



Employee Health Insurance Broker Services Selection Process

Request for Proposal (RFP)

Response Due:



October / 9 / 2026

RFP TABLE OF CONTENTS

Introduction

- 1. Timeline & Response Guidelines**
- 2. RFP Eligibility & Selection Criteria**
- 3. Broker Qualifications**

THE SIOUX FALLS SCHOOL DISTRICT 49-5 reserves the right at its sole discretion to modify this RFP and the terms described at any time. The terms of this document are not, and are not intended to be, binding on the parties. Any agreement between THE SIOUX FALLS SCHOOL DISTRICT 49-5 and a successful bidder selected by THE SIOUX FALLS SCHOOL DISTRICT 49-5 must be mutually signed by both parties for it to be binding.

Each bidder recognizes and acknowledges that THE SIOUX FALLS SCHOOL DISTRICT 49-5 has the right to and will establish negotiations with multiple parties until the execution of a mutually signed definitive agreement with the party THE SIOUX FALLS SCHOOL DISTRICT 49-5 selects.

THE SIOUX FALLS SCHOOL DISTRICT 49-5 considers the bid process, all related communications and documents, and the fact that we are in discussions regarding the **Employee Health & Benefits Consulting Services RFP** all to be confidential information, as allowed by state and federal laws. THE SIOUX FALLS SCHOOL DISTRICT 49-5 expects that both parties will keep all information in confidence as required.



DESCRIPTION OF OPERATIONS

Websites: <https://www.sf.k12.sd.us/>
<https://www.sf.k12.sd.us/o/careers/page/benefits>

Purpose

The purpose and intent of this Request for Proposal ("RFP") is to seek proposals from interested, available, and qualified firms to provide Employee Health & Benefits Broker Services. An agreement will then be entered into with the selected firm ("Broker") to provide the described services for THE SIOUX FALLS SCHOOL DISTRICT 49-5.

Objective

This RFP is to enter into an agreement with a qualified firm to provide Employee Health & Benefits Broker Services. Our finance and human resources department is seeking a firm whose services will encompass a variety of issues related to a full spectrum of employee medical benefit issues to include but not limited to: assisting in the development of and evaluation of requests for proposals, negotiating contract renewals, reviewing claims (loss) runs, providing assistance in the review of provider administrative costs, performance and evaluation of proposals, providing health plan financial tracking and analysis, including recommending plan changes and premium adjustments.

Scope of This Project

The proposal will focus on the broker's capabilities, ability to add value to THE SIOUX FALLS SCHOOL DISTRICT 49-5, industry expertise, experience of team members and broker compensation.



Section 1 – Timeline & Response Guidelines

1. Critical Dates

Activity	Target Date
1.RFP Sent to Brokers	September / 11 / 2026
2.Deadline for Initial Questions to RFP	September / 25 / 2026
3.Qualifications and Proposals received from Respondents	October / 9 / 2026
4.Selections of Finalists	October / 21 / 2026
5.Interviews with Finalists	November / 13 / 2026
6.Selection of Broker	November or December

2. Submittal Date and Location

Your response must be submitted no later than **October / 9 / 2026**. *Please email your completed proposal to:*

Cameron Kerkhove, Business Manager
Sioux Falls School District
Cameron.Kerkhove@k12.sd.us

Following the receipt of responses, your proposal will be evaluated, and your firm may be asked to provide additional information or respond to follow-up questions. Your response should be tailored specifically to address the questions outlined in the RFP.

Following the broker evaluation process, the broker to handle THE SIOUX FALLS SCHOOL DISTRICT 49-5 program will be selected. The selected broker will be expected to provide services as outlined in the sample broker service agreement presented in the RFP response.

3. Proposal Contact

Your sole contact for any questions or comments regarding the attached document is Cameron Kerkhove, Business Manager. Questions should be submitted via email to Cameron.kerkhove@k12.sd.us.



