



March 3, 2026

REQUEST FOR PROPOSAL

Employee Benefits Section 125 Insurance Broker Services, Supplemental Benefits, and 403(b)/457 Retirement Plan Investment Consulting and Advisory Services

Overview:

- I. The Rogers Public School District is soliciting sealed bids and/or secure email bids for employee benefits Sections 125 insurance broker services, supplemental benefits, and 403(b) and 457 retirement plan consulting and advisory services.
- II. Schedule:
Proposal Release Date: *March 3, 2026*
Deadline for Submittal of Questions: *March 16, 2026*
Proposals Due: *March 30, 2026, 1:00 p.m., CST*
- III. Bidders should have an Arkansas presence in order to provide prompt on-site technical support when needed by the district.
- IV. All bidders must complete the **BIDDER AFFIDAVIT** and include in the bid packet. The form is posted on the "Request for Proposals" page on the school district website.
- V. All sealed or emailed bids are due to the Chief Financial Officer's office no later than 1:00 pm on March 30, 2026.
- VI. The District reserves the right to reject any or all bids and waive any formalities in bids received. Price alone may not be the determining factor. Award will be based upon those considerations, which are in the best interest of the District and will be made to the responsive, responsible bidder whose bid is judged to be the most effective and economical for the requirements and specifications stated in the Request for Proposal. Proposals which fail to comply fully with any provision of the bid documents will be considered invalid and will not receive consideration.

Questions and sealed bid proposals by mail or email shall be addressed to the undersigned:

Miriah Grosshart
 Assistant Director of Finance
 Rogers Public Schools
 500 West Walnut
 Rogers, AR 72758
miriah.grosshart@rpsar.net

1. BACKGROUND:

Rogers Public Schools (“RPSD” or “the District”) is a K-12 public school district serving approximately 15,000 students, 15 elementary schools, 3 middle schools, 3 high schools, 2 alternative learning centers, and a preschool program. RPS employs approximately 2,000 educators and support personnel. Employees include teachers, bus drivers, child nutrition workers, facility crews, custodians, support staff, officer personnel, and administrators.

Current Section 125 products and participation:

Vendor	# of Participants	Withheld Monthly
Colonial Life	1,500	\$9,629.41
Dental	1,172	\$76,983.50
Vision	1,042	\$21,730.04
Short-term disability	487	\$16,753.17
Accident	308	\$9,238.05
Critical Illness	340	\$6,523.60
Cancer	313	\$8,817.50
FSA	107	\$14,600.21
FSA Dependent Care	8	\$3,073.71
LTD	2,117	\$0.00
MASA	374	\$4,589.00
MetLaw	87	\$1,827.00
Simple Will	35	\$1,074.92
Sola Wind and Hail	39	\$861.90
Transamerica UL	402	\$18,644.22
Hospital	175	\$5,008.84
USAbLe Life Ins VGTL	353	\$8,233.01
USAbLe Life AD&D	256	\$907.00

Current 403(b) and 457 retirement plan participation and contributions:

Vendor	# of Participants		Withheld Monthly	
	403b	457	403b	457
Jackson National	108	2	\$33,493.33	\$3,479.00
Orion 403B	32	0	\$11,158.00	\$0.00
Oppenheimer 403B	9	0	\$7,479.00	\$0.00

* Health Insurance is a State provided plan and is not necessary for the bid

2. GENERAL INSTRUCTIONS, TERMS AND CONDITIONS

These General Instructions, Terms and Conditions, and any special terms and conditions become part of any contract entered into in the event any or all of the proposal is accepted by the Rogers Public School District. Any special terms and conditions included in the Request for Proposals override these general instructions, terms and conditions.

By submitting, the bidding firm certifies that they have fully read and understand this Request for Proposals and has full knowledge of the scope and quality of the services to be furnished and intends to adhere to the provisions described herein. Failure to do so will be at the firm's own risk.

Any explanation, clarification or interpretation desired by a firm regarding any part of the RFP must be requested via email.

