

**SOMERSET HILLS SCHOOL DISTRICT
BERNARDSVILLE, NEW JERSEY 07924**



**REQUEST FOR PROPOSAL - EXTRAORDINARY
UNSPECIFIABLE SERVICES (RFP/EUS)**

Broker of Record - Employee Health Benefits
RFP # 2026-02

Richard D. Liguori
School Business Administrator/Board Secretary

Submission Date:
Tuesday, March 31, 2026
11:00 AM

A. Purpose

The Somerset Hills School District is seeking to appoint a licensed insurance firm in New Jersey who will be responsible for providing Broker of Record - Employee Health Benefits. The School District intends to award this contract as an EUS contract pursuant to NJSA 18A:18A-5a(10).

B. Scope of Service- (Technical Criteria)

The Somerset Hills School District is soliciting proposals from licensed insurance producers in New Jersey to perform insurance brokerage services and to represent the board as Broker of Record for employee health benefits.

1. Background:

Somerset Hills Public School District (SHSD) is a regional school district serving students from Bernardsville, Far Hills, and Peapack-Gladstone, along with students from Bedminster who are sent to the district's high school as part of a sending/receiving relationship. Approximately 1,600 students are attending three schools: Marion T. Bedwell Elementary School, Bernardsville Middle School, and Bernards High School. There are approximately 308 staff members, 225 of whom receive employee health benefits. The district has two employee bargaining groups and, at present, approximately 25 non-represented employees. The district has an operating budget of \$52.3 million. Further information may be obtained by visiting the school district's website at <https://www.shsd.org>.

Currently, the major carrier for the District's employee medical services is Aetna. The carrier for prescription services is Benecard. The carrier for dental services is Delta Dental. There is no separate plan for vision services. Currently, all plan years run July 1- June 30.

All activities pertaining to employee health benefits are coordinated through the Office of the School Business Administrator. Both the Business Administrator and the Health Benefits Assistant work with the Broker of Record.

2. 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**

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

- **Review Health Insurance Coverage Bargaining Group Contract**

The Broker is required to familiarize himself with the present health insurance coverages and present employee contracts of the school district to allow for comprehensive comparison and analysis of submitted proposal as to ensure equal or better coverage to existing applicable plans. The broker is to review present policies and plans for accuracy, compliance and financial prudence and make any or recommendations to the district.

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

The broker is to provide any recommendations upon completion of reviews that would be a cost benefit savings to the district will be compliance with the employee contracts.

The 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. The broker should be able to provide the Business Office with reasonable projected renewal figures during the budget process.

- Monitor Federal and State Law and Code

The broker is required to be knowledgeable of all Federal and State law and code as it pertains to health benefits coverage to provide the latest updates to the school district, especially to the Health Benefits Coordinator and School Business Administrator. The 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 and Claims Services

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

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

- Attendance at Meetings

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

- Liaison and Intermediary for District

The broker will serve as a 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. The broker will also bring carriers to make presentations to employees when requested.

- Managing District's Health Benefits Program and Employee Online Portal

The broker will assist the Health Benefits Coordinator of the school district in managing all aspects of the health benefits programs, including any or all enrollment activities. The Broker of Record will work with the Health Benefits Coordinator in setting up and maintaining the district's online employee benefits link on the district website that fully explains any and all coverage under health benefit plans. The broker shall assist the district in evaluating 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 work 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 benefits plans to district retirees.

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

C. Qualifications of Respondents/ Relative Experience (Management Criteria)

Business Organization

The broker must maintain its principal business office within the State of New Jersey. The broker shall be able to designate a dedicated account manager to handle services required by the school district. The broker shall be able to provide contracted services outside the normal business working hours, when necessary, at no additional cost to the district. The broker must be actively licensed as a New Jersey insurance broker for a minimum of ten (10) years.

The respondent shall submit a full description of the business organization to include, but not be limited to the items outlined in Section G, paragraph 2a.

