

REQUEST FOR PROPOSAL (RFP)
For
Naperville Community Unit School District
#203

Issued: August 31, 2026

Proposals Due: September 23, 2026

Sealed Proposals must be returned to:

Gretchen Gallois
Director of Human Resources
203 W. Hillside Rd
Naperville, IL 60554

INTRODUCTION

Naperville Community Unit School District #203 ("Naperville" or "the District") is soliciting proposals to provide Benefit Consultant Services for its employee benefit plans. Benefit plans include group health insurance, group life, dental, Near-Site Direct Primary Care Clinic, Section 125 flexible spending accounts (FSA), Health Savings Accounts (HSA) and other plans as they are added or developed.

Naperville 203 is the tenth largest school district in the State of Illinois, serving approximately 16,500 students. The District serves students from the cities of Naperville, Aurora, Lisle, and Bolingbrook. The District's total operating budget is approximately \$370 million. The total budget for employee benefit plans covered under this proposal is approximately \$50 million. Naperville has approximately 2,500 full time equivalents, and all full time employees are eligible for benefits.

Naperville currently offers 4 medical plan options; two PPO and two High Deductible plans, with a three tier network option and a two tier network option. Employee contributions are set to 15% of total plan cost for the 4 unions and 10% of total plan cost for NonUnion and Administration. The medical plans are self-insured health plans, currently offered through Blue Cross Blue Shield of Illinois.

Dental and Vision coverage is currently offered through Guardian. Health savings accounts and FSA accounts are administered through Lively.

All insurance plans renew on a calendar year basis.

CONTRACT PERIOD

The period of the benefit consulting services contract will be for a three year term with options for a fourth and fifth year. Contract prices must be firm for a ninety (90) day period from the proposal due date to allow acceptance by the Board.

RESPONSE DATE

Four bound copies of your proposal and an electronic copy must be received by Gretchen Gallois **no later than 1:00 p.m. on September 23, 2026**. Proposals must be submitted in a sealed envelope clearly marked, "Benefit Consultant Proposal". It is the sole responsibility of the respondent to ensure that Naperville receives its response by the time and date noted above.

RESPONSES TO QUESTIONS FROM RESPONDENTS

Questions or requested clarifications regarding the requirements of this RFP must be addressed to Gretchen Gallois via email (ggallois@naperville203.org) **no later than 1:00 p.m. on September 8, 2026**. The District will provide a written email response that identifies every question submitted along with our answer to every respondent who requests a copy and who transmits his/her email address to Gretchen Gallois. The District will respond to questions submitted after the deadline at its sole discretion.

SCHEDULE

Naperville 203 is setting this initial schedule for action, and except for the Proposal Due Date, reserves the right to alter the scheduled dates, if necessary.

<u>RFP Schedule Action</u>	<u>Date</u>
RFP Issued	August 31, 2026
Deadline for questions & clarifications	September 8, 2026
Proposals Due	September 23, 2026
Finalist Notification	October 9, 2026
Interviews (Selected finalists)	October 21, 2026
Board Approval	November 2, 2026
Effective Date of Consultant Agreement	January 1, 2027

SUBMISSION INFORMATION

Naperville 203 reserves the right to accept any proposal, to reject any or all proposals, waive any and all requirements of this RFP, or to waive any informality in proposals received when such acceptance, rejection or waiver is considered to be in the best interest of Naperville 203 and its employees. This request does not obligate Naperville 203 to pay any cost incurred by vendors related to submission of proposals in response to this RFP.

Upon evaluation of the proposals, Naperville 203 will identify companies who will be interviewed. Naperville 203 will conduct interviews with a selection of the submitters in order to discuss technical and/or other aspects of the proposals, including pricing, after proposals have been submitted. Interviews will be conducted with the District on October 21, 2026.

Proposals must address each specification directly and to the point. Any deviation from the specifications must be noted.

By submitting a proposal, the provider is indicating that he/she has read, understands and agrees to all points in the specifications. Unsigned proposals will be rejected. Proposals should include a statement of any areas of possible "conflict of interest" with Naperville 203 officials and employees.

BENEFIT PLAN INFORMATION

Naperville 203's current plans are as follows:

Medical: PPO / HDHP self-insured plans administered by BlueCross BlueShield of Illinois

Dental: PPO self-insured plan administered by Guardian

Voluntary Vision: administered by Guardian

Life & AD&D: insured by Guardian

Voluntary Life: insured by Guardian

Employee Assistance Program: administered by Guardian

Stop Loss coverage: insured by BlueCross BlueShield of Illinois

The total employee enrollment as of July 1, 2026 in each plan is as follows:

Coverage Tier	PPO – Options	PPO – Select	HDHP – Options	HDHP - Select	HSA Cont
Employee	329	214	109	66	\$1,500
Family	702	355	203	109	\$3,000

2027, 2025 and 2024 benefit funding rates are available at: Naperville 203 Board Docs, 2nd meeting in August <https://go.boarddocs.com/il/naperville203/Board.nsf/Public>

Benefit Guides are available at: [Naperville 203 Website](#)

Collectively Bargained union agreements with the NUEA, NESPA, NUMA and NTA are available at: [Naperville 203 Website](#)

Commented [1]: can/should this be updated since the last board meeting?

