

Request for Proposal for Employee Benefits Consulting Services

Lorain City School District
2601 Pole Avenue
Lorain, Ohio 44052

August 20, 2026

Updated September 11, 2026, to revise the timeline and clarify pricing submission requirements.

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SECTION A---GENERAL INFORMATION

A1. District Background

The Lorain City School District (LCS) is soliciting proposals from insurance consultants to coordinate and provide highly professional and proactive employee benefit insurance consulting services related to medical, pharmacy, dental, and vision. LCS is located in Lorain County and has approximately 600-700 participants on the plans.

A2. Solicitation Purpose

The District is currently fully insured and intends to transition to self-insurance for its medical, prescription drug, and dental plans effective January 1, 2027. The District is seeking a consultant to lead and support that transition, including funding analysis, stop loss placement, vendor selection, reserve requirements, and the plan document and compliance work the change requires.

The District also intends to shift from passive administration of its health care plan to active plan management. The District expects a consultant who will bring forward data-driven strategies on an ongoing basis, monitor claims experience and high-cost claimants, hold vendors accountable to their commitments, and recommend plan design and clinical interventions rather than simply processing annual renewals.

In addition, the District would like to implement a benefits administration system and expects the consultant to assist with evaluation, vendor selection, implementation, and ongoing performance management.

The District desires to meet the challenges of managing the rising costs of health care, maintaining quality benefit programs, and maintaining solvent health care funding for current and future employees and their dependents.

A3. Benefit Plan Structure

The following is intended to give responding vendors a high-level understanding of the District's current plan structure. It is not a complete description of benefits.

Medical and Prescription Drug. The District offers four fully insured medical plan options to eligible employees and their covered dependents. Medical Mutual serves as the third-party administrator and network provider. Prescription drug benefits are fully insured and administered by Medical Mutual/ESI.

Dental. The District offers fully-insured dental coverage administered by Delta Dental.

Vision. The District offers fully-insured vision coverage administered by MMO.

Voluntary Products. The District provides voluntary products through Washington National.

Spousal Carve-Out. The District's medical plan includes spousal carve-out provisions. A spouse who is eligible for group medical coverage through his or her own employer is required to enroll in that coverage as primary, with the District's plan coordinating as secondary.

Incentive Cash-Out Program. Eligible Employees who waive District medical coverage are eligible for an incentive cash-out payment.

The benefits program is designed to support the health, well-being, and financial security of employees while maintaining cost-effective and sustainable plan offerings.

The District continually evaluates its benefit plans, funding strategies, vendor partnerships, and employee engagement initiatives to ensure competitive coverage, regulatory compliance, and high-quality service for plan participants.

SECTION B---SCOPE OF SERVICES

The winning consultant will demonstrate their team's market knowledge, technical skills, and clinical skills.

The selected employee benefit consultant will be expected to work in close partnership with the School District's administration and staff to perform comprehensive consulting services to include, but not limited to, the following benefit consulting services:

The following information is requested:

1. Confirmation the consultant provides "Assumed Core Services."
2. Demonstrate their experience with "Requested Strategic Services."

B1. Benefits Consulting - Assumed Core Services:

Please simply confirm that your firm provides the following core services. Finalists will be asked to demonstrate and discuss these services at the finalist meeting.

**Our consulting firm provides all the following services – Y/N
Identify services not included.**

1. Attend Health Insurance Committee (HIC) meetings as required by members, approximately 8 to 10 per year and approximately 1 to 3 hours per meeting;
2. Data Analytics
 - a. Monthly Data Analytics Report
 - b. Quarterly High Cost Claimants Review
 - c. Provide comprehensive claims utilization analysis for the District's core plans, including medical, pharmacy, dental, and vision, and analyze historical claims experience;
 - d. Provide current market trends for local, regional, and national benchmarks.
 - e. Provide regular benchmarking and financial analyses, including claims reporting, large-claim monitoring, utilization trends, and comparisons with comparable Ohio public entities, peer organizations, and industry standards to identify performance gaps and improvement opportunities while maintaining client confidentiality;
3. Deliver expert advice regarding plan design based on industry and provide benefit design alternatives with cost/benefit comparison analysis;
4. Determine expected costs and employee and employer rates for future fiscal and calendar year periods;
5. Ensure legal and tax-related compliance with all employee benefit programs, and coordinate with legal counsel, as necessary;
 - a. Provide assistance with the Affordable Care Act (ACA) regulations, updates, fees, compliance, and training.
 - b. Advise and support the administrative staff regarding filing and maintaining compliance at all applicable levels of federal, state, and local regulations.

