Derry Township School District

REQUEST for PROPOSAL
for MEDICAL BROKER SERVICES

PROPOSAL DEADLINE
Friday May 15, 2026 10:00 a.m.
Derry Township School District
Administration Building
30 E. Granada Avenue
Hershey, PA 17033

1. INTENT

The Derry Township School District is soliciting proposals from qualified firms to provide Health Benefits Consulting Services. Consulting services shall include, but not be limited to day-to-day benefit consulting, solicitation, review and analysis of renewal offers from service providers and/or carriers and other administrative and labor related services as needed. It is expected that the successful firm will provide the District comprehensive, proactive and expert health benefit consulting services in all necessary areas related to the provision of benefits to a Pennsylvania public school district.

2. BACKGROUND INFORMATION

The Derry Township School District is a public school district organized and operating under the Pennsylvania Public School Code of 1949, 24 P.S. 1-101 et seq., as amended. The District provides education services to students living in the Township of Derry, Dauphin County, Pennsylvania. The Board of Directors governs the District. The District provides K-12 education to about 3,100 students living in Derry Township. The District employs approximately 550 employees and provides health insurance to all full-time (anyone working more than 30 hours per week) to approximately 475 employees and their dependents (total of approximately 1,034 lives covered).

The District's medical/Rx, dental and vision programs are all self-insured. The District is currently covered under Highmark Blue Shield for Medical, Rx and Vision and United Concordia for dental. The District also offers life insurance, accidental death and dismemberment coverage as well as Flexible Spending Accounts for medical and dependent care.

3. SCOPE OF SERVICE

The successful respondent will demonstrate their ability to provide comprehensive health benefit consulting services related to all facets of the District's current or potential benefit plans. The successful respondent will demonstrate their ability to provide proactive, strategic consulting services that assist the District in maintaining attractive levels of benefit offerings while maintaining fiscal stability and responsibility. The successful respondent will also demonstrate their ability to advise effectively and accurately within a highly-regulated, public sector and unionized environment. Without limitation, it is expected that the successful candidate will perform the following core services as part of the total health benefits consulting services to the District; not necessarily listed in order of importance:

Health Care Consulting and Monitoring

- Ensure accurate follow through on all negotiated contractual arrangements made between the District and any administrators or insurance carriers utilized by the District.

- Provide current information on managed care delivery systems, including PPO, POS, PBMs, and other current and emerging systems and any other general health care consulting advice.

- Perform a rate analysis, evaluate, and negotiate all renewals for each fiscal year.

- Monitor and provide advice to ensure legal and regulatory compliance for all plans and benefit offerings, including, without limitation, under the Affordable Care Act.

- Assist in cost management by analyzing claims data to control expenses, including strategies for optimizing self-insurance or alternative funding strategies.

- Monitor all contracts and maximize management information available through all providers.

- Intervene and resolve claim issues related to all self-insured plans.

- Monitor claim performance according to any performance standards contracts the District may have with any provider. Recommend the establishment of additional performance standard agreement with vendors if there are any service problems.

- Provide consulting advice for union negotiations before, during, and after the negotiations to include the impact of benefit demands and advice on implementing the new changes.
- Assist and provide recommendations in order to fulfill compliance requirements of State and Federal regulations, statutes, and mandates (COBRA, HIPPA, etc.)

- Prepare and manage "RFPs" for employee benefits as desired by the District.

- Provide general consulting advice on the implementation and use of the District's employee benefits administration computer system.

- Provide routine group benefit and general health care consulting advice.

- Provide ongoing analysis of plan designs, cost containment strategies and cost sharing alternatives available to the District while maintaining integrity of union contracts.

- Provide up to ten (10) hours of consulting testimony annually for union arbitration and/or litigation hearings pertaining to benefit issues.

4. **TERM**

The initial term of the contract will be for three (3) years beginning September 1, 2026. The District shall have the option to renew the contract for two (2) successive one-year periods under the same terms and conditions subject to appropriation of funds.

5. **CONTRACT MANAGEMENT**

The District Business Manager, or his/her duly authorized representative, will manage the contract for the District.

6. EVALATION AND AWARD

6.1 Selection Criteria

The following criteria will be used, without limitation, in determining the successful respondent:

Project Understanding

The respondent's understanding of the project's objective and scope as evidenced by the quality of the proposal submitted.

Completeness and responsiveness to the proposal's requirements.

Experience

The background and experience of the respondent, specifically, responsible professional experience and competency in providing health benefit consulting services, which include self-insurance monitoring.