ADDITIONAL INFORMATION

Naperville 203, in its discretion, may terminate the agreement in whole or in part at any time, whenever it is determined that the successful Consultant has failed to comply with or breached one or more of the terms and conditions of the agreement or specifications incorporated therein. In the event of the partial or total termination of the agreement, it is hereby agreed that Naperville 203 shall only be obligated to pay in accordance with the terms of the agreement for materials and services, which have been accepted by the District.

SCOPE OF SERVICES

Consulting Services

The consulting firm selected will be expected to perform the following services for Naperville 203. These services will include the following types of activities and should be included as part of your consulting fee:

- Serve as an advisor on all benefit related issues;
- Review and evaluate the District's benefit components, specifically in the area of design, funding, cost and administration;
- Review levels and types of coverage offered and recommend any changes to current offerings;
- During the initial term, investigate all viable programs, insurers and service providers and provide thorough cost benefit analysis report of each option;
- Propose recommendations to include comparative alternatives, plan design changes, new products and compliance with all appropriate tax codes, as well as state and federal regulations governing benefit plans;
- Review current carrier plans and performance and provide a report on findings;
- Analyze claim experience for trends and anomalies;
- Recommend cost containment strategies and techniques on all employee benefits;
- Provide update Federal and State regulations as they relate to coverage;
- Provide annual funding projections, and make recommendations for annual funding amounts;
- Attend insurance committee meetings, approximately 10 per year, called by Naperville 203 for such purposes of education, discussion, review and evaluation of the District's benefit plans;
- Provide other assistance and advice as needed;
- Be a liaison between Naperville 203 administrative staff and all carriers;
- Provide customized monthly claim and administrative fee reporting;
- Assist administrative staff in preparing open enrollment materials;
- Review and work with carrier to provide the Summary of Benefits and Coverage;
- Assist with ACA compliance including IRS reporting, PICORI fee calculation, Cadillac tax, affordability and minimum value calculations;
- Prepare annual Medicare D notice;
- Provide Paid Claims Lag Reserve Analysis (IBNR) as requested;
- Attend and conduct open enrollment meetings, as needed;
- Consult on wellness programs and strategies;
- Interface with medical carrier for annual custom utilization review of Medical/Rx plans, including benchmarking;
- Meet with Naperville 203's administration monthly (or additionally, as needed) to evaluate ongoing issues and prepare for upcoming insurance committee meetings;
- Prepare and print presentations and meeting materials;
- Conduct custom surveys, as requested;
- Assist in and/or attend collective bargaining negotiations;
- Perform underwriting and plan modeling;
- Perform detailed benefit benchmarking analysis annually.

Administrative Support Services

The consulting firm selected will be expected to perform the following services for Naperville 203. These services should be included as part of your consulting fee:

- Secure timely renewal quotations from plan providers;
- Negotiate with providers to secure competitive rates and maximize discount levels;
- Secure bids and make recommendation for placement;
- Prepare specifications, take and analyze bids and make recommendations for the replacement or modification of current vendors;
- Facilitate in the successful transition of any coverage or administrative services as requested by Naperville 203;
- Assistance with employee problems in the areas of claim payments, billing eligibility and enrollment;
- Assistance with the development of employee communication tools, including the design and preparation of printed materials including a website for employees, on-site employee meetings, etc.;
- Consult with Naperville 203 on all benefit regulatory compliance issues and assist in the preparation of reporting requirements;
- Assist Naperville 203 with all Illinois and Federal laws regarding insurance including but not limited to: COBRA, HIPAA, ACA, etc.;

INDEMNIFICATION

The Consultant must indemnify, defend, and hold harmless the Owner, its individual Board members, agents, consultants and employees (collectively, "Indemnities"), from and against all claims for death or injury to persons or damage or loss to property, including claims of Owner, third parties, and Consultant's or any subcontractor's employees, and any other claims, losses, damages, or expenses, including attorneys' fees, arising out of the performance of the services by Consultant, including, but not limited to, losses or damages caused in part by the Indemnities' own negligence (except to the extent prohibited by Illinois law).

METHOD OF SELECTION

Vendor selection shall be determined by an evaluation of the total content of the proposal submitted. The following will serve as the basic criteria for the selection of the consultant chosen.

- Understanding of the work required by Naperville 203 as evidenced by the proposal.
- The qualifications of the Consultant and the team assigned to Naperville 203.
- Total resources of the Consultant that can be applied to the advantage of Naperville 203.

- The scope of services offered and to the extent to which they meet or exceed the requirements of Naperville 203.
- Experience with similar Organizations and the result of reference checks.
- The total cost of the services offered to Naperville 203.

The District shall not be obligated to explain the results of the evaluation process to any vendor.

GENERAL CONDITIONS

1. No Obligation to Award

This RFP solicitation does not oblige Naperville 203 to award a contract to any respondent. Naperville 203 may, at its discretion, revise the selection process, the schedule of events or anticipated date of award, may request further information from any respondent or may withdraw this RFP in part or in its entirety.

