

Request for Proposal Benefits Broker/Consultant

TO SELECT AN AGENT OF RECORD AND BROKER FOR HEALTH INSURANCE AND RELATED
ANCILLARY PRODUCTS FOR THE RITENOUR SCHOOL DISTRICT

Date RFP Issued: December 8, 2025
Contact Person: Phil Pusateri, Chief Financial Officer



I. INTRODUCTION

The Ritenour School District, "RSD", is seeking proposals from qualified consulting firms to assist RSD in providing services for its employee benefits programs.

This Request for Proposals (RFP) does not commit RSD to award a contract or pay any costs incurred in the preparation of a proposal responsive to this request. RSD reserves the right to accept all or part of any proposal or to cancel in part or in its entirety this RFP. RSD further reserves the right to accept the proposal that it considers to be in the best interest of RSD.

All requirements must be addressed in your proposal. Non-responsive proposals will not be considered. All proposals, whether selected or rejected, shall become the property of RSD. If it is necessary to make material changes or clarification to the RFP, RSD will e-mail such changes/clarification to all recipients of the original RFP. All changes issued will become part of the RFP.

The proposal must be as specific as needed, but brevity is appreciated and conciseness will be measured. The objective is to provide RSD with an adequate understanding of the bidder's intent, expected performance, and basis of cost.

Timeline & General Instructions

December 8, 2025	RFP Distributed
December 15, 2025	Final date for questions regarding the RFP to be submitted to RSD
December 19, 2025	Questions addressed and posted/shared by RSD
January 5, 2026	Proposal must be received by RSD by 5 pm
Week of January 5, 2026	RSD internal review of responses & selection of finalists
By January 16, 2026	Conduct interviews with finalists, if necessary
By January 23, 2026	Select broker/consultant of record, pending RSD's decision to leave the CSD Insurance Trust

Contact Person:

Phil Pusateri
Chief Financial Officer
2420 Woodson Rd
St. Louis MO 63114
pusaterip@ritenourschools.org
314-493-6066

PLEASE NOTE THAT RSD IS NOT REQUESTING OR AUTHORIZING THE SOLICITATION OF QUOTES FROM INSURANCE CARRIERS.

II. BACKGROUND

The Ritenour School District is located in St. Louis County and has approximately 690 full time employees that the district provides some type of benefits for. Ritenour participates in a self-funded cooperative insurance trust that was created to help school districts pool their purchasing power and provide employee benefits more affordably. The Trust is run by its members, with operations overseen by elected Trustees, and daily operations carried out by a hired administrator, with input from a broker/consultant, Willis Towers Watson. Through the Trust, RSD currently offers Health Reimbursement Account (HRA) plans at the \$1500 and \$2500 corridor levels, a Health Savings Account plan, a dental plan, a vision plan, basic and voluntary Life and AD&D insurance, disability insurance, accident insurance, hospital indemnity insurance, and critical illness insurance. Additional offerings through the Trust include an Employee Assistance Program, LifeKeys to support staff during the loss of a loved one, TravelConnect, Color Health, Sword Health, Noom, Oshi Health, and Virta Health. For the health insurance we cover 875 lives and dental 953 lives. RSD is looking for ways to reduce expenses. RSD is also in need of training so that our staff are educated consumers with their benefits.

III. SCOPE OF SERVICES

RSD is seeking an advisor to perform the full range of services related to the design, implementation, management, maintenance, communication and continuous improvement of our benefit programs. This includes but is not limited to:

Strategic Planning

- Collaborate in defining and prioritizing strategic health and welfare plan objectives.
- Conduct periodic strategic reviews to analyze progress against stated objectives.
- Provide benchmarking information regarding the costs, premiums, service fees, outcomes, loss ratios, and performance of RSD's health and welfare plans in relation to the marketplace.

Marketing / Renewal

- Prepare bid specifications and solicit proposals from vendors and insurance markets as needed.
- Represent RSD in interactions with business partners for all services including those related to program design, program cost, program administration and disputes.

Financial Analysis

- Provide comprehensive analysis and reporting of results for RSD's benefit programs. Collaborate with our selected vendor partners to analyze past results, project future results, recommend employer/employee contribution strategies and ideas for continued improvement in overall performance.
- Work collaboratively with selected medical plan vendor to identify behavior-related and preventable claims, identify areas where RSD would benefit from making plan design changes.

