



GENERAL INFORMATION

CITY OF ALLEN, TEXAS
BIDS WILL BE ACCEPTED IN THE OFFICE OF THE PURCHASING MANAGER

**REQUEST FOR PROPOSAL
#2026-6-56**

**CITY OF ALLEN
MED/RX STOP LOSS INSURANCE**

PROPOSALS ARE DUE TO THE
PURCHASING DIVISION PRIOR TO:

July 23, 2026 @ 2:00 P.M. CST

<http://allentx.ionwave.net>

NO LATE PROPOSALS WILL BE ACCEPTED
FACSIMILE OR E-MAILED BIDS WILL NOT BE ACCEPTED

IT IS PREFERRED THAT PROPOSAL PACKAGES BE UPLOADED TO IONWAVE, DELIVERED OR MAILED
TO:

**CITY OF ALLEN PURCHASING DIVISION
305 CENTURY PARKWAY
ALLEN, TX 75013**

FOR ADDITIONAL INFORMATION CONCERNING THE PROPOSAL PROCESS PLEASE CONTACT:

Rod Artiaga, Buyer II
214-509-4632 Rod.Artiaga@allentx.gov

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**SECTION I
NOTICE TO OFFERORS**

1.1 INTRODUCTION

Section I provides general information to potential proposers on subjects such as where to submit proposals, number of copies, amendments, proprietary information designation, and other similar administrative elements.

1.2 SUBMISSION OF PROPOSAL

Electronic responses submitted via our online bidding system (<http://allentx.ionwave.net>) are the preferred method of receiving responses for this solicitation. All proposals will be sealed and received by the City of Allen Purchasing Office. Proposals shall be in one envelope clearly marked: Bid Number, Title, and Opening Date on the outside of the envelope containing the bid.

**REQUEST FOR PROPOSAL
#2026-6-56
CITY OF ALLEN
MED/RX STOP LOSS INSURANCE**

Sealed offers are to be submitted to:
City of Allen Purchasing Department
305 Century Parkway
Allen, TX 75013

**NO LATE OFFERS WILL BE ACCEPTED
FACSIMILE / EMAIL PROPOSALS WILL NOT BE ACCEPTED**

**Proposals are due by: Thursday, July 23, 2026
@ 2:00 P.M. Central Time**

There will not be a public opening for this solicitation, as this is a request for proposal. A list of submitting vendors will be available after the due date.

***FOR HARD COPY OFFERS RECEIVED, THEY MUST BE UNBOUND AND NO DIVIDER
PAGES WHICH CANNOT BE INSERTED INTO A SCANNER. PROPOSALS FORMATTED
IN BINDERS MAKE IT DIFFICULT TO SCAN PROPOSALS.
If submitting electronically, do not upload .zip files.***

***THE CITY IS NOT RESPONSIBLE FOR PROPOSALS RECEIVED LATE DUE TO COURIER
DELAY.***

1.3 PRE-PROPOSAL MEETING

A pre-proposal meeting will not take place, and all questions must be submitted in writing via e-Bid under the Questions tab.

1.4 NUMBER OF COPIES

If submitting electronically, it is not necessary to provide hard copies. If submitting hard copies, proposer shall submit one (1) original set of proposal documents and two copies. This will greatly facilitate the evaluation process. The proposal shall remain the property of the City of Allen. The original copy shall be unbound and clearly marked **“Original”**.

1.5 PROPOSAL INFORMATION

All questions regarding proposal preparation, the selection process, specifications and interpretations of the terms and conditions of the bid shall be submitted in writing via e-Bid under the Questions tab. Any addenda will be issued no later than three (3) calendar days prior to the deadline for submission of offers.

Costs for developing/producing proposal response and possible subsequent interviews or presentation are entirely the obligation of the proposer and shall not be chargeable in any manner to the City of Allen.

All proposals will be reviewed and evaluated by City staff. The City reserves the right to evaluate each proposal on a separate and individual basis, to invite selected firms to make personal presentations to staff. The City further reserves the right to reject any and all proposals submitted, or accept a proposal deemed most advantageous to the City.

If an emergency or unanticipated event interrupts normal City processes so as to cause postponement of the scheduled bid opening, the time specified for receipt of bids will be deemed to be extended to the same time of day specified in the solicitation on the first work day on which normal City processes resume or to such other date and time as may be provided by the Procurement Services Office in a written notice to bidders."

1.6 DISCLOSURE OF RESPONSE

All information submitted in an accepted response must be retained by the City of Allen for the period specified in the City of Allen's record retention schedule created under Government Code Section 441.180, et sequitur. The information will not be returned to the respondent. The Public Information Act (PIA), Government Code Chapter 552, allows the public to have access to information in the possession of a governmental body through an open records request. Therefore, the respondent shall clearly identify in the response any confidential or proprietary information. Proprietary information, identified by the respondent in the response, will be kept confidential by the City of Allen to the extent permitted by state law. The City of Allen merely raises the exception on behalf of the vendor. The City of Allen takes no legal position on disclosure. The City of Allen will use best efforts to give the respondent or the awarded vendor an opportunity to present to the Office of the Attorney General its arguments for non-disclosure of its identified confidential or proprietary information.

1.7 CERTIFICATE OF INTERESTED PARTIES

Government Code § 2252.908 Disclosure of Interested Parties (Form 1295)

The statute applies to all city contracts entered into after December 31, 2015 that have a value of \$100,000 or greater. The statute requires business entities entering into such contracts to disclose the interested parties to the contract. A "business entity" is any entity recognized by law through which business is conducted, including a partnership, corporation, or sole proprietorship. "Interested parties" include a person who has a controlling interest in the business entity or who actively participates in facilitating the contract or negotiating the terms of the contract (including a broker, intermediary, advisor, or attorney for the business entity). The business entity disclosure must be on a 1295 form prescribed by the Texas Ethics Commission (see Exhibits attached to this solicitation). The rules and form have been adopted by the Texas Ethics Commission and has been posted on its Internet web site Texas Ethics Commission. https://www.ethics.state.tx.us/whatsnew/elf_info_form1295.htm

The disclosure must be submitted to the city at the time the business entity submits the signed contract to the city (as opposed to some point prior to award and selection of the contractor/vendor). Not later than 30 days after the date the city receives the disclosure, the city shall submit a copy of the disclosure to the Texas Ethics Commission.

1.8 ADDENDUMS/AMENDMENTS

Any interpretations, corrections and/or changes to a bid solicitation or extensions to the opening date will be made by addenda to the respective document when necessary. An addendum will be officially published and distributed via the City of Allen's procurement system e-Bid . However, it shall be the sole

responsibility of the bidder to verify issuance/non-issuance of addenda and to check all avenues of document availability prior to opening date and time to ensure bidder's receipt of any addenda issued. Any addenda issued within 72 hours of the bid opening will automatically delay the bid opening by one week. Bidders will be notified of the new bid opening time and date as determined by the City of Allen Purchasing Department.

The offeror is required to acknowledge receipt of any amendments by submitting a signed copy of each amendment issued. Signed copies must be submitted as part of the signed proposal submittal.

1.9 ACCEPTANCE

Any offer received shall be considered an offer, which may be accepted by the City of Allen based on initial submission without discussions or negotiations. By submitting an offer in response to this solicitation the proposer agrees that any offer it submits may be accepted by the City of Allen at any time within 90 days from the close date.

The City of Allen reserves the right to reject any or all offers and to waive informalities and minor irregularities in offers received, and/or to accept any portion of the offer if deemed in the best interest of the City of Allen. Failure of the proposer to provide in its offer any information requested in the bid may result in rejection for non-responsiveness.

Responsive Bidder/Proposer

A bid or proposal that fully conforms in all material respect to the Invitation for Bids (IFB)/Request for Proposals (RFP) and all its requirements, including all form and substance.

Responsible Bidder/Proposer

A business entity or individual who has the capability and financial and technical capacity to perform the requirements of the solicitation and subsequent contract. Responsible bidders/proposers shall not have been convicted of, or pled guilty to, crimes involving procurement fraud or damage to the environment during the previous five years and shall not currently be included on any list of debarred or suspended business entities or individuals.

1.10 AWARD

The City of Allen intends to make an award using the evaluation criteria and other factors as indicated in this solicitation.

1.11 CONTRACT ADMINISTRATION

The City of Allen Human Resources together with the Purchasing Division shall be responsible for administration of this purchase for compliance with the interpretation of scope, schedule, billings, requirements, and budget.

