



79.

CO#139955

COMMISSIONERS COURT
COMMUNICATION

REFERENCE NUMBER

PAGE 1 OF

9

DATE: 12/13/2022

SUBJECT: **RFP NO. 2023-012 - ANNUAL CONTRACT FOR VOLUNTARY
GROUP BENEFIT PLANS - HUMAN RESOURCES -
METROPOLITAN LIFE INSURANCE COMPANY AND
SUBSIDIARIES - PER CONTRACT TERMS**

COMMISSIONERS COURT ACTION REQUESTED

It is requested that the Commissioners Court award RFP No. 2023-012, Annual Contract for Voluntary Group Benefit Plans, for Human Resources, to Metropolitan Life Insurance Company and Subsidiaries at the per contract terms.

BACKGROUND

Notice of the County's intent to bid was advertised in local newspapers, as required by State statute, and posted on the Internet, the Arlington Black Chamber of Commerce, the Fort Worth Hispanic Chamber of Commerce, the Fort Worth Metropolitan Black Chamber of Commerce, and the Tarrant County Asian American Chamber of Commerce. Seventy-six (76) vendors were contacted and requested to participate in this proposal process. All documents pertaining to this RFP were posted on the Tarrant County website and were downloaded by interested parties. A pre-proposal conference held on September 27, 2022 was attended by ten (10) vendors as well as representatives from Gallagher Benefit Services, Human Resources, and Purchasing. Fourteen (14) proposals and one (1) no-bid were received.

Under the guidance of Gallagher Benefit Services, the County solicited proposals for multiple insurance products to the benefit of all County employees, eligible retirees, and all interested members of the National Association of Counties (NACo).

Proposals were evaluated by Human Resources, Budget and Risk Management, Auditor's Office, and Purchasing representatives with the guidance of Gallagher Benefit Services. Evaluations were based upon the criteria and processes set forth in the RFP.

The Prudential Insurance Company of America and Transamerica Life were deemed non-responsive for failure to submit a signed addendum as required. Aflac was deemed non-responsive for failure to sign the Compliance with Federal and State Laws Form as required. UNUM, Standard Insurance Company, and United Healthcare Insurance Company were deemed non-responsive for failure to submit references as required.

Metropolitan Life Insurance Company and Subsidiaries and PPLSI received a tie score for Identity Theft insurance. The evaluation committee determined that it was in the best interest of the County to award all to Metropolitan Life Insurance Company and Subsidiaries for ease of enrollment, billing, and a streamlined customer service platform.

SUBMITTED BY: Purchasing

PREPARED BY: Elaine Johnson, CPPB
APPROVED BY: Chris Lax, CPSM, CPSD, CPCP



COMMISSIONERS COURT COMMUNICATION

REFERENCE NUMBER: _____ DATE: 12/13/2022 PAGE 2 OF 9

The proposal received from Metropolitan Life Insurance Company and Subsidiaries meets all specifications and is acceptable to Human Resources, Budget and Risk Management, and the Auditor's Office.

The term of the contract is thirty-six (36) months, effective December 13, 2022, with two (2) options for renewal periods of twelve (12) months each.

Therefore, it is the joint recommendation of Human Resources, Budget and Risk Management, the Auditor's Office, and Purchasing that RFP No. 2023-012, Annual Contract for Voluntary Group Benefit Plans, be awarded to Metropolitan Life Insurance Company and Subsidiaries at the per contract terms.

FISCAL IMPACT

Insurance products will be paid by benefit-eligible employees and retirees.





TAKINGS IMPACT ASSESSMENT CHECKLIST

Complete this form for any county action that involves the adoption of a regulation, policy, guideline, court resolution, or order.

Project/Regulation Name: RFP No. 2023-012 - Annual Contract for Voluntary Group Benefit Plans - Human Resources - Metropolitan Life Insurance Company and Subsidiaries - Per Contract Terms

County Department: PURCHASING

Contact Person: Melissa Lee, C.P.M., A.P.P.

Phone Number for Contact Person: (817) 884-3245

Type of TIA Performed: SHORT TIA or FULL TIA. Circle one after answering the questions in Sections II and III below.