Request for clarification is due no later than *4:00 PM, 03/16/2026*

DEFINITION OF TERMS

RFP shall mean Request for Proposals.

The words vendor, bidder, offeror, company, proposer, and contractor may be used synonymously in this document.

The terms "District", "Owner", or "RPSD" are used interchangeably and refer to the Rogers Public School District.

SUBMISSION OF PROPOSAL

Proposals must be submitted to this office using the forms included on or before the date and time specified for proposal opening. Each proposal should be submitted by one of the following methods:

1. Place in a separate envelope completely and properly identified reflecting proposal title and proposal opening date/time. These can be hand-delivered or mailed to the RPSD Administrative Offices.
2. Send the proposal by secure email to the contact person listed to receive proposals on the Invitation to Bid.

Late proposals will not be considered under any circumstances.

Failure to sign the proposal will result in disqualification. The person signing the proposal should show title or authority to bind his/her firm to a contract. Signature must be in ink. Proposal must be completed in ink or typed.

ASSIGNMENTS

Neither this contract nor any interest therein or claim thereunder may or shall be assigned or transferred by the contractor except as expressly authorized in writing by the District. No contract, subcontract, or agreement shall be made by the contractor with any other party for furnishing any of the product, work, or services herein contracted without the written approval of the District.

CONFLICT OF INTEREST

By submitting a proposal, the contractor represents and warrants that no director or employee of the District is in any manner interested directly or indirectly in the proposal or contract which may result from the proposal or in any of the expected profits which might arise therefrom; further, that no attempt has been made to influence or gain favorable advantage by communicating directly or indirectly with any official of the Rogers Public School District. It is understood that any action taken which might tend to degrade the integrity of the competitive proposal process will be considered as grounds for disqualification or a breach of this contract.

CONTRACT AGREEMENT

The contract between the District and the contractor shall consist of (1) the Request for Proposal (RFP) and any amendments thereto, (2) these General Instructions, Terms and Conditions, and (3) the offer/contract submitted by the contractor in response to the RFP. In the event of a conflict in language between (1) and (3) referenced above, the provisions and requirements set forth and/or referenced in the RFP shall govern. However, the District reserves the right to clarify any contractual relationship in writing with the concurrence of the contractor, and such written clarification shall govern in case of conflict with the applicable requirements stated in the RFP or the contractor's offer/contract. In all other matters not affected by the written clarification, if any, the RFP shall govern. The successful offerer will receive written notification of the intent to award containing any clarifications and/or approved modifications.

CONTRACT CHANGES

In no event shall any understanding or agreement, contract modification, change order or other matter which would constitute a deviation from the terms of this contract be effective or binding upon the District unless expressly stated and agreed to in writing executed by the Superintendent or his designee.

CONTRACT GUIDELINES

Offerers agree that a contract does not become effective until it is awarded and a written agreement, award letter, or other notice to proceed is executed or issued by the District.

INDEMNIFICATION AND LEGAL COMPLIANCE

The contractor shall at all times observe and fully comply with any and all Federal, State and local laws, statutes, orders, ordinances and regulations. The contractor agrees to save, hold harmless and to indemnify the District, its agents, employees, officers and board members against any and all liability, losses, claims or costs of whatsoever kind or nature relative to the performance of the contract or any occurrence or accident in connection with inadequate design, breach of contract, material failure, default or the performance of any work, services or products supplied, pursuant to the award, whether to property or persons. Further, contractor shall indemnify, hold harmless and defend the District, its agents, employees, officers and board members from any lawsuits, causes of action, claims, liabilities and damages, of any kind and nature, including but not limited to, attorney's fees and costs, arising out of the performance of this contract whether attributable in whole or in part to any act, omission or negligence of the District, its agents or employees, including, but not limited to, any and all lawsuits, causes of action, claims, liabilities, and damages which the District, its agents or employees may sustain by reason of any failure by contractor to indemnify as provided herein, or any failure by contractor to otherwise perform its obligations pursuant to this contract, or by reason of the injury to or death of any person or persons or the damage to, loss of use of or destruction of any property resulting from work undertaken herein.