1.12 SUBSTANTIVE PROPOSALS

The respondent shall certify (a) that the bid submittal is genuine and is not made in the interest of, or on behalf of, any undisclosed person, firm, or corporation; (b) that has not directly or indirectly induced or solicited any other respondent to put in a false or sham bid; (c) that has not solicited or induced any other person, firm, or corporation from proposing; and (d) that has not sought by collusion to obtain for himself any advantage over any other respondents or over the City of Allen.

The City of Allen may make such investigations as it deems necessary to determine the ability of the bidder to provide satisfactory performance in accordance with bid requirements, and the respondent shall furnish to the City all such information and data for this purpose.

Minimum standard for responsible prospective bidders are as follows:

- Have adequate financial resources, or the ability to obtain such resources

- Be able to comply with the required or proposed schedules and project requirements
- Competitive pricing
- Have a satisfactory record of performance for contracts of similar scope (complete attached reference sheet)
- Have a satisfactory record of integrity and ethics
- Completeness and thoroughness of bid submittal

1.13 DEFINITIONS

- Bidder refers to submitter.
- Vendor refers to Successful Bidder or Contractor.
- Submittal refers to those documents required to be submitted to the City of Allen, by a bidder.

1.14 INQUIRIES

Questions about this proposal shall be in writing via e-Bid under the Questions tab. Questions resulting in changes to this solicitation will be provided in the form of an addendum to the solicitation.

1.15 SCHEDULE OF EVENTS

The upcoming schedule of events is tentative scheduled as follows:

Legal Advertisement in Allen American	June 19 th and 26 th , 2026
Issue RFP	June 21 st , 2026
Questions Due	June 30 th , 2026, at 5:00 PM CST
Deadline for Addenda	July 20 th , 2026, at 2:00 PM CST
Proposals Due	July 23 rd , 2026, at 2:00 PM CST

THIS TIMELINE IS SUBJECT TO CHANGE BY THE CITY AT ANY TIME.

SECTION II

GENERAL TERMS & CONDITIONS

The City of Allen proposal packets contain various sections requiring completion. The bid form section of the bid packet must be completed prior to the date and time set for proposal opening and included with the proposal packet or the vendor will be found non-responsive.

2.1 These instructions apply to all quotations or proposal submittals and become a part of terms and conditions of any bid packet submitted.

2.2 The City shall have the authority to disapprove or reject unsatisfactory work, services or equipment. If required by the City, the vendor shall promptly, as directed, correct all unsatisfactory work and replace all defective equipment, and shall bear all direct, indirect and consequential costs of such correction.

2.3 The City reserves the right to waive any minor defect, irregularity, or informality in any bid, quotation, or proposal. The City may also reject any or all bids, quotations, or proposals without cause prior to award.

2.4 The City reserves the right to enforce the performance of this contract in any manner prescribed by law and deemed to be in the best interest of the City in the event of breach or default of this contract. The City reserves the right to terminate the contract immediately in the event the vendor fails to meet schedules or otherwise perform in accordance with these specifications. Breaches of contract or default authorize the City to purchase the services from the next low bidder or re-Bid and charge the difference in cost to the defaulting vendor.

2.5 The contract shall remain in effect until contract expires, except for breach of contract, or is terminated by either party with a thirty (30) day written notice prior to any cancellation. The vendor shall state therein the reasons for such cancellation. Notice of termination must be transmitted via certified mail to the other party's designated representative.

2.6 The vendor shall be held responsible for and shall make good, without expense to the City, any and all damage, injury or loss due to the execution of his work. The vendor shall protect all finished building surfaces from damage and shall repair any damage to the building or property caused by delivery or installation of product.

2.7 The vendor agrees to indemnify and hold harmless the City against all claims or alleged claims or demands for damages, including all expenses incurred, arising from accidents to employees of either party hereto or to the public, or from claims or alleged claims of damages to the property of the City or to adjoining property caused directly or indirectly by said vendor, by any of his subcontractors, or by anyone directly or indirectly employed by either of them in connection with the performance of this contract.

2.8 The vendor agrees to indemnify and hold the City harmless from any claim involving patent right infringement or copyrights on goods supplied.

2.9 In its sole discretion, the City shall have the right to select or to approve defense counsel to be retained by Contractor in fulfilling its obligation hereunder to defend and indemnify City, unless such right is expressly waived by City in writing. City reserves the right to provide a portion of its own entire defense; however, City is under no obligation to do so, any such action by City is not to be construed as a waiver of Contractor's obligation to defend City or as a waiver of contractor's

obligation to indemnify City pursuant to this contract. Contractor shall retain City approved defense counsel within seven (7) business days of City's written notice that City is invoking its right to indemnification under this contract. If Contractor fails to retain counsel within such time period, City shall have the right to retain defense counsel on its own behalf, and contractor shall be liable for all costs incurred by City.

2.10 The vendor shall not sell, assign, transfer or convey this contract, in whole or in part, without the prior written consent of the City.

2.11 This proposal, when properly accepted by the City, shall constitute a contract equally binding between the vendor and the City. No different or additional terms shall become a part of this contract with the exception of a change order processed through the Purchasing Department.

2.12 This agreement will be governed and construed according to the laws of the State of Texas. This agreement is performable in Collin County, Texas.

2.13 The successful bidder and the City of Allen agree that each party have rights, duties, and remedies available as stated in the Uniform Commercial Code and any other available remedy, whether in law or equity.

2.14 Bidder acknowledges and represents that they are aware of laws, City Charter and City Code of Conduct regarding Conflicts of Interest. The City Charter states that "no officer or employee of the City shall have a financial interest, direct or indirect, in any contract with the City, nor shall be financially interested, directly or indirectly, in the sale to the City of any land or rights or interest in any land, materials, supplies or service..."

2.15 Chapter 176 of the Texas Local Government Code requires that any vendor or person considering doing business with a Local Government entity disclose in the questionnaire form CIQ, the vendor or person's affiliation or business relationship that might cause a Conflict of Interest. This form must be filed with the Records Administrator no later than 7 business days after the date the person becomes aware of facts that require the statement to be filed. A person commits an offense if the person violates Section 176.006, Local Government Code. An offense under this section is a Class C misdemeanor.

2.16 All equipment, supplies and work furnished under this contract shall comply with applicable laws, ordinances and regulations. The Vendor shall obtain and pay for such permits and inspections as are required for the legal performance of this work.

2.17 The City reserves the right to audit the records and performance of vendor during the term of the contract and for three years thereafter.

2.18 Unless otherwise notified, all invoices must be sent to the Accounts Payable, Finance Department at the address listed on page one (1). Invoices must show the item(s) shipped/work performed and the purchase order number applicable to the transaction in order to insure prompt payment.

2.19 Payment will be made in accordance with Texas statutes. Term of Payment is net 30 days after the date the City receives the goods in accordance with the contract, the date the performance of service in accordance with the contract is completed, or the date the agency receives an invoice for the goods or services, whichever occurs the latest. If your company provides a discount for early payment, please indicate in this solicitation. This will not be considered an evaluation factor in the award of the bid proposal(s).

2.20 Funds for payment have been approved. The State of Texas statutes prohibit the obligation and expenditure of public funds beyond the fiscal year for which a budget has been approved; therefore, anticipated obligations that may arise past the end of the current City fiscal year shall be

subject to budget approval. The City of Allen is a Home-Rule Municipal Corporation operated and funded October 1 to September 30.

2.21 The City of Allen is by statute tax-exempt therefore pricing shall not include taxes. Tax exemption certificates will be executed by the City and furnished upon request.

2.22 Vendors shall state a firm completion time. The City reserves the right to cancel orders and/or assess financial penalties if the vendor fails to complete project as promised. Work shall be scheduled between 8:00 a.m. and 5:00 p.m., Monday through Friday, excluding holidays, unless otherwise approved by the City.

2.23 When offering products other than those bid, the City reserves the right to request a sample/demo of the product for evaluation. In such cases, the bidder must provide a sample/demo of the product at no charge to the City within three days of the request and must pick up the product after the evaluation. Failure to provide an evaluation product within the three-day period will disqualify the bidder from further consideration. If the bidder offers a product other than that specified, specifications must be included in the bid package. Bid responses not listing manufacturer or part numbers in the Mfg./Pt No. section of the proposal form will be considered as bidding according to specification, and if awarded, will be required to provide exactly what was specified. Samples should not be enclosed with proposal unless requested.

