Request For Proposal
Ferguson-Florissant School District
FFSD Benefit Consultant Services

NOTICE

The Ferguson-Florissant School District (District) will accept proposals for benefit consulting services as described in the attached request. Qualified organizations (Respondent) are invited to submit an electronic copy of a proposal as described herein.

PROPOSAL SHALL BE LABELED:

"PROPOSAL-Benefit Consultant Services"

AND SUBMITTED TO:

Tamara Campbell, Manager of Benefits and Employee Services
tcampbell@fergflor.org

All RFP packets should be submitted by 4:00 p.m on 5/22/2026. The email subject line for information packet submissions should be "PROPOSAL - Benefit Consultant Services." The document must be a single file in PDF format. An email receipt will be sent when a packet is received. Any submissions received after the specified date will be excluded from consideration.

Questions may be directed to Tamara Campbell
Phone: 314-687-1952
Email: tcampbell@fergflor.org
General District Information:
www.fergflor.org
FFSD Equity Resolution:
www.fergflor.org/equity

The Ferguson-Florissant School District reserves the right to reject any and all proposals, to waive technical defects, and to select the proposal deemed most advantageous to the District.

The undersigned certifies that he/she has the authority to bind this company in an agreement to supply the service or commodity in accordance with all terms and conditions specified herein. Please type or print the information below. **The Respondent is required to complete, sign electronically, and return this form with the proposal.**

Company Name	**Authorized Person**
Address	**Signature**
City, State, Zip	**Title**
Tax ID#	**Phone**
Entity Type	**Email**

Part I. Introduction

This Request for Proposal (RFP) is issued by Ferguson-Florissant School District (hereinafter known as "FFSD") to solicit proposals from qualified vendors for Benefit Consultant Services. FFSD is a K-12 public school district serving approximately 1,200 full and part time benefit-eligible employees. Our benefits program is a vital tool for the recruitment and retention of high-quality staff, and we require a consultant who understands the unique fiscal and cultural landscape of a public school district.

Part II. Primary Objective

The District's goal in issuing this RFP is to identify a firm that can:

- Maintain the long-term fiscal health of our self-insured fund through rigorous actuarial analysis and IBNR forecasting.
- Work harmoniously within our existing technology infrastructure (AFenroll) to ensure data integrity across all benefit lines.
- Provide clear, transparent communication to our Insurance Committees and various stakeholders regarding plan performance and strategic initiatives.
- Act as a sophisticated advocate in the marketplace to secure the most competitive terms for Stop-Loss, TPA, and Pharmacy Benefit Management (PBM) services.

Part III. Project Requirements

A. Scope of Work

The selected Benefits Consultant will serve as a strategic advisor and technical partner for the District's self-funded programs. The scope includes:

- Financial & Actuarial Management: Conducting quarterly claims analysis, calculating Incurred But Not Reported (IBNR) reserves, and recommending annual premium equivalent rates to ensure fund solvency.
- Technology Ecosystem Alignment: Collaborating with American Fidelity and the District's TPA to ensure all plan designs and carrier data files are accurately mapped within the AFenroll platform. The Consultant will support this existing infrastructure rather than proposing alternative systems.
- Marketplace Advocacy: Conducting competitive solicitations for stop-loss coverage, TPA services, and PBM management, ensuring all vendors can interface with District workflows.
- Stakeholder Engagement & Committee Support: Providing clear, data-driven presentations and cost-impact modeling for the District's Insurance Committees and employee representative groups to ensure transparent communication regarding plan changes.
- Compliance Oversight: Ensuring alignment with ACA, ERISA, and state-specific mandates while auditing TPA and PBM performance.

B. Project Requirements

To ensure the District's benefits program operates at peak efficiency, the successful responder must fulfill the following operational requirements:

1. **Financial & Actuarial Standards**

As a self-insured entity, FFSD requires rigorous financial oversight. The Consultant shall:

- Annual Rate Setting: Present recommended premium equivalent rates at least 120 days prior to the start of the plan year.
- Monthly/Quarterly Reporting: Provide detailed claims experience reports, comparing actual vs. projected spend, and tracking Stop-Loss reimbursements.
- IBNR Certification: Provide a year-end "Incurred But Not Reported" (IBNR) actuarial certification for the District's financial audits.

