



REQUEST FOR PROPOSAL (RFP)
FOR EMPLOYEE BENEFIT CONSULTING:
HEALTH, DENTAL AND VISION SERVICES

DUE

MONDAY
AUGUST 31, 2026
4:00 P.M.

STEVENS POINT AREA PUBLIC SCHOOL DISTRICT
BLISS EDUCATIONAL SERVICES CENTER
1900 POLK STREET
STEVENS POINT, WI 54481

Beth Bakunowicz, SPHR, SHRM-SCP, CLRP
Director of Human Resources

Mike Kurtz, Ed.D., CSRM
Director of Business Services

REQUEST FOR PROPOSAL (RFP) FOR EMPLOYEE BENEFITS CONSULTING SERVICES

SEALED PROPOSAL

The Stevens Point Area Public School District (District), 1900 Polk Street, Stevens Point, WI 54481, will receive sealed proposals for employee benefit consulting services until 4:00 p.m., Monday, August 31, 2026.

Proposals are at no cost to the District and will become school district property.

Questions regarding this RFP should be directed to Beth Bakunowicz, (715) 345-5512 or Mike Kurtz, (715) 345-5501.

Proposals must be delivered, sealed, and marked "Proposal for Employee Benefits Consulting Services" in the lower left-hand corner to:

Beth Bakunowicz, SPHR, SHRM-SCP, CLRP
Director of Human Resources
Stevens Point Area Public School District
1900 Polk Street
Stevens Point, WI 54481

GENERAL INFORMATION

Introduction and Purpose

The Stevens Point Area Public School District (the "District") is soliciting proposals from highly qualified and experienced benefits consulting firms to provide comprehensive administration and consulting services for health, dental, and vision insurance programs. The District seeks a strategic partner with a robust track record in the public sector—specifically K–12 education—and proven expertise in evaluating and implementing alternative funding models.

Currently, the District maintains fully insured health and vision plans and a self-funded dental program. [Review summaries of our current benefits](#). The primary objective of this RFP is to identify a consultant capable of:

- **Strategic Guidance:** Providing objective counsel as the District evaluates a transition to alternative funding models, such as self-funded, level-funded, or captive arrangements.
- **Fiscal Stewardship:** Designing and managing an approach that maximizes financial stability and ensures long-term sustainability.
- **Stakeholder Engagement:** Educating staff and the District Benefits Committee to align plan selection with the needs of personnel.
- **Operational Integration:** Acting as an extension of the District's Business and Human Resources offices to support both systemic and individual staff needs.

Background

The District provides comprehensive benefits to eligible employees and dependents, with an annual open enrollment period beginning in mid-April. To allow for thorough staff education and engagement, the District aims to finalize all benefit design and funding decisions no later than mid-March, annually.

We are currently exploring whether alternative funding models can offer superior cost control and flexibility compared to our current fully insured status, while remaining mindful of the inherent risks of self-funding. The selected consultant will be pivotal in evaluating these options and, if appropriate, leading a responsible implementation.

PROPOSAL REQUIREMENTS

To be considered, proposals must be comprehensive and include the following:

1. **Firm Overview:** History, mission, and organizational philosophy.
2. **Account Management:** Details on the key personnel specifically assigned to the Stevens Point Area Public School District account.
3. **Qualifications:** Evidence of relevant public-sector experience.
4. **Strategic Methodology:** Your proposed approach to alternative funding models, tailored to the District's size (Health Plan Enrollment: 757 Employees, 1368 Dependents (60 Cash in Lieu).
5. **Engagement Strategy:** Plans for staff education and stakeholder communication.
6. **Transparency:** Detailed fee structure and comprehensive compensation disclosure.
7. **References:** Contact information for current or recent school district or municipal clients.
8. **Other Firm Highlights:** Information surrounding key highlights of the firm and "Add Ons" that provide additional value to the client.

9. **Service Team Structure**

Bidders must describe the specific team assigned to the District, clearly outlining roles and involvement levels. At a minimum, identify the following:

- **Primary Account Consultant:** Leads overall strategy, plan assessment, and high-level advising.
- **Account Manager:** Manages day-to-day servicing, implementation, and carrier coordination.
- **Additional Support Staff:** Specialists in marketing, actuarial services, claims assistance, and administration.

Proposals should clarify how these roles interact, the balance of onsite versus virtual support, and strategies for maintaining service continuity. **Note:** If an interview is requested, all key team members

are expected to attend the in-person conversation.