6. Provide or coordinate the actuarial reports, reserve analyses, certifications, and related services necessary to support the District's compliance with O.R.C. 9.833, including the written actuarial evaluation required for a self-insurance program and coordination with the required certified public accountant and member of the American Academy of Actuaries, as applicable;
7. Provide appropriate benefits education and training to the Health Insurance Committee to ensure informed and intelligent decision-making regarding plan design and utilization;
8. Conduct requests for proposals (RFPs), including development of vendor requirements, vendor identification, proposal evaluation, finalist presentation due diligence, and related support;
 - a. Complete vendor negotiations for employee benefit programs to optimize cost, quality, and service delivery across all benefit offerings;
 - b. Prepare comparative analysis and recommendations from finalists;
 - c. Confirm whether your firm can manage the entire RFP lifecycle, including drafting vendor requirements, issuing RFPs, scoring responses, and facilitating finalist presentations;
 - d. In conjunction with administrative staff, assist in finalizing contracts and service agreements and in developing implementation and communication plans for new, extended, and renewed vendor contracts;
 - e. Assist with ongoing vendor performance management and evaluate and negotiate renewal terms and conditions when necessary;
 - f. Provide review of all contracts prior to the plan year, including SPDs, SBCs, and other applicable plan documents;
9. Provide or coordinate actuarial services and legal resources when necessary, and disclose any subcontracted services and associated fees;
10. Consultant acknowledges that all documents submitted are subject to Public Records rule in the State of Ohio, O.R.C. 149.43;
11. Consultant confirms that they do not have any conflict of interest in performing their role as Consultant, agent, and advisor to the plan.
12. Consultant confirms that it will act in the District's best interests and conduct its consulting and advisory process in a fiduciary manner.

B2. Desired Strategy Building Process

It is expected that the consultant will assist in building both short-term and long-term strategies. Once the strategies have been set, the consultant will perform vendor RFPs that best align with those strategies.

The District seeks guidance on best practices, innovative solutions, and effective strategies from qualified consultants to support the design, administration, and optimization of its benefits programs including but not limited to medical network and clinical, pharmacy benefit manager (PBM) and pharmacy clinical, stop loss and funding strategies. Additional strategies and initiatives may be identified and pursued as mutually agreed upon by the District and its employee representative groups.

Please provide short, concise responses that show how you would assist the District with the Requested Strategic Services. Finalists will have an opportunity to provide additional insights and examples.

1. Please describe your process for building short-term and long-term strategy for LCS.
2. Pharmacy Benefits Manager (PBM) request for proposal
 - a. Please provide an example of a recent RFP and what type of analysis was created to help make the selection of the winning PBM.
 - b. How does your firm score PBM RFP's? Please provide an example of a recent RFP and what type of analysis was created to help make the selection of the winning PBM.
 - c. Does your firm have a preferred PBM or coalition?
 - d. What differentiates your process and team in performing an RFP for a PBM?
3. Pharmacy Clinical Strategies
 - a. What strategies have you created to help manage the PBM?
 - b. What strategies have you created and implemented to manage specialty drugs?
 - i. Distributed through the PBM
 - ii. Specialty drug claims in the medical claims
 - c. What strategies have you created and implemented to help manage GLP-1 drugs?
 - d. What strategies have you created and implemented to manage gene and cell therapy drugs?
 - e. Does your team have a process to identify early emerging large prescription drug claims and unusual trends? Please describe.
 - f. Please share a case study that demonstrates your firm's experience with the Pharmacy Clinical strategies described above.
 - g. What strategies are available with 340B and/or Own-Use Pricing with local hospitals?

4. Medical Network Strategies

- a. What strategies have you used to manage high-cost claimants in medical claims? Please provide details of team and process.
- b. Have you worked with PPO networks to provide any of the following? If not, how would you assist the HIC in developing goals and processes to achieve some or all of the following?
 - i. Direct Contracting
 - ii. Ability to manage high-cost claimants including specialty drug infusions.
 - iii. Medical Drug Carve Out
 - iv. Other

5. Has your firm assisted a self-insured plan sponsor with the evaluation of an on-site or near-site clinic?

6. Stop Loss and Funding Strategies

- a. What is your standard process for marketing and placing stop loss coverage? How often do you recommend marketing the coverage?
- b. What unique strategies have you implemented on stop loss and reserves?
- c. What is your recommended specific stop loss level for LCS, if any? Aggregate, if any?
- d. What is your process and activity related to stop loss during a 12-month stop loss contract?
- e. Please provide a case study for one of your clients in which your process produced hard-dollar savings, reduced risk, or achieved other measurable outcomes.