I. Stated Purpose

Attach to this checklist an explanation of the purpose of the regulation, policy, guideline, court resolution, or order.

Note: The remainder of this Takings Impact Assessment Checklist should be completed in consultation with the Criminal District Attorney's Office.

II. Potential Effect on Private Real Property

1. Does the county action require a physical invasion, occupation, or dedication of real property?

Yes _____ No √

2. Does the county action limit or restrict a real property right, even partially, or temporarily?

Yes _____ No √

If you answered yes to either question, go to Section III. If you answered no to both, STOP HERE and circle SHORT TIA at the top of the form.



RFP 2023-012 Annual Contract for Voluntary Group Benefit Plans

Insurance Product: Permanent Life

AWARD

EVALUATION CRITERIA	MAX POINTS	American Heritage Life Insurance Company (Allstate) Jacksonville, FL HUB - No	American Fidelity Oklahoma City, OK HUB - No	Metropolitan Life Insurance Company New York, NY HUB - No
Quality of the Vendor's Products and Services	30	21.00	21.00	22.00
Extent to which Vendor's Products and Services Meet County Needs	30	19.00	17.00	25.00
Price (Premiums)	25	21.00	16.00	30.00
References	15	13.00	9.00	13.00
TOTAL	100	74.00	63.00	90.00

Insurance Product: Accident

AWARD

EVALUATION CRITERIA	MAX POINTS	Aetna Life Insurance Company Hartford, CT HUB - No	American Heritage Life Insurance Company (Allstate) Jacksonville, FL HUB - No	American Fidelity Oklahoma City, OK HUB - No	Hartford Life and Accident Insurance Company Hartford, CT HUB - No	Metropolitan Life Insurance Company New York, NY HUB - No
Quality of the Vendor's Products and Services	30	21.00	18.00	20.00	18.00	25.00
Extent to which Vendor's Products and Services Meet County Needs	30	22.00	21.00	17.00	15.00	24.00
Price (Premiums)	25	24.00	21.00	10.00	30.00	17.00
References	15	5.00	13.00	9.00	9.00	13.00
TOTAL	100	72.00	73.00	56.00	72.00	79.00



RFP 2023-012 Annual Contract for Voluntary Group Benefit Plans

Insurance Product: Critical Illness

AWARD

EVALUATION CRITERIA	MAX POINTS	Aetna Life Insurance Company Hartford, CT HUB - No	American Heritage Life Insurance Company (Allstate) Jacksonville, FL HUB - No	American Fidelity Oklahoma City, OK HUB - No	Hartford Life and Accident Insurance Company Hartford, CT HUB - No	Metropolitan Life Insurance Company New York, NY HUB - No
Quality of the Vendor's Products and Services	30	22.00	18.00	17.00	19.00	27.00
Extent to which Vendor's Products and Services Meet County Needs	30	22.00	21.00	17.00	15.00	24.00
Price (Premiums)	25	14.00	10.00	30.00	17.00	11.00
References	15	5.00	13.00	9.00	9.00	13.00
TOTAL	100	63.00	62.00	73.00	60.00	75.00

Insurance Product: Hospital Indemnity

AWARD

EVALUATION CRITERIA	MAX POINTS	Aetna Life Insurance Company Hartford, CT HUB - No	American Heritage Life Insurance Company (Allstate) Jacksonville, FL HUB - No	American Fidelity Oklahoma City, OK HUB - No	Hartford Life and Accident Insurance Company Hartford, CT HUB - No	Metropolitan Life Insurance Company New York, NY HUB - No
Quality of the Vendor's Products and Services	30	22.00	20.00	17.00	17.00	26.00
Extent to which Vendor's Products and Services Meet County Needs	30	21.00	20.00	17.00	15.00	25.00
Price (Premiums)	25	27.00	29.00	20.00	26.00	30.00
References	15	5.00	13.00	9.00	9.00	13.00
TOTAL	100	75.00	82.00	63.00	67.00	94.00