2.24 The apparent silence of these specifications as to any detail or to the apparent omission from it of a detailed description concerning any point, shall be regarded as meaning that only the best commercial practices are to prevail. All interpretations of these specifications shall be made on the basis of this statement.

2.25 Testing may be performed at the request of the City or any participating entity, by an agent so designated, without expense to the City.

2.26 When unit price differs from extended price, the unit price prevails.

2.27 In case of a discrepancy between the product number and description, the description takes precedence.

2.28 When manufacturers are named in the specification, they are not meant to limit competition, but to define the minimum standard, quality, and performance of the item specified. All materials supplied will be new, first quality industrial-grade products.

2.29 Response to specification is primary in determining the lowest responsible bid.

2.30 The City of Allen reserves the right to award a vendor's proposal as an "alternate award". The alternate vendor's proposal shall remain in effect for the term of the awarded contract, should the primary vendor become unable or unwilling to complete the contract term. The alternate vendor will be notified in writing of their official contract and start date. All terms and conditions of the original proposal will remain in effect.

2.31 The City of Allen reserves the right to award a separate contract to separate vendors for each item/group or to award one contract for the entire proposal.

2.32 Proposal prices cannot be altered or amended after submission deadline. Any interlineations, alteration, or erasure made before opening time must be initialed by the signer of the bid, guaranteeing authenticity.

2.32.1 A price redetermination may be considered only at the anniversary dates of the contract. All requests for price redetermination shall be in written form and shall include documents supporting price redetermination such as Manufacturer's direct cost, postage

rates, Railroad Commission rates, Federal/State minimum wage law, Federal/State unemployment taxes, F.I.C.A. Insurance Coverage Rates, Producers Price Index or employment Cost Index for your industry or product category as published by the U.S. Department of Labor, Bureau of Labor Statistics, etc. The bidder's experience of honoring contracts at the proposal price will be an important consideration in the evaluation of the lowest and best value bid. The City of Allen reserves the right to accept or reject price redetermination as it deems to be in the best interest of the City. Annual contract escalators and consumer price index adjustments cannot exceed 3.5%. The City of Allen is operating under new constraints from State Legislature, and our efforts are focused on finding solutions that maximize our impact on the community. Any adjustment in pricing must be presented to the City of Allen at least 120 days prior to the expiration or renewal of the current agreement. Notice of renewal will be given to the Contractor in writing by the City of Allen, normally within 30 days prior to the expiration date of the current contract.

2.33 A proposal price may not be withdrawn or canceled by the bidder for a period of 90 days following the date designated for the receipt of proposals without written approval of the Purchasing Manager, and bidder so agrees upon submittal of proposal.

2.34 No oral statement of any person shall modify, or otherwise change or affect, the terms, conditions or specifications stated in the resulting contract. All change orders must be made in writing.

2.35 Any interpretations, corrections or changes to this proposal packet will be made by addenda. Sole issuing authority shall be vested in the City of Allen Purchasing Department. Addenda will be sent to all who are known to have received a copy of this proposal packet. If the Addenda contain changes to the specification or proposal form, bidders shall acknowledge receipt of all addenda or they will be declared non-responsive.

2.36 Bid tabulations can be accessed in the City of Allen electronic bidding system <https://allentx.ionwave.net/Login.aspx>. Please allow at least one week after opening date for bids to be tabulated.

2.37 All work, materials, equipment, and supplies, furnished under this contract shall comply with applicable laws, ordinances and regulations.

2.38 Unless otherwise indicated, items will be new, unused, and in first rate condition in containers suitable for damage-free shipment and storage.

2.39 Quotations must show the number of calendar days required to place the materials in the possession of the City. Do not quote shipping dates. When delivery delay can be foreseen, the bidder shall give prior notice to the Purchasing Division, who shall have the right to extend the delivery date if reasons for delay appear acceptable. Default in promised delivery, without acceptable reasons of failure to meet specifications, authorizes the Purchasing Division to purchase goods elsewhere and charge any increase in cost and handling to the defaulting bidder.

2.40 F.O.B. will be Destination/Inside Delivery/Installed at the location stated on the City's purchase order, acceptable only during normal working hours. The price will be firm lump sum all-inclusive cost for all materials, work, transportation, and all other costs of whatsoever nature for each item listed. Vendor will be responsible for all claims against the carrier for all freight and/or drayage damage. The City assumes no liability for goods delivered in damaged or unacceptable condition. Vendor shall handle all claims with carriers, and in case of damaged goods, shall ship replacement goods immediately upon notification by District of damage. Shipments will be made to the specific locations described in the proposal specifications. If the vendor must deliver to the specified room, the vendor must remove all packing and debris, which results from set-up and installation. Owner dumpsters cannot be used.

2.41 At the time of the opening of bids each bidder shall be presumed to have inspected the sites and to have read and shall be thoroughly familiar with the contract requirements. The failure or omission of any bidder to examine any form, instrument, document or site shall in no way relieve any bidder from any obligation in respect to this proposal.

2.42 The City shall have the right to do other work, or to let other contracts for work to be done, on the same sites as specified for the work to be done under this contract, and the City's arrangements as to precedence of work and the relationship between the Vendor and the City shall be decisive.

2.43 In accordance with Texas Administrative Code Title 30, Part 1, Chapter 328 rule 328.203, preference shall be given to products made of recycled materials if the products meet applicable specifications as to quantity and quality and the average price of the product is not more than 10% greater than the price of comparable non-recycled products. Preferences will be applied in accordance with state procurement statutes and rules.

2.44 Texas Government Code, Chapter 2252, non-resident bidders; Texas Law prohibits Cities and Governmental units from awarding contracts to a non-resident unless the amount of such proposal is lower than the lowest bid by a Texas resident by the amount a Texas resident would be required to underbid in the non-resident bidders state.

2.45 The vendor shall purchase and maintain in force the following kinds of insurance for operations under the contract as specified. Insurance certificates in the amounts shown and under the conditions noted shall be provided to the City before the commencement of any work:

2.46 Workers' Compensation Coverage – **Statutory See Insurance Requirements in Exhibit**

2.47 Attention is called to the fact that the inclusion of a minimum scale of wages to be paid to employees engaged in the work under this Contract does not release the Contractor from compliance with any State Wage Law that may be applicable. The Contractor shall abide by the Wage and Hour Laws of the State and must not pay less than the wages legally prescribed as set forth herein.

2.47.1 Except for work on legal holidays, the "general prevailing rate of per diem wage" for the various crafts or types of workmen or mechanics is the product of (a) the number of hours worked per day, except for overtime hours, times (b) the respective Rate Per Hour.

2.47.2 For legal holidays, the "general prevailing rate of per diem wage" for the various crafts or type of workmen or mechanics is the product of (a) one and one-half times the respective Rate per Hour, times (b) the number of hours worked on a legal holiday.

2.47.3 The "general prevailing rate for overtime work" for the crafts or type of workmen or mechanics is one and one-half times the above respective Rate per Hour.

2.47.4 Under the provisions of Article 5159a Vernon's Annotated Texas Statutes, the Contractor shall forfeit as a penalty to the entity on whose behalf the Contract is made or awarded, Ten Dollars (\$10.00) for each laborer, workman, or mechanic employed, for each calendar day or portion thereof that such laborer, workman or mechanic is paid less than the said stipulated rates for any work under the Contract, by him or by any sub-contractor under him.

2.48 Provide the names and locations of at least three (3) references at which the offeror has conducted similar services and requirements along with specific individuals whom we may contact for references.

2.49 All protests regarding the solicitation process must be submitted in writing to the Purchasing Manager within five (5) working days following the opening of bids. This includes all protests relating to advertising of bid notices, deadlines, bid opening, and all other related procedures under the Local Government Code, as well as any protests relating to alleged improprieties or ambiguities in the specifications. The limitation does not include protests relating to staff recommendations as to award of this bid. Protests relating to staff recommendations may be directed to the City Secretary.

2.50 EVALUATION CRITERIA: PLEASE NOTE THAT THIS BID WILL BE AWARDED ON THE BASIS OF "BEST VALUE". The award to the successful bidder will be determined by best value to the City of Allen as allowed by Chapter 252 of the Local Government Code. The following criteria will be considered when selecting a contractor:

- the purchase price
- the reputation of the bidder and the bidder's services;
- the quality of the bidder's service;
- the extent to which the bidder's services meet the City's needs;
- the bidder's past business relationship with the City;
- the impact on the ability of the City to comply with laws and rules relating to contracting with historically underutilized businesses and non-profit organizations employing persons with disabilities;
- the total long-term cost to the City to acquire the bidder's goods or services; and
- any relevant criteria specifically listed in the request for bids or proposals.

