



**REQUEST FOR PROPOSALS
Employee Benefits Broker/Consultant**

Issued by Normandy Schools Collaborative

November 6, 2025

**Proposals Due By:
4 PM CST on Thursday, November 20, 2025**

**ATTN: Mr. Carlton Brooks, CFO
@ cbrooks@normandysc.org**

Project Name: **Employee Benefits Broker/Consultant**
RFP Issued: **November 6, 2025**
Proposals Due: **November 20, 2025**
Delivery Location: **3855 Lucas and Hunt Road, St. Louis, MO 63121**
(314) 493-0400

Outline of Project:

Normandy Schools Collaborative (NSC) operates 4 elementary schools, 1 middle school, 1 high school, and an early childhood learning center. Normandy Schools Collaborative has approximately 450 employees participating in employee benefit programs.

In this Request for Proposal (RFP), Normandy Schools Collaborative is inviting Broker Consultants who have the resources and capacity to provide Employee Benefits Services required/desired for our public school district. The selected company will work closely as needed with the district in all aspects of employee benefits. The following benefit programs are considered for this RFP:

1. Medical
2. Dental
3. Vision
4. Life
5. Accidental Death/Disability (AD&D)
6. Long-Term Disability (LTD)
7. Benefits Software
8. Enrollment Assistance
9. Voluntary Offerings
10. Flexible Spending Accounts (FSA)
11. Health Savings Accounts (HSA)
12. Health Reimbursement Arrangements (HRA)
13. Employee Assistance Programs (EAP)
14. Section 125 plan document maintenance

Additionally, NSC would like prospective respondents to also comment on how you will address and administer the following components:

1. COBRA administration including COBRA Billing services.
2. HIPAA Portability administration
3. Affordable Care Act Reporting and Compliance
4. Retiree Billing administrative services
5. Flexible Benefit Plan administration (if recommended for next year's renewal)
6. Wellness Initiatives

Qualified Professional Consultants are encouraged to submit proposals. Each Respondent who submits a proposal shall hold licenses as required by law. No proposals will be read or considered that do not fully comply with the provisions as to licenses and insurance.

Award of this work will be based on the best qualified firm at the district's discretion.

This process does not involve insurance markets now and no insurer should be contacted prior to appointment as broker/consultant for the district.

Questions regarding this Request for Qualifications should be directed in writing to Carlton Brooks, cbrooks@normandysc.org. All questions will receive a written response.

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INSTRUCTIONS FOR RFP SUBMISSION

To be considered, Qualifications packets shall be prepared in accordance with the following instructions.

Section 1 - PROPOSAL REQUIREMENTS

Normandy Schools Collaborative, in St. Louis, Missouri, seeks a professional broker/consultant to provide comprehensive services in regard to group benefit programs. The District invites qualified firms to submit Proposals for this purpose.

Professional services may include (but is not limited to) consulting, brokerage services, planning, budget estimating, reporting, and staff engagement.

After review of each firm's proposals, the intent is to invite two or more firms to interview.

Each applicant who submits a proposal shall hold any and all licenses required by law. No proposal will be considered which do not fully comply with the above provisions as to licenses, and any deficient materials required by this RFP.

The District is an equal employment opportunity employer. Unless exempt, the Broker/Consultant shall comply with:

- The Equal Employment Opportunities of the Civil Rights Act of 1964 (as amended);
- Executive Orders 11246 and 11357 (as amended);
- Age Discrimination in Employment Act of 1967;
- Rehabilitation Act of 1973;
- The Vietnam Era Readjustment Act of 1974;
- And with all other governmental laws, orders and regulations relative to wages and hours of labor and other matters.

Section 2 - OBJECTIVES

Normandy Schools Collaborative is seeking a Professional Broker/Consultant that will provide the full range of services related to the implementation, maintenance, communication, and improvement of its group benefit programs. These services should include identifying plan or vendor opportunities, plan designs, as well as customer services that will reflect the district's overall benefit strategy and increase employee understanding. Normandy Schools Collaborative will give prime consideration to the Professional Broker/Consultant with significant and current experience with PreK-12 public education. Normandy Schools Collaborative reserves the right to negotiate with one or more parties and is not obligated to enter into any contract with any respondent on any terms or conditions.

Section 3 - SCOPE OF WORK

The selected Professional Broker/Consultant(s) will be required to perform the desired scope of services to be specified more fully in a contract agreement.

