

**PRINCETON PUBLIC SCHOOLS**  
**25 Valley Rd, Princeton, NJ 08540**  
**Request for Proposals – Health Insurance Broker Services**  
**RFP Number 2026-11-10**

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**Due Date & Time:** Tuesday November 10, 2026 at 10:00 A.M.

**School Business Administrator:** Andrew Harris

### **1. Purpose**

The Princeton Public School District ("District") is soliciting proposals to provide Health Insurance Broker Services to the District. Candidates are required to comply with N.J.S.A. 10:5-31 et seq. and N.J.A.C. 17:27. All brokers shall be currently licensed and authorized by the State of New Jersey, Department of Insurance to do business in the State of New Jersey.

### **2. Term**

The Board intends to award a one-year contract with two one-year renewal options pursuant to N.J.S.A. 18A:18A-42 at the discretion of the District. The initial contract term shall be from January 1, 2027 through and including December 31, 2027. The Board of Education has the right to terminate the contract with or without cause upon 30 days' written notice.

### **3. District Background**

The Princeton Public School District has an enrollment of approximately 3,700 students in grades PreK through Grade 12. Presently, the District operates:

- 4 Elementary Schools
- 1 Middle School
- 1 High School

The District currently employs approximately 750 employees, which includes administrators, teachers, instructional aides, custodians/maintenance, bus drivers, and administrative assistants.

### **4. Current Insurance Carriers & Coverages**

| <b>Policy Type</b> | <b>Insurance Company</b>         |
|--------------------|----------------------------------|
| Medical            | Horizon Blue Cross / Blue Shield |
| Prescription       | Express Scripts, Inc.            |
| Dental             | Aetna                            |

### **5. Scope of Services**

Services to be provided to the Princeton Public Schools shall include, but not be limited to, the following:

1. Negotiate renewals of existing coverage.
2. Prepare all necessary bid specifications in the event coverage is marketed, evaluate all received bids, and make recommendations to the Business Administrator.
3. Assist the District in evaluating and settling all issues relating to insurance coverage, including regular reviews of loss reports.
4. Provide central administration with reasonable and accurate preliminary renewal figures during the budget process.
5. Be available to attend Board of Education meetings and Operations Committee meetings whenever necessary.
6. Recommend cost projections for alternative insurance carriers.

## 6. Required Company Information

All prospective brokers must include the following company information in their proposal:

- Name and location of main office and number of years in business.
- Listing of all current and former Board of Education and Municipal clients with years of service provided and contact information for reference purposes.
- Company personnel assigned to handle the District's account, including brief descriptions of responsibilities.
- Complete Fee Schedule.

## 7. Selection Process & Evaluation Criteria

Each submission shall be evaluated in accordance with the following criteria:

- Qualifications of the firm
- Experience and references
- Ability to perform services in a timely fashion, including staffing and familiarity with the subject matter
- Cost competitiveness
- Experience in assisting staff in resolving claims issues
- Other factors that the Board of Education deems to be in the best interest of the District

## 8. Evaluation Scoring Matrix

| Category            | Criteria Description                                                                                                                                                                | Weight |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| Technical Criteria  | Understanding of the district's needs, proposed methodology, and innovative approach to risk/cost management including how the broker will provide daily support services to staff. | 35%    |
| Management Criteria | Qualifications of the firm and specific personnel assigned; experience with New Jersey Public Schools of similar size; references.                                                  | 35%    |
| Cost Criteria       | Transparency and competitiveness of the fee or commission structure; total estimated cost to the district .                                                                         | 30%    |

## 9. Proposal Submission Instructions & Questions

All proposals shall be submitted to:

Princeton Public Schools  
Andrew Harris, School Business Administrator  
25 Valley Rd  
Princeton, NJ 08540  
Phone: (609)806-4200, Ext. 2010 | Email: [andrewharris@princetonk12.org](mailto:andrewharris@princetonk12.org)

**Review Process:** Proposals will be reviewed by the School Business Administrator, Superintendent of Schools, and the Operations Committee of the Board of Education. Contract award will be rendered using the Extraordinary Unspecifiable Services (EUS) procurement method.

**Deadline:** Tuesday, November 10, 2026, at 10:00 A.M. No facsimile or email proposals will be accepted. Late proposals received after the deadline will be returned unopened.

**Questions & Inquiries:** Questions must be submitted in writing via email or mail at least 7 days prior to opening. Written addenda will be provided to known prospective brokers at least 5 days prior to opening.

#### **10. Period of Proposal Validity**

All proposals shall remain firm for a period of sixty (60) days after the specified receipt date.

#### **11. Required Mandatory Attachments**

Proposals must include the following completed forms and certificates:

- Non-Collusion Affidavit
- Statement of Ownership Disclosure (N.J.S.A. 52:25-24.2)
- Affirmative Action Compliance Notice (N.J.S.A. 10:5-31 & N.J.A.C. 17:27)
- Mandatory Equal Employment Opportunity Language
- Americans with Disabilities Act (ADA) Indemnification
- Chapter 271 Political Contribution Disclosure Form (N.J.S.A. 19:44A-20.26) & Bergen County Elected Officials List
- Disclosure of Investment Activities in Iran (P.L. 2012, c.25)
- Certification of Non-Involvement in Prohibited Activities in Russia or Belarus (N.J.S.A. 52:32-60.1)
- State of New Jersey Debarred List Affidavit

#### **12. Basis of Award**

A final award will be made by resolution adopted by the Board of Education using the Extraordinary Unspecifiable Services (EUS) contract method based upon the proposal determined to be most advantageous to the Board, price and other factors considered.

#### **13. Broker Response Form Questions**

Prospective brokers must address all of the following points in their proposal:

1. Name of firm.
2. Location of firm main office and branches.
3. How many years the firm has been in business.
4. Total number of employees dedicated to health insurance clients.
5. Total number of health insurance clients (indicate top 3 largest clients and all NJ public sector/non-profit clients).
6. Five (5) current client references for health insurance brokerage services.
7. Detailed description of proposed account management team, account manager identification, secondary personnel roles, credentials, and client load.
8. Risk Information Systems capabilities: claims loss reporting, loss control trending, and loss forecasting/actuarial models.
9. Account team working relationship with district administrators and staff during implementation.
10. Services routinely performed for clients (application process, written communications, employee meetings).
11. Methodology for developing specifications for competitive quotes.

12. Other benefits and/or insurance products provided to the District.
13. Process for reviewing plan documents for compliance with applicable laws and contracted agreements.
14. Methodology for reviewing district coverage effectiveness.
15. Accessible insurance carriers, financial ratings, and proof of competitive placement with current clients.
16. Knowledge and experience negotiating health insurance renewals and contract administration.
17. Employee support and service model for claim dispute resolution.