RFP 2023-012 Annual Contract for Voluntary Group Benefit Plans

Insurance Product: Cancer

AWARD

EVALUATION CRITERIA	MAX POINTS	American Heritage Life Insurance Company (Allstate) Jacksonville, FL HUB - No	American Fidelity Oklahoma City, OK HUB - No	Metropolitan Life Insurance Company New York, NY HUB - No
Quality of the Vendor's Products and Services	30	19.00	18.00	29.00
Extent to which Vendor's Products and Services Meet County Needs	30	21.00	17.00	24.00
Price (Premiums)	25	17.00	13.00	30.00
References	15	13.00	9.00	13.00
TOTAL	100	70.00	57.00	96.00

Insurance Product: Identity Theft

AWARD

EVALUATION CRITERIA	MAX POINTS	American Heritage Life Insurance Company (Allstate) Jacksonville, FL HUB - No	Metropolitan Life Insurance Company New York, NY HUB - No	Norton LifeLock Tempe, AZ HUB - No	PPLSI Ada, OK HUB - No
Quality of the Vendor's Products and Services	30	19.00	25.00	20.00	21.00
Extent to which Vendor's Products and Services Meet County Needs	30	18.00	19.00	20.00	18.00
Price (Premiums)	25	27.00	25.00	16.00	30.00
References	15	13.00	13.00	9.00	13.00
TOTAL	100	77.00	82.00	65.00	82.00



RFP 2023-012 Annual Contract for Voluntary Group Benefit Plans

Insurance Product: Legal Services

AWARD

EVALUATION CRITERIA	MAX POINTS	American Heritage Life Insurance Company (Allstate) Jacksonville, FL HUB - No	Metropolitan Life Insurance Company New York, NY HUB - No	PPLSI Ada, OK HUB - No
Quality of the Vendor's Products and Services	30	19.00	25.00	19.00
Extent to which Vendor's Products and Services Meet County Needs	30	18.00	21.00	14.00
Price (Premiums)	25	25.00	26.00	30.00
References	15	13.00	13.00	13.00
TOTAL	100	75.00	85.00	76.00

Insurance Product: Pet Insurance

AWARD

EVALUATION CRITERIA	MAX POINTS	Metropolitan Life Insurance Company New York, NY HUB - No	Nationwide Mutual Insurance Company Columbus, OH HUB - No
Quality of the Vendor's Products and Services	30	24.00	19.00
Extent to which Vendor's Products and Services Meet County Needs	30	23.00	14.00
Price (Premiums)	25	N/A Varies	N/A Varies
References	15	13.00	9.00
TOTAL	100	60.00	42.00



Insurance Product: Auto/Home Insurance **AWARD**

EVALUATION CRITERIA	MAX POINTS	Metropolitan Life Insurance Company (offered through Farmers Property and Casualty Insurance Company) New York, NY HUB - No
Quality of the Vendor's Products and Services	30	20.00
Extent to which Vendor's Products and Services Meet County Needs	30	22.00
Price (Premiums)	25	N/A *only discounts offered
References	15	13.00
TOTAL	100	55.00

Note: Colonial Life and Accident Insurance Company submitted a no-bid.

The Prudential Insurance Company of America and Transamerica Life were deemed non-responsive for failure to submit a signed addendum as required. Aflac was deemed non-responsive for failure to sign Compliance with Federal and State Laws Form as required. UNUM, Standard Insurance Company, and United Healthcare Insurance Company were deemed non-responsive for failure to submit references as required.



TARRANT COUNTY

Department of Human Resources
Tina T. Glenn
Director

Civil Service
Administration

November 30, 2022

Elaine Johnson
Senior Contracts Administrator
100 E. Weatherford Street, Suite 303
Fort Worth, Texas 76196

RE: Voluntary Employee Benefits - RFP No. 2023-012

Dear Ms. Johnson:

Based on the information provided in the RFP responses, Tarrant County Human Resources approves award of RFP No. 2023 – 012 to Metropolitan Life Insurance Company and its subsidiaries for Accident, Cancer, Critical Illness, Hospital Indemnity, Identity Theft, Legal Plan, Pet, and Permanent Life; and Farmers Property and Casualty Insurance Company for Auto and Home made accessible through Metropolitan Life Insurance Company.

Very sincerely,

Amber Duckworth
Benefits Manager

