



REQUEST FOR PROPOSAL FOR INSURANCE AND BENEFIT SERVICES

SYCAMORE COMMUNITY UNIT SCHOOL DISTRICT 427

DeKalb County, Illinois

I. INTRODUCTION & PURPOSE

The Board of Education of Sycamore Community Unit School District 427 (hereinafter referred to as the "District" or "Board") is seeking proposals from qualified, licensed brokers to serve as the District's employee benefits Agent of Record and broker.

The District's objective is to identify a strategic partner that provides independent and transparent advice, strong market advocacy, disciplined financial analysis, responsive support for employees and administrators, and meaningful cost-containment strategies while maintaining high-quality benefits for employees and their families.

The selected broker must work collaboratively with District administration, the Board of Education, bargaining-unit representatives when requested, and any independent consultant, legal counsel, actuary, or other advisor designated by the District. The Board retains final authority to appoint the Agent of Record and approve any resulting agreement.

II. DISTRICT BACKGROUND

Sycamore Community Unit School District 427 is a public school district located in Sycamore, Illinois. The District serves approximately 3,800 students in five elementary schools, one middle school, and one high school and employs a dedicated workforce of certified and non-certified staff members.

III. SCOPE OF SERVICES

The selected Agent of Record will be expected to advise, represent, and support the District's employee benefit programs, including medical and prescription drug coverage and, as applicable, dental, vision, life, accidental death and dismemberment, disability, flexible spending and health savings accounts, COBRA administration, employee assistance, voluntary benefits, and related programs. Services will include, but are not limited to:

- **Strategic Planning & Governance:** Develop an annual benefits strategy and service calendar aligned with the District's budget, bargaining, renewal, Board, and open-enrollment timelines. Attend Board, committee, labor-management, and employee meetings when requested.
- **Financial Analysis & Cost Containment:** Provide claims, enrollment, utilization, and financial reporting; annual and multi-year projections; benchmarking; plan design analysis; and specific recommendations addressing medical, pharmacy, stop-loss, reserves, network performance, and alternative funding arrangements, as applicable.



- **Renewal, Marketing & Negotiation:** Develop an advance renewal strategy, solicit competitive proposals when authorized, disclose all markets approached and responses received, validate carrier assumptions, negotiate pricing and contract terms, and present side-by-side recommendations.
- **Compliance & Contract Support:** Maintain a compliance calendar and provide timely guidance and customary notices related to applicable federal and Illinois benefit requirements. Review plan and vendor documents for consistency with negotiated terms and coordinate with District legal counsel when requested.
- **Employee Communication & Administration:** Support enrollment, benefit guides, presentations, new-hire and retiree communications, employee education, eligibility and billing issues, claims escalation, and carrier or vendor service concerns.
- **Customer Service & Ongoing Support:** Provide the District and employees with a benefits administration software included as part of the contractual bid. Provide dedicated account management services to both the District and employees through phone and email.
- **Claims, Pharmacy & Vendor Oversight:** Monitor claims trends through aggregated reporting, support high-cost claim oversight, analyze pharmacy arrangements and rebates, evaluate vendor performance and guarantees, and advocate for timely issue resolution.
- **Data Access & Collaboration:** Provide the District and its designated advisors timely access to District data, reports, quotes, contracts, analyses, and carrier communications in usable electronic formats. Participate in joint meetings and independent review of assumptions and recommendations.
- **Transition & Implementation:** Provide a detailed transition plan, responsibilities matrix, and implementation schedule that minimizes disruption to employees and ongoing renewal work.

IV. PROPOSAL SUBMISSION REQUIREMENTS

All responding brokers must submit a comprehensive package that demonstrates their ability to meet the District's needs. Proposals must include the following distinct elements:

1. Broker Profile & Personnel

- A brief history of the broker, including ownership, office locations, overall size, Illinois public-sector practice, and market access.
- The identity and resume of the executive lead, day-to-day account manager, financial analyst, compliance resource, claims advocate, and implementation lead assigned to the District.
- The experience, tenure, current workload, availability, and anticipated continuity of each assigned team member.
- A description of any subcontractor, affiliate, or third-party platform that will support the account, including its role, cost, and access to District data.

2. Relevant Experience



- A detailed summary of the broker's experience serving Illinois public school districts and comparable public entities.
- The number and size of current Illinois K-12 clients and at least three examples of measurable results involving renewal negotiation, cost containment, pharmacy strategy, employee communication, or service improvement.
- The broker's experience supporting collective bargaining and labor-management discussions concerning employee benefits.
- A description of the broker's actuarial, underwriting, compliance, pharmacy, data analytics, cybersecurity, and enrollment resources.

3. Service Approach & Performance

- A detailed response to each area identified in Section III and a sample annual service calendar.
- The broker's proposed reporting schedule, renewal timeline, employee service model, escalation process, and response-time standards.
- A redacted sample renewal or stewardship report prepared for a comparable public-sector client.
- Proposed measurable service guarantees and the portion of compensation the broker is willing to place at risk.
- A first 30-, 60-, and 90-day transition plan, including District decisions, data needs, staff commitments, and AOR implementation steps.