7. How do you stay current on the many point solutions in the market and advise clients on which solutions may be appropriate? Do you receive commissions, overrides, bonuses, or other compensation from any of these programs?

8. How do you identify, vet, and recommend prospective vendors that align with the District's size, culture, and cost-containment goals?

- a. How do you shop in the market to find the best offer available?
- b. Once a vendor is selected, how will you assist in the implementation, contracting, and performance guarantee negotiations?
- c. Are your RFP management services and vendor negotiations included in the standard retainer, or are they separate project-based fees?
- d. How does your consulting process and team help ensure that the District is meeting its fiduciary obligations?
- e. Vendors often promise significant outcomes, including discounts, rebates, performance guarantees, and other financial results. How do you track actual results and hold vendors accountable? Please provide a case study.

9. Benefits Administration System. Describe your firm's experience assisting public sector employers with the evaluation, selection, implementation, and ongoing management of benefits administration systems.
 - a. How would you assist LCS in defining requirements and evaluating benefits administration vendors?
 - b. Can your firm manage an RFP or other competitive vendor selection process for a benefits administration system?
 - c. Describe your implementation support, including eligibility and enrollment setup, payroll and HR system interfaces, testing, employee communications, and open enrollment.
 - d. How do you monitor vendor performance, service levels, data accuracy, and issue resolution after implementation?
10. Other Opportunities. Please share other strategies the District should learn from your team.
11. Please provide bios for the team that would deliver the requested strategic consulting services. Please indicate which team member or members are available to meet in person with LCS, as appropriate.

B3. Confidentiality Requirements

1. The vendor must hold all employee personally identifiable information (PII) and protected health information (PHI), to the extent applicable, in strict confidence and may not disclose or use such information except as necessary to perform services for the District and as permitted by applicable law and agreement.
2. The vendor shall promptly address any suspected or confirmed security incident or breach and shall notify LCS within 24 hours of learning of the incident or breach.
3. At its own expense, the vendor shall provide required notices to affected persons when legally required and in coordination with the District.
4. Records retention procedures must be in place, and the District's retention schedule will be communicated by LCS administrative staff.
5. The vendor must comply with all applicable privacy and security requirements, including HIPAA and HITECH to the extent applicable, and must execute a Business Associate Agreement with the District when required before receiving PHI.
6. The vendor must maintain appropriate administrative, physical, and technical safeguards for confidential information throughout the term of the agreement.

SECTION C--- SCHEDULE OF ACTIVITIES

The following schedule is tentative and represents our intentions the day this document was published. District activities and related issues will have a higher priority and may affect the schedule. All vendors must adhere to this schedule. **Unless otherwise noted, the deadline for each item is 4:00 p.m. local time.**

Lorain, Ohio is in the Eastern Time Zone.

Date	Activity
8/21/26	RFP posted
8/28/26	Questions are due by 4:00 p.m. Eastern Time to rfp@lorainschools.org . A summary of all questions and answers will be provided by September 16, 2026.
9/23/26	Proposals are due by 4:00 p.m. Eastern Time in PDF format to rfp@lorainschools.org .
10/7/26	Finalists will be notified
Tentative Week of October 12 th	Finalist meetings
Tentative 10/26/26	Board of Education meets
Tentative 10/30/26	Selected consultant will be notified.
Tentative 11/2/26	Share data and stop loss RFP preliminary results with new consultant
Tentative Week of Nov 2 nd	Meet with Lorain City Schools

All vendors submitting proposals should hold the week of October 12th (tentative) for finalist interviews (date to be determined). Vendors selected as finalists will be invited to meet **in person** to present and review their proposal.

The District anticipates transitioning to a January 1, 2027 plan year and changing to self-insurance. The interim consultant will start the RFP process for stop loss in October and share preliminary results with the new consultant as well as historic data and actuarial forecasts to assist with the transition.

SECTION D---EVALUATION

Vendors that are found to be non-responsive or non-responsible will not be included in the evaluation process. Vendors that are considered responsive and responsible may be evaluated in two phases. The District reserves the right to eliminate a vendor as non-responsive at any time during the evaluation process. The first phase of the evaluation process will be based on the following criteria. The District is using a Request for Proposal process to find the best value so price will not be the only factor in determining an award. The contract will be awarded to the responsive and responsible vendor based on this evaluation process and other such factors that the District, in its sole discretion, deems relevant, including, but not limited to, price negotiations.