MINORITY BUSINESS POLICY

It is the policy of the District that minority business enterprises shall have the maximum opportunity to participate in the District's purchasing process. Therefore, the District encourages all minority businesses to compete for goods, services, and construction contracts.

NON-COLLUSIVE AFFIDAVIT

By submitting a proposal, the company and the individual personally signing the proposal represent and warrant that such proposal is genuine and is neither collusive nor made for or on behalf of any person not named, and that he has neither induced nor solicited any other company to place a sham proposal nor directly or indirectly caused another company to refrain from or be unable to present a proposal.

NON-DISCRIMINATION

The company shall not discriminate against , or segregate, a person or a group of persons on account of race, color, creed, religion, sex, sexual orientation, marital status, familial status, national origin, ancestry, disability or condition of acquired immune deficiency syndrome (AIDS) or AIDS-related complex in carrying out its duties and obligations pursuant to this agreement nor shall the company or any person claiming under or through the company establish or permit any such practice or practices of discrimination or segregation. The company must include in any and all subcontracts a provision similar to the preceding.

PENALTY FOR COLLUSION

If at any time it shall be found that the person, firm or corporation to whom a contract has been awarded has, in presenting any proposal, colluded with any other party or parties, then, in the sole discretion of the District, the contract so awarded shall be null and void or considered breached and the contractor shall be liable to the District for any and all loss and damage of whatsoever nature, which the District may suffer and the District may seek a new contractor.

PROPRIETARY INFORMATION

All information submitted in response to this RFP is public and will be available to interested parties after an award is made by the Rogers Public School District. The bidder should not include as a part of the response to the RFP any information which the bidder believes to be a trade secret or otherwise privileged or confidential. If the bidder wishes to include such material with a proposal, then the material should be supplied under separate cover and identified as confidential. The District does not warrant or agree to, but will endeavor to, keep that information confidential. Contractor acknowledges that information in the possession of the District may be subject to the provisions of the Arkansas Freedom of Information Act.

REJECTION OF PROPOSALS

The Rogers Public School District may reject any and all proposals or any part thereof and may reject a proposal of any party who has failed to perform, been unfaithful and/or delinquent in any former relationship with the District. The District reserves the right to waive any irregularities or formalities in any solicitation or proposal response. The District shall be the sole judge as to which proposal is best and in determining that fact, may consider the contractor's business integrity, financial resources, experience, facilities and/or capacity for performing the work.

RESERVATIONS

This RFP does not commit the District to award a contract, to pay any costs incurred in the preparation of a proposal in response to this request, or to procure or contract for services or supplies. The District reserves the right to accept, or reject, in part or its entirety, any proposal received as a result of this RFP, if it is in the best interest of the District to do so.

SEVERABILITY

The finding or determination of any part or parts of the General Instruction, Terms and Conditions is void, unenforceable, invalid or voidable shall result in only that part being stricken with the remainder to continue in full force and effect.

STATEMENT OF EXPERIENCE AND QUALIFICATIONS

The company may be required, upon request, to prove to the satisfaction of the District that they have the skill, experience and the necessary facilities and financial resources to perform the contract in a satisfactory manner and within the required time. If the evidence of competency is not satisfactory, the proposal of such company may be rejected.

WITHDRAWAL OF PROPOSAL

A proposal may be withdrawn before the expiration of the time during which proposals may be submitted, without prejudice, by submitting a written request for its withdrawal to the Chief Financial Officer.

VENDOR IDENTIFICATION

Any vendor providing services while on Rogers Public School District premises MUST have their employees readily identifiable by either wearing company uniforms or wearing company ID badges.

VENDOR CERTIFICATIONS

BY SUBMITTING AN OFFER, Offeror certifies, to the best of its knowledge and belief, that

- a. Company is not presently debarred, suspended, proposed for debarment, or declared ineligible for the award of contracts by a school district or any state or federal agency.