2.51 Boycott Israel; Boycott Energy Companies; and Prohibition of Discrimination against Firearm Entities and Firearm Trade Associations.

(a) Contractor verifies that it does not Boycott Israel and agrees that during the term of the Agreement will not Boycott Israel as that term is defined in Texas Government Code Section 808.001, as amended.

(b) Contractor verifies that it does not Boycott Energy Companies and agrees that during the term of this Agreement will not Boycott Energy Companies as that term is defined in Texas Government Code Section 809.001, as amended.

(c) Contractor verifies that it does not have a practice, policy, guidance, or directive that discriminates against a firearm entity or firearm trade association as those terms are defined in Texas Government Code Section 2274.001, as amended; and (ii) will not discriminate during the term of this Agreement against a firearm entity or firearm trade association.

(d) This section does not apply if Contractor is a sole proprietor, a non-profit entity, or a governmental entity; and only applies if: (i) Contractor has ten (10) or more fulltime employees and (ii) this Agreement has a value of \$100,000.00 or more to be paid under the terms of this Agreement.

2.52 Iran, Sudan and Foreign Terrorist Organizations. The Contractor represents that neither it nor any of its parent company, wholly- or majority-owned subsidiaries, and other affiliates is a company identified on a list prepared and maintained by the Texas Comptroller of Public Accounts under Section 2252.153 or Section 2270.0201, Texas Government Code, and posted on any of the following pages of such officer's internet website:

<https://comptroller.texas.gov/purchasing/docs/sudan-list.pdf> ,
<https://comptroller.texas.gov/purchasing/docs/iran-list.pdf> , or
<https://comptroller.texas.gov/purchasing/docs/fto-list.pdf> .

The foregoing representation is made solely to comply with Section 2252.152, Texas Government Code, and to the extent such Section does not contravene applicable Federal or State law and excludes Contractor and each of its parent company, wholly- or majority-owned subsidiaries, and other affiliates, if any, that the United States government has affirmatively declared to be excluded from its federal sanctions regime relating to Sudan or Iran or any federal sanctions regime relating to a foreign terrorist organization. The Contractor understands "affiliate" to mean any entity that controls, is controlled by, or is under common control with Contractor and exists to make a profit

2.54 PROHIBITION OF BOYCOTT ISRAEL. Vendor verifies that it does not Boycott Israel and agrees that during the term of this Agreement will not Boycott Israel as that term is defined in Texas Government Code Section 808.001, as amended.

2.53 STORM WATER MANAGEMENT

Under the Authority of the Clean Water Act, the Environmental Protection Agency (EPA), the City of Allen has endeavored to reduce / improve storm water quality per direction of the Texas Commission of Environmental Quality (TCEQ). The City of Allen has developed standard operating procedures (SOP's) for our Storm Water Management Program (SWMP). By signing this contract all vendors accept to follow our SOP's of our SWMP. Follow the link for our SOP's <http://www.cityofallen.org/933/Storm-Water-Management>

2.54 COOPERATIVE PURCHASING: As permitted under Interlocal Cooperation Act C Texas Government Code, Chapter 791, other governmental entities may wish to also participate under the same terms and conditions contained in this contract. If this bid is not specifically for the Collin County Governmental Purchaser's Forum, each entity wishing to participate must have prior authorization from the City of Allen and the vendor. If such participation is authorized, all purchase orders will be issued directly from and shipped directly to the entity requiring supplies/services. The City of Allen shall not be held responsible for any orders placed, deliveries made or payment for supplies/services ordered by the entities. Bidder is to state their willingness to allow other governmental entities to participate in this contract, if awarded. Vendors bidding products other than those specified should submit technical specification literature with bids.

IS YOUR FIRM WILLING TO ALLOW OTHER GOVERNMENTAL ENTITIES TO PARTICIPATE IN THIS CONTRACT, IF AWARDED, UNDER THE SAME TERMS AND CONDITIONS? _____YES, _____NO

SECTION III OVERVIEW & SCOPE OF WORK

OVERVIEW

The City of Allen (COA) is soliciting proposals for a contract to provide Medical / Rx Stop Loss insurance policy as part of the employee benefits program.

Consultant:	Brent Weegar, SVP HUB International Texas 10000 N. Central Expressway, Suite 1200 Dallas, TX 75231 214-443-2483
Client:	City of Allen
Industry:	Municipality
Group to be Covered:	All Eligible Employees
Size:	812 Active Employees 3 COBRA 1 Retiree 1 LOA
Location:	Allen, Texas 75013
Coverages to Bid:	MED/RX STOP LOSS INSURANCE
Commission:	ALL COVERAGES TO BE QUOTED NET OF COMMISSION

PROJECT BACKGROUND: The City Allen is a City located in North Texas and has seen significant growth both as a Municipality and as an Employer. The City's current rate guarantees are expiring and as a measure of due diligence, has requested that HUB, conduct a Stop Loss RFP. The goal of the RFP is to secure a new 5 year agreement that aligns with the City's benefits strategy / goals which include but are not limited to; excellent customer/member experience, efficient and accurate claims processing, cost containment and wellness initiatives, integrated approach to plan management, targeted clinical programs, easy to use cost and quality tools, expansive coverage network and high performance network options.

CONTRACT TERM

The initial contract term of the agreement , if awarded, shall begin on the last date of execution hereof (the "Effective Date") for a one (1) year contract term.

City maintains the right to renew this Agreement for up to four (4) additional renewal terms of one (1) year at the City's sole discretion. The City may exercise its right to renew this Agreement

by providing Company written notice thereof thirty (30) days prior to the expiration of the Initial Term or renewal term, as the case may be.

If it is the respondent's intent to increase rates at the renewal date, the City must be notified of the maximum increase for each renewal period and the basis for calculating the increase. The City must be notified of renewal rates 90 days prior to the effective date of the rate change.

Unless otherwise amended in writing and endorsed by both parties prior to the beginning of each respective renewal period, all terms and conditions of the Contract shall remain in full force and effect with the only change being in the Contract term.

All participants enrolled in the Employee Benefits Plan as of September 30, 2026 are to receive immediate coverage under the new plan. All health services incurred on or after October 1, 2026, for currently enrolled participants are to be eligible expenses.

Handling of Claims & Customer Service:

The contractor must agree to deliver quality customer service to the City and its employees and follow all applicable regulations and industry standards. Any problems related to servicing the contract, the employees, or the City with regard to billing procedures must be rectified immediately.

If invoices have not been paid by the due date; the contractor will submit an overdue reminder notice. The City reserves the right to review all of the contractor's invoices after payment and recover any overpayments discovered in such review.

Continuity of Coverage

All employees and dependents covered by the current plan are to receive immediate coverage under the new plan.

Claims Experience Monitoring

The contractor shall provide monthly reports allowing the City to monitor claims experience on a monthly basis. The City requests a dedicated claims representative available to the Human Resources staff for claim's clarification and other issues that arise related to the plan.

Contractor Employee Arrangements

All employees of the Contractor shall at all times be considered an employee of the Contractor, and the Contractor will be solely liable for the payment of all wages and benefits made available to such employees in connection with their employment. In addition, it is expected and understood that the Contractor will be responsible at all times for the supervision and performance of their employees. All employees of the Contractor shall warrant that all employees are fully covered by workers compensation insurance and that each employee has been carefully screened as to character and fitness for the performance of his/her job.

Advertising

The contractor awarded the contract agrees not to advertise or publish, without the City's prior consent, the information related to the entry into a contract, except as required to comply with requests for information from an authorized representative of the federal, state or local authority.

SECTION IV PROPOSAL CONTENT & EVALUATION CRITERIA

EVALUATION PROCESS

The objective of this evaluation process is to identify and select the proposer with the best value and that satisfies the requirements of the City of Allen. Responsive proposals received by the submission deadline will be evaluated by the City of Allen evaluation committee. The evaluation committee will review, rate, and rank each proposer's proposal in accordance with the weighted criteria contained in this document.

Please see "Vendor Selection Criteria" for weighted criteria.