4. Client References

- A minimum of three (3) active references from Illinois public school districts or comparable public entities. Please provide the entity name, contact name and title, email address, telephone number, scope of services, and years served.

5. Fee Structure & Cost Proposal

Brokers must fully disclose all compensation reasonably attributable to the District's account. Proposers may offer a flat fee, commissions, or a hybrid structure, but must identify all assumptions, included services, excluded services, and reconciliation methods.

Compensation Category	Year 1	Year 2	Year 3
Flat Consulting / Broker Fee	\$	\$	\$
Estimated Base Commissions	\$	\$	\$
Technology / Enrollment Fees	\$	\$	\$
Other District-Paid Fees	\$	\$	\$

Employee-Paid Fees, If Any	\$	\$	\$
Total Estimated Compensation	\$	\$	\$

The proposal must also disclose commission percentages by benefit line; contingent commissions; overrides; profit sharing; production incentives; preferred-vendor payments; referral fees; affiliate revenue; implementation credits; and any other direct or indirect compensation. Identify services that would result in additional charges and state the applicable rates.

6. Licensing, Insurance & Disclosures

- Confirmation of licensing and certification to operate in the State of Illinois.
- Evidence of professional liability and errors & omissions insurance coverage.
- Disclosure of any actual or potential conflict, carrier or vendor ownership interest, pending material litigation, or regulatory action.
- A completed W-9, Appendix A reference sheet, Appendix B certification, and Appendix C compensation disclosure.

V. PROCEDURAL TIMELINE & MILESTONES

- The District anticipates the following schedule for evaluation and selection. The District may revise the schedule by written notice or addendum:
- Distribution of RFP: September 29, 2026
- Deadline for Written Questions: October 9, 2026
- District Responses: October 16, 2026
- Proposal Submission Deadline: October 29, 2026 at 4:00 PM Central Time
- Administrative Evaluation & Reference Checks: November 2-November 13, 2026
- Finalist Interviews (If Requested): November 16 - December 4, 2026
- Board of Education Approval & Appointment: December 2026 Board Meeting
- Transition & Implementation of approved AOR: January 2027

VI. EVALUATION & SELECTION CRITERIA

The administrative team will evaluate responsive proposals based on the complete submission rather than cost alone. The District may request clarification, verify references, conduct interviews, negotiate final terms, and request a best and final offer. The evaluation will prioritize:

1. **Depth of Expertise:** Demonstrated mastery in working with Illinois public schools.
2. **Primary Broker Qualifications:** The depth of experience and professional reputation of the designated Lead Broker.
3. **Cost Efficiency:** The competitive nature of rates and the broker's philosophy on minimizing unnecessary additional compensation.



4. **Responsiveness & Proximity:** The broker's capacity to provide timely, day-to-day guidance and immediate emergency support to the District's administration.

VII. SUBMISSION INSTRUCTIONS

Proposals must be submitted no later than October 29, 2026 at 4:00 PM Central Time to:

Sycamore Community Unit School District 427
Nicholas Reineck, Assistant Superintendent for Human Resources
1947 Bethany Road
Sycamore, Illinois 60178

Proposals should be submitted in both electronic (PDF) and hard copy formats.
Please email PDF versions to nreineck@syc427.org

All inquiries regarding this RFP must be submitted in writing to the contact listed above.
Proposers may not contact individual Board members or other District employees regarding this solicitation.

Note to Proposers: Sycamore Community Unit School District 427 reserves the right to reject any or all proposals, waive technicalities or minor informalities, amend or cancel the solicitation, request additional information, and select the broker deemed to be in the best interest of the District. This RFP does not obligate the District to award a contract or reimburse any proposal or interview costs. No agreement is binding until approved by the Board and signed by authorized representatives. Proposals are subject to the Illinois Freedom of Information Act; proposers should clearly identify information they believe is exempt from disclosure, although the District will determine its legal disclosure obligations.



APPENDIX A: REFERENCE SHEET

(Please duplicate this section for each of the three Illinois public school district or public-entity references)

Entity Name & Number: _____

Contact Person & Title: _____

Phone Number: _____

Email Address: _____

Scope of Services: _____

Years of Service Provided: _____

APPENDIX B: CERTIFICATION OF ELIGIBILITY

The undersigned authorized representative of the responding broker certifies that the broker is not barred from bidding on or entering into a contract with Sycamore Community Unit School District 427 as a result of a violation of Section 33E-3 or 33E-4 of the Illinois Criminal Code (720 ILCS 5/33E-3 or 5/33E-4) regarding bid-rigging or bid rotating. The undersigned further certifies that the proposal was prepared independently, without collusion, and that all actual or potential conflicts and compensation arrangements have been disclosed.

Broker Name: _____

Signature of Authorized Agent: _____

Printed Name & Title: _____

Date: _____

APPENDIX C: COMPENSATION & CONFLICT DISCLOSURE

Proposed Compensation Structure (Flat Fee, Commission, or Hybrid): _____

Commission Percentages by Benefit Line: _____

Contingent Commissions, Overrides, Incentives, or Affiliate Revenue: _____

Additional Fees or Excluded Services: _____

Actual or Potential Conflicts of Interest: _____

Proposed Contract Term and Termination Provisions: _____