Section 2 – RFP Eligibility & Selection Criteria

1. Selection Process and Participation Requirements

- a. Comply with all instructions
- b. Complete all required sections of the RFP
- c. Respond to all questions in reasonable detail
- d. Meet the deadline for submission of RFP to THE SIOUX FALLS SCHOOL DISTRICT 49-5

2. Selection Criteria

The successful respondent will be selected for further consideration based upon, but not limited to, the following criteria:

- A. Assign one or more primary contact persons that are experienced in the area of group health plan consulting, employee wellness, cafeteria plan management, compliance services, such as HIPAA, with adequate background and experience to support their duties relative to the program.
- B. Advise the District on how to maintain compliance with State and Federal rules and regulations.
- C. Follow through on all negotiated contractual agreements made between the District and any administrators or insurance carriers utilized by the District to ensure complete and accurate implementation.
- D. Provide general and technical guidance on employee benefit issues, including but not limited to: market analysis and trends, contract and statute interpretation, and cost containment.
- E. Assist the District in the development of RFPs for employee benefit plans as needed, analyze proposals received, assist with interviews, and be prepared to defend recommendations.
- F. Analyze the feasibility of alternative health plan designs, carve outs, programs, and assist in the development and implementation of such programs.
- G. Develop and assist in implementation of employee communications and surveys as needed.
- H. Assist in the development and review of communication materials from all benefit administrators and other benefit components for content, appearance, compliance and accuracy.
- I. Assist with the development, negotiation, analysis, implementation, and termination of employee benefit contracts.
- J. Assist in negotiating employee benefit renewal rates and plan modification provisions, when applicable.
- K. Assist the District in reviewing contract performance and compliance.
- L. Prepare summary financial and claims data, explanations and spreadsheets for each health plan carrier on a monthly basis.
- M. Provide a qualified representative to attend District committee and employee meetings as required; assist in and make presentations to senior management and the district's board as needed.
- N. Review medical plan documents for accuracy and compliance with appropriate laws and regulations as well as appropriateness of items to be included in Section 125 Cafeteria Plan and review and advice on annual required filings.
- O. Assist the District legal counsel in the preparation of defense if litigation should result from any medical benefit issue and serve as expert witness to testify in court, as needed.
- P. Act as liaison and work directly with the district's chosen Third Party Administrator(s) to assist the district in the management of self-funded health plan, or, in the event a fully insured product is used, with the insurer.



3. Evaluation Process

THE SIOUX FALLS SCHOOL DISTRICT 49-5 will review and evaluate your proposal. THE SIOUX FALLS SCHOOL DISTRICT 49-5 reserves the right to select, or not select, a broker for any reason.

4. Submission Effort

- **Date of Submission:** Responses to the RFP received after the designated date will not be considered.
- **Proposal Acceptance:** THE SIOUX FALLS SCHOOL DISTRICT 49-5 reserves the right to accept or reject any proposals made to it in response to this RFP whether in whole or in part. THE SIOUX FALLS SCHOOL DISTRICT 49-5 makes no guarantee whatsoever implied or otherwise that it will contract or agree to contract with any party as a result of this RFP.
- **Cancellation of the RFP:** THE SIOUX FALLS SCHOOL DISTRICT 49-5 reserves the right, in its sole discretion, to cancel this RFP at any time prior to the execution of a written agreement with the successful respondent.
- **Submitted Materials:** Materials provided to THE SIOUX FALLS SCHOOL DISTRICT 49-5 by brokers will remain at THE SIOUX FALLS SCHOOL DISTRICT 49-5. At the end of the proposal RFP process, all materials submitted will become the property of THE SIOUX FALLS SCHOOL DISTRICT 49-5, unless alternative agreements have been reached in writing.



Section 3 - Broker Qualifications

All participants must complete this Qualification form to be eligible to participate in our selection process. Please provide answers to the following questions.

1. General Information

- a) Provide the legal name of your firm, its address (mailing address and email address), telephone number, fax number and company internet web address. If different, provide the addresses of each location providing services.
- b) Provide the name, title, mailing address, telephone number, fax number and email address of the primary contact for all matters relating to your proposal.
- c) Provide a brief history of your firm, including years in the benefits consulting business, benefits administration services, growth of business accounts retention and anything that makes your firm unique. Describe your company's customer service philosophy and management style. Also include a description of the locations in which your firm operates and the number of employees.
- d) Describe your vision of the relationship with THE SIOUX FALLS SCHOOL DISTRICT 49-5 in your role as a consultant.
- e) Describe your knowledge and interaction with public school employers of similar demographics and other employers outside of public education.
- f) Provide the name and qualifications of the proposed account manager for THE SIOUX FALLS SCHOOL DISTRICT 49-5. Describe the person's experience serving as consultant to organizations similar in size and needs as THE SIOUX FALLS SCHOOL DISTRICT 49-5, and the number of accounts he/she oversees.
- g) Identify and describe the roles and qualifications of any additional staff members or subcontracted (affiliate) firm who will be providing the requested services to THE SIOUX FALLS SCHOOL DISTRICT 49-5.
- h) Confirm that you are licensed to provide the requested services in the State of South Dakota and provide documentation. Also, describe any action, including disciplinary action, that has been taken by the South Dakota Department of Commerce (Insurance Division) regarding your firm or its license.
- i) Indicate whether you are an independent consultant/broker or affiliated with any parent, affiliated or subsidiary company, partnership, insurance company, third party administrative agency or provider network. If any such affiliations exist, please identify the affiliations and describe them in detail.
- j) Describe any existing or potential relationships between your firm and insurance carriers and/or vendors that may decrease your independence and objectivity due to a perceived or actual conflict of interest.
- k) Include a list of the self-funded and/or fully insured accounts your firm currently has with all providers, including, but not limited to, Wellmark, Sanford Health Plan, Avera Health Plans, HealthPartners, and United Healthcare. Also, include:
 - i. the percentage of your firm's health insurance revenue generated in the past year by your contracts with each provider; and
 - ii. the nature of any indirect compensation from providers, such as commissions and bonuses. In the case of commissions, please describe whether such commissions are a percentage of premium and/or total sales or total profits of all insurance lines secured by the consultant/broker.