Proposal Review: The City reserves the right to accept or reject, in part, or in whole, any portion of the proposals, waive minor technicalities, and select the proposal which best serves the interest of the City. The City also reserves the right to waive or dispense with any of the formalities contained herein.

Premium Costs: All premium costs related to the RFP must be clearly defined, and all deviations from the specifications must be clearly identified and explained.

The information contained in the RFP is believed to be accurate and up-to-date but is not intended to be an expressed or implied warranty. Requests for interpretation of the specifications shall be in writing submitted in e-Bid under the Questions tab.

Carrier Information: It is expected that those submitting RFPs will provide full disclosure on the insurance carriers who will be used for each coverage requested. Failure to provide this information may result in disqualification or rejection of the RFP.

PROPOSAL FORMAT

Proposals must be clearly explained and identified. All costs, including optional programs, must be clearly stated and summarized. Alternative proposals will also be considered, provided the alternatives are clearly explained. Exceptions to, or deviations from the specifications must be explicitly identified.

Those submitting proposals are responsible for the full costs associated with the preparation of the proposal.

Proposals may be withdrawn prior to the closing time for RFPs. Thereafter, all proposals shall remain open and valid for a period of 180 days or the effective date of the new plan, whichever is latest.

Accuracy in the proposals submitted is essential. All parties are asked to proof proposals for compliance with all stipulations of the RFP and accurate numbers submitted.

Disqualification and Rejection of Proposals: Failure to comply with the requirements or the procedures set forth herein, or to satisfy the insurance and servicing criteria as set forth in the

specification, may result in disqualification. It is not intended that exceptions to the specifications will, in and of themselves, result in disqualification.

Basis for Consideration: The City will review all proposals for completeness based on the requirements in this RFP. Those found to be incomplete or fail to address the needs of the City will not be evaluated. Only those proposals that are complete, with all required documentation, will be evaluated. Respondents should initially submit their best offer. If an award is made, primary consideration will be given to the respondent's proposal deemed to be in the best interest of the City.

Service Considerations: The City will evaluate the proposals on factors other than cost, including level of benefits and coverage area. After a preliminary evaluation of the technical criteria, the cost proposal will be included in the evaluation process. Costs will be evaluated on an equal basis with the technical criteria, including benefit level and coverage area.

Right to Reject: Merely submitting a proposal does not warrant an expressed or implied contract for the insurance program for the City of Allen.

PROPOSAL RESPONSE DOCUMENTS

In order to be considered responsive, the Bidder shall submit, with their Bid Proposal, such documentation as is necessary or required to attest to the company's capabilities and qualifications to perform the work as specified and all aspects of this contract in a competent and expeditious manner. Such documentation shall consist of no less than the following:

Company Overview

The Insurance Company must have an A.M. Best rating of A- or better.

Respondents shall provide the following information with their submission, including a brief company overview, history, and financial status:

- Firm name, address, phone number, and date established
- Address and location of the local responsible office
- Name of office principals, their experience and professional qualifications
- Describe your firm's experience in providing such services, including the number of years your firm has actively participated.
- Number of company employees – internationally, nationally and locally
- Describe your firm's annual employee attrition rate for the past three (3) years
- Supply a list of employees who will be devoted to servicing the City's account. Individual bios of the lead members of your service team should be supplied.
- Provide a complete and current listing of all industry certifications, accreditations and affiliations your firm holds.
- Describe your firm's business continuity plan.
- List all audits involving your firm (or any firm previously affiliated with your firm) performed by an independent accounting agency in the past five (5) years.

Describe, in detail, any deviations from the specifications.

- Does your organization agree to the Specifications for Proposers as outlined in the RFP?
- Will your organization administer and/or underwrite the benefits as outlined in the Request for Proposal?

Client History

List all client cities for which your firm (or any firm previously affiliated with your firm) provides service of similar scope and size that have been audited in the past five (5) years by a governmental agency and the final outcome of said audits.

- List 3 cities in the past three (3) years of similar scope and size that your firm no longer provides service for and a contact person for each entity.
- Describe whether your firm (or any firm previously affiliated with your firm) has ever undergone an investigation by an outside agency pursuant to the filing of claims and describe the outcome of the investigation including ramifications to your firm or your firm's client cities.
- Describe whether your firm has ever lost an account due to concerns of improper billing practices, accusations or clients concerns of fraud as defined by applicable Federal or State Authorities.

Transition Plan

Please provide your proposed transition plan to a new provider. Please include proposed timeline schedule, from date of City award to complete delivery and implementation of all system components, to include but not limited to all hardware, software, and City staff training.

Reporting Processes

Provide a detailed plan which describes your general reporting capabilities, frequency, level of detail, online employer tools, EOI tracking, and claim status.

Billing Processes

Provide information for the following:

- Describe process to bill, collect and audit in compliance with all federal, state and local regulations; including internal controls and "checks and balances" process that has been implemented to ensure proper billing compliance on an ongoing basis with all applicable regulations.
- Process for gathering missing transport information (client or insurance)

Definitions

Provide written description of how your firm defines each of the types of policies requested in this solicitation.

REQUIRED DOCUMENTS

In order for proposals to be considered responsive, they must contain the following documents:

1. RESPONSES TO QUESTIONNAIRE
2. RESPONSES TO QUESTIONS AND CRITERIA IN SECTION IV
3. PRICING PROPOSAL
4. BID ENDORSEMENT
5. EVIDENCE OF INSURANCE
6. AFFIDAVIT NO PROHIBITED INTEREST
7. CONFLICT OF INTEREST
8. BIDDERS QUALIFICATION STATEMENT

Confidentiality: Please refer to **1.6 DISCLOSURE OF RESPONSE**. If your firm desires to submit a proposal containing information labeled “confidential” or “proprietary”, then submit one redacted proposal document (PDF, jump drive, unbound paper copy are acceptable).

SECTION V

COVERAGE / FUNDING MATRIX VENDOR SELECTION CRITERIA

COVERAGE	Current	Current Carrier	Contributory	Non-Contributory	Funding	Retiree Coverage
Medical Stop Loss	Current	UHC	X		Partial Self-Funded	Yes, pre-65

VENDOR SELECTION CRITERIA

Selection Criteria: In addition to cost, the City of Allen is looking for carriers or vendors who can provide a high level of service and whose products hold with long-term cost containment goals.

Length: 5 Years

Option I: 3-Year rate guarantee with rate increase caps for the 2029-2030, and 2030-2031 plan years

Option II: 2-Year rate guarantee with rate increase caps for the 2028-2029, 2029-2030, and 2030-2031 plan years.

Option III: 1-Year rate guarantee with rate increase caps for the 2027-2028, 2028-2029, 2029-2030, and 2030-2031 plan years.

Submit offers for each of the Options I, II, and III. Use additional sheets as necessary.

Opportunity for Presentation: To be determined

VENDOR SELECTION CRITERIA (STOP LOSS)

The objective of the evaluation for proposals will be to select the provider whose proposal is most responsive to the City's relating importance, price, and other factors considered. There are 100 possible percentage points for this proposal evaluation. This proposal evaluation will be scored as follows.

1. Cost (50%)

Evaluation may include but is not limited to:

- a) Fixed Costs: include insurance costs and administrative costs
- b) Variable Costs: costs stated as a percentage of paid claims, cost management (i.e., shifting of more/less workload to City staff)
- c) Ability to reduce claims expense
- d) Cost of Stop Loss integration with current third-party administrator

2. Financial Stability (20%)

Evaluation may include but is not limited to:

- a) Financial Stability (AM Best or Equivalent Agency Rating)

3. Claims Processing (20%)

Evaluation may include but is not limited to:

- a) Turnaround time excluding medical review of claims
- b) Pended claims procedures
- c) Statistical accuracy
- d) General service procedures
- e) Dedicated service team
- f) Willingness to contractually establish performance criteria

4. Past Performance (10%)

Evaluation may include but is not limited to:

- a) Active and terminated references
- b) Past relationship with client
- c) Recognitions / reputation of proposer

CURRENT PLAN SUMMARIES

CITY OF ALLEN MEDICAL BENEFITS

KEY MEDICAL BENEFITS	PLAN B	PLAN C
	In-Network Only	In-Network Only
Deductible (per plan year)		
Individual / Family	\$1,250 / \$2,500	\$3,300 / \$5,600
Out-of-Pocket Maximum (per plan year)		
Individual / Family	\$4,250 / \$8,500	\$4,000 / \$8,000
City Contribution to Your Health Savings Account (HSA) (per plan year; prorated for new hires/newly eligible)		
Individual / Family	N/A	\$1,100 / \$2,200
Covered Services		
Office Visits (physician/specialist)	\$25/\$50 copay OR \$25 copay for Tier 1 Specialist	20%*
Routine Preventive Care	No charge	No charge
Outpatient Diagnostic (lab/X-ray)	20%*	20%*
Complex Imaging	20%*	20%*
Chiropractic	50%	50%*
Ambulance	20%*	20%*
Emergency Room	\$300 copay then 20%*, copay waived if admitted	20%*
Urgent Care Facility	\$50 copay	20%*
Inpatient Hospital Stay	20%*	20%*
Outpatient Surgery	20%*	20%*
Prescription Drugs (Generic / Brand / Non-Formulary / Specialty)		
Retail Pharmacy (30-day supply)	\$10 / \$30 / \$60 / \$150	\$10* / \$30* / \$60* / \$150*
Mail Order (90-day supply)	\$25 / \$75 / \$150 / \$375	\$25* / \$75* / \$150* / \$375*

Coinurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

**Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.*

To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs. See the plan documents for full details.