SCOPE OF SERVICES

The District requires a partner that offers significant support beyond renewal negotiations. Bidders should demonstrate capabilities in:

A. Strategic Consulting Services

- Act as Broker of Record and provide guidance on plan design, cost containment, and compliance.
- Benchmark District benefits against comparable public-sector employers and provide feedback.
- Support long-term strategy conversations and provide recommendations based on District needs as it relates to the plan, wellness, etc.

B. Alternative Funding Evaluation

- Assess District readiness for alternative funding through financial and demographic risk analysis.
- Propose risk mitigation strategies, including stop-loss strategies and multi-year cost volatility perspectives.
- Clearly explain the advantages, risks, and operational requirements of self-funding in a school district context.

C. Staff Communication and Education

- Develop clear communication strategy and materials for plan evaluations and open enrollment.
- Facilitate discussions for the District Benefits Committee (6 meetings per year).

D. Plan Marketing and Account Management

- Manage bidding and vendor negotiations.
- Provide monthly reporting on claims trends, performance metrics, and regulatory compliance.
- Support evaluation of plan design alternatives and funding structures.
- Develop analyses and recommendations aligned with the District's open enrollment timeline.
- Support resolution of claims and eligibility issues, as needed.

BIDDER QUALIFICATIONS

The District seeks a team with significant experience in public-sector benefits management. Proposals should demonstrate:

- Success in transitioning districts to alternative funding models, as well as the professional judgment to advise against such models when inappropriate.
- Organizational stability and low staff turnover.
- Positive references from comparable municipal or educational clients.

ANTICIPATED TIMELINE

The District will maintain its current consulting services through the Spring 2027. Consulting services will be necessary for the renewal cycle for the 2027- 28 fiscal year.

Milestone	Target Date
Request for Proposals (RFP) Issued	August 10, 2026
Bidders' Questions Deadline	August 17, 2026
District's Response to Questions	August 21, 2026
Proposals Due (4:00 p.m. CST)	August 31, 2026
Review and Interviews	September 1 - September 7, 2026
Selection of Consultant	September 18, 2026

EVALUATION OF PROPOSALS

Proposals will be assessed based on the following:

- Understanding of school district-specific needs.
- Experience with alternative funding models and Central Wisconsin area market knowledge.
- Quality of staff engagement and education strategies.
- Fee transparency and competitiveness.

Proposal Evaluation Category	Key Considerations & Requirements	Score (1–10)	Weight
Experience & Qualifications	Demonstrated history serving K–12 school districts or similar public-sector entities. Stability and depth of the firm, including qualifications of the Primary Consultant, Account Manager, and support staff.		20%
Alternative Funding Expertise	Specific expertise in evaluating and implementing self-funded, level-funded, or captive models. Ability to provide a multi-year perspective on cost volatility and risk management.		25%
Proposed Approach	Quality and thoughtfulness of the strategy for the District's specific size (757active employees). Logic of the plan for transitioning from fully insured to alternative models.		15%
Staff Engagement & Education	Strength of the strategy for educating staff and participating in the District Benefits Committee. Experience in developing materials for 6 annual committee meetings and open enrollment.		15%
Market Knowledge	Depth of relationships with Central Wisconsin area carriers and knowledge of the local benefits market. Ability to benchmark the District against comparable regional employers.		10%
Fee Structure	Transparency and competitiveness of the proposed compensation disclosure. Clarity on how fees align with the services provided.		10%
References	Strength of feedback from current or recent school district or municipal clients.		5%

SUBMISSION INSTRUCTIONS

Please submit proposals in **PDF format** via email to **bbakunow@pointschools.net** no later than **4:00 PM on August 31, 2026**. Late submissions will be disqualified from consideration.

RIGHTS RESERVED

The District reserves the right to reject any or all proposals, waive informalities, request supplementary information, and select the proposal deemed to be in the best interest of the Stevens Point Area Public School District.

TERM

The services to be performed will cover three fiscal years beginning July 1, 2027, and concluding with the fiscal year ending June 30, 2030. These services may be renewed for up to two additional one-year extensions with the same terms and conditions upon mutual agreement. Prior to the end of this time period, or during an extension, the District or firm may terminate these services by giving written notice to the other party on or before January 1st of any calendar year within the service period, or period of extension.

OPENING OF PROPOSAL

All proposals are opened in public. You or your representatives are welcome to attend the opening.