2. **Technology & AFenroll Coordination**

While the District manages the AFenroll portal, the Consultant is required to:

- Data Verification: Coordinate with American Fidelity and the TPA to ensure that the "Plan Build" for each open enrollment cycle accurately reflects the negotiated certificates of coverage.
- Carrier File Oversight: Assist in resolving any data-feed discrepancies between carriers and the AFenroll system to prevent coverage gaps for employees.
- Digital Integration: Ensure all new vendors selected through the RFP process are capable of receiving Electronic Data Interchange (EDI) files from AFenroll.

3. **Account Management & Personnel**

- Dedicated Team: Assign a primary Lead Consultant and a dedicated Account Manager to FFSD. The Lead Consultant must attend all Insurance Committee meetings in person or via video conference as requested.
- Prioritization of Experience: While all qualified firms are encouraged to submit, the District's evaluation committee will give priority review to teams whose Lead Consultant demonstrates:
    - A minimum of seven (7) years of experience specifically within the K-12 public school district sector.
    - A proven track record of managing self-insured health plans for entities of similar size and complexity to FFSD.
- Continuity of Personnel: The District expects the personnel named in the proposal to be the individuals who will actually perform the work. Any future changes to the Lead Consultant or primary Account Manager must be communicated in writing and are subject to District approval.

4. **Service Standards & Transparency**

Responsiveness: Maintain a "standard of care" regarding communication, with a requirement to acknowledge District inquiries within two (2) business days.

- Vendor Implementation: Lead the implementation process for any new vendors, including the creation of a detailed project timeline and task list.
- Full Disclosure: FFSD requires a "no-hidden-compensation" policy. Any fees, commissions, or administrative overrides received from any vendor must be disclosed in writing annually.

C. Sample Work Products & Communication

To evaluate the responder's ability to communicate complex concepts to the District's stakeholders, please provide the following:

- Insurance Committee Presentation Sample: Provide an anonymized sample of a presentation or report your firm has created for a K-12 Public School District Insurance Committee.
    - The sample must demonstrate your firm's ability to translate self-funded plan data (such as claims trends, IBNR reserves, and renewal projections) into clear, actionable information for a non-technical audience.
    - The District will evaluate this sample based on clarity, visual presentation, and the ease with which a layperson can understand the "bottom line" financial impact.

D. Fee Proposal & Compensation

To ensure full financial transparency, the District requires a clear breakdown of all costs. FFSD prefers a flat-fee structure to ensure objective advocacy.

- Annual Consulting Fee: Provide a flat, all-inclusive annual fee for Years 1, 2, and 3. This should cover all travel, actuarial work, and committee meetings.
- Commission Disclosure: Disclose any commissions or overrides your firm expects to receive from carriers. Specify if these will be used to offset your flat fee.
- Transparency: Confirm that your firm will provide an annual written disclosure of all compensation received related to FFSD business.

E. References

Provide two provide a minimum of three (3) references from current or former clients. To ensure the highest level of relevancy, the District requests that these references meet the following criteria:

- K-12 Specificity: At least one (1) of the references must be Public School Districts located in the State of Missouri or of similar geographic and demographic complexity to FFSD.
- Self-Insured Experience: References should specifically be for clients where the responder manages a self-funded health plan.
- Required Information: For each reference, please include:
    - District Name and Location.
    - Number of benefit-eligible employees.
    - Length of the relationship (years).
    - Name, title, email, and phone number of the primary contact

F. Timeline

The Request for Proposal will be posted on the district website on May 5, 2026. All responses associated with the RFP should be submitted to tcampbell@fergflor.org by 4:00 p.m. Friday, May 22, 2026. The final selection for the vendor is expected on June 5, 2026. The School Board will vote to approve the recommendation on June 10, 2026.

Part IV. INSTRUCTIONS TO RESPONDENTS

1. QUALIFICATIONS

In addition to the qualifications above, the following information shall be included in the proposal:

A. Felony Conviction Notification Form

B. Federal Work Authorization Program (E-Verify) Addendum

C. Federal Work Authorization Program Affidavit

2. SUBMITTING A RESPONSE

In submitting a proposal, the vendor agrees to provide the services outlined in the proposal according to the fee structure enumerated in the same proposal. The successful vendor will provide a contract outlining the terms of the service.

The District reserves the right to terminate the relationship with the vendor at any time and for any reason.

Commencement of services shall be as soon as possible after the District Board of Education approves the proposal with the successful vendor.