The highest ranked vendors from the first phase of the evaluation may be given an opportunity to make presentations. If vendors are given that opportunity, this will constitute the second phase of the evaluation process. The District reserves the right to determine the number of vendor's presentations based on scoring spread, practical limitations, and any other factors that the District, in its sole discretion, deems relevant. If presentations are conducted, the District will base the final ranking on the totality of the information gained from the entire evaluation process.

Once the final ranking is completed, the District will meet with the top ranked vendor to negotiate an agreement. If the District cannot reach an agreement with the top ranked vendor, the District will commence negotiations with the second ranked vendor and continue that process until a vendor is selected and an agreement is reached.

Lorain City Schools reserves the right to award based on overall best value and the District reserves the right to choose the single or combination of awards that best meet our needs. In determining whether a

vendor is responsible, the District may consider vendor facilities, equipment, vehicles, supplies, inventory, personnel, financial status, management, references, registration as a business in the State of Ohio, insurance, supply chain, credit rating, and integrity.

D1. Evaluation Criteria and Scoring

Proposals will be scored on the following weighted criteria, for a total of 100 percent:

Evaluation Criterion	Weight
Experience, Qualifications, and Personnel	30%
Implementation and Experience with Short- and Long-Term Strategies	25%
Health Fiduciary Mindset	25%
Price	20%
Total	100%

D2. Best & Final Offers

Vendors may be asked to submit best and final offers. If best & final offers are requested, vendors may be allowed to submit revised proposals as part of the vetting process. The District reserves the right to request financial statements for the previous three fiscal years from the highest ranked vendor(s) as part of the final vetting process.

D3. Price

Pricing must be submitted using the vendors' preferred or recommended pricing. There is no pricing template posted with the RFP materials on the District's website. Any pricing assumptions, exclusions, or separate project fees must be clearly identified.

SECTION E---SUBMISSION REQUIREMENTS

Questions regarding this RFP must be submitted in writing to rfp@lorainschools.org by 4:00 p.m. Eastern Time on August 28, 2026. Proposals must be submitted electronically in PDF format to rfp@lorainschools.org no later than 4:00 p.m. Eastern Time on **September 23, 2026**. If a proposer believes any portion of its proposal is exempt from public disclosure, the proposer should submit a separate redacted copy and identify the legal basis for each redaction. The District will independently determine its obligations under Ohio public records law.

SECTION F---VENDOR PROVIDED INFORMATION

Consultant Information - Requirements

Please complete the following:

1. Legal Name and address:
2. Description of firm/agency/business including history, legal organization, and principal place of business of the team servicing the district.
3. Fees
 - a. Will your firm agree to act in the District's best interests and conduct its consulting and advisory services in a fiduciary manner? Yes/No. If yes, describe the scope of those duties and identify whether your errors and omissions insurance covers those duties.
 - b. Does your firm accept book-of-business overrides from any vendors? If yes, please list medical, PBM, and stop loss vendors that pay your firm an override, regardless of whether the compensation would apply to LCS.
 - c. Do you receive new business rewards, contingent compensation and other sales incentives or service allowances from vendors you work with? Yes/No
 - d. Do you have proprietary offerings or preferred vendor arrangements that you extend to your clients (i.e., captive stop loss or PBM arrangement, medical TPA or voluntary products? Yes/No
 - e. What types of commissions and bonuses do you receive from carriers, in total?
 - f. Is more than half of your compensation from one carrier? Are you willing to work for us strictly in a fee-based consulting services arrangement, where your only revenue derived from our relationship is through transparent direct fees paid by us to your firm? Yes/No.
 - g. Provide a cost estimate for services requested with as much detail as possible.
 - h. What is your preferred fee arrangement, such as PEPM, fee for service, or another structure?

- i. Please provide a copy of your firm's "fee, commission, bonus and override disclosure statement."
 - j. Confirm that your only source of compensation, both monetary and non-monetary, for all matters related to the LCS will be paid directly by the LCS and not by any other entity (direct or **indirect**).
4. References: Provide three public entity references and contact information. Please note whether each entity is self-funded, fully insured, or uses another funding arrangement; the types of services your firm provides; and whether the entity is independent or participates in a consortium.

Reference One:

Entity Name:

Contact Person's Name:

Phone No. (###-###-####):

E-Mail Address:

Self-funded, fully insured, or other?

Independent or Consortium?

