

NOTICE OF REQUEST FOR PROPOSAL

Wellington-Napoleon R-IX School District, hereinafter referred to as “District,” seeks a qualified consulting firm to provide consulting and broker services for health insurance.

The District’s goal is to ensure the District receives the highest quality service at a fair and competitive price.

This invitation to submit a proposal is an authorization to approach assigned insurance markets.

Proposals will be accepted until 3:30 PM on March 27th in the District Office located at 800 Hwy. 131, Wellington, MO 64097. The Offeror shall submit the proposal to:

Wellington-Napoleon R-IX School District
Brad Briscoe Ed. D. , Superintendent
800 Hwy. 131, Wellington, MO 64097

The District will not accept any proposals received after 3:30 p.m.

Offerors must submit one (1) original hardcopy proposal, and an electronic version via email.

Proposals must be submitted and identified as: “Response to Insurance Broker Services Request for Proposal.” The District is under no obligation to return proposals.

Offerors and their agents may not contact any District employee or Board of Education member other than the buyer of record regarding any of these matters during the solicitation and evaluation process. Inappropriate contacts are grounds for suspension and/or exclusion from specific procurements. Offerors and their agents who have questions regarding this matter should contact the buyer of record.

GENERAL INFORMATION

Anticipated Schedule of Events:

RFP Issue Date: 2/13/2026
Questions Due: 2/27/2026
Responses Due: 3/6/2026
Proposals Due: 3/27/2026
Award Notification: 4/10/2026

Guidelines for Written Questions:

All questions regarding this Request for Proposal shall be submitted in writing, prior to the bid deadline and no later than 3:30 p.m. on 2/27/2026. All questions must be mailed or e-mailed to the attention of Brad Briscoe Ed. D. . All such questions will be answered in writing, and such answers will be provided to all parties having obtained a Request for Proposal packet by the District via e-mail. Submit questions to:

Wellington-Napoleon R-IX School District
Brad Briscoe Ed. D. , Superintendent
800 Hwy. 131, Wellington, MO 64097

In the event that it becomes necessary to revise any part of this RFP, written addenda will be issued. Any addendum to this RFP is valid only if in writing and issued by the District. Verbal conversations or agreements with any officer, agent, or employee of the District which modify any terms or obligations of this RFP are invalid.

Background Information:

The District currently offers three different PPO plans with deductible amounts of \$500, \$3000, and \$4000. The District also offers two HDHP plans with HSAs with deductible amounts of \$3300 and \$5500 along with district-paid contributions into the employee's HSA. Employees are allowed to cover dependents on the health insurance plan at the employee's expense through payroll deduction.

The District offers a district-paid term life insurance policy for each qualifying employee with a benefit of \$20,000. Each employee has the option to purchase additional voluntary life insurance at their expense, and there is a guaranteed-issue provision for those policies. Employees may cover dependents for voluntary life insurance at the employee's expense through payroll deduction.

The District offers dental coverage at the district's expense. Employees have the option between a low dental plan and a high dental plan. The high dental plan offers orthodontic coverage. Employees may cover dependents for dental insurance through payroll deduction.

The District offers employees the option to purchase a vision plan at the employee's expense through payroll deduction. Employees may cover dependents for vision insurance through

payroll deduction.

The District offers employees the option to purchase various voluntary supplemental insurance plans at the employee's expense through payroll deduction. Employees may cover dependents for voluntary supplemental plans through payroll deduction.

I. SCOPE OF WORK:

Services expected of the chosen Offeror to perform include, but are not limited to, the services noted below. Please respond to this listing in your proposal.

1. Prepare a strategic review and report with benchmarking to other comparable School Districts and local industry including the State of Missouri. Need to provide strategic planning and benchmarking on an on-going basis.
2. Perform annual reviews and report of programs for renewal purposes. Establish renewal objectives. Request early notification from vendors. Communicate renewal and negotiations and present all findings on the in force plans as well as on alternative plans.
3. Provide written reports of findings and recommendations with definitive reasons for recommended changes in terms, conditions or limits.
4. Provide any necessary actuarial services/analysis of insurance claims reserves, including projecting funding needs (or alternative funding) for upcoming fiscal year(s) as requested by the District.
5. Provide liaison services between the District and contractors, including coordination of reporting, assistance in resolving escalated claim and billing issues and proper service levels.
6. Participate in the preparation and presentation of the periodic reports to evaluate current and past performance, identify risk reduction opportunities and to improve the competitive bid process for insurance.
7. Review year-end financial accounting and analyze funding alternatives as appropriate to determine the most economical funding methods for the benefit programs and balance cost and comprehensiveness of the programs to ensure sufficient fund balance.
8. Perform special projects as requested by the District including but not limited to:
 - a. Develop/assist in implementation of plan modifications and new insurance plans.
 - b. Assist in drafting, reviewing, issuing and evaluating requests for proposals (includes identification of appropriate markets).
 - c. Advise the District in contract negotiations/renewals (includes review for accuracy of coverage, compliance, terms and conditions).

