



## **Request for Proposals (RFP)**

### **Health Care Broker Services for Maywood Public Schools**

**Issuance Date: January 29, 2026**

**Due Date: February 7, 2026**

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#### **1. Introduction**

The Maywood Public Schools is seeking proposals from qualified and experienced health care brokers to provide comprehensive health care brokerage services. The selected broker will assist the district in managing and optimizing its health care benefits for employees, ensuring compliance with all applicable laws and regulations, and achieving cost-effective solutions.

#### **2. Purpose and Intent**

The purpose of this Request for Proposal (RFP) is to obtain competitive proposals for Insurance Broker Services/Health Benefits. The Board intends to award this contract pursuant to N.J.S.A. 18A:18A-37.

All Brokers shall be currently licensed and authorized by the State of New Jersey, Department of Insurance, to do business in the State of New Jersey.

#### **3. Background**

Maywood Public Schools serves approximately 1000 students and employs 175 staff. The district currently offers health care benefits to its employees and is seeking a broker to provide expert advice, manage health care plans, and negotiate with providers.

#### **4. Scope of Services**

The scope of services includes, but is not limited to:

- Reviewing current health care plans and recommending improvements.
- Assisting in the design, implementation, and management of health care benefit programs.
- Conducting market research and soliciting bids from health care providers.
- Negotiating rates and terms with health care providers.
- Ensuring compliance with relevant federal, state, and local laws and regulations.
- Providing ongoing support and advice on health care benefits.
- Assisting with employee communication and education regarding health care benefits.

#### **5. Proposal Requirements**

Proposals must include the following information:

Executive Summary: A brief overview of the firm and its experience in providing health care brokerage services.

Qualifications: Detailed information on the firm's qualifications, including experience with similar clients, particularly public school districts.

Approach and Methodology: A description of the approach and methodology to be used in performing the required services.

Team Members: Information on the team members who will be assigned to the district, including their qualifications and experience.

References: At least three references from similar clients, including contact information.

Fee Structure: A detailed fee proposal based on a flat fee/lump sum structure. (not commission based) **6.**

#### **Evaluation Criteria**

Proposals will be evaluated based on the following criteria:

- Experience and qualifications of the firm and team members.
- Approach and methodology.
- References from similar clients.
- Cost-effectiveness of the fee proposal.
- Compliance with RFP requirements.

## **7. Submission Instructions**

Proposals must be submitted by Friday, February 27 at 11am. Late submissions will not be accepted.

Proposals will preferably be submitted electronically. Emailed proposals should be sent to [jpfohl@maywoodschoools.org](mailto:jpfohl@maywoodschoools.org).

Hard copies will also be accepted. Mailed proposals should be submitted in a sealed envelope labeled "RFP for Health Care Broker Services" and delivered to:

Maywood Public Schools  
452 Maywood Avenue

Maywood, NJ 07607  
Attn: Jennifer Pfohl - Business Administrator

An electronic copy of the proposal should also be submitted to [jpfohl@maywoodschoools.org](mailto:jpfohl@maywoodschoools.org) by the same deadline.

Any proposal en route, in the mail or other locations in any of Maywood Public Schools' offices will not be considered timely and will be returned unopened. Proposals received after the deadline will be late and ineligible for consideration.

## **8. Term**

The term of contract for the Health Care Broker shall begin from the Board meeting at which the contract acceptance occurs. The anticipated dates for the first year of the contract shall be from March 2026 through June 30, 2027 with an additional additional year at the Board's option for July 1, 2027 through June 30, 2028. The Board reserves the right to exercise renewal thereafter. The Board of Education has the right to terminate with a 30-day notice.

## **9. Services**

The Broker of Record for Employee Health Benefits shall provide insurance brokerage services for the district, including but not limited to the following:

### Procure Health Insurance Coverage

Broker will be responsible for negotiating, analyzing and recommending any or all health insurance coverage for the school district. Broker will prepare all bid specifications for marketing health insurance coverage and evaluate all responses received when requested. The broker of record, is to market and to provide competitive proposals for district review, evaluation and consideration.

### Review Health Insurance Coverage/Bargaining Group Contracts

Broker is required to familiarize himself with the present health insurance coverage and present employee contracts of the school district to allow for a comprehensive comparison and analysis of submitted proposals as to ensure equal or better coverage to existing applicable plans. Broker is to

review present policies and plans for accuracy, compliance and financial prudence and make any recommendations to the district.