2. Benefits Consulting Services

- a) Describe your firm's expertise and experience in the following:
 - i. Alternative coverage mechanisms, such as self-insurance options;
 - ii. Self-funded benefit plan administration;
 - iii. Obtaining quotes from and negotiation with insurance providers regarding terms of health insurance policies and renewal;
 - iv. Life and long-term disability insurance programs and negotiations;
 - v. Health Reimbursement Account, Health Savings Account and Flexible Spending Account establishment and management; and
 - vi. Employee wellness programs and employee assistance programs.
- b) Identify the number of accounts your firm currently has in self-funded health insurance programs.
- c) Identify the number of accounts your firm currently has in fully insured health insurance programs
- d) Describe your firm's methodology for providing benefit consulting services for self-funded health and dental programs as follows:
 - i. Narrative description of services, processes and key interactions;
 - ii. Timetable of events;
 - iii. Information analysis services and reporting timelines. Include sample documents used in this process.
- e) Outline your ability to provide expertise and experience in the areas of health benefit plan analysis and design. Include examples of innovations or changes you have recommended and implemented which have mitigated increases in medical and pharmacy benefit costs.
- f) Describe any communication strategies you use in supporting a comprehensive employee benefit program and any extra services your firm would provide to educate and train employees in making informed benefit decisions. Provide examples. Also, describe your ability to translate data and complex concepts for laypersons.
- g) Describe to what extent your firm is involved in resolving problems with claims/coverage between employees, vendors/carriers and the School District.
- h) Describe any other relevant information concerning your firm's expertise which you believe would be of interest to the Sioux Falls School District 49-5 in understanding the level of services you can provide and how your firm would accomplish the services. Also, indicate any services, capabilities, designations or experience that differentiates your organization from competitors.

3. References

List two current clients similar to the Sioux Falls School District 49-5 for whom you provide coordinated consulting services related to health, dental and ancillary benefits. For each client, include the type of work performed by your firm, the size of the client's group and the period retained as a client. Also, include the name, title, address, email address, and telephone number of a contact person who the Sioux Falls School District 49-5 may contact as a reference.

4. Fees/Compensation

Please provide your firm's fee structure for the services described in your proposal and indicate any anticipated increases in the event of a multi-year contract. In conjunction with a consulting contract,



the successful consultant/broker will be required to disclose any indirect compensation from insurers/vendors in the form of commissions, bonuses, supplemental compensation or direct fees.

5. Consultant Contract

Please attach a copy of a sample consultant contract with your firm.

6. Attachments

Attach any additional documents or examples of work product that you believe support your response to this Request for Proposal.

THE SIOUX FALLS SCHOOL DISTRICT 49-5 RESERVES THE RIGHT AT ITS SOLE DISCRETION TO MODIFY THIS RFP AND THE TERMS DESCRIBED AT ANY TIME AND FROM TIME TO TIME. THE TERMS OF THIS DOCUMENT ARE NOT, AND ARE NOT INTENDED TO BE, BINDING ON THE PARTIES. THE SIOUX FALLS SCHOOL DISTRICT 49-5 CONSIDERS THE BID PROCESS, ALL RELATED COMMUNICATIONS AND DOCUMENTS, AND THE FACT THAT WE ARE IN DISCUSSIONS REGARDING THE SUBJECT MATTER, ALL TO BE CONFIDENTIAL INFORMATION, AS ALLