president for Corporate Relations at Nationwide Mutual Insurance Company, overseeing Nationwide's Government Relations and Trial Division. Before joining Nationwide in January 2000, Greg served as Mayor of Columbus, Ohio, being elected for two consecutive terms. During his tenure as Mayor, he served as President of the National League of Cities, which made him a spokesman and representative in Washington and nationally for over 3,000 municipalities around the U.S. Greg also led Columbus in building international city and corporate relationships.

Prior to being Mayor, Greg was a partner with the law firm of Squire, Sanders & Dempsey following his two terms as Columbus City Attorney. He also served as legislative aide to Congressman Sam Devine and law clerk to Judge Richard Metcalf.

Before Greg's professional careers in law and politics, he co-captained The Ohio State University football team and later played professionally for the Buffalo Bills. Previously, Greg received the Distinguished Eagle Scout award and the Tree of Life award from the National Jewish Fund and was named Municipal Leader of the Year in 1999.

Currently, Greg is a Fellow with the National Academy of Public Administrators and is on the Board of Trustees with Franklin University. Greg earned a B.S. from The Ohio State University, and a J.D. from Capital University Law School. In 1999 he received an Honorary Doctor of Laws from Ohio State.

2.5 What previous experience do you have with higher education and/or healthcare institutions?

Findley Davies' response: We are privileged to regularly serve the following Ohio clients in higher education:

Bowling Green State University
Case Western Reserve University
Kent State University
Owens State Community College
The University of Toledo

The scope of these benefit consulting services includes benefit plan design strategy, vendor selection, health benefit underwriting, modeling, actuarial certification of IBNR claim reserve requirements, support of benefit advisory

committees, change communications where appropriate, and support for installing and managing vendors.

In addition, we have been recently engaged to provide compensation consulting services to Franklin University, and we have provided as needed consulting services to Cleveland State University, Cuyahoga Community College, and Ohio Northern University.

We also work with over 100 hospitals and healthcare organizations nationwide, including not-for-profit, religious, government-based, and for-profit organizations. These organizations include Catholic Healthcare Partners, Ohio Health Group, and ProMedica Health System.

Do you have any experience in working with a consortium of multiple institutions to develop a common purchase of product plans?

Findley Davies' response: Yes, we offer these examples of our experience in working with consortiums to leverage collective purchasing power:

- United Way of Greater Cleveland/United Way Services Sponsored Group Insurance Plan. This entity is comprised of 105 agencies and 2,000 employees. Findley Davies' involvement includes, but is not limited to, plan administration, plan design, managed care network assessment and selection, and negotiation of renewals. The employee benefit plans included are Life/AD&D, medical, drug, dental, vision and FSA.
- Lake Erie Regional Council is a consortium of 11 school districts with 2,000 employees. Our consulting role is similar in scope to United Way Services as noted above, except our services are geared to support LERC's self-funded medical, drug, dental, vision and FSA plans.
- Lake County Schools Council is a consortium of 9 public school districts plus Lakeland Community College. Approximately 2,200 employees participate in various employee benefit plans. Findley Davies competitively bid the Life/AD&D benefits in 2007 using our ***Impetro.com***TM e-procurement system. We ensured the unique benefit provisions negotiated at each district were fully addressed in the bid process.
- Trumbull County Schools Consortium includes 14 districts and nearly 1,700 employees. Since 2007 Findley Davies has competitively bid their medical, Rx, dental and vision plans. Findley Davies facilitated public meetings with vendors, so all stakeholders could participate and understand the decision points.

Provide a minimum of three (3) references including names, addresses, telephone numbers and contacts where you have provided insurance benefit consulting services in either an individual or group setting. Bidder should include references in higher education if applicable.

Findley Davies’ response:

Client Name/Contact	Type of Work	Period	Size
Bowling Green State University Rebecca Ferguson Chief Human Resources Officer Bowling Green, OH 43402 419-372-2259 (Direct) fergusb@bgsu.edu	Life, Health, and Disability plan design and vendor selection; PPO network evaluation; health plan underwriting, claims forecasting and benefit modeling	Over 15 years	2,500
Kent State University Tiffany Murray Director of Human Resources P.O. Box 5190 Kent, OH 44242 330-672-2901 (Direct) tmurray@kent.edu	Focus groups regarding health care plans; pricing of health benefits for labor negotiations; vendor selection; and medical claims audit	6 years	2,500
Owens State Community College Gene Lapko V.P. Labor & Employee Relations Oregon Road Toledo, OH 43699-1947 567-661-7423 (Direct) eugene_lapko@owens.edu	Group benefits advisory services; Life/AD&D and Medical/Rx vendor selection; and collective bargaining support.	4 years	600

2.6 Innovativeness/Strategic Design: Using a situation from a previous client, provide an example that demonstrates your firm’s strategic platform for that particular client’s problem, complete with your solution.

Findley Davies’ response: Findley Davies strives to ensure our consulting services help align Human Resources’ objectives with the business or organization’s strategies. Several examples come to mind, but we will focus on three cases.

The first involves a Medical RFP process for a university client that owns and operates a health care system. In evaluating which vendor would be most suitable for our client, we factored in each vendor’s PPO network relationship with our client’s hospital. During the course of this engagement, we

participated in negotiations with vendors that resulted in our client’s hospital receiving updated market-based provider reimbursements from certain vendors.

The second case involves a client interested in promoting wellness, consumerism, and shared responsibility under their health plan. Using a “compression planning” process facilitated by senior Findley Davies consultants, we helped the client’s Benefits Advisory Committee develop a health benefits charter, prioritize their next steps, and create a blueprint and timeline for future employee engagement.

The final case is outlined on Exhibit B and involves our multi-disciplinary approach to expense reduction in an economic downturn. We worked closely with the client’s senior leadership to accomplish their objectives relative to employee cost-sharing and plan sustainability.

3.0 WORK PLAN AND TIMELINE

3.1 Provide a detailed workplan/timeline for how your company intends to complete this project.

Findley Davies’ response: We envision two RFP cycles: one for those member institutions wanting to retain their Life/Disability contracts on a fiscal year basis (7/1-6/30); and the other cycle for those member institutions wanting their Life/Disability contracts to operate on a calendar year (1/1-12/31) basis. Therefore, in completing the TimeLine below, we refer to Cycle A for the Fiscal Year RFP process, while Cycle B refers to the Calendar Year RFP process.

Findley Davies is willing to modify this WorkPlan and TimeLine at the direction of the IUC-PG to best meet the needs of their member institutions.

PROJECT	SCOPE	TIMELINE	
1. Project Planning Meeting	<ul style="list-style-type: none"> Introduce Findley Davies’ IUC-PG Service Team Confirm objectives, scope and timing of RFPs and deliverables. 	A Early Feb or ASAP	B Early Feb or ASAP
2. Data Gathering	<ul style="list-style-type: none"> Request and obtain from each member institution employee census, Life/Disability certificates of coverage, claims data, latest renewal, and current premium statement 	2/15-2/28	5/1-5/31
3. Competitive Assessment	<ul style="list-style-type: none"> Compare IUC-PG members’ benefits and benchmark to competitive market norms using 	3/1-4/30	3/1-4/30

	<p>customized web-based survey and published external surveys.</p> <ul style="list-style-type: none"> • A report identifying competitive gaps will be provided. 		
4. Life/Disability Insurance Request for Proposal	<ul style="list-style-type: none"> • Draft RFP document; • Prepare Impetro.com; load RFP Questionnaire and Rate Exhibit • Release RFP and respond to vendor queries • Analyze RFP responses • Prepare/deliver RFP report • Select finalists and facilitate interviews • Identify winning respondent and negotiate final terms 	2/15-4/30	6/1-9/30
5. Implementation	<ul style="list-style-type: none"> • Facilitate contract review as needed; and • The scope of any communications support, including change management, will be determined once the RFP results have been finalized and any revisions are known. 	5/1-6/30	10/1-12/31

4.0 PRICING

4.1 Provide a statement of your company’s professional fee arrangements, including expenses for this proposal.

Findley Davies’ response: As outlined on Schedule B, our proposed fee arrangements are based on a maximum not-to-exceed basis. Out-of-pocket expenses, such as overnight delivery charges, will be billed at cost. Findley Davies will not charge for any travel-related expenses to meet with IUC-PG member institutions.

4.2 Provide a statement agreeing to disclose all commissions, including contingent commissions related to this business.

Findley Davies’ response: Findley Davies’ compensation will come in the form of maximum not-to-exceed professional fees. We will not accept commissions, including any contingent premiums or commission overrides based on a book-of-business with a particular carrier or vendor.

4.3 The IUC-PG would like each bidder to offer a tiered pricing structure based on the number of schools that choose to participate, lives covered, or other categories as defined by the bidder.

Findley Davies' response: As outlined on the WorkPlan and TimeLine, we propose two RFP cycles. The first would be for those member institutions wanting to contract on a 7/1-6/30 fiscal year basis. The second cycle would operate on a 1/1-12/31 calendar year basis.

In either case, there would be a base fee to conduct a Life/AD&D Insurance RFP for one member institution. Then, there would be incremental fees for that institution to conduct a Disability (STD and LTD) Insurance RFP; to evaluate outsourcing of FMLA Administration and/or EAP services; and to conduct detailed contract review. As shown on Schedule B, these incremental fees would then be scaled as additional member institutions (IUC or OCA) wish to participate in the RFP cycle. Thus, the cost per institution would be determined by dividing the base and incremental fees by the total number of institutions participating in the RFP process.

Findley Davies is also interested in discussing with the IUC-PG the possibility of licensing **Impetro.com™** to the IUC-PG and providing support to the IUC-PG as needed.

5.0 SYSTEM FUNCTIONALITY/REPORTING

5.1 Provide an overview of your system's functionality/capabilities to help the member institutions achieve desired objectives. Include detail on how your company facilitates an RFP/Selection process using automation/technology.

Findley Davies' response: Please see Exhibit C for case studies demonstrating how our proprietary e-procurement system **Impetro.com™** has driven aggressive pricing and desired results for our clients, including many colleges, universities, and health care systems. The advantages of **Impetro.com™** include:

- An efficient RFP process that is client-centric;
- Clients decide “What’s most important to us?” and set the purchasing priorities;
- Clients are invited to help develop the on-line RFP Questionnaire and weight its questions;
- Clients are invited to score open-ended questions and work closely with the consultant to analyze the strengths and weaknesses of each vendor and identify any gaps between the client’s requirements and the vendors’ capabilities;
- When carriers log into **Impetro.com™** they can tell by color indicators whether they are the high or low bidder and can adjust their quotes on-line until the RFP deadline;
- Clients work with the consultant to rank the RFP respondents and

- quickly identify finalists for interviews;
- If vendors are changed, the decision is seen to be objective, justified and defensible; and
- Clients are provided keen insight into vendors' capabilities, leading to tailored solutions and a stronger employer-vendor partnership.

As indicated earlier, we would be pleased to conduct a demonstration of *Impetro.com*[™], either in person at one of your IUC-PG meetings, or via a WebEx presentation if that would be more convenient for you. This demonstration will enable the IUC-PG to envision how *Impetro.com*[™] involves the client in the RFP process, enables them to efficiently evaluate the market, and reach consensus on selection of the most appropriate vendor.

5.2 Please provide your capability to be SAS70 compliant by providing an audit report that details your company's internal controls to ensure that the information we send to your organization is secure.

Findley Davies' response: Attached as Exhibit D is a SAS70 Audit Report as of March 31, 2009. This audit was conducted on our Recordkeeping Practice. We would apply the same internal controls to safeguard any information sent to us by IUC-PG member institutions.

5.3 Reporting—Provide sample reports you will provide member institutions throughout the selection process and ongoing to track success of programs.

Findley Davies' response: To give IUC-PG a sense of our consulting deliverables relative to Life/Disability RFPs, please refer to the following materials:

- Exhibit E: Employee Benefits Review conducted for BGSU in 2005. This competitive assessment and benchmarking project utilized a customized e-survey of BGSU's peer group and key local employers. It preceded the 2006 Life/Disability RFP;
- Exhibit F: RFP Rate Summary after the *Impetro.com*[™] deadline was reached;
- Exhibit G: RFP Finalist Summary, comparing and contrasting responses to facilitate finalist interviews by BGSU's Benefits Committee;
- Exhibit H: Overview of RFP Results to BGSU Senior Leadership;
- Exhibit I: RFP Recap to BGSU's Health, Wellness & Insurance Committee;
- Exhibit J: Excel worksheet and interactive modeling tool developed to help BGSU Senior Leadership evaluate their net Life/Disability insurance costs under different employee contribution and benefit scenarios; and
- Exhibit K: Evaluation of Life Insurance contract (in collaboration with the client) to identify deviations from current benefit

specifications.

- Exhibit L: Sample RFP Questionnaire that would be customized by and for the IUC-PG and loaded into *Impetro.com*TM to be completed on-line by the interested bidders. As we have indicated herein, we want to schedule a demonstration of *Impetro.com*TM so the IUC-PG can see how the bidders respond on-line to the Rate Response Form and aggressive pricing is achieved.

Summary

Thank you for the opportunity to compete for your business. There are certain advantages for the IUC-PG in working with Findley Davies. For example, you are seeking a consulting relationship that is complementary to your member staffs' strong experience in managing employee benefit plans. Findley Davies' consulting style is ideally suited to this, as we strive to build consensus and maximize the use of internal (i.e. client) resources. In short, we are confident you will find Findley Davies to be a proactive partner.

Findley Davies will also take a holistic view in developing strategies to align your members' human resources and employee benefits goals to their institutions' strategic objectives. Thus, we are able to deliver added-value by providing objective, timely and accurate advice, and tools to empower the IUC-PG and contribute to your member institutions' success.