- District desires its broker/consultant to serve as an advisor and business partner to the district. The broker/consultant will be asked to learn and understand the district culture, provide guidance in developing a District management plan that meets the expectations of the district and is accountable to the district within the confines of an agreement.
- Assist the district in administering all group insurance plans, responding to questions from and providing information to staff, facilitate open enrollment with minimal District involvement, and provide other related consulting services during the plan year.
- Research employee benefits legislative, legal and compliance issues and communicate them to the district on an ongoing basis.
- Review with providers and the district, on an ongoing basis, claims experience, claim service, and claim administration to ensure maximum benefit to the district.
- Determine and recommend the most economical funding methods for the benefit programs and strike a balance between cost and comprehensiveness of the programs.
- Develop a solicitation/negotiation strategy and lead District in all negotiations with providers on all issues including, but not limited to those related to premiums, benefit levels, plan design, and special terms and conditions.
- Prepare bid specifications and solicit proposals from insurance markets which specialize in group insurance plans as needed. Evaluate bids and bidders, including administration, coverage, claim payment procedures, customer service, networks, reserve establishment policies, financial soundness, and identify the most cost-beneficial package from among the various bidders.
- Meet and provide reports to various District representatives as requested.
- Assist the District with the implementation and communication of new programs or changes to existing programs, which will include, but not be limited to attending and presenting information at staff meetings.
- Interface with insurance carriers as needed to assist District in the resolution of problems associated with benefit programs, including claims resolution without District staff having to take the lead.
- Assistance with the development, design and planning of employee benefit programs, including strategic planning, benchmarking, and modeling to reduce risk and achieve cost efficiencies.
- Negotiate renewals of coverage from carriers for all benefit programs. Seek competitive quotes from benefit carriers and provide advice and recommendations to senior leadership for consideration, which includes insurance coverage's alignment with the District's mission, and values. Preparation of all necessary bid specifications, evaluation and comparison of bids, coverage and premium analysis, and recommendations of the carriers.
- Review policies and endorsements for accuracy and conformance with negotiated coverages. Ensure the timely issuance of policies and endorsements.
- Development of COBRA rates and employee cost sharing rates.
- Provide insurance provider/TPA intermediary and management support.
- Assist in administering all group insurance plans, responding to questions from and providing information to staff.

- Assist District in complying with the employee benefit laws and regulations by providing proactive advice and guidance on new laws, regulations, and procedures, including health care reform requirements, plan audits, and benefits administration.
- Provide advice and guidance regarding the use of a benefits portal to facilitate the benefits education process, the enrollment process, beneficiary verification, and the offering of ancillary benefits.
- Provide recommendations regarding the selection of ancillary products that will complement the core benefits offered.
- Assist District with the implementation and communication of new programs or changes to existing programs by providing communication materials and meeting support upon request.
- Follow-up with insurance carriers for timely placement of coverage and endorsements, along with delivery of policies prior to expiration of current policies.
- Conduct update meetings to measure progress against our goals.
- Provide efficient and responsive delivery of services.
- Advocacy services for District employees.

Section 4 - SELECTION PROCESS

Upon review of the proposals received, Normandy Schools Collaborative intends to evaluate the proposals and invite two or more firms to be interviewed before making a final selection of a firm(s) for these respective services. Normandy Schools Collaborative will notify firms of the date and time of the interview. Normandy Schools Collaborative reserves the right to make a selection based solely on proposals received.

Section 5 - EVALUATION CRITERIA

For each firm submitting a proposal, the following criteria will be used to evaluate the RFP responses (items listed below are not listed in order of importance):

- 1) The Firm's history and experience, including experience with public school systems and like organizations.
- 2) Costs.
- 3) Resources and support provided, including personnel who will be dedicated by the prospective firm to the Collaborative.
- 4) The quality of products and services that will be provided to Normandy Schools Collaborative.
- 5) Reporting tools provided periodically (monthly, quarterly, annually), reporting processes and the provision of updates and year-to-date results concerning the program.
- 6) Ability to integrate prospective client systems and processes with NSC's processes & systems as needed.
- 7) References.

Section 6 - ADDITIONAL INSTRUCTIONS, NOTIFICATIONS, AND INFORMATION

By submitting a response, Respondents represent and warrant that all information provided in the response submitted shall be true, correct and complete. Respondents who provide false, misleading, or incomplete information, whether intentional or not, may be excluded.

Cost of Responses: Normandy Schools Collaborative will not be responsible for the costs incurred by anyone in the preparation and submission of responses.

Contract Negotiations: This RFP is not a contract or a commitment of any kind. If this RFP results in a contract offer by Normandy Schools Collaborative, the specific scope of work, associated fees, and other contractual matters will be determined during contract negotiations.

No Obligation: Normandy Schools Collaborative reserves the right to evaluate the responses submitted; waive any irregularities therein; select candidates for the submittal of more detailed or alternate proposals; accept any submittal or portion of submittal; reject any or all Respondents submitting responses, should it be deemed in Normandy Schools Collaborative's best interest; or cancel the entire process.

Professional Liability Insurance: The Respondent shall have the appropriate liability insurance written by an insurer authorized to transact insurance in the State of Missouri.

Section 7 - SUBMITTAL INSTRUCTIONS

1. Sealed submittals are required.
2. Five (5) copies of the responses are to be delivered to Mr. Carlton Brooks, CFO, at the address set forth below by 4:0pm CST on Tuesday, November 18, 2025.
3. All submittals must be labeled: NORMANDY SCHOOLS COLLABORATIVE EMPLOYEE BENEFITS BROKER/CONSULTANT.
4. Deliver submittals to the following address: Normandy Schools Collaborative, 3855 Lucas and Hunt Road, St. Louis, MO 63121.
5. To enable Normandy Schools Collaborative to efficiently evaluate the responses, it is important that the Respondents follow the required format in preparing their responses. Responses that do not conform to the prescribed format may not be evaluated. Pages shall be no larger than letter size (8 ½" by 11") or, if folded to that dimension, twice letter size (11" by 17"). Each section shall be separated by a tabbed divider.