- b. None of its employees or subcontractors to be used for work requested under this invitation have been convicted of a criminal offense listed in Ark. Code Ann. 6-17-414(b) and that criminal background checks have been secured for all those intended to provide services on the required work. Background checks are to be made available to the district upon request.

- c. They will comply with district policy regarding a drug free workplace. The District is committed to providing a drug free work environment for the safety of students and employees. The District supports the concept of a drug-free workplace, as enacted in the Federal Drug-Free Workplace Act of 1988 and the State of Arkansas Executive Order EO-89-2, issued March 30, 1989. The unlawful manufacture, distribution, dispensation, possession or use of a controlled substance in a District workplace is prohibited.

RESPONSE

The offerer must respond in sufficient detail to each of the requirements in the same sequence as presented, either by narration identified by the respective paragraph number or refer to a particular page number and paragraph in documents furnished with the proposal.

TAXES

Please include all applicable taxes in any fees submitted in response to the RFP.

PROPOSAL EVALUATION

The Rogers Public School District will negotiate, as appropriate, with the apparent acceptable offeror. The proposal deemed to be the most practical and advantageous will receive major consideration. The proposed costs, fee or expense, will weigh heavily in the award of any resulting contract but will not necessarily be the determining factor. Apparent successful bidder may be asked to participate in a pre-award meeting with the District representatives to discuss and clarify contract requirements as pertains to performance expectations, response time, and other aspects of services, as appropriate. Agreements, terms or conditions resulting from this meeting will be written into the resulting contract and will be subject to normal contract enforcement.

The District may award services requested to one or more vendors. The District will utilize but not be limited to the following criteria in reviewing proposals received:

- 1. Overall responsiveness to the RFP**
- 2. Company profile, experience and ability to perform**
- 3. Response to Work Requirements**
- 4. References**
- 5. Interview**
- 6. Fees**

INITIAL SCREENING

A review of all proposals will be conducted to determine overall responsiveness. Rogers Public School District will disqualify any proposal that is determined to be incomplete or non-responsive.

ORAL AND/OR WRITTEN PRESENTATIONS

If requested, offerers shall make oral/written presentations to more fully explain their proposal. These presentations and demonstrations, if requested, will be held subsequent to the opening

of the proposals to provide an opportunity for offerers to clarify their proposal. The District will coordinate time and location for presentations. If an offerer refuses to honor the request, it will result in the rejection of that offeror's proposal. The presentations will have a strict time limit – no exceptions.

CONTRACT TERM AND EXTENSION

The District intends for this contract to be awarded for a three-year minimum time period. The contract may be extended after this initial period based on the mutual agreement of both parties.

3. SCOPE OF SERVICES

Please provide employee pricing with any associated fees for each insurance product listed above in the chart under Background. Please quote each product as close to current benefits. Please quote other products not listed available through your firm for our review as well. All products need to have a two year rate guarantee that the second year prices to employees will not change.

The selected bidder shall provide services, including but not limited to the following:

- a. Provide consulting services to the District in support of the package including all technology and electronic transfer requirements.
- b. Assist the District in resolving disputes with insurers.
- c. Evaluate the benefit insurance programs and provide recommendations for enhancements via review w/district staff and personnel policy committee as needed.
- d. Assist with annual benefit rates, renewals, or prepare bid specifications as needed. Coordinate the release of invitations to bid with Rogers Public School District. Summarize and present all bids received in response to district invitations.
- e. Assist in evaluation of bids and provide recommendations for award. Conduct possible negotiations with vendors as requested.
- f. Monitor existing district providers for contract compliance including claims handling.
- g. Provide information on employee benefit issues, trends, and new or proposed legislation.
- h. Be the district's initial contact for all salespeople marketing employee SECTION 125 benefit products.
- i. Balance monthly benefits billings (for each vendor) against payroll deductions.
- j. Provide census data, benefit usage and participation reports as required – enrollment gains, losses, product loss ratio, etc.
- k. Assist in communicating district approved employee benefit plans as required.
- l. Provide a local Arkansas insurance licensed account representative