Firm size, structure, qualifications, and experience of key personnel and staff assigned to provide the required services.

Demonstrated knowledge of State Statutes and Federal Regulations governing health benefits administration.

Service Delivery Plan

Ability to communicate with District staff. The District has an extremely strong relationship with all its unions. Broker needs to have a knowledge of contract negotiations and the timing in which any change can be made to the District's plan under those contracts.

Fees

Competitiveness of proposed fees.

Proposals in response to the RFP will be reviewed against the criteria listed above.

6.2 Selection Procedures

The District intends to enter into a contract with the most responsible respondent whose proposal is determined to be in the best interest of the District.

6.2a The District's Business Manager reserves the right to reject any or all proposals or parts thereof for any reason, to negotiate changes to proposal terms and to waive minor inconsistencies with the RFP. The District's Business Manager reserves the right to make a selection based on qualifications, experience in providing similar services elsewhere, the proposal's responsiveness to the Request for Proposals requirements; and to negotiate a contract with the successful firm. Responding firms recognize and agree that this is an RFP for professional services. As such, the District is under no obligation to select the lowest responsible bidder, nor is it under any obligation to select any firm. Rather, the District may select the firm it believes will provide the best and most comprehensive professional services to meet the District's needs, regardless of cost, or the District may reject all proposals.

6.2b A Selection Committee will assist the Business Manager in choosing the successful respondent to deliver the requested services. Finalists may be invited to an interview with the Selection Committee prior to final recommendation for contract award.

The Selection Committee will be comprised of:

7. PROPOSALS

The District will not be liable for costs incurred in the preparation of the response to this RFP or in connection with any presentation before a selection committee.

Organization and Content

Respondents shall submit as their proposal the following:

7.1 Letter of Transmittal

A letter of transmittal addressed to Jodie I. Dermo, Business Manager, which includes a statement by the respondent accepting all terms and conditions and requirements contained in the RFP. The letter should also include a brief discussion of the respondent's background, experience, and ability to perform this contract in accordance with the scope of services. Also, a listing of municipal or government sector clients for whom recent (3 years or less) health benefits consulting services were performed in the State of Pennsylvania as well as the nature of the project should be included.

7.2 Detailed Proposal Should Include the Following

7.2a **Project Understanding**: Provide a written discussion in sufficient detail to demonstrate an understanding of the project's scope and the services required.

7.2b **Philosophy Statement**: A statement on the respondent's philosophy on providing health benefits consulting services. Include in the statement the firm's view of their role within the project.

7.2c **Experience**: Provide a detailed written summary of the firm's history and experience and capability in providing health benefits consulting services in the State of Pennsylvania.

7.2d **Staff Plan**: Please identify personnel who will perform health benefits consulting services under this contract, their background and experience and their areas and levels of responsibility. Please provide the resumes of all key personnel.

7.2e **Letters of Reference**: Firms must provide a minimum of three (3) letters of reference. Please include these in the proposal, addressed to **Jodie I. Dermo, Business Manager.** Sufficient details should include names, titles, address, telephone numbers, and email addressees as to allow the District to contact these references. References should be from recent recipients (within the past three (3) years) of the health benefits consulting firm's services.

7.2f Management Plan: Describe the project management system and how it will function to ensure the timely completion of health benefit consulting services.

7.2g **Services Expected of the District:** Define the nature and scope of all services to be provided by the District.

The firm's authorized official must sign all proposals. The proposal must also provide name, title, address, telephone numbers, and email addresses for the individual with the authority to negotiate and contractually bind the firm and for those who may be contacted for clarifying the information provided therein.

8. FEE PROPOSALS

Respondents are required to submit their full-service lump sum fee and expected schedule of payments to perform health benefits consulting services as outlined in the scope of services for the three (3) years. All direct costs associated with the performance of these services must be clearly delineated and incorporated in the lump sum fee proposed.

Respondents should also clearly delineate any discount if offered in their fee proposal.

If respondents have an opportunity to work on a commission basis with any of the major providers, that arrangement must also be fully disclosed including an estimate of annual earnings. The District reserves the right to choose a fee or a commission basis of remuneration.