The response shall follow the outline above and be concise. Failure to follow instructions may nullify the response from consideration. To be considered for selection, vendors should clearly limit responses to the specific criteria in the order listed. No joint responses (proposals) will be accepted by the District.

The deadline for submitting the response shall be in accordance with the notice. Proposals received after this date and time will not be considered. Telephone, facsimile, electronic or electronic modification of proposals will not be considered. The time and date recorded by the District shall be the official time of receipt.

3. FELONY CONVICTION NOTIFICATION

The person or business entity that enters into an agreement with this school district must give advance notice to the District if the person or an owner or operator of the business entity has been convicted of a felony. The notice must include a general description of the conduct resulting in the conviction of a

felony.

The district may terminate this agreement with a person or business entity if the District determines that the person or business entity failed to give notice by the next preceding subsection, or misrepresented the conduct resulting in the conviction. The District will compensate the person or business entity for services performed before the termination of the agreement".

By submitting this offer and signing this certificate, this bidder:

- Certifies that the owner/operator has not been convicted of a felony, except as indicated on a separate attachment to this offer, and

- Certifies that no employee who will enter school buildings or potentially have contact with school children has been convicted of any felony or a misdemeanor involving violence or sexual contact or sexual abuse. It shall be the duty of the vendor to conduct the appropriate background checks on its employees and the vendor agrees to share this information with the District upon request.

Vendor Name: _____

Vendor Address: _____

Vendor E-mail Address: _____

Vendor Telephone: _____

Fax Number: _____

Authorized Company Official's Name: _____

_____

Signature of Company Official **Date**

_____

Printed Name of Company Official

4. FEDERAL WORK AUTHORIZATION PROGRAM ("E-VERIFY") ADDENDUM

Pursuant to Missouri Revised Statute 285.530, all business entities awarded any contract in excess of five thousand dollars ($5,000) with a Missouri public school district must, as a condition to the award of any such contract, be enrolled and participate in a federal work authorization program with respect to the employees working in connection with the contracted services being provided, or to be provided, to the District (to the extent allowed by E-Verify). In addition, the business entity must affirm the same through sworn affidavit and provision of documentation. In addition, the business entity must sign an affidavit that it does not knowingly employ any person who is an unauthorized alien in connection with

the services being provided, or to be provided, to the District.

Accordingly, your company:

a) agrees to have an authorized person execute the attached "Federal Work Authorization Program Affidavit" attached hereto as Exhibit A and deliver the same to the District prior to or contemporaneously with the execution of its contract with the District;
b) affirms it is enrolled in the "E-Verify" (formerly known as "Basic Pilot") work authorization program of the United States, and are participating in E-Verify with respect to your employees working in connection with the services being provided (to the extent allowed by E-Verify), or to be provided, by your company to the District;
c) affirms that it is not knowingly employing any person who is an unauthorized alien in connection with the services being provided, or to be provided, by your company to the District;

d) affirms you will notify the District if you cease participation in E-Verify, or if there is any action, claim or complaint made against you alleging any violation of Missouri Revised Statute 285.530, or any regulations issued thereto;

e) agrees to provide documentation of your participation in E-Verify to the District prior to or

contemporaneously with the execution of its contract with the District (or at any time thereafter upon request by the District), by providing to the District an E-Verify screen print-out (or equivalent documentation) confirming your participation in E-Verify;

f) agrees to comply with any state or federal regulations or rules that may be issued subsequent to this addendum that relate to Missouri Revised Statute 285.530; and

g) agrees that any failure by your company to abide by the requirements a) through f) above will be considered a material breach of your contract with the District.

By:_____
(signature)

Printed Name and Title:_____
For and on behalf of:_____
(company name)

4. FEDERAL WORK AUTHORIZATION PROGRAM AFFIDAVIT

I,_____, being of legal age and having been duly sworn upon my oath, state the following facts are true:

1. I am more than twenty-one years of age; and have first-hand knowledge of the matters set forth

herein.

2. I am employed by_____(hereinafter "Company") and have authority to issue this affidavit on its behalf
3. Company is enrolled in and participating in the United States E-Verify (formerly known as "Basic Pilot") federal work authorization program with respect to Company's employees working in connection with the services Company is providing to, or will provide to, the District, to the extent allowed by E-Verify.
4. Company does not knowingly employ any person who is an unauthorized alien in connection with the services the Company is providing to, or will provide to, the District. FURTHER AFFIANT SAYETH NOT.