- m. Provide education on retirement plan benefits in coordination with Arkansas Teacher Retirement.
- n. Provide communication services for annual enrollment, new benefit offerings and/or changes to the existing benefit offerings. Services include:
 - i. In-person benefits education and enrollment support;
 - ii. In-person group meetings;
 - iii. Print communication;
 - iv. Electronic communication; and
 - v. Website to provide benefits education and plan summaries.
- o. Please clearly outline all costs associated with the Section 125 administration and other required services.

4. QUALIFICATIONS:

- o Company shall have at experience providing benefits services, Section 125 administration, and 403(b) administration to public schools in AR of similar size to that of RPSD.
- o Company shall have control of benefits administration platform (in-house programmers) to ensure that there are enough resources to support the District.
- o Company must offer the benefits administration system as an annual open enrollment site, and as a year-round management tool.
- o Company shall employ staff that will assist in one on one employee enrollment, online enrollment, group meetings, and other in-person communication services.

5. QUESTIONNAIRE

Organization/Company Information:

- 7. Provide background information about your company.
 - 1. History
 - 2. Provide the number of staff members employed full-time within your company, as well as part-time and seasonal employees.
 - 3. What public school districts in the State of Arkansas have you supported with requested product proposals?
 - 4. What percent of your business is in the education sector?
 - 5. What is the duration of your experience with public schools?
 - 6. Organizational mission, brand, and market differentiators
- 8. Identify the number of public schools your company currently provides Section 125 administration services.
- 9. Describe your company structure and the departments or third-party companies' services that will be utilized in this RFP.

Account Management:

10. Please provide the details on the Account Management staff, including key personnel who would have primary responsibility of supporting the District.
11. Please describe the training provided to your field staff.

Benefits Administration:

12. Provide background on your company's experience providing online benefits administration services.
13. Describe your security procedures to ensure the District and employee data is protected in full.
14. Describe your Section 125 Administration.
 1. Who is responsible for the employer risk? If the account is negative at the end of the plan year when the account is reconciled (i.e., employee leaves plan with negative unreimbursed medical balance), who is responsible?
 2. Through which methods can employees submit claims for reimbursement?
15. Describe your online service center for employees and the District
16. Describe your firm's service model including claims' services.

403b/457 Administration Services and products:

17. Provide a brief overview of your company and history of your organization regarding 403b/457 administration and products. Please describe any relevant parent/subsidiary/affiliate relationships.
18. Please provide a breakdown of the number of public schools you service for 403b/457 plan as a percentage of your total 403b/457 business.
19. Please provide a brief summary of your overall plan-level compliance and administrative services capabilities and experience. Provide specific information on services that would apply across multiple providers in the plan. Additionally, you may provide information about any other plan-level compliance and administrative services capabilities not covered in your response to the following specific questions.
20. Describe your capabilities and requirements for providing common remitting services for contributions.
21. Can you assist us in the following areas of plan documentation design? If so how?
 - a). Specimen or customized plan document – salary reduction; employer contributions.
 - b). Participant notices (e.g., universal availability, auto-enrollment, if applicable).
22. Describe your capabilities and processes for performing plan-level screening and or approval of the following items. Specify whether the processes are manual or automated and the district's involvement, and any limitations on the number of permitted providers:

- a). Distributions generally.
 - b). Hardships.
 - c). Loans.
 - d). Contract exchanges.
- 28) Describe your in-house legal and compliance support for these services, including your ability to provide periodic regulatory and compliance updates (not legal or tax advice) to us.
- 29) Describe the support you provide in the event of a plan audit.
- 30) Describe your processes and procedures to ensure:
- a). Data integrity
 - b). Vendor neutrality
 - c). Data confidentiality
- 31) Discuss your organization's ability to provide investment vehicles for 403(b)/457 defined contribution plans. Disclose if you are providing these vehicles in-house or through external managers.
- 32) How long have you been providing investment services to public-employer plans and non-ERISA-covered plans in your current state?