9. SUBMISSION AND DEADLINE

All proposals must be received in the District Office by Friday, May 15, 2026 by 10:00 am. One (1) original, clearly identified as such and three (3) copies of the proposal shall be submitted to the attention of Jodie I. Dermo at:

Derry Township School District
Attn: Jodie I. Dermo
P.O. Box 898
30 E. East Granada Ave
Hershey, PA 17033

Packages containing proposals shall be sealed, bearing on the outside the firm's name and address and plainly marked "**Health Benefits Consulting Services.**"

All questions about this RFP and submission requirements must be directed in writing via email to Jodie I. Dermo, Business Manager at jdermo@hershey.k12.pa.us, deadline for submitting questions will be Wednesday May 6, 2026 at 1:00 pm. Prospective respondents are requested to limit their contact with the District regarding this RFP to the person named herein.

11. SPECIAL INSTURCTIONS

Respondents responding to this RFP are hereby notified that all proposals submitted and information contained therein and attached thereto shall become public information upon contract execution with the successful respondent or upon abandonment of negotiations.

12. GENERAL REQUIREMENTS AND CONDITIONS

12.1 Insurance

The selected respondent shall be required to furnish a certificate of insurance evidencing the following insurance coverage within five (5) days from the notice of selection. Insurance coverage shall remain in full force for the duration of the contract term including all extensions. All renewal certificates shall be furnished at least thirty (30) days prior to policy expiration. Failure to maintain insurance coverage as required and to name the District as an additional insured will be grounds for termination of the contract.

All policies shall be on the occurrence form. All certificates of insurance shall be reviewed and approved by the Business Manager.

The interest of the District shall be included in all insurance policies required, except for Worker's Compensation coverage, as additional insured and shall include but not be limited to investigation, defense and settlement or payment of judgment. Such insurance must be written by companies of recognized standing, qualified to engage in the insurance business in the State of Pennsylvania. All such insurance policies shall and must contain an agreement by the insurer that it will not cancel or effect any material changes in such policy except upon thirty (30) days written notice to each party.

- Comprehensive General Liability Insurance (Broad Form) Including Contractual Liability and Products/Completed Operations: Coverage with minimum limits of $1,000,000 Combined Single Limit (CSL). All, if any, deductibles are the sole responsibility of the respondent to pay and/or indemnify.

- Professional Liability Insurance: Issued in a claims made basis for the term of the contract, with a limit of $1,000,000 with a tail coverage for two (2) years following completion of the contract.

- Automobile Liability Insurance: Same limits as indicated for Comprehensive General Liability.

- Worker's Compensation Insurance: At the statutory limit including Employers Liability with limits of $100,000 each accident, $500,000 for each disease/policy limit and $100,000 for each disease for each employee.

12.2 **Hold Harmless Agreement**

The respondent, its subcontractors, agents and assigns, will at all times defend, indemnify, protect, and hold harmless the District and its elected officials, officers, agents, and employees, from and against any and all claims or demands for damages caused by the negligent or willful acts or omissions of respondent, its subcontractors, agents, and assigns, including damages for bodily injury, death, or property damage sustained by any party. This clause will include, but is not limited to, the costs to investigate, defend, and settle any claim, judgment, or payment of any legal liability. Nothing in this contract shall be deemed to constitute a waiver of the District's sovereign immunity, including, but not limited to, under the Political Subdivision Tort Claims Act.

12.3**Conditions**

Respondents to this RFP will be expected to adhere to the following conditions and must make a positive statement to that effect in its proposal submitted.

12.3a Agree that all work produced under this agreement will become property of the District.

12.3b The firm will accept and follow direction from the District's representatives as defined by the School Board.

12.3c Agree to conform to all applicable State and Federal Laws and Regulations governing health benefits administration.

12.3d Agree to ensure compliance with all applicable collective bargaining agreements governing the terms and conditions of employment of District employees.

12.3 e Agree that if the District cannot in good faith negotiate a written contract within a reasonable time with the selected firm, the District may unilaterally cancel its selection of that firm.

12.3f Agree to ensure sufficient reserve personnel are available to assure task continuity and completion of the work in a timely manner.

12.3g Complete, sign and notarize the attached non-collusion affidavit and an affidavit of non-discrimination.

13. ADDITIONAL INFORMATION AND REVISIONS TO PROPOSALS

Information may be provided to potential respondents for the purpose of clarification to assure full understanding of and responsiveness to the RFP requirements. Prospective respondents shall be afforded fair and equal treatment with respect to access to additional information and revision of proposals.