Qualifications; Relevant 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 school districts in New Jersey;
2. Of the five (5) public school districts, all documented experience must be within the past five (5) years

The respondent shall submit a full description of their qualifications and relevant experience to include, but not be limited to the items outlined in Section G, paragraph 2b.

D. Contract Period

The term of contract for Broker of Record-Employee Health Benefits shall be from July 1, 2026 to June 30, 2027. The School District reserves the right to renew the contract for Broker of Record services in accordance with N.J.S.A. 18A:18A-42, for an additional two year extension or two - one year extensions.

E. Coordination of Activities

All activities for this contract will be coordinated through the office of:

Richard D. Liguori
Business Administrator/Board Secretary
rliguori@shsd.org
(908) 630-3018

All proposals shall be submitted to the attention of Mr. Liguori at 25 Olcott Avenue, Bernardsville, NJ 07924 no later than Tuesday, March 31, 2026 at 11:00 a.m.

F. Fee Schedule/ Cost Proposal (Cost Criteria)

Fee Rate

Responder shall submit commission charges payable by the insurance carriers in terms of percentage of premiums for medical, prescription, and dental coverages. Commissions shall be set forth on the proposal form included in this RFP.

Hourly Rate

All respondents are to provide an hourly rate for extraordinary services that may have to be provided by the Broker of Record. It is understood for this contract that the board considers that any attendance at a School District negotiations committee meeting, would constitute the implementation of the hourly rate to be paid to the consultant. Attendance at other board meetings and meetings with administrative personnel are part of the scope of services.

Expenses

Travel and Meals The selected broker agrees that he/she is responsible for his/her expenses including travel and meals incurred in the rendering of services for this RFP.

G. Presentation Package - Submit with the RFP/EUS Response

The Somerset Hills School District seeks from all participating respondents' information that will assist the district in selecting the respondent who will provide the highest quality services at a fair and competitive price in a prompt and professional manner.

All respondents shall prepare a presentation package to be submitted with the RFP.

The Presentation Package shall include at a minimum the following:

1. Technical Criteria

- A. *Description of Services* - Respondents should list all services to be rendered with their explanation in detail on how they will provide the services. Respondents shall also provide evidence of how services of similar type were provided to other public/private schools in New Jersey. Respondents, by submitting a proposal, acknowledge that they fully understand the scope of service, work and activity to be performed. Respondents are to provide evidence of any innovation and/or successful approach on providing the services requested.

2. Management Criteria

A. Business Organization

The respondent shall submit a full description of the business organization to include, but not be limited to:

- Name, address, phone, fax, website, e-mail address and other information of the professional firm or individual;
- An organizational chart noting the names of all principals and partners;

- Resumes of key staff members; and Other information concerning individuals of the professional firm that would assist the school district in the evaluation process.

B. Qualifications; Relevant Experience

Respondents shall submit documentation highlighting qualifications and experience they have that will assist the school district in the evaluation and selection process. Such documentation shall include, but not be limited to:

- Three (3) letters of recommendation from public/private school districts in New Jersey;
- Copies of all professional or educational licenses that are required to perform the services as listed in the specifications;
- List of any judgments within the last three (3) years and/or a list of bankruptcy or organization proceedings within the last ten (10) years; and
- Other information concerning the firm and/or individuals of the firm that would assist the school district in the evaluation process.
- Availability of personnel, facilities, equipment and other resources to provide the services requested.

3. Cost Criteria

A. Fee Proposal

Responders must submit fees in terms of percentage of premiums for medical, prescription, dental and vision coverages. Commissions shall be set forth on the proposal form included in this RFP.

B. Contract Expenses

Respondents are to note the following as it pertains to expenses related to the contract:

- Expenses; Related to Contract; Incidental
All incidental expenses related to this contract, incurred by the respondent to whom the contract is awarded, shall be the responsibility of the respondent. The Board will not reimburse any vendor for any incidental expenses related to the contract.
- Expenses Not Related to the Contract; District Procedures
There may be a circumstance where a request is made for the respondent to provide services not directly related to the contract. These services not related to the contract are not to be provided by the respondent. The district will procure these services separately.
- Extraordinary Expenses
Extraordinary expenses to be incurred by the respondent in the performance of his/her duties may be brought to the Board prior to the actual expenditure. The board, upon recommendation of the appropriate administrator, may consider reimbursing the expense, or the Board may procure the services separately.