- d. Assist in developing costs associated with various issues involving plans.
 - e. Prepare reports showing claims experience
 - f. Prepare/provide benchmarking and survey information used to determine plan competitiveness and strategies.
9. Assist the District with the development of performance guarantees relating to vendors' performance of services to The District and evaluate the performance of vendors. Coordinate meetings to review performance, etc. Monitor insurance companies for financial solvency.
10. Provide estimates of renewal rates and assist the District in preparation of budget and expenditure projections. Recommended changes should also include the consultant's fees to further develop any plan changes and incorporate plan changes into plan documents.
12. Provide information and guidance on related issues, trends, and proposed or new legislation.
13. Assist The District with on-going maintenance of plan documents when necessary due to regulatory or plan changes.
16. Be available to meet as needed with District staff, the Board of Education and general employees at public meetings.
18. Be available as needed to answer questions and resolve issues that arise during the year regarding plans, contract administration and service provisions.
20. Provide updates on all tax law changes and compliance affecting plans. Maintain and share knowledge of leading-edge products and ideas in the plan arena.

II. CONTRACT TERMS AND CONDITIONS:

The successful Offeror is prohibited from assigning, transferring, conveying, subletting, or otherwise disposing of this agreement or its rights, title or interest therein, or its power to execute such agreement to any other person, company or corporation without the prior consent and approval in writing by the District.

Offeror must clearly state in writing any restrictions or deviations from these specifications. In the absence of such a statement, the District will assume that all items/services offered are in strict compliance with the technical and financial requirements, contract terms and conditions as described in these specifications. This RFP and the proposal of the Contractor will be included as part of the final contract.

Contract Period:

The initial contract period with the successful firm shall begin from **date of execution of contract and extend through 06/30/2029**. The contract shall have two, one-year renewal periods following the completion of the initial contract term. After the completion of the final renewal

term, this Agreement will continue on a month-to-month basis until either party terminates this Agreement by providing the other party with 30 days prior written notice.

It is required that the consultant begins work on this project upon execution of the contract

Cancellation Agreement:

The District reserves the right to cancel the contract without cause by giving not less than thirty (30) days prior notice to the Contractor in writing of the intention to cancel, or with cause, if at any time the Contractor fails to fulfill or abide by any of the terms or conditions specified. Failure of the Contractor to comply with any of the provisions of this contract may be considered a material breach of contract and shall be cause for immediate termination of the contract at the discretion of the District. The District may allow the Contractor reasonable opportunity to cure material breach, but is not required to do so.

Fiscal Non-Funding Clause:

In the event sufficient budgeted funds are not available for a new fiscal period, the District shall notify the provider of such occurrence and the contract shall terminate on the last day of current fiscal period without penalty or expense to the District.

Insurance Requirements:

The Contractor shall not commence work under this contract until they have obtained all insurance required under this paragraph and such insurance has been approved by the District, nor shall the Contractor allow any subcontractor to commence work on their subcontract until all similar insurance required of the subcontractor has been so obtained and approved. All policies shall be in amounts, form and companies satisfactory to The District which must carry an A-6 or better rating as listed in the A.M. Best or equivalent rating guide. Insurance limits indicated below may be lowered at the discretion of the District.

Compensation Insurance:

The Contractor shall take out and maintain during the life of this contract, Employee's Liability and Worker's Compensation Insurance for all of their employees employed at the site of work, and in case any work is sublet, the Contractor shall require the subcontractor similarly to provide Worker's Compensation Insurance for all of the latter's employees unless such employees are covered by the protection afforded by the Contractor. Worker's Compensation coverage shall meet Missouri statutory limits.