Enrollment Services:

- 33) Describe the process for completing annual employee election form requirements. Describe your process for handling employee qualifying life event changes? Is there a portal available for submitting the required forms?
- 34) Describe your process for onboarding new employees.
- 35) What measurements does your company have in place to ensure all employees are educated equally on the Section 125 options available to them?
- 36) How are employee elections provided back to the District?
- 37) Describe post-enrollment services.

Employee Communication:

- 38) Describe the process to educate employees on the employee benefits available at open enrollment. Include a description of your print and digital resources, including benefits website.
- 39) How many of your representatives that will discuss retirement benefits with our employees are securities licensed?
- 40) How are employees able to access in-person resources to assist with the enrollment process? Describe your ability to provide on-site, in-person enrollment support at all building locations. Include details regarding staffing, scheduling, and any associated costs.
- 41) Do you provide communication and education material in foreign languages? If so, what language(s) and what material?

Voluntary Benefits:

- 42) List all the benefits, products, services and administrative services you provide and the carrier or TPA utilized.

Other Services:

- 43) Describe the benefits compliance resources your company can offer to the district and its employees.
- 44) Does your company have other services or technology that could be offered?
- 45) What are the hours of operation for the live customer service office?
- 46) Does your customer service staff support other languages? What policies and procedures are in place to accommodate these needs?

Fees:

- 47) Please describe the fees or requirements associated with providing each of the following services:
 - a. a). Section 125 Plan Administration, including formal plan setup and ongoing maintenance, employee education, election form completion, printing of enrollment materials or employee enrollment into the plan?
 - b. b). Flexible Spending Account (unreimbursed medical and dependent care) recordkeeping, including billing, processing and reimbursing claims, employee education and enrollment. Are there any additional fees for the following?
 - a. Flex Debit Card? For two or more FSA cards?
 - b. For your firm to provide upfront funding.
 - c. For your firm to cover the District's FSA risk.
 - c. HSA services
 - d. 403b/457 administration services
- 48) Please list and describe any other fees or requirements not mentioned above

REFERENCES:

Provide at least three references for which you have provided similar work. Please include: Company name, services provided, products provided, number of years providing these services, contact person name, address, phone, and e-mail if available.

Execution of Proposal

Rogers Public School District

Request for Proposals

General Description: Employee Benefits Section 125 Insurance Broker Services and 403(b)/457 Retirement Plan Investment Consulting and Advisory Services

Issue Date: March 3, 2026

Contact: Miriah Grosshart
Assistant Director of Finance

Phone: 479-636-3910

PROPOSAL DEADLINE DATE/TIME: March 30, 2026 1:00, P.M CST

Company Name	
Address	
Phone	
Fax	
Name of Agent	
Email	
Signature and Title	

*****NOTE: Complete disclosure form on next page.****

This form must be completed, notarized and submitted with bid or bid may be rejected.

Disclosure:

1. Does any school board member employee of the Rogers Public School District have a financial interest in your business or hold a position as officer, director, trustee, partner, or other top level management? Yes No

2. Does any school board member or employee of the Rogers Public School District have a family relationship with anyone employed by your business? Yes No

(If the answer is yes to either of the above questions, provide details in a separate attachment to this form.)

3. Did you or your company assist the Rogers Public School District or any agent of the school district with the development of the bid specifications? Yes No

If yes:

- a. Were you or your company compensated? Yes No

- b. Is your company's name or identity included anywhere within the specifications? Yes No

- c. Were you offered any preferential treatment in the bid evaluation process? Yes No

State of Arkansas

County of _____

On this the _____ day of _____, 20____, before me, _____, the undersigned notary, personally appeared _____ known to me (or satisfactorily proven) to be the person whose name(s) is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.

Signature of Notary Public [Seal of Office]

My commission expires: _____