



Lakota Local School District, Liberty Township, OH
Request for Proposal for Employee Benefits Consultant

REVISED (Page 8, date of potential new contract)

INTRODUCTION

Lakota Local School District (LLSD) is seeking proposals from benefits consulting firms to provide on-going assistance in benefit plan selection, cost effectiveness, employee education, and compliance with benefit laws and regulations. LLSD offers a combination of self-funded and fully insured benefits. LLSD offers the following coverages:

Medical Insurance	Supplemental Life
Dental insurance	Voluntary Long-Term Disability
Vision insurance	Voluntary Short-Term Disability
Life insurance	Voluntary Critical Illness
Health Savings Account (HSA)	Voluntary Accident
Flexible Spending (Section 125)	Voluntary Hospital Indemnity
Pharmacy (Current Carve Out)	Identify Theft
Stop Loss	Employee Assistance Program
Compliance	Wellbeing (CALM)
Actuarial Process	Specialty Program (Cancer Experts Now)
Analytics	Any Future Worksite Products
COBRA Processing	

The consultant will have the primary responsibility of monitoring the performance of the benefit plans and providers selected by LLSD, making recommendations regarding benefit plans and providers, requesting proposals from benefit plans and providers and providing support to LLSD' staff in selecting and administering benefit plans.

The consultant will conduct monthly meetings, present utilization/claims reports during those meetings, analyze trends, and provide suggestions for cost containment and plan selection.

The consultant will work closely with the LLSD Benefits Team and members of the administrative staff and will be expected to be available during regular business hours to provide prompt support.

The selected consultant will be required to enter into a professional/consultation services agreement with LLSD and a business associate agreement with LLSD.

LLSD reserves the right to reject any or all proposals and to award the contract in whole or in part to the respondent determined by LLSD, in its sole discretion, to be most responsive to the needs of LLSD and most advantageous to LLSD.

LLSD is not liable for any costs incurred by respondent associated with the preparation of a proposal or the negation of a contract for services prior to the issuing of the contract.

Respondents are advised that proposals shall be binding on the respondent for 90 calendar days from the proposal due date. A respondent may withdraw or modify its proposal at any time prior to the proposal due date by a written request signed by the same person who signed the proposal.



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BACKGROUND INFORMATION

LLSD is a full-service school district with approximately 1,700 employees who are eligible for group health and other benefits.

The selected respondent must provide a fee-based compensation structure for core benefits consulting services and shall not receive commissions or other incentives related to core benefit plans.

For voluntary/worksite benefits, respondents may receive commissions or other carrier-paid compensation. All such compensation must be fully disclosed in detail, including commissions, overrides, bonuses, and any indirect incentives.

Respondents must clearly distinguish compensation related to:

- Core benefits consulting services
- Voluntary benefits brokerage and enrollment services

The selected consultant will be required to attest that over the last 5 years such consultant has not received any money or other form of compensation from any third-party administrator or insurance provider without the disclosure of such compensation to the relevant client and obtaining the prior consent of client.

LLSD current benefit plans and the renewal dates of such plans are as follows:

Line of Coverage	Current Carrier	Next Renewal Date
Medical	Anthem	1/1/27
Pharmacy	ARORx/EVO	1/1/28
Stop Loss	Voya	1/1/27
Vision	EyeMed	1/1/29
Dental	Sun Life	1/1/27
Basic Life & AD&D	AFLAC	1/1/28
Voluntary Life	AFLAC	1/1/28
Voluntary Short-Term Disability	AFLAC	1/1/28
Voluntary Long-Term Disability	AFLAC	1/1/28
Voluntary Accident	AFLAC	1/1/28
Voluntary Critical Illness	AFLAC	1/1/28
Voluntary Hospital Indemnity	AFLAC	1/1/28
HSA/FSA Administration	Health Equity	1/1/27
EAP	Telus (AFLAC)	1/1/28
Voluntary Identity Theft	Norton Life Lock	Evergreen
COBRA	Flores	1/1/28
Mental Health & Well-being	Calm	7/1/26
Cancer Program	Cancer Expert Now	Evergreen



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SCOPE OF SERVICES – CORE AND VOLUNTARY BENEFITS

Core Benefits Consulting Services (Fee-Based Only)

The successful consultant, in cooperation with LLSD, will be responsible for reviewing and providing guidance in the evaluation of current and future employee benefits needs of LLSD and the best solutions for meeting those needs.

The main business activity of the individual/firm selected by LLSD shall be employee benefits consulting and/or voluntary benefits brokerage and enrollment services with considerable experience and emphasis in the area of requesting and evaluating proposals for benefits (e.g. life, health, dental, and vision insurance; benefit communication and surveys; plan documents; coverage interpretations; rate setting and forecasting; and flexible spending plans)

Respondents should have extensive experience with large public sector (especially school districts with 500 or more employees) insurance programs.

At a minimum, the scope of benefits consulting services shall include the following:

- a. Solicit proposals from independent third-party insurance providers licensed in the State of Ohio to meet the benefits needs of LLSD and its enrollees;
- b. Provide independent recommendations to the LLSD team regarding plan selection;
- c. Provide advice and recommendations concerning benefits provided to employees of LLSD;
- d. Solicit and negotiate rates and renewal rates for benefits plans most advantageous to LLSD;
- e. Develop requests for proposals for submission to potential insurance providers;
- f. Initiate annual contract renewals;
- g. Monitor claims and utilizations rates and present monthly reports to the LLSD team, providing copies of report to each member;
- h. Serve as a liaison with carriers when service problems occur;
- i. Provide estimated annual financial projections on rates for plans;
- j. Monitor and report to the LLSD team regarding rate structure and amount changes;
- k. Monitor, report and recommend cost savings proposals to the LLSD team;
- l. Provide educational and informative seminars as required by the LLSD team; and
- m. Provide services without receiving or accepting any commissions, kickbacks, salary overrides or other forms of compensation or incentive either directly or indirectly from any third-party administrator or insurance provider.

VOLUNTARY BENEFITS BROKERAGE AND ENROLLMENT SERVICES

The successful respondent, in cooperation with Lakota Local School District (LLSD), will be responsible for evaluating, implementing, and managing a comprehensive voluntary/worksite benefits program designed to meet the diverse needs of LLSD employees.

The selected firm shall demonstrate significant expertise in voluntary (employee-paid, payroll-deducted) benefits, including product strategy, carrier marketing, enrollment execution, employee education, and ongoing program management. Emphasis should be placed on driving employee participation, ensuring



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ease of enrollment, and delivering high-quality communication and service.

Respondents should have extensive experience supporting large public sector clients (particularly school districts with 500 or more employees) and a proven track record of successful voluntary benefit enrollments and participation outcomes.

At a minimum, the scope of voluntary benefits brokerage and enrollment services shall include the following:

- a) Develop and recommend a comprehensive voluntary benefits strategy aligned with LLSD's workforce needs and overall benefits philosophy;
- b) Market and solicit proposals from qualified insurance carriers licensed in the State of Ohio for voluntary/worksite benefits (e.g., voluntary life, short-term disability, long-term disability, accident, critical illness, hospital indemnity, and other supplemental offerings);
- c) Provide recommendations to LLSD regarding carrier selection, plan design, pricing, and program structure, including multi-carrier vs. bundled solutions;
- d) Negotiate competitive rates, guarantees, and contractual terms with carriers, including rate locks, participation requirements, and underwriting concessions where applicable;
- e) Develop and execute a comprehensive employee enrollment strategy, including on-site, virtual, and/or call center enrollment options;
- f) Provide end-to-end enrollment services, including scheduling, employee outreach, education, decision support tools, and one-on-one benefit counseling;
- g) Create and deliver a communication and education campaign to promote voluntary benefits, including print, digital, and in-person materials tailored to LLSD's employee population;
- h) Provide enrollment technology solutions or integrate with LLSD's existing systems, ensuring seamless employee experience and accurate payroll deductions;
- i) Serve as the primary liaison between LLSD and voluntary benefit carriers to resolve service issues, enrollment discrepancies, and claims concerns;
- j) Monitor program performance, including participation rates, employee feedback, and carrier service levels, and provide periodic reports and recommendations for improvement;
- k) Conduct post-enrollment analysis and provide strategic recommendations to enhance future enrollments and product offerings;
- l) Support ongoing employee education throughout the year, including new hire enrollment and life event changes; and
- m) Fully disclose all forms of compensation, including commissions, overrides, bonuses, or other incentives received from carriers, and maintain transparency in all financial arrangements related to LLSD's voluntary benefits program.



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DESCRIPTION OF PROPOSAL SUBMISSION

Proposals should be in clear, concise 8 1/2" x 11" format.

The proposal must be submitted to Benefits@Lakotaonline.com, labeled "Proposal for Employee Benefits Consultant".

Only firms submitting proposals by the deadline date will be considered. **The proposals are due on or before Monday, June 1, 2026, by 4:00 PM**

Each proposal must include the following in this order:

FIRM OVERVIEW

- Company Background:
 - Provide your firm's history, mission, ownership structure, and any recent mergers or acquisitions. Include specific experience in providing employee benefits consulting and/or voluntary/worksites benefits services to large public sector organizations, particularly school districts.
- Growth and Stability:
 - Describe your firm's growth over the past 5–10 years, including current staffing levels and turnover rates. Highlight the stability and tenure of key consulting, account management, and enrollment staff.

SERVICES AND DELIVERY MODEL

- Scope of Services:
 - Describe your firm's full scope of services, including core benefits consulting (strategic planning, actuarial analysis, compliance, vendor management, employee advocacy) and voluntary/worksites benefits services (product strategy, carrier marketing, enrollment, and communication). Identify which services are provided internally versus outsourced.
- Account Management and Local Support:
 - Describe the team that would be assigned to LLSD, including roles, experience, and location. Indicate which resources are local versus centralized and how continuity of service is maintained across both consulting and enrollment functions.
- Strategic Approach:
 - Explain your approach to developing an overall benefits strategy, including:
 - Core benefits: renewal planning, multi-year forecasting, plan design, and cost containment
 - Voluntary benefits: product selection, program structure (bundled vs. multi-carrier), and alignment with workforce needs

ACTUARIAL, FINANCIAL, AND CLINICAL EXPERTISE (CORE BENEFITS)

- Actuarial and Underwriting Capabilities:
 - Detail your actuarial and underwriting resources, including experience with self-funded plans. Indicate whether these services are internal or outsourced and how they support decision-making.

- Financial Analytics and Reporting:
 - Describe your approach to claims analysis, trend identification, and financial forecasting. What tools and methodologies do you use to project costs and identify savings opportunities?
- Clinical and Population Health Strategy:
 - Describe your approach to population health management, wellness initiatives, and clinical cost drivers. How do you identify and manage high-cost conditions and utilization trends?

VOLUNTARY BENEFITS AND ENROLLMENT STRATEGY

- Voluntary Benefits Expertise:
 - Describe your firm's approach to voluntary/worksite benefits, including product strategy, carrier selection, and program management.
- Enrollment Methodology:
 - Describe your enrollment approach, including on-site, virtual, and call center capabilities. How do you drive employee participation and engagement?
- Communication Strategy:
 - Provide examples of communication campaigns used to promote benefits. How do you tailor messaging to diverse employee populations (e.g., certified vs. classified staff)?
- Decision Support Tools:
 - What tools or technologies do you provide to help employees understand and select benefits? Include examples.
- Enrollment Results and Outcomes:
 - Provide examples of prior enrollment outcomes, including participation rates, product mix, and any performance guarantees offered.

CARRIER STRATEGY AND VENDOR MANAGEMENT

- Carrier and Vendor Relationships:
 - Describe your relationships with medical carriers, pharmacy benefit managers, TPAs, and voluntary benefit carriers. How do you ensure competitive positioning and access to high-quality solutions?
- Marketing and Negotiation Approach:
 - Explain your process for marketing both core and voluntary benefits, negotiating rates, and securing favorable terms (e.g., rate guarantees, performance guarantees, underwriting concessions).

TECHNOLOGY AND DATA ANALYTICS

- Technology Platform:
 - Describe the technology tools and platforms used for:
 - Data analytics and reporting (core benefits)
 - Enrollment and decision support (voluntary benefits)
 - Indicate whether these capabilities are internal or outsourced and how they integrate with employer systems.



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- **Data Security and Compliance:**
 - Describe your firm's data security protocols, including HIPAA compliance and protection of PHI. Include any relevant certifications or audit practices.

CLIENT EXPERIENCE AND SERVICE DELIVERY

- **Client Portfolio:**
 - Provide an overview of your client base, including size, funding type (self-funded vs. fully insured), and public sector experience. Include at least three references with similar demographics.
- **Service Model and Ongoing Support:**
 - Describe your service model, including:
 - Meeting cadence and reporting
 - Employee advocacy and issue resolution
 - Support for new hires, life events, and ongoing education
- **Performance Monitoring and Reporting:**
 - How do you measure success for both core and voluntary programs (e.g., cost trends, participation, employee satisfaction)? What reporting do you provide to clients?

COMPENSATION

- **Compensation Structure:**
 - Detail all forms of compensation, clearly distinguishing between:
 - Core benefits consulting (fee-based compensation)
 - Voluntary benefits (commissions, overrides, bonuses, or other incentives)
 - Describe your approach to transparency and disclosure, including any potential conflicts of interest.

DIFFERENTIATORS

- **Competitive Advantages:**
 - What differentiates your firm as both a strategic benefits consultant and voluntary benefits partner? Describe how you deliver innovation, cost savings, improved participation, and measurable outcomes for your clients.
- **Measurable Outcomes:**
 - Provide specific examples of measurable results you have delivered for clients similar to LLSD, including:
 - Cost savings or trend reduction (core benefits)
 - Participation improvements (voluntary benefits)
 - Employee experience enhancements



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EVALUATION OF PROPOSALS

The consultant must have applicable experience and qualifications to perform the scope of services. Experience with public sector agencies is highly desirable.

All proposals will be evaluated on qualifications, background, and prior experience in conducting similar services; project approach; references; and cost of services. The lowest bid might not be the deciding factor in LLSD final selection.

The LLSD team plans to interview consultants prior to final selection. Following notification of the firm selected, it is expected that a contract will be executed between both parties and be in place by **July 1, 2026.** (REVISED – former date was February 1, 2027)

TERMS AND CONDITIONS

All proposals submitted in response to this request become the property of LLSD and as such may be subject to public review.

LLSD has the right to reject any or all proposals, to engage in further negotiations with any firm submitting a proposal, and/or to request additional information or clarification.

LLSD reserves the right to award contracts separately for core benefits consulting services and voluntary benefits brokerage and enrollment services.

LLSD is not obligated to accept the lowest cost proposal and may reject all proposals.