SWALLOW SCHOOL DISTRICT
INSPIRING EXCELLENCE SINCE 1844
N299 W5614 Cty Rd E
Hartland, WI
53029

Request for Interview (RFI)

Employee Benefits Consulting Services

Issued By: Swallow School District Date: September 30, 2026

1. Introduction

Swallow School District (the "District") is soliciting proposals from qualified employee benefits consulting firms to provide comprehensive benefits advisory and brokerage services. The District is located in Hartland, Wisconsin, and serves a student population with approximately 38 benefit-eligible employees.

Currently, there are approximately 29 employees on the health insurance plan and an estimated 95 total members (employees + dependents). Approximately 9 take Cash-in-lieu in the amount of $4,000 annually.

The District seeks a consultant that will act as a strategic partner, supporting long-term cost containment, sustainability, regulatory compliance, and enhanced employee understanding and satisfaction with the District's benefit programs. The District has been level-funded since 2024 and is specifically looking for a partner to assist in the next phase of plan optimization, including evaluating TPA performance, pharmacy benefit management, and progressive strategies like direct primary care and care navigation.

2. Benefit Plan Overview

The District operates on a benefit plan year of January 1 through December 31.

- **Medical Funding**: Self (Level)-funded since 2024
- **Medical Administrator (TPA):** Centivo
- **Pharmacy Benefit Manager (PBM):** Capital Rx
- **Stop Loss:** Roundstone
  - Specific Deductible: $25,000
- **Ancillary Benefits:**
  - Dental: Principal
  - Vision: VSP by Principal
  - Life/AD&D & Disability (STD/LTD): Principal
  - Hospital, Accident, Critical Illness: Principal
  - FSA/HSA: Diversified Benefit Services

Current District Challenges and Strategic Goals:

Over the past several plan years, our district has experienced elevated plan utilization driven primarily by high-cost, catastrophic claim events (such as oncology and organ care). As a small school district with limited budget flexibility, our priority is **long-term plan sustainability** through **proactive risk management, cost-containment programs**, and **stop-loss oversight** without shifting unsustainable costs onto our employees.

Our current **TPA** setup (Centivo) has presented operational and user-experience challenges for our administrative team and employees. As part of this RFI, we look to explore if Centivo is still the best fit for Swallow. In addition – We look to reevaluate our current **Stop Loss Contract**. The district currently has a 24/12 stop-loss contract, which does not provide claims run-out protection beyond the end of the contract period. The District is seeking options that include an embedded claims tail or similar run-out protection for eligible claims incurred during the contract year.

We pride ourselves on a dedicated, long-tenured workforce that values stability. However, changes to benefits can create anxiety if not managed intentionally. We are seeking a broker partner who excels at high-touch, empathetic **member education**, ensuring our staff understands the true value of their benefits and feels guided—rather than pushed—through plan evolutions.

To combat rising healthcare expenses, we are eager to explore modern plan enhancements, such as **Direct Primary Care (DPC)** and dedicated **care navigation**. Our goal is to introduce these resources as premium, white-glove support services that reduce out-of-pocket friction for employees, rather than restrictive gatekeeping tools.

3. Scope of Services

Proposals should clearly address the consultant's ability to provide the following services:

A. Strategic Consulting and Plan Design

- Develop benefits strategies aligned with District fiscal goals.
- Provide market benchmarking and trend analysis specific to Wisconsin school districts.
- Evaluate plan design and recommend cost containment solutions.
- Provide multi-year forecasting, cost modeling, and data analytics to drive decisions.
- Enhance wellbeing initiatives.

B. Marketing and Procurement

- Assist District in negotiating, reviewing, and/or evaluating new or existing benefit plans
- Conduct carrier negotiations and evaluations.
- Provide distinct support for self-funded arrangements, including Stop Loss and PBM analysis.
- Assist with specialty benefits.

C. Compliance and Regulatory Support

- Provide guidance on Affordable Care Act (ACA) and other applicable legal compliance.
- Assist with reporting requirements.
- Adhere to Wisconsin-specific school district considerations and statutes.

D. Employee Communication and Engagement

- Support Open Enrollment planning.
- Develop benefit guides and communication materials.
- Conduct employee meetings and presentations.
- Provide ongoing employee education.

E. Ongoing Service and Support

- Provide day-to-day consulting support.
- Assist with claims escalation and vendor issue resolution.
- Conduct regular reporting and review meetings.

F. Compensation and Fees Respondents must clearly disclose their compensation structure, including:

- Method(s) of compensation.
- Any anticipated revenue received from carriers or vendors.
- Disclosure of any potential conflicts of interest.

4. Interview Process

Interviews will be held at the Swallow School District, W299 N5614 Cty Rd E Hartland, WI 53029. Each interview is scheduled for 45 minutes. We ask that the following topics be addressed during your interview/presentation:

1. **Firm Overview:** History and stability of the firm.
2. **Public Sector Experience:** Specific experience serving Wisconsin school districts or public-sector clients.
3. **Service Team**: Names and brief bios of the proposed service team.
4. **Scope of Services**: Detailed response to the services outlined in Section 3.
5. **Analytics**: Description of analytical tools, reporting capabilities, and underwriting methodology.
6. **Technology:** Platforms or online tools offered to the district or employees.
7. **Value-Add:** Any services not listed that your firm offers.
8. **References:** Contact information for at least 3 similar clients.

If you are interested, please let me know which of the following dates and times would work best for you:

October 12, 2026	October 13, 2026	October 14, 2026
9:15AM – 10AM	11AM – 11:45AM	8AM – 8:45AM
11AM – 11:45AM	12PM – 12:45PM	10AM – 10:45AM
12PM – 12:45PM	1PM – 1:45PM	11AM – 11:45AM

Any questions should be directed to Taylor Merryfield at 262-367-2000 or merryfieldt@swallowschool.org.

Thank you for your consideration

5. RFP Timeline

- **RFP Issued:** September 30, 2026
- **Opportunities for One-on-one meetings**: October 12 -14
- **Confirm interest via Email by 5PM CST**: on October 6, 2026
- **Internal Review**: Once all interviews have concluded
- **Anticipated Award Date:** No later than November 5, 2026 – November School Board Meeting
- **Effective Date of Services:** No later than November 6, 2026
- **Open Enrollment Staff meeting:** November 18, 2026