Reference Two:

Entity Name:

Contact Person's Name:

Phone No. (###-###-####):

E-Mail Address:

Self-funded, fully insured, or other?

Independent or Consortium?

Reference Three:

Entity Name:

Contact Person's Name:

Phone No. (###-###-####):

E-Mail Address:

Self-funded, fully insured, or other?

Independent or Consortium?

5. Provide evidence of a minimum of \$1,000,000 in Errors and Omissions Insurance. Also describe the firm's cyber/privacy liability insurance coverage and policy limits. The selected vendor must provide certificates of coverage before contract execution.
6. Price: Please provide fee quote. Pricing must be submitted using the vendors' preferred or recommended pricing. There is no pricing template posted with the RFP materials on the District's website. Any pricing assumptions, exclusions, or separate project fees must be clearly identified.

SECTION G---TERMS & CONDITIONS

G1. Contract Term

The initial contract term will begin upon execution following Board approval and continue for three years, with the option for two additional one-year renewal terms. All contract periods and renewals are subject to annual appropriation by the Lorain City Schools Board of Education.

G2. Contract Administration

The contract will be administered by the Lorain City Schools Treasurer's Office in coordination with the Superintendent's Office.

G3. Contract Documents

Vendors that cannot accept the terms and conditions of this solicitation and the District's Purchase Order / General Terms & Conditions, which will be posted with the RFP materials on the District's website, will be required to pay all costs related to the development, review, and final approval of any vendor-preferred contract.

G4. Invoices

Unless otherwise noted, all invoices are to be billed to the Lorain Board of Education and submitted to the Lorain City Schools Treasurer's Office, Attention: Benefits, 2601 Pole Avenue, Lorain, Ohio 44052.

Invoices must be tendered no later than the 10th of the month following the month in which the charges were incurred. The District will have 30 calendar days to make payment after receipt of a valid invoice.

G5. Travel Time

The District does not pay for travel time.

G6. HIPAA and Data Security

The selected consultant must comply with applicable HIPAA and HITECH requirements and execute a Business Associate Agreement with the District when applicable before receiving PHI. The consultant must maintain appropriate administrative, physical, and technical safeguards for confidential data throughout the contract term.

SECTION H---MISCELLANEOUS INFORMATION

H1. Progress Updates

The District does not provide progress updates. Finalists will be notified after top candidates have been selected.

SECTION I---DEFINITIONS

Board of Education: Governing Board of Lorain City School District

Clarifications: Written exchange of information that takes place after the receipt of proposals. The purpose of clarifications is to address minor or clerical questions regarding a proposal.

Cure Notice: One of the steps in the contract termination process. Written notification to a vendor that the vendor has failed to meet the terms of a contract. The notice requires that the vendor informs the District of steps that will be taken to cure the deficiencies in performance.

District: Lorain City Schools (LCS)

Interested Party: An actual or prospective bidder or offeror whose direct economic interest would be affected by the award of a contract or by the failure to award.

May: Indicates something that is not mandatory but permissible.

Notice of Termination for Default: One of the steps in the contract termination process. Written notification to a vendor that the vendor has failed to meet the terms of the contract and that the District will terminate the contract on a specified date.

ORC / RC: Ohio Revised Code

Proposer: A contractor, company, consultant, individual, or supplier that responds to a solicitation.

Responsible Vendor: A vendor whose financial condition, experience, conduct and performance on previous contracts, and whose facilities and management skills support the contractor's ability to execute the contract properly as provided in section 9.312(a) of the Ohio Revised Code.

Responsive Vendor: A vendor whose proposal responds to the specifications in all material respects and contains no irregularities or deviations from the specifications which would affect the amount of the vendor's proposal or otherwise give the vendor a competitive advantage as provided in section 9.312(a) of the Ohio Revised Code.

Request for Proposal (RFP): The document that describes the procurement process forms the basis for the final proposals and may become an element in the contract.

Request for Qualifications (RFQu): The document that describes the vendor qualifications and may become an element in the contract.

Shall / Must / Will: Indicates a mandatory requirement.

Should: Indicates something that is recommended, but not mandatory.

Show Cause Notice: May be used as one of the steps in the contract termination process. Written notification to a vendor requesting that the vendor show cause why the contract should not be terminated.

Solicitation: An invitation to bid, request for qualifications, request for information, invitation to negotiate, request for proposal, telephone call, or any document used to obtain bids or proposals for the purpose of entering a contract.

Vendor: Contractor, company, consultant, individual, or supplier.