By:_____(individual signature)

For:_____(company name)

Title:_____

Subscribed and sworn to before me on this_____day of_____, 2021 .

_____

NOTARY PUBLIC

My commission expires:

PART V. GENERAL CONDITIONS-RESPONSES & SUBSEQUENT CONTRACTS

1. **SCOPE:**
   The following terms and conditions shall govern the submission of proposals and subsequent contracts.

2. **DEFINITIONS AS USED HEREIN:**
   The term "request for proposal" or RFP means a solicitation of a formal, sealed proposal.
   The term "respondent" or "firm" means the person or entity submitting a formal sealed proposal.

The term "District" means Ferguson-Florissant School District.
The term "School Board" means the governing body of the District.
The term "contractor" means the respondent awarded a contract under this proposal.

3. COMPLETING PROPOSAL:

All information must be legible. Any and all corrections and/or erasures must be initialed. Each proposal must be signed in ink by an authorized representative of the respondent and required information must be provided. The contents of the proposal submitted by the successful respondent will become a part of any contract award as a result of this solicitation.

4. REQUEST FOR INFORMATION:

Any requests for clarification of additional information deemed necessary by any respondent to present a proper proposal shall be made in accordance with the timeline. All requests will be responded to in writing by the District in the form of an addendum addressed to all prospective respondents. Verbal responses and/or representations shall not be binding on the District.

5. CONFIDENTIALITY OF PROPOSAL INFORMATION:

All proposals and supporting documents will remain confidential until a final contract has been executed. All responses become the property of Ferguson-Florissant School District and will be part of public record.

6. SUBMISSION OF PROPOSAL:

Proposals are to be sealed and submitted prior to the date and time indicated on the Certification Form. At such time, all proposals received will be formally opened. The opening will consist of only the name and address recording of respondents. Proposals received after the date and time indicated on the Certification Form shall not be considered. Proposals may be withdrawn or modified in writing prior to the proposal submission deadline. Proposals that are resubmitted or modified must be sealed and submitted prior to the proposal submission deadline. Each respondent may submit only one (1) response to this proposal.

7. NEGOTIATION:

The District reserves the right to negotiate any and all elements of this proposal. The District will attempt to negotiate and contract for services described in this solicitation with the most qualified firm(s). If an agreement cannot be reached, there will be an attempt to negotiate a contract with the next most qualified firm(s). This process will continue until an agreement is reached.

8. TERMINATION:

Subject to the provisions below, any contract derived from this Request For Proposal may be terminated by either party upon thirty (30) days advance written notice to the other party; but if any work or service hereunder is in progress, but not completed as of the date of termination, then said contract may be extended upon written approval of the District until said work or services are completed and accepted.

a. <u>TERMINATION FOR CONVENIENCE</u>

i. In the event that the contract is terminated or cancelled upon request and for the convenience of the District, without the required thirty (30) days advance written notice, then the District shall negotiate reasonable termination costs, if

applicable.

b. TERMINATION FOR CAUSE

i. Termination by the District for cause, default or negligence on the part of the contractor shall be excluded from the foregoing provision; termination costs, if any, shall not apply. The thirty (30) days advance notice requirement is waived in the event of Termination for Cause.

c. TERMINATION DUE TO UNAVAILABILITY OF FUNDS

i. When funds are not appropriated or otherwise made available to support continuation of performance in a subsequent fiscal year, the contract shall be cancelled and the contractor shall be reimbursed for the reasonable value of any nonrecurring costs incurred but not amortized in the price of the supplies or services delivered under the contract.

9. TAX EXEMPTION:

The District and its Agencies are exempt from State and local sales taxes. Sites of all transactions derived from this proposal shall be deemed to have been accomplished within the State of Missouri.

10. SAFETY:

All practices, materials, supplies, and equipment shall comply with the Federal Occupational Safety and Health Act, as well as any pertinent Federal, State and/or local safety or environmental codes.

11. RIGHTS RESERVED:

The District reserves the right to reject any or all proposals, to waive any minor informality or irregularity in any proposal, and to make an award to the response deemed to be most advantageous to the District. The District reserves the right to use the services of multiple firms.