Account Management Services

- Serve as designated broker of record for RSD, following a District decision to leave the Trust.
- Assist in Affordable Care Act, COBRA, HIPAA, DOL and ERISA compliance and reporting, to include summary plan descriptions.

- Assist RSD in reviewing and reaffirming or altering the goals/objectives of the benefit programs. Monitor and provide information to RSD on pending or new legislation and recommend appropriate action to be taken by RSD for the purpose of compliance or cost savings.
- Evaluate in-house administration procedures, including recommendations for improving services and efficiency through the use of technology.
- Proactively work with employees and RSD's human resource staff and vendors to prevent and resolve service problems.
- Provide full disclosure of all fees, commissions, overrides, rebates and any other remuneration received by broker from each plan at least annually and at start/change of any existing plans.
- Work with our selected vendors to provide a regular set of reports that will enable prudent ongoing management of the programs.
- Provide HR and Compliance resources.
- Support the District in coordinating quarterly or more frequent Insurance Committee meetings.
- Assist RSD with the design, implementation and communication of new programs or changes to existing programs, including open enrollment support.

General

- Assist in the development of a detailed plan and timeline for health and well-being program implementation/integration.

IV. QUESTIONNAIRE (Required Proposal Contents)

1. State the full name and home office location of your organization. Give a brief history of your organization, including the number of years of experience providing health & welfare consulting and brokerage services.
2. List the name, title, mailing address, telephone number and email address of contact person for this proposal.
3. Confirm that you are a licensed consultant or broker in the State of Missouri. Provide documentation.
4. Provide documentation that your organization carries Errors & Omissions insurance coverage.
5. What is your firm's value proposition? What do you believe to be the greatest value you bring to your clients?
6. Describe the proposed team that would work with RSD and provide roles, qualifications and locations of each person.
7. Provide a copy of your company's code of ethics/conduct.
8. Describe in general terms the process you use for carrier and administrative service provider selection for new clients.
9. Describe your approach to ongoing benefit education for our employees. How will you assist us to enroll participants?
10. Explain how you would propose to work with vendor-partners to produce the best possible value for RSD and their covered employees and dependents. Be as concise as possible.
11. Detail your ability to monitor regulatory and legislative developments at both the state and federal level and how this will be communicated to RSD.
12. Do you have legal staff in-house or on retainer available for clients to ask questions relating to benefits, for general and specific situations? If so, is there an additional fee for this service?

13. Give a brief timeline showing your process for renewals and negotiations for school districts with carrier and administrative service providers. Be as concise as possible.
14. Describe the support you provide during open/annual enrollment processes including forms/material development, printing, delivery of presentations, enrollment systems, etc.
15. Describe your organization's service level objectives for day-to-day questions, problems and concerns for your clients, and how you measure service quality within your organization. State the expected turnaround time on questions and issues.
16. Explain your organization's use of technology to deliver services (in general terms).
17. Detail how much your organization will be paid annually for doing the work in this RFP.
18. Include pricing for the 3rd party administrator and how the communication will work.
19. Please make certain to identify any services mentioned in your proposal that are not included in your proposed fee (services that would be an additional expense).
20. Describe our right to terminate a contract with you. Is there a minimum contract period?
21. Provide contact information for three current and two former clients for whom you provide services related to health plan benefits similar to those that RSD is seeking (school district clients preferred).

V. PROPOSAL EVALUATION

RSD's team will evaluate all proposals and select finalists to be invited to make presentations to the district. Criteria used in evaluating each proposal will include but not be limited to responses to the RFP specifications; perceived ability to provide strong support and services to RSD; cost structure; experience and qualifications; and references. **Proposals submitted should be complete and comprehensive, yet concise.**

By participating in this process, you agree that all information provided by RSD in connection with this RFP will be considered confidential and proprietary information and will not be disclosed to anyone outside of your organization without RSD's permission. All documentation and ideas submitted by your organization will become the property of RSD upon submission.

RSD reserves the right to reject any or all responses received and has no obligation to provide specific reasons to unsuccessful bidders for its selection decisions. This RFP is not a contract and does not in any way bind RSD to any obligations or impose liability for any costs or expenses incurred by your organization in creating a proposal.

VI. TIMELINE TO START WORK

Start time will begin officially after the Board of Education approval and for the benefits and premiums for the plan year 2026-27 (10/1/26 through 9/30/27), if the District decides to exit the CSD Insurance Trust. As long as the District decides to stay in the Trust, it will need no new broker of record.