Section 8 - CONTENT OF SUBMITTAL

Each response shall be submitted as outlined in this section.

Please include an outside cover and/or first page, containing the name of the Project.

A table of contents should be next, followed by dividers separating each of the following sections:

A. Divider #1: Firm Information

- Firm name, addresses, and telephone numbers of all firm offices.
- Structure of firm, i.e., sole proprietorship, partnership, corporation, and size of firm.
- Years firm has been in business.

- Name of principals in the firm.
- Primary contact.
- Completed Form W-9
- Organizational description.
- Description of firm's philosophy.

B. Divider #2: General Company History/Qualifications

- A brief history of the Professional Broker/Consultant and services routinely provided.
- An organization chart that explains team member responsibilities.
- Name and contact information of the Project Team Leader.
- The resumes of all persons to be assigned to the district with their prospective roles identified.
- Documentation that the firm's Professional team are licensed or registered in the State of Missouri as may be required.

C. Divider #3: Financial and Legal Status

- Describe the general financial capability of the Respondent. If requested during the selection or negotiation process, a financial statement and balance sheet may be required.
- List any actions taken by any regulatory agency against or involving the firm or its agents or employees with respect to any work performed.
- List all litigation against or involving the firm or its agents or employees with respect to any work performed.
- All insurance coverage that the firm has which would be applicable to the work.

D. Divider #4: Experience and References

- Discussion of Professional Broker/Consultant's experience in working with government agencies.
- List of representative educational and governmental projects, whether ongoing or completed, including references. Please begin with projects in Missouri. For each, please provide:
 1. Client name and location,
 2. Years served,
 3. Short description of engagement,
 4. Name, addresses, and phone numbers of client and contact person tasked with daily responsibilities of project.

E. Divider #5: Q&A

Please respond to the following questions:

1. Outline your approach to client management and service delivery including your commitment to customer service and quality assurance.
2. Provide any additional information that would distinguish your services.
3. Describe how you would develop an annual service and long-term strategic plan.
4. Describe your approach to employee engagement and communication.
5. Describe how you support your clients through annual open enrollment.
6. Describe what electronic capabilities are available for enrollment and web-based access.
7. Outline your approach to negotiations and renewals with insurance carriers on your client's

behalf.

8. Describe your experience and successful processes managing and resolving escalated employee and administrative issues.
9. How do you establish and monitor the performance of vendors, carriers, and third parties?
10. What market leverage does your company have with vendors and how have you used this leverage to your client's advantage?
11. What is your experience and approach to analyzing and implementing self-funded plans?
12. What is your approach to analyzing medical and pharmacy claims?
13. What types of plan and benefit reports do you provide and how frequently can they be provided?
14. How do you use data for long-term planning and strategy to manage costs?
15. How do you leverage data to drive wellness and related educational programs?
16. How do you quantify the impact of wellness initiatives on claims?
17. Do you have in-house legal advisors who provide counsel to you and your client and if so, is there an additional fee for these services? If you rely on external counsel, please describe how you charge for these services.
18. How do you keep your clients up to date on compliance matters and regulatory changes?
19. What is your approach to ensure that your clients remain in compliance with all applicable regulations?
20. Do you prepare required reports on your client's behalf, including 1095/1094, and other required reports?
21. Do you manage COBRA administration for your clients?
22. Provide proof of errors and omissions insurance with a minimum limit of
23. \$1,000,000 per occurrence.
24. What is your proposed annual compensation and the suggested term of the agreement?
25. Does your firm accept contingent commission payments or bonuses from insurers with which you place business?
26. Will you make available documentation of any commissions received from insurers?
27. Please provide two names and contact information for current clients to serve as a reference on your company's behalf.

Section 9 - OTHER MATTERS

Ownership of proposals. All proposals become the property of the district upon receipt. Selection or rejection of the proposal will not affect this right. The district shall have the right to use all ideas or adaptations of the ideas contained in any proposal. Disqualification of a proposal does not eliminate this right.

Proprietary Information. All material submitted in response to this RFP will become public record and will be subject to inspection after a contract is executed.

Required Affidavit for Contracts Over \$5,000. Business entities desiring to contract with the district for the provision of service shall comply with the provisions of Sections 285.525 through 285.550 RSMo. Contract award is contingent upon Company providing an acceptable notarized affidavit stating:

- A. that Company is enrolled in and participates in a federal work authorization program with respect to the employees working in connection with the contracted services; and

B. that Company does not knowingly employ any person who is an unauthorized alien in connection with the contracted services.

Additionally, Professional Broker/Consultant must provide documentation evidencing current enrollment in a federal work authorization program (e.g. electronic signature page from E-Verify program's Memorandum of Understanding (MOU)).