12. RESPONDENT PROHIBITED:

Respondents are prohibited from assigning, transferring, conveying, subletting, or otherwise disposing of this proposal or any resultant agreement or its rights, title, or interest therein or its power to execute such agreement to any other person, company or corporation without the previous written approval of the District.

13. DISCLAIMER OF LIABILITY:

The District, or any of its agencies, will not hold harmless or indemnify any respondent for any liability whatsoever.

14. HOLD HARMLESS:

a. The contractor shall agree to protect, defend, indemnify, and hold the School Board, Ferguson-Florissant School District, its officers, commissions, employees and agents free and harmless from and against any and all losses, penalties, damages, settlements, costs, charges, professional fees or other expenses or liabilities of every kind and character resulting from the error, omission or negligent act of the contractor, its agents, employees or representatives, in the performance of the contractor's duties under any agreement resulting from award of this proposal.

15. LAW GOVERNING:

a. All contractual agreements shall be subject to, governed by, and construed according to the laws of the State of Missouri.

16. ANTI-DISCRIMINATION CLAUSE:

a. No respondent of this request shall in any way, directly or indirectly discriminate against any person because of age, race, color, handicap, sex, national origin, or religious creed.

17. CONFLICT OF INTEREST:

a. The successful respondent shall not have conflicts of interest as to revenues derived from the results of tests or recommendations made on behalf of the firm. No salaried officer or employee of the District and no member of the School Board shall have a financial interest, direct or indirect, in this contract. A violation of this provision renders the contract void. The Contractor further covenants that in the performance of this contract no person having such interest shall be employed to work on this project.

18. INSURANCE:

a. The contractor shall be required to maintain and carry in force, for the duration of the contract, insurance coverage of the types and minimum liability as set forth below:

b. PROFESSIONAL LIABILITY
   i. Professional liability insurance protection must be carried by the contractor, for the duration of the contract, in the minimum amount of $1,000,000.00 each claim/$ 1,000,000.00 aggregate, including errors and/or omissions.

c. COMMERCIAL GENERAL LIABILITY
   i. Limits:
   ii. Each Occurrence: $ 1,000,000
   iii. Personal & Advertising Injury: $ 1,000,000
   iv. Products/Completed Operations Aggregate: $ 2,000,000
   v. General Aggregate: $ 2,000,000
   vi. Policy must include the following conditions: Contractual Liability
   vii. Independent Contractors
   viii. Additional Insured: Ferguson-Florissant School District

d. AUTOMOBILE LIABILITY
   i. Policy shall protect the contractor against claims for bodily injury and/or property damage arising out of the ownership or use of any owned, hired

and/or non-owned vehicle and must include protection for either:

1. All owned autos; hired autos; and non-owned autos

ii. Limits of auto liability insurance shall be the same as required in the Commercial General Liability section **with the exception** of the District being named as additional insured.

e. WORKERS' COMPENSATION

i. This insurance shall protect the contractor against all claims under applicable State Workers' Compensation Laws. The contractor shall also be protected against claims for injury, disease or death of employees which, for any reason, may not fall within the provisions of a Workers' Compensation Law. The policy limits shall not be less than the following:
ii. Workers' Compensation: Statutory
iii. Employees Liability:
iv. Bodily Injury by Accident: $ 500,000 Each Accident
v. Bodily Injury by Disease: $ 500,000 Policy Limit
vi. Bodily Injury by Disease: $ 500,000 Each Employee

Before entering into contract, the successful respondent shall furnish to the District Purchasing Office a Certificate of Insurance verifying all of the foregoing coverage and identifying the District as an "additional insured" on both the general liability and automobile policies. This inclusion shall not make the District a partner or joint venture with the contract respondent in its operations hereunder.

Prior to any material change or cancellation, the District will be given thirty (30) days advance notice by registered mail to the stated address of the certificate holder. Further, the District will be immediately notified of any reduction or possible reduction in aggregate limits of any such policy where such reduction, when added to any previous reductions, would exceed 10% of the aggregate.

In the event of an occurrence, it is further agreed that any insurance maintained by the District, shall apply in excess of and not contribute with insurance provided by policies named in this contract. The certificate holder on the Certificate of Insurance shall be as follows:

Ferguson-Florissant School District
8855 Dunn Road
Hazelwood, MO 63042-2212

19. <u>COSTS</u>

All costs incurred in the preparation of the response to this request for proposal shall be the sole responsibility of the respondent.