Broker is to identify all issues and exposures as it pertains to health benefits and to inform the district of the latest developments affecting the insurance.

Broker is to provide any recommendations upon completion of reviews that would be a cost benefit savings to the school district while being in compliance with the employee contracts.

Broker is to provide assistance to the Business Office in the budget planning process, including the evaluation and impact of rate changes to health benefits costs and premiums. Broker should be able to provide the Business Administrator with reasonable projected renewal figures during the budget process.

#### Monitor Federal and State Law and Code

Broker is required to be knowledgeable of all Federal and State Law and code as it pertains to health benefits coverage and to provide the latest updates to the school, especially to the Health Benefits Coordinator. Broker is to provide all assistance in implementing any or all Federal and State law and code as it pertains to health benefits.

#### Monitor Carrier Compliance/Claims Services

Broker will monitor and ensure carrier compliance with all plans, commitments and facilitate working relationships with the carrier and the school district.

Broker is responsible for monthly review and analysis of claims and financial data, including identifying allowable and unallowable claim costs, and relevant discounts, rebates and credits for the district.

#### Attendance at Meetings

Broker and professional staff must attend Board of Education meetings, board committee meetings, and negotiations meetings, when requested. At these meetings and especially negotiations meetings, the broker will provide support and suggestions for the school district as it pertains to health benefits coverage.

#### Liaison and Intermediary for District

Broker will serve as liaison and intermediary with all insurance carriers, on the district's behalf in resolving any or all concerns, complaints or disputes with health insurance coverage.

Broker will arrange with carriers to make presentations to employees when requested.

### Managing District's Health Benefits Program/Employee Online Portal

The broker will assist the Business Administrator in managing all aspects of the health benefits programs, including any enrollment activities.

The broker of record will work with the Business Administrator in setting up and maintaining a district online employee benefits link on the district website that fully explains any or all coverage under the health benefits plans.

Broker shall assist the district in evaluating and settling employee grievances relating to health benefits issues.

### Broker Availability

The broker of record and/or his professional staff shall be available to district officials during working hours and reasonable after working hours for telecommunications and or electronic communication support.

### Broker Assistance to District Retirees

When requested by the district, the broker shall provide to the district any guidance as it pertains to health benefit plans to district retirees.

The respondent must provide in a detailed explanation how he/she will provide the service to the school district.

## **10. Qualifications and Relative Experience**

The broker must provide documentation that he/she has experience as broker of record for employee health benefits as follows:

1. Minimum of five (5) public schools in New Jersey.
2. Of the five (5) public schools, one (1) of the public schools in New Jersey must have an employee coverage population of a minimum of one hundred (100) employees or more.
3. All documented experience must be within the past five (5) years.

The respondent must provide information and documentation of all qualifications and relative experience as noted above.

## **11. Pertinent Company Information Required in RFP**

- A. Brief description of company background
- B. Resumes of company personnel assigned to handle the District's account
- C. Listing of all current Board of Education clients
- D. References from current and previous clients

## **12. Fee Schedule Proposal (Cost Criteria) – Fee**

All respondents are required to disclose their annual fee proposal.

## **13. Questions and Clarifications**

Questions regarding this RFP must be submitted in writing by Wednesday, February 11, 2026 to Jennifer Pfohl, School Business Administrator, [jpfohl@maywoodschoools.org](mailto:jpfohl@maywoodschoools.org).

Responses to all questions will be provided to all potential bidders by Wednesday, February 12, 2026.

## **14. Terms and Conditions**

The district reserves the right to accept or reject any or all proposals.

The district reserves the right to negotiate with the selected firm to ensure the best possible outcome. All costs incurred in the preparation of the proposal are the responsibility of the proposer.

The selected broker must comply with all applicable federal, state, and local laws and regulations.

## **15. Legal Compliance**

This RFP and the resulting contract will be governed by the Public School Contracts Law (N.J.S.A. 18A:18A-1 et seq.) and other applicable statutes and regulations.

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Issued by:

Jennifer Pfohl  
School Business Administrator  
Maywood Public Schools  
[jpfohl@maywoodschoools.org](mailto:jpfohl@maywoodschoools.org)

This RFP document provides a comprehensive outline for potential health care brokers to understand the district's requirements and submit a competitive proposal. It ensures compliance with New Jersey's Public School Contracts Law and aims to facilitate a transparent and fair procurement process.