Employers' Liability limits shall be no less than \$500,000.00 each employee, \$500,000.00 each accident, and \$500,000.00 policy limit. In case any class of employees engaged in hazardous work under this Contract at the site of the work is not protected under the Worker's Compensation Statute, the Contractor shall provide and shall cause each subcontractor to provide Employers' Liability Insurance for the protection of their employees not otherwise protected.

Comprehensive General Liability Insurance:

The Contractor shall take out and maintain during the life of this contract, such comprehensive general liability insurance as shall protect them and any subcontractor performing work covered by this contract, from claims for damages for personal injury including accidental death, as well as from claims for property damages, which may arise from operations under this contract, whether such operations be by themselves or for any subcontractor or by anyone directly or indirectly employed by them. The amounts of insurance shall be not less than \$2,000,000.00 combined single limit for any one occurrence covering both bodily injury and property damage, including accidental death.

Federal Work Authorization Program (E-Verify):

Pursuant to § 285.530, RSMo., all business entities awarded any contract in excess of five thousand dollars (\$5,000) with a Missouri public school District must, as a condition to the award of any such contract, be enrolled and participate in a federal work authorization program with respect to the employees working in connection with the contracted services being provided, or to be provided, to the District (to the extent allowed by E-Verify). In addition, the business entity must affirm the same through sworn affidavit and provision of documentation. In addition, the business entity must sign an affidavit that it does not knowingly employ any person who is an unauthorized alien in connection with the services being provided, or to be provided, to the District.

Anti-Discrimination Against Israel:

To the extent that § 34.600, RSMo. applies to this Agreement, Provider hereby certifies pursuant to said statute that it is not currently engaged in and shall not for the duration of this Agreement engage in a boycott of goods or services from: the State of Israel; companies doing business in or with Israel or authorized by, licensed by, or organized under the laws of the State of Israel; or, persons or entities doing business in the State of Israel.

Indemnity Agreement:

To the fullest extent permitted by law, Contractor shall indemnify, hold harmless and defend the District, its directors, officers, agents, and employees from and against all claims, damages, losses and expenses (including but not limited to attorney's fees) arising by reason of any act or failure to act, negligent or otherwise, of Contractor, of any subcontractor (meaning anyone, including but not limited to consultants having a contract with contractor or a subcontract for part of the services), of anyone directly or indirectly employed by contractor or by any subcontractor, or of anyone for whose acts the contractor or its subcontractor may be liable, in connection with providing these services. This provision does not, however, require the contractor to indemnify, hold harmless, or defend the District from its own negligence.

By responding to this RFP, all Offerors acknowledge and agree that the District cannot and will not agree to indemnify, defend or hold harmless the Contractor in any manner.

Governing Law, Jurisdiction and Venue:

The agreement shall be governed and interpreted in all respects according to the laws of the State of Missouri. In the event either party must bring a legal or equitable action to enforce any of its rights under the agreement, the venue for such actions shall be the Circuit Court of Lafayette County, Missouri.

III. QUALIFICATION STATEMENT:

Experience and reliability of the Offeror's organization are considered subjectively in the evaluation process. Therefore, the Offeror is advised to submit any information, which documents successful and reliable experience in past performances, especially those performances related to the requirements of this RFP.

1. Provide a brief description of your company and its history. Please identify the individuals, including subcontractors, proposed to work on the District's account. Include a brief summary of their role on our team, their work experience, areas of expertise and any other characteristics you think are relevant.
2. Describe the process you use regarding renewals and negotiations with carriers and/or administrative service providers, for property and casualty insurance, general liability, auto liability, professional liability and worker's compensation coverage.
3. Describe your firm's claims and data analysis capabilities.
4. Please provide examples of your quarterly and annual reporting packages.
5. Describe the assistance your firm can provide in compliance efforts and provide sample communication pieces.
6. Describe your firm's legal research capabilities. How do you keep your consultants and clients informed of new or changing regulations?
7. Provide a summary and samples of educational resources your firm provides its clients (*e.g.*, newsletters, seminars, onsite employee meetings.)
8. Describe your firm's ability to provide benchmarking information.
9. Please provide a tentative timeline for transition of our account to your firm, and the implementation of services.
10. Please provide a description of any other relevant services that you can provide the District that hasn't been addressed in this RFP.