4. Required Forms

Please include the following forms (in Appendix A, if applicable):

1. W-9
2. Chapter 271 Political Contributions Disclosure Form
3. New Jersey Business Registration Certificate
4. Disclosures of Investment Activities in Iran Form
5. Certificate of Non-Involvement in Prohibited Activities in Russia or Belarus
6. Affirmative Action Exhibit A
7. Insurance Certificate (can be provided at time of award)

H. Evaluation Process; Methodology of Awarding Contract

All RFP/EUS responses are to be evaluated on the basis of whose response is the most advantageous to the district, price and other factors considered, and whose response will provide the highest quality of service at fair and competitive prices.

All brokers are required to provide sufficient information in their Proposals for evaluation and to provide the information called for in the Request for Proposals. The School Business Administrator shall conduct a preliminary evaluation of all Proposals to ascertain whether all of the information required by the Request for Proposal has been provided. Failure to meet the requirements of the Request for Proposals may result in rejection of the bid. The School Business Administrator reserves the right to ask for interviews, as well as the right to ask for best and final offers.

The School District will use a one hundred (100) point system in evaluating all proposals. The criteria to be evaluated are identified below:

	<u>Category</u>	<u>Value Points</u>
1.	<i>Technical Criteria</i>	30
	A. Description of services _____	
II.	<i>Management Criteria</i>	40
	A. Business Management B. Qualifications & relevant experience _____	
III.	<i>Cost Criteria</i>	30
	A. Fee Proposal B. Contract Expenses _____	

I. Evaluation of Proposals - Evaluation Committee

A committee has been selected to evaluate proposals that have been submitted. Committee members are familiar with the need for services to be performed in the request for proposal. Committee members will be identified in the final report submitted to the board and also in the award of contract resolution.

In accordance with the Office of State Comptroller's publication, *Best Practices for Awarding Services Contracts Section 4* - (The Need for an Evaluation Committee), it has been determined that the evaluators:

- "... are sufficiently qualified to evaluate the strengths and weaknesses of the proposals submitted."
- "... have the relevant experience necessary to evaluate the proposal;" and
- "... are familiar with the need for the services to be performed in the request for proposals."

Mr. Richard D. Liguori, Business Administrator/Board Secretary will review and evaluate all proposals as they pertain to the procurement process.

J. Award of Contract- EUS Award

It is the intention of the School District to award the contract to the respondent whose response is the most advantageous to the board, price and other factors considered; and who will provide the highest quality service at fair and competitive prices. It is noted for the record that the Extraordinary Unspecifiable Services (EUS) procurement process as defined in N.J.S.A. 18A:18A-37(a) and N.J.A.C. 5:34-2.1 et seq. will be used for this proposal.

Somerset Hills School District
25 Olcott Avenue
Bernardsville, NJ 07924

Broker of Record - Employee Health Benefits - Proposal Form

RFP/EUS # 2026-02

Fee Schedule	
Product	Commission Rate
Medical	_____ % of premium (commission to be paid by insurer)
Prescription	_____ % of premium (commission to be paid by insurer)
Dental	_____ % of premium (commission to be paid by insurer)
Hourly Rate for Extraordinary Services	_____ for special projects outside the normal scope of work

The respondent by signing this proposal form, acknowledges that he/she has carefully examined the proposal specifications and documents: and further acknowledges he/she understands and is able to render the scope of activity and services outlined in the proposal.

Name: _____

Address: _____ P.O. Box _____

City,State,Zip Code _____

Phone Number: _____ Extension: _____

Fax Number: _____ Email: _____

Authorized Agent: _____ Title: _____

Agent's Signature: _____ **Date:** _____

The proposal must be received no later than the date specified in the cover sheet. All proposals are to be sent to the address listed in the cover sheet.

Appendix A

Required Forms