ANTI-DISCRIMINATION CLAUSE
(Section 755, Pennsylvania Public School Code)

1. In accordance with the provisions of the Pennsylvania Public School Code, the Contractor agrees:

   a. That in the hiring of employees for the performance of work under this contract, or any subcontractor hereunder, no contractor, subcontractor, nor any person acting on behalf of such contractor or subcontractor, shall by reason of race, creed or color, discriminate against any citizen of the Commonwealth of Pennsylvania who is qualified and available to perform work to which the employment relates;

   b. That no contractor, subcontractor, or any person acting on behalf, shall in any manner discriminate against or intimidate any employee hired for performance of work under this contract on account of race, creed, or color;

   c. That there may be deducted from the amount payable to the contractor under this contract, a penalty of five dollars ($5.00) for each person for each calendar day during which such person was discriminated against or intimidated, in violation of the provisions of the contract; and,

   d. That this contract may be canceled or terminated by the Derry Township School District Board of Directors, and all money due or to become due hereunder may be forfeited, for a second or any subsequent violation of the terms or conditions of this portion of the contract.

INSTRUCTIONS FOR NON-COLLUSION AFFIDAVIT

1. This Non-Collusion Affidavit is material to any contract awarded pursuant to this bid/proposal. According to the Pennsylvania Antibid-Rigging Act 62 Pa. C.S.A. §4501, et seq., governmental agencies may require Non-Collusion Affidavits to be submitted together with bids/proposals.

2. This Non-Collusion Affidavit must be executed by the member, officer or employee of the bidder who makes the final decision on prices and the amount quoted in the bid/proposal.

3. Bid rigging and other efforts to restrain competition and the making of false sworn statements in connection with the submission of bids/proposals are unlawful and may be subject to criminal prosecution. The person who signs the affidavit should examine it carefully before signing and assure himself or herself that each statement is true and accurate, making diligent inquiry, as necessary, of all other persons employed by or associated with the bidder with responsibilities for the preparation, approval or submission of the bid/proposal.

4. In the case of a bid/proposal submitted by a joint venture, each party to the venture must be identified in the bid/proposal documents, and an affidavit must be submitted separately on behalf of each party.

5. The term "complementary bid/proposal" as used in the Affidavit has the meaning commonly associated with that term in the bidding/proposal process, and includes the knowing submission of bids/proposals higher than the bid/proposal of another firm, any intentionally high or noncompetitive bid/proposal, and any other form of bid/proposal submitted for the purpose of giving a false appearance of competition.

6. Failure to file an Affidavit in compliance with these instructions will result in disqualification of the bid/proposal.

NON-COLLUSION AFFIDAVIT

State of _____ Contract/Bid No _____

: s.s.

County of _____ :

I state that I am _____ of _____
(Title) (Name of my firm)

and that I am authorized to make this affidavit on behalf of my firm, and its owners, directors, and officers. I am the person responsible in my firm for the price(s) and the amount of this bid/proposal.

I state that:

(1) The price(s) and amount of this bid/proposal have been arrived at independently and without communication or agreement with any other contractor, bidder or potential bidder.

consultation,

(2) Neither the price(s) nor the amount of this bid, and/proposal neither the approximate price(s) nor the approximate amount of this bid/proposal, have been disclosed to any other firm or person who is a bidder or potential bidder, and they will not be disclosed before the bid/proposal opening.

(3) No attempt has been made or will be made to induce any firm or person to refrain from bidding on this contract, or to submit a bid/proposal higher than this bid/proposal, or to submit an intentionally high or noncompetitive bid/proposal or other form of complementary bid/proposal.

(4) The bid/proposal of my firm is made in good faith and not pursuant to any agreement or discussion with, or inducement from, any firm or person to submit a complementary or other noncompetitive bid/proposal.

(5) _____, its affiliates, subsidiaries, officers, directors and employees are
(Name of my firm)

not currently under investigation by any governmental agency and have not in the last four years been convicted or found liable for any act prohibited by State or Federal law in any jurisdiction, involving conspiracy or collusion with respect to bidding on any public contract, except as follows:_____
(Indicate "none" if applicable.)

I state that _____ understands and acknowledges
(Name of my firm)

that the above representations are material and important, and will be relied on by the Derry Township School District Board of Directors when awarding the items for which this bid/proposal is submitted. I understand and my firm understands that any misstatement in this affidavit is and shall be treated as fraudulent concealment from the Derry Township School District Board of Directors, of the true facts relating to the submission of bids/ ~~this proposal for~~

_____
(Print Name of Authorized Person and Company Position)

_____
Signature of Authorized Person

Sworn to and subscribed before
me this _____ day of
_____, 20_____

_____
Notary Public

My commission Expires_____

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