



**REQUEST FOR PROPOSALS
for**

**Agent /Broker of Record
for Six Nations of the Grand River Employee Benefit(s) Program**

**Six Nations Human Resources
1697 4th Line
P.O. Box 5000
Ohsweken, Ontario
N0A1M0**

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1.0 INTRODUCTION

1.1 BACKGROUND

These Terms of Reference define the conditions and scope of services, the Agent/Broker is to perform for the Six Nations of the Grand River.

Six Nations of the Grand River Elected Council (SNGREC) is the local, government responsible for the delivery and administration of a broad range of program and services; across twelve (12) departments, to the citizens of Six Nations of the Grand River First Nation.

1.2 LOCATION

The Six Nations of the Grand River Territory is located approximately 25 km southwest of the City of Hamilton, Ontario between the City of Brantford, town of Caledonia and Hagersville. The Six Nations of the Grand River is surrounded by Brant County, Haldimand County: Mississauga of the New Credit First Nation, and Norfolk County.

1.3 GOVERNANCE

The SNEC is made up of one (1) Chief and twelve (12) District Councilors representing six (6) districts of Six Nations, all of whom are elected tri-annually. The administration of the community at any given time is between 900-950 people making the Six Nations Elected Council the largest employer in the community. The staff span twelve (12) departments including (but not limited to) Fire, Public Works, Wellbeing, Social Services, Core Services (Human Resources, Finance, Information Technology Solutions, Policy, Communications and Records), Park & Recreation, Lands & Resources, Lands Membership, Data Analytics and Insights, Grand River Ontario Works and Built Environment.

1.4 OBJECTIVE

The primary objective is to develop revise or enhance short- and long-range employee benefit goals and strategies and to provide independent advice on the following:

1. Administrative Services Only (ASO)
2. Workplace Safety Program
3. Health Spending Account
4. Integration of benefits program with NIHB
5. Employee enrollment card

6. Co-ordination of benefits
7. Administration options including on-line or self-reporting, client interface upload
8. Employees coverage review
9. Wellness and disability claims management, including work-place accommodations management
10. Plan and product coverage, trends, design, coverage analysis
11. Pooled premium reviews and deductible analysis
12. Experience rating analysis including ASO options
13. Legislative changes include workers compensation, employment insurance, and out-of-country medical.
14. Group retirement programs
15. Investment Planning

1.5. PROJECT TEAM

The project team will be known as the Six Nations Employee Benefits Committee (SNEBC).

1.5.1 The key responsibilities of the SNEBC as a whole are as follows:

- (a) Ensure that issues, concerns and status reports are shared with all parties.
- (b) Closely monitor the progress of the work.
- (c) Ensure compliance with current standards.

2.0 SCOPE OF WORK

The SNEBC desires the Agent/Broker, as a benefits partner to perform the following services and provide professional, highly qualified benefits guidance and services. This includes, but is not limited to:

- Partner with the Human Resources and SNEBC team of SNGR in the administration of all group insurance plans including responding to questions from

and providing information to staff and providing other benefits-related advisory services throughout the plan year.

- Review and analyze claims experience; service, and administration to ensure maximum benefit to SNGR employees.
- Determine and recommend the most cost-efficient funding methods for benefit programs.
- Prepare bid specifications and solicit proposals, as needed, from insurance markets that specialize in group insurance plans.
- Evaluate bids and bidders, including administration, coverage, claim payment procedures, customer service, networks, reserve establishment policies and financial solvency.
- Provide SNEBC with in-depth analysis of proposed alternatives and assist with the process of selecting the most favorable annual renewal options.
- Apprise SNEBC of local and national benefit trends and provide benchmark survey data to help calibrate program offerings with employee and employer costs compared to similar organizations.
- Assist SNEBC with the implementation and communication of new programs or changes to existing programs, which may include attending and presenting information at meetings when requested.
- Work closely with the SNEBC to develop and execute the benefits communication strategy.
- Partner with SNEBC to effectively performance manage the vendors that provide insurance or related services to SNGR employees.
- Research and report on any new developments in the employee benefits arena on an ongoing basis.
- Recommend innovative ideas and new products, programs and services to ensure a competitive, valued and cost-effective benefits program.
- Educate and advise on the key strategic decisions for consideration by the SNEBC.

3.0 AGENT/BROKER CONTRACT AGREEMENT

3.1 LIAISON

The Agent/Broker shall:

- (a) work closely with the Project Team of SNEBC through the Human Resources Department.
- (b) not commence any site visits or field work without first advising and seeking the concurrence of the Project Team through Human Resources.

3.2 ADEQUATE INFORMATION

The Agent/Broker acknowledges they had adequate discussions and access to sufficient information, to enable them to undertake the services contracted, within the time limits stipulated for the project.

3.2.1 The Agent/Broker shall:

- (a) Provide complete and comprehensive professional services in the specialty fields required to complete the work.
- (b) Make all required changes to the contract as requested in writing by the SNEBC.
- (c) Advise the SNEBC of any effect on the time schedule and budget or any other implications of the changes requested.
- (d) Not be entitled to additional fees or changes required to remedy errors or other problems attributable to shortcomings of the Agent/Broker, their Sub-Consultants, or their employees.
- (e) Notify and obtain approval from the Project Team, prior to their concurrence, for additions or changes in staff or Sub-Consultants, from those identified in their proposal.
- (f) Address all comments and issues raised by the SNEBC.