2. Withdrawal

A respondent may withdraw its proposal without prejudice to itself, by submitting a written request for its withdrawal to Gretchen Gallois at any time during the entire selection process.

3. Rejection of Proposal

Naperville 203 may reject any and all proposals. Naperville 203 will reject the proposal of any party who has been delinquent or unfaithful in any former contract with the District. The right is reserved to reject any or all proposals, and to waive technical defects, as the interests of Naperville 203 are best served.

4. Confidentiality

All vendor-supplied materials, including response to the RFP, become the property of Naperville 203. The District will respect the confidentiality of the information provided under each proposal and will work with all vendors to meet their confidentiality requirements, provided they are within reason. However, proposals are subject to the Freedom of Information Act..

Direct requests to:

Gretchen Gallois
Director of Human Resources
ggallois@naperville203.org

Request for Proposal Cover Form

From: _____
Benefit Consultant

I have examined the specifications and instructions included herein and agree, provided I am awarded a contract within 90 days of RFP due date, to provide the specified items in accordance with the terms stated herein. All deviations from specifications and terms are in writing and attached hereto.

Firm Name	Signature
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Address	Print Name
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City, State, Zip Code _____ Date _____

Work Phone Number	Work Email Address
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By submitting a proposal, the provider is indicating that he/she has read, understands and agrees to all points in the proposal. Unsigned proposals will be rejected.

RFP Required Information

Structure and Philosophy

- 1) Describe your organization, its history and size (revenue and number of employees) as well as location(s).
- 2) Describe the professional liability coverage carried by your organization.
- 3) What amount of Errors and Omission coverage does your organization carry?
- 4) Are there any judgments, claims or suits pending or outstanding by or against you? If yes, submit details.
- 5) Define the organization's structure with regard to compliance updates and issues.
- 6) Describe the range of covered lives for your current clients. Provide details on Illinois school district clients.
- 7) Describe your leverage with the insurance marketplace.
- 8) Describe the breadth and scope of benefit plan consulting services you can perform. Please identify any of the services that you cannot provide or that will be provided by another entity.

Service Team

- 9) How many of your employees will be assigned to the account? Provide a brief biography detailing the roles of each person to be assigned.
- 10) How does your company provide better services to Clients than other competitors in the market?

References

- 11) Describe your organization's experience working with similar Organizations. Although not required, experience with other large, unit school districts is preferred. In assessing

similarities of Organizations, factors considered will include, but not limited to: annual benefits budget, total number of employees, number of covered lives, number of unions and collectively bargained agreements, and plan governance structure.

12) Provide at least three current client references, and one former client reference. Please provide the names of the clients, approximate number of employees, years of service to the client and the contacts for each client.

Client Support Service

13) What technology resources or knowledge does your company offer clients to streamline or improve their administration? Describe any in-house tools and/or technology available for School District access. Is there any additional cost?

14) Naperville 203 currently utilizes Businessolver for benefits and COBRA Administration. Does your organization recommend staying with Businessolver or do you recommend a different solution? Do you offer a software solution as part of your services?

15) What additional resources or services does your company provide outside of the annual bid or contract process?

16) Please list the areas of compliance that you work with your clients on.

17) What steps do you take to ensure your clients are up-to-date on current laws and legislation that may impact their plans or administration? Are there additional expenses or costs for your compliance services or assistance? (i.e., assistance in reporting information and implementing the process.)

18) How do you simplify the enrollment process for your clients and their employees?

Financial Planning and Cost Containment

19) When considering benefit plan design reductions, how do you determine the options? How do you prioritize and rationalize the options with the committee? How do you convince union employees to make benefit plan design reductions?

20) What steps do you take to ensure that your clients are offering competitive benefits and no gaps in coverage?

21) What resources or tools do you offer your clients to benchmark or compare their plans' performance or costs with other school districts of similar size and in their geographical area?

New Client Implementation

22) You will have four meetings with the insurance committee before the summer break (June through August). How would you utilize those meetings? As additional information, historically rates for the next plan year are set in May and/or June.

23) What added time and resources should your new clients anticipate during their first renewal with your team?

Specific Considerations to Address in the Proposal

24) Naperville 203 opened a Direct Primary Care Clinic in August 2025 – Describe your capabilities in near-site clinic management. Please include details on who on your team is directly responsible for this function.

25) Provide a case study showing the collaboration between your team and a near-site health center solution.

26) What experience, if any, do you have working specifically with Marathon Health on a near-site health center solution?

Pricing

Naperville 203 pays a flat fee, to be paid on a monthly basis. Please indicate your annual fee for the following years:

2027 _____

2028 _____

2029 _____

2030 _____ Optional

2031 _____ Optional

Please explain the fee structure for any additional services requested by Naperville 203 and give examples of projects that would not fall within the scope of the annual fee indicated above.

Please list any optional services your company may offer and the additional monthly fee for each service.

Naperville 203 requires that its Benefits Consultant disclose any and all compensation earned through any provider doing business with Naperville 203.

Please include a sample contract.