1. If you use an out-of-network provider, you will be responsible for all charges for any of the medical plans.

2. \$50 Monthly Tobacco Surcharge applies.

Please note that medical deductible for the HSA plan will be increased per IRS guidelines to be compliant.

STOP LOSS HISTORY

STOP LOSS	2022-2023	2023-2024	2024-2025	2025-2026
ASO Carrier	UHC	UHC	UHC	UHC
Specific Contract Type	Paid	Paid	Paid	Paid
Specific Covers	Medical/Rx	Medical/Rx	Medical/Rx	Medical/Rx
Specific Contract Max	Unlimited	Unlimited	Unlimited	Unlimited
Specific Deductible	\$125,000	\$125,000	\$125,000	\$125,000
Specific Network	UHC Choice Plus	UHC Choice Plus	UHC Choice Plus	UHC Choice Plus
Specific Premium (Med/Rx) Composite	\$166.18	\$224.35	\$269.22	\$311.62
Aggregate Contract Type	Paid	Paid	Paid	Paid
Aggregate Covers	Medical/Rx	Medical/Rx	Medical/Rx	Medical/Rx
Aggregate Contract Maximum	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Aggregate Premium (Medical and Rx)	\$3.19	\$3.32	\$3.49	\$3.67
Aggregate Corridor	<u>125%</u>	<u>125%</u>	<u>125%</u>	<u>125%</u>
Aggregate Factor	\$1,440.40	\$1,483.74	\$1,554.66	\$1,634.74
Aggregate Accommodation	Included	Included	Included	Included
Stop Loss Includes Retirees	Yes	Yes	Yes	Yes
Laser Liability or Other	No	No	No	No
No New Laser	Included	Included	Included	Included
Rate Cap	No	No	No	50%

Note: 2025-2026 reporting reflects one large claimant that is on the plan in error. The Provider made an error and mistakenly used an active employee's information for claims on an individual that is not associated with the group. This is the largest claimant on the plan reporting for 2025-2026 and is not an employee or dependent of the group.

**CITY OF ALLEN
MEDICAL/RX PREMIUMS/CONTRIBUTIONS**

MONTHLY - ACTIVE

Active Employee Rates			
2025-2026			

Plan B	Total Medical	ER Paid	EE Paid
Employee Only	\$764.26	\$727.17	\$37.09
Employee & Spouse	\$1,681.37	\$1,338.85	\$342.52
Employee & Child(ren)	\$1,375.65	\$1,078.23	\$297.42
Employee & Family	\$2,292.77	\$1,896.53	\$396.24

Plan C	Total Medical	ER Paid	EE Paid
Employee Only	\$660.39	\$660.39	\$0.00
Employee & Spouse	\$1,452.86	\$1,204.78	\$248.08
Employee & Child(ren)	\$1,188.70	\$970.16	\$218.54
Employee & Family	\$1,981.16	\$1,702.48	\$278.68

**CITY OF ALLEN
MEDICAL/RX PREMIUMS/CONTRIBUTIONS**

MONTHLY - RETIREE

City of Allen 2025/2026 Grandfathered Retiree Contribution Schedule - Medical & Rx Coverage			
Plan B	Medical Rate	City Contribution (\$)	Retiree Contribution (\$)
Retiree	\$779.54	\$0.00	\$779.54
Retiree + Spouse	\$1,714.99	\$0.00	\$1,714.99
Retiree + Child(ren)	\$1,403.16	\$0.00	\$1,403.16
Retiree + Family	\$2,338.63	\$0.00	\$2,338.63
Plan C	Medical Rate	City Contribution (\$)	Retiree Contribution (\$)
Retiree	\$673.59	\$0.00	\$673.59
Retiree + Spouse	\$1,481.92	\$0.00	\$1,481.92
Retiree + Child(ren)	\$1,212.47	\$0.00	\$1,212.47
Retiree + Family	\$2,020.78	\$0.00	\$2,020.78

City of Allen 2025/2026 Non-Grandfathered Retiree Contribution Schedule - Medical & Rx Coverage			
Plan B	Medical Rate	City Contribution (\$)	Retiree Contribution (\$)
Retiree	\$1,701.95	\$0.00	\$1,701.95
Retiree + Spouse	\$3,480.12	\$0.00	\$3,480.12
Retiree + Child(ren)	\$2,748.98	\$0.00	\$2,748.98
Retiree + Family	\$4,786.70	\$0.00	\$4,786.70
Plan C	Medical Rate	City Contribution (\$)	Retiree Contribution (\$)
Retiree	\$1,372.62	\$0.00	\$1,372.62
Retiree + Spouse	\$2,806.76	\$0.00	\$2,806.76
Retiree + Child(ren)	\$2,217.07	\$0.00	\$2,217.07
Retiree + Family	\$3,860.49	\$0.00	\$3,860.49

**COMPLETE SUBMISSION FORMS IN FULL
AND PROVIDE A COPY OF THE FULL QUOTE
THAT CORRESPONDS WITH THE CURRENT BENEFITS**

- Complete following submission forms.
- Complete Miscellaneous City of Allen forms as outlined in the RFP Section IV under the “Required Documents” located in e-Bid under the Attachments tab.

SUBMISSION FORM – CITY OF ALLEN

DEVIATIONS FROM SPECIFICATIONS FORM

Describe, in detail, any deviations from the specifications and attach them to this form.

1. Your organization agrees to the specifications as outlined in the RFP.
2. Proposers' organization will administer and/or underwrite the benefits as outlined in the "Proposed Benefit Plans" section.

Name of Authorized Officer

Signature of Authorized Officer

Date

SUBMISSION FORM
STOP LOSS

	CARRIER	CARRIER	CARRIER
Specific Deductible	\$125,000	\$150,000	\$175,000
Specific Contract Type	PAID	PAID	PAID
Specific Coverages	Medical / Rx	Medical / Rx	Medical / Rx
Specific Rates: Composite	\$	\$	\$
Aggregate Corridor	125%	125%	125%
Aggregate Contract	PAID	PAID	PAID
Aggregate Coverages	Medical / Rx	Medical / Rx	Medical / Rx
Aggregate Accommodation			
Aggregate Premium	\$	\$	\$
Aggregate Factors: Composite	\$	\$	\$
Minimum Attachment Point	\$	\$	\$
Terminal Liability	\$	\$	\$
Lasers / NNL / Other Caveats			
AM Best Rating			
Rate Guarantee			
Rate Cap %			
Firm/Final – Good through date			

The above is based on the current plan of benefits being matched.