3.2.2 The Agent/Broker Contract cannot be assigned in whole or in part.

3.3 TIME SCHEDULE

The project shall be initiated by July 7, 2025 when the consultant shall meet with the project team to review the scope of activities and begin the project.

4.0 GENERAL CONDITIONS

The Agent/Broker shall acknowledge that the SNEBC:

- (a) Represents the SNEC and various Departments and shall make all approvals required by the Agent/Broker Terms of Reference.
- (b) A formal Agreement for Consulting Services will be entered into between Six Nations of the Grand River and the Consultant. These Terms of Reference will form the basis of the Agreement.
- (c) Award for this assignment will be determined not only on the cost contained in the proposal, but also by the clarity of the detailed work offered (in accordance with the terms of reference), and that which may not have been addressed herein, including also, the schedules of the deliverables, and the commitment to the schedule. Proposals will be evaluated based on set criteria. For reference purposes, a copy of the evaluation sheet included in appendix 1.
- (d) SNEBC will make recommendations to SNGREC for approval of Agent/Broker for a period of 5 years.
- (e) Disclose to the SNEBC the method of compensation.

5.0 AGENT/BROKER SUBMISSION REQUIREMENTS

5.1 The Agent/Broker shall submit five (5) copies of the proposal.

5.2 The Agent/Broker shall submit the following information in the proposal:

- (a) The qualifications of the Agent/Brokerage/Consultant Firm to undertake the project based on experience on similar projects in the same subject area in both Government and Private sectors. A list of clients and brief description of the project and scope of work is required.
- (b) The names and resumes of the Agent/Broker Project Team and all persons to be employed for the services to complete the Consultant Terms of Reference, including the portion(s) of the work to be undertaken by each. The Consultant shall identify the names, qualification and experience of in-house staff or Sub-consultants.
- (c) A detailed time and activity schedule for the performance of their services based on the requirements of the Agent/Broker Terms of Reference.
- (d) Provide details of any involvement or contribution your firm currently has with any other First Nations.
- (e) Provide proof that your company carries Errors and Omissions insurance coverage and appropriate licensing.
- (f) Provide details of knowledge and experience with Non-Insured health benefits and the ability to create a plan around the services.

- (g) Please provide information on how your company would assist in the implementation of a new plan, and/or explain plan revisions. This might include employee announcement letters, preparation of draft booklets and reviewing contracts for accuracy.
- (h) Please provide information and submit an example on how your company assists your clients in the decision-making process concerning renewals, and if required, negotiations of benefit changes.
- (i) Please provide information and submit an example of how your company would assume responsibility for the transition of services.
- (j) Your experience managing employee claims escalation.
- (k) Experience assisting clients with complicated administrative issues and fostering positive resolution.
- (l) Describe any additional services offered by your company that may be of interest to Six Nations of the Grand River.
- (m) Ensure employee benefits programs remain compliant with all federal and provincial laws.
- (n) Provide three references from current clients, preferably of similar size and/or need and complexity to SNGR.
- (o) For each reference please include:
 - a. Number of employees
 - b. Number/type of plans
 - c. Length of service relationship
 - d. Contact name, title, and phone number

APPENDIX I

PROPOSAL EVALUATION CRITERIA

The Consultant's proposal shall be evaluated in accordance with the following Criteria:

1.	Quality of Proposal	5
	- Proposal Format	
	- Research, Effort & Detail	
	- Original & Innovative Ideas	
2.	Meeting Terms of Reference	10
	- Demonstrated Understanding of Terms of Reference	
	- Addressing All Matters Included in the Terms of Reference	
3.	Consultant's Team	10
	- Qualifications & Experience of Team	
	- Efficient Allocation of Human Resources	
	- Team Work Organization	
4.	Consultants Qualifications	15
	- Qualifications & Experience of Principals	
	- Registration with Required Professional Organization	
	- Financial Resources & Stability	
5.	Proposed Schedule	10
	- Realistic Schedule of Activities	
	- Tasks Clearly Defined	
	- Commitment to Completion Date	
6.	Proposed Methodology	10
	- Breakdown of Project into Logical Tasks	
	- Systematic Approach	
7.	Cost Control	5
	- Commitment to be within budget	
	- Definition of Monitoring Process	
8.	Cost of Services	5
	- Realistic	
	- Includes All items	
9.	Past Performance	15
	- Previous Experience with Consultant	
	- History of Meeting Time & Budget Constraints	
	- Cooperativeness	
10.	Geographic Location	5
	- Relative to Project Site	
11.	Other Criteria	10
	- Experience with First Nations Organization	
	- First Nation Community Awareness	
	- Community Involvement in Project	
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REQUEST FOR PROPOSAL

**Employee Benefits Agent/Broker Consulting Services
Six Nations of the Grand River
Human Resources
1697 4th Line
Ohsweken, Ontario N0A 1M0**

Six Nations of the Grand River Elected Council is seeking a benefits agent/broker consulting firm to perform the full range of services related to the design, implementation, maintenance and improvement of SNGR employee benefits and pension programs.

Interested and qualified brokers/consultants are invited to submit proposals which will be accepted until **June 6, 2025**.

The applicant will submit five (5) copies in a sealed package to the address below and clearly marked on the outside "Proposal for Employee Benefits Agent/Brokerage Consulting Services" to:

**Mail: Six Nations Human Resources
Attention: Employee Benefits Committee
1697 4th Line
P.O. Box 5000
Ohsweken, Ontario
N0A1M0**