IV. REFERENCES AND LICENSES:

The Offeror shall provide the following information related to previous and current services/contracts performed by the Offeror's organization and any proposed subcontractors which are similar to the requirements of this RFP

- a. Name other school district/government agencies/municipalities for which you have provided similar services in the last five (5) years and provide a current contact name, email address and phone number for each account.

- b. The Offeror should submit a copy of all licenses, certifications, accreditation, and/or permits, which may be required by state, federal, and/or local law, statute, or regulation in the course of conduct of the Offeror's business. If not submitted with the proposal, the District reserves the right to request and obtain a copy of any license or certification required to perform the defined services prior to contract award.

V. EVALUATION AND AWARD PROCESS:

After determining a responsible Offeror and a responsive proposal through the determination that the proposal satisfies the mandatory requirements stated in the Request for Proposal, the evaluator(s) shall use both objective analysis and subjective judgment in conducting a comparative assessment of the proposal in accordance with the evaluation criteria stated below:

- a. Method of Performance
- b. Experience/Expertise
- c. Cost

After an initial evaluation process, a question-and-answer interview may be conducted with the Offeror, if deemed necessary by the District. In addition, the Offeror may be asked to make an oral presentation of their proposal to the Board of Education at a designated location. Attendance cost shall be at the Offeror's expense. All arrangements and scheduling will be coordinated by the District.

VI. REJECTION/ WITHDRAWAL OF PROPOSAL RESPONSE:

Rejection of Proposals

The right is reserved by the District at its discretion to reject any or all proposals or parts thereof. The District reserves the right to waive defects or informalities, to negotiate with bidders and to accept the proposal deemed to be in the best interest of the District.

The District also reserves the right to award various portions of the contract to different Offerors. In other words, the District shall have the discretionary right to select any or all of the items in the Proposal at the Proposal price. Offerors may exclude items listed when submitting their

Proposals. However, favorable consideration will be given to those vendors, which can supply all, or most of the items listed.

The Proposal constitutes an offer to the District to supply some or all of the items included in the Proposal. Absent acceptance of part or all of the Proposal and execution of a written agreement by the District, the District is in no way obligated to the Offeror. The District will promptly notify all successful Offerors of any action to be taken. Others should contact District officials for information about the award.

Withdrawal of Proposals

Proposals may be withdrawn on written request from the bidder at the address shown in the solicitation prior to the time of acceptance.

Negligence on the part of the bidder in preparing the proposal confers no right of withdrawal after the time fixed for the acceptance of the proposals.

VII. VALIDITY OF PROPOSAL RESPONSE:

Bidders agree that proposals will remain firm for a period of ninety (90) calendar days after the date specified for the return of proposals.

VIII. CONFIDENTIALITY:

The Contractor shall be responsible for maintaining the confidentiality of the District records and data, which cannot be sold, shared or otherwise disclosed to other companies or individuals without written permission from the Superintendent of the District.

RESPONSE / PRICING PAGE:

In compliance with this Request for Proposal and subject to all the conditions thereof, the Offeror agrees to furnish the services/equipment/supplies requested and proposed and certifies he/she has read, understands, and agrees to all terms, conditions, and requirements of this proposal and is authorized to contract on behalf of the firm named below. (Note: This form must be signed. All signatures must be original and not photocopies).

Company Name: _____

Address: _____ Telephone: _____

_____ Fax: _____ Federal Tax ID (or

Social Security #): _____ Print Name: _____

_____ Title: _____ Signature: _____

_____ Date: _____ E-Mail _____

Address: _____

Total cost for professional services including any related charges must be included. Show hourly rates, anticipated professional fees, estimated expenses and projected total cost including a maximum figure annually.

Optional work for future benefit services should be identified separately by category and include task and cost.

Disclose ALL anticipated fees, commissions, contingencies, overrides, bonuses, etc. to be paid with regard to or in connection with products sold to or through the District.

Renewal Option:

The District shall have the sole option to renew the contract in one-year increments for a total accumulated period of three additional fiscal years following the initial term. If the options are exercised, the Contractor shall charge the District the same prices as quoted originally except as modified in the paragraph below.

Are prices firm for the following renewal periods?

€ YES

€ NO

If no, please indicate the maximum percentage of increase or decrease of pricing for each renewal:

First Renewal: 07/01/2027 + ___% - ___% Second Renewal: 07/01/2028 + ___% - ___%

Note: These renewal options will be used in the evaluation.