Signature

SUBMISSION FORM
STOP LOSS QUESTIONNAIRE

1. What is the Reinsurance carrier's current A.M. Best rating?
2. What is your average time to settle a Specific and/or Aggregate claim?
3. What information do you require to process a Specific claim?
4. What information do you require to process an Aggregate claim?
5. Do you require an audit of large hospital bills?
6. What type of proof of payment is required for Specific and Aggregate claims?
7. What is your definition of an "incurred claim"?
8. What is your definition of a "paid" claim?
9. How are advanced funded claims handled? Do you reimburse, then conduct an audit? What is the turnaround time?
10. How do you provide reimbursement once a claim exceeds the Specific deductible?
11. To what extent are you amending your Stop Loss policies due to the ACA, including the external review process and the independent review organizations?
12. What is your company's position with respect to determinations made by IROs?
13. If a claim goes to external review, and an IRO decides that the claim is valid, will your company honor that determination?
14. Does your company have to approve the IROs that plan sponsors elect to utilize?
15. Define clearly the terms and conditions of your contract as they apply to the contract termination.
16. Describe how you will treat ongoing claims as of the inception date of a contract.
17. Will your company agree not to lapse at renewal?
18. What portion of the policy risk does the reinsurer retain?
19. What portion of the policy risk does the Managing General Underwriter retain?
20. If the MGU cedes any portion of the policy risk to any other person or entity, please identify those persons or other entities, providing the names and addresses.
21. Please provide an explanation of any unusual competitive provision or restrictions in your proposed contract, such as organ transplant coverage.
22. Please confirm that:
 - a) The policy covers dependents as well as the subscribers who are covered under the plan.
 - b) There are no exclusions for those plan members who are not actively at work, but are on approved leave, vacation or other leave approved by the employer.
 - c) Your contract mirrors the underlying plan document.
 - d) Your rates are firm.

BID ENDORSEMENT

The undersigned, in submitting this bid proposal and their endorsement of same, represents that they are authorized to obligate their firm, that they have read this entire bid proposal package, is aware of the covenants contained herein and will abide by and adhere to the expressed requirements.

Submittals will be considered as being responsive only if entire Bid Package plus any/all attachments are returned with all blanks filled in.

SUBMITTED BY:

(OFFICIAL Firm Name)

By: _____

(Original Signature) **Must be signed to be considered responsive**

(Typed or Printed Name)

(Title)

(Date)

Remittance

Address: _____

_____ (Zip Code)

Phone #: (____) _____

Fax #: (____) _____

E-Mail Address: _____

If an addendum is issued for this bid, please acknowledge receipt.

ADDENDUMS/AMENDMENTS:

- 1) _____ date acknowledged
- 2) _____ date acknowledged
- 3) _____ date acknowledged

REFERENCES

1. Vendor shall have a minimum of TEN (10) years of experience. Does your firm meet this requirement?_____Yes_____No
2. Minimum of two references installed 5-8 years ago.
3. Proposers shall submit with their proposal a list of at least five (5) current references.

References should include a contact name, email address and telephone number for jobs/contracts in the Public and/or Private Sectors that are equal to the size and complexity of the City of Allen's requirements, provided herein.

SECTION VI – EXHIBITS

EXHIBIT 1 **CONTRACTOR INSURANCE REQUIREMENTS & AGREEMENT**

- (a) Vendor on City property or public right-of-way for the City of Allen shall provide the City a certificate of insurance evidencing the coverages and coverage provisions identified herein. Contractors shall provide the City evidence that all subcontractors performing work on the project have the same types and amounts of coverage as required herein or that the subcontractors are included under the contractor's policy.
- (b) All insurance and certificate(s) of insurance shall contain the following provisions: (1) name the City, its officers, agents and employees as additional insureds as to all applicable coverage with the exception of Workers Compensation Insurance; (2) provide for at least thirty (30) days prior written notice to the City for cancellation, non-renewal, or material change of the insurance; (3) provide for a waiver of subrogation against the City for injuries, including death, property damage, or any other loss to the extent the same is covered by the proceeds of insurance.
- (c) All insurance companies providing the required insurance shall be authorized to transact business in Texas and rated at least "A" by AM Best or other equivalent rating service.

User shall during the term hereof maintain in full force and effect the following insurance: The City reserves the right to amend or require addition all types depending on the nature of the work.

Contracts in the Amount of \$0-\$100,000

Type of Insurance	Amount of Insurance	Provisions
1. Commercial General (Public) Liability to include coverage for: a) Premises/Operations b) Products/Completed Operations c) Independent Contractors d) Personal Liability e) Contractual Liability	\$500,000 each occurrence, \$1,000,000 general aggregate; or \$1,000,000 combined single limits	City to be listed as additional insured and provided 30-day notice of cancellation or material change in coverage. City prefers that insurer be rated A or higher by A.M. Best or equivalent. Waiver of Subrogation to apply
2. Business Auto Liability	\$500,000 combined single limit	Owned, non-owned, and hired vehicles
3. Workers' Comp & Employers' Liability	Statutory Limits \$1,000,000 each accident	Waiver of subrogation
4. a) Professional Liability b) E & O coverage	1,000,000 per occurrence	City to be named as an additional insured

Continued Next Page
Contracts in the Amount of \$100,000-\$1,000,000

Type of Insurance	Amount of Insurance	Provisions
1. Commercial General (Public) Liability to include coverage for: f) Premises/Operations g) Products/Completed Operations h) Independent Contractors i) Personal Liability j) Contractual Liability	\$1,000,000 each occurrence \$2,000,000 general aggregate \$2,000,000 Umbrella/ Excess Liability	City to be listed as additional insured and provided 30-day notice of cancellation or material change in coverage. City requires that insurer be rated A or higher by A.M. Best or equivalent. Waiver of subrogation
2. Business Auto Liability	<ul style="list-style-type: none"> • \$1,000,000 per occurrence • \$1,000,000 aggregate or; • \$1,000,000 combined single limits 	City to be named as a additional insured
3. Workers' Comp & Employers' Liability	Statutory Limits \$1,000,000 each accident	Waiver of subrogation
4. Builders Risk Policy	100% of construction total	If Applicable
5.a) Professional Liability b) E & O coverage	1,000,000 per occurrence	City to be named as an additional insured

Contracts in the Amount of \$1,000,000-\$8,000,000

Type of Insurance	Amount of Insurance	Provisions
1. Broad Form Commercial General Liability to include coverage for: k) Premises/Operations l) Products/Completed Operations m) Independent Contractors n) Personal Liability o) Contractual Liability	\$2,000,000 each occurrence, \$4,000,000 general aggregate; \$4,000,000 umbrella	City to be listed as additional insured and provided 30-day notice of cancellation or material change in coverage. City requires that insurer be rated A or higher by A.M. Best or equivalent. Waiver of Subrogation
2. Business Auto Liability	<ul style="list-style-type: none"> • \$1,000,000 per occurrence • \$2,000,000 aggregate or; • \$2,000,000 combined single limits 	City to be named as additional insured
3. Workers' Comp & Employers' Liability	Statutory Limits \$1,000,000 each accident	City to be provided a waiver of subrogation
4. Builders Risk Policy	100% of construction total	If Applicable
5. a) Professional Liability b) E & O coverage	1,000,000 per occurrence	If Applicable

All Contracts over \$8,000,000 must contact Risk Management for insurance specifications

All Certificates of Insurance need to reference job or contract number in comments section.

Questions regarding insurance should be directed to the City of Allen Purchasing Division (214)509-4630 or the City of Allen Risk Administrator at (214) 509-4685.

Indemnification

COMPANY DOES HEREBY COVENANT AND CONTRACT TO WAIVE ANY AND ALL CLAIMS, RELEASE, INDEMNIFY, AND HOLD HARMLESS THE CITY, ITS CITY COUNCIL, OFFICERS, EMPLOYEES, AND AGENTS, FROM AND AGAINST ALL LIABILITY, CAUSES OF ACTION, CITATIONS, CLAIMS, COSTS, DAMAGES, DEMANDS, EXPENSES, FINES, JUDGMENTS, LOSSES, PENALTIES OR SUITS, CAUSED BY OR RESULTING FROM THE NEGLIGENCE, INTENTIONAL TORT, INTELLECTUAL PROPERTY INFRINGEMENT, OR FAILURE TO PAY A SUBCONTRACTOR OR SUPPLIER COMMITTED BY THE COMPANY, ITS AGENT, ITS CONSULTANT UNDER CONTRACT, OR ANY OTHER ENTITY OVER WHICH THE COMPANY EXERCISES CONTROL SUBJECT TO THE LIMITATIONS IN TEXAS LOCAL GOVERNMENT CODE § 271.904 AND TEXAS CIVIL PRACTICE AND REMEDIES CODE, § 130.002 (B).

INDEMNIFIED ITEMS SHALL INCLUDE REASONABLE ATTORNEYS' FEES AND COSTS, COURT COSTS, AND SETTLEMENT COSTS IN PROPORTION TO THE PROFESSIONAL'S LIABILITY.

THE COMPANY'S OBLIGATIONS UNDER THIS SECTION SHALL NOT BE LIMITED TO THE LIMITS OF COVERAGE OF INSURANCE MAINTAINED OR REQUIRED TO BE MAINTAINED BY COMPANY UNDER THIS AGREEMENT. THIS PROVISION SHALL SURVIVE THE TERMINATION OF THIS AGREEMENT.

WORKERS COMPENSATION INSURANCE COVERAGE DEFINITIONS

A. Definitions:

Certificate of coverage ("certificate") – A copy of a certificate of insurance, a certificate of authority to self-insure issued by the commission, or a coverage agreement (TWCC-81, TWCC-82, TWCC-83, or TWCC-84), showing statutory workers' compensation insurance coverage for the person's or entities' employees providing services on a project, for the duration of the project.

Duration of the project – includes the time from the beginning of the work on the project until the contractor's/person's work on the project had been completed and accepted by the governmental entity.

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

B. The contractor shall provide coverage, based on proper reporting of classification codes and payroll amounts and filing of any coverage agreements, which meet the statutory requirements of Texas Labor Code, Section 401.011 (44) for all employees of the contractor providing services on the project, for the duration of the project.

C. The contractor must provide a certificate of coverage to the governmental entity with bid submittal.

- D. If the coverage period shown on the contractor's current certificate of coverage ends during the duration of the project, the contractor must, prior to the end of the coverage period, file a new certificate of coverage with the governmental entity showing that coverage has been extended.
- E. The contractor shall obtain from each person providing services on a project, and provide to the governmental entity:
 - (1) a certificate of coverage, prior to that person beginning work on the project, the governmental entity will have on file certificates of coverage showing coverage for all persons providing services on the project; and
 - (2) no later than seven days after receipt by the contractor, a new certificate of coverage showing extension of coverage, if the coverage period shown on the current certificate of coverage ends during the duration of the project.
- F. The contractor shall retain all required certificates of coverage for the duration of the project and for one year thereafter.
- G. The contractor shall notify the governmental entity in writing by certified mail or personal delivery, within ten (10) days after the contractor knew or should have known of any change that materially affects the provision of coverage of any person providing services on the project.
- H. The contractor shall post on each project site a notice, in the text, form and manner prescribed by the Texas Workers Compensation Commission, informing all people providing services on the project that they are required to be covered, and stating how a person may verify coverage and report lack of coverage.
- I. The contractor shall contractually require each person with whom it contracts to provide services on a project to:
 - (1) provide coverage, based on proper reporting of classification codes and payroll amounts and filing of any coverage agreements, which meets the statutory requirements of Texas Labor Code, Section 401.011(44) for all its employees providing service on the project, for the duration of the project;
 - (2) provide to the contractor, prior to that person beginning work on the project, a certificate of coverage showing that coverage is being provided for all employees of the person providing the services on the project, for the duration of the project;
 - (3) provide the contractor, prior to the end of the coverage period, an new certificate of coverage showing extension of coverage, if the coverage period shown on the current certificate of coverage ends during the duration of the project;
 - (4) obtain from each other person with whom it contracts, and provide to the contractor;
 - (A). a certificate of coverage, prior to the other person beginning work on the project; and
 - (B). a new certificate of coverage showing extension of coverage, prior to the end of the coverage period, if the coverage period shown on the current certificate of coverage ends during the duration of the project;
 - (5) retain all required certificates of coverage on file for the duration of the project and for one year thereafter;
 - (6) notify the governmental entity in writing by certified mail or personal delivery, within ten (10) days after the person knew or should have known, of any change that materially affects the provision of coverage of any person providing services on the project; and
 - (7) contractually require each person with whom it contracts, to perform as required by paragraphs (1) – (7), with the certificates of coverage to be provided to the person for whom they are providing services.

- J. By signing this contract or providing or causing to be provided a certificate of coverage, the contractor is representing to the governmental entity that all employees of the contractor who will provide services on the project will be covered by workers' compensation coverage for the duration of the project, that the coverage will be based on proper reporting of classification codes and payroll amounts, and that all coverage agreements will be filed with the appropriate insurance carrier or , in the case of a self-insured, with the commission's Division of Self-Insurance Regulation. Providing false or misleading information may subject the contractor to administrative penalties, criminal, penalties, civil penalties, or other civil actions.
- K. The contractor's failure to comply with any of these provisions is a breach of contract by the contractor which entitles the governmental entity to declare the contract void if the contractor does not remedy the breach within ten (10) days after receipt of notice of breach from the governmental entity.

AFFIDAVIT OF NO PROHIBITED INTEREST

I further understand and acknowledge that the existence of a prohibited interest at any time during the term of this contract will render the contract voidable.

By: _____
Signature

(Title)

SUBSCRIBED AND SWORN TO before me this _____ day of _____, 2026.

Notary Public, State of Texas

EXHIBIT 3

CONFLICT OF INTEREST QUESTIONNAIRE For vendor doing business with local governmental entity		FORM CIQ
<p>This questionnaire reflects changes made to the law by H.B. 23, 84th Leg., Regular Session.</p> <p>This questionnaire is being filed in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a).</p> <p>By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. See Section 176.006(a-1), Local Government Code.</p> <p>A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.</p>	OFFICE USE ONLY	
<p>1 Name of vendor who has a business relationship with local governmental entity.</p>	<p>Date Received</p>	
<p>2 <input type="checkbox"/> Check this box if you are filing an update to a previously filed questionnaire. (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date on which you became aware that the originally filed questionnaire was incomplete or inaccurate.)</p>		
<p>3 Name of local government officer about whom the information is being disclosed.</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">Name of Officer</p>		
<p>4 Describe each employment or other business relationship with the local government officer, or a family member of the officer, as described by Section 176.003(a)(2)(A). Also describe any family relationship with the local government officer. Complete subparts A and B for each employment or business relationship described. Attach additional pages to this Form CIQ as necessary.</p> <p style="margin-top: 20px;">A. Is the local government officer or a family member of the officer receiving or likely to receive taxable income, other than investment income, from the vendor?</p> <p style="margin-left: 100px;"> <input type="checkbox"/> Yes <input type="checkbox"/> No </p> <p style="margin-top: 10px;">B. Is the vendor receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer or a family member of the officer AND the taxable income is not received from the local governmental entity?</p> <p style="margin-left: 100px;"> <input type="checkbox"/> Yes <input type="checkbox"/> No </p>		
<p>5 Describe each employment or business relationship that the vendor named in Section 1 maintains with a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership interest of one percent or more.</p>		
<p>6 <input type="checkbox"/> Check this box if the vendor has given the local government officer or a family member of the officer one or more gifts as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.003(a-1).</p>		
<p>7</p> <p style="margin-top: 20px;"> _____ Signature of vendor doing business with the governmental entity </p> <p style="margin-left: 350px;"> _____ Date </p>		

EXHIBIT 4

BIDDERS QUALIFICATION STATEMENT

Project: Bid No. _____

Contractor: _____

Indicate One: ___ Sole Proprietor ___ Partnership ___ Corporation

Name: _____ Partner: _____

Title: _____ Title: _____

Address: _____ Address: _____

City _____ City: _____

State & Zip: _____ State & Zip: _____

Phone: _____ Phone: _____

State and Date of Incorporation, Partnership, Ownership, Etc. _____

Location of Principal Office: _____

Contact and Phone at Principal Office: _____

Liability Insurance Provider and Limits of Coverage: _____

Workers compensation Insurance Provider: _____

Address: _____

Contact and Phone: _____

Number of Years in Business as a Contractor on Above Types of Work:

Claims and Suits (If the answer to any of the questions is yes, please attach details):

Has your organization ever failed to complete any work awarded to it?

Are there any judgments, claims, arbitration proceedings, or suits pending or outstanding against your organization or its officers?

Has your organization filed any lawsuits or requested arbitration with regard to construction contracts within the last five years?

Within the last five years, has any officer or principal of your organization ever been an officer or principal of another organization when it failed to complete a construction contract?

List your most current agreements/contracts, with information similar to the type of work bid.
(Use Additional Sheets if Necessary)

Project: _____

Project Description: _____

Owner/Agency: _____

Contact Person: _____ Contract Price: _____

Phone: _____ Email _____

Project: _____

Project Description: _____

Owner/Agency: _____

Contact Person: _____ Contract Price: _____

Phone: _____ Email _____

Project: _____

Project Description: _____

Owner/Agency: _____

Contact Person: _____ Contract Price: _____

Phone: _____ Email _____

Bank References (List Institution, Address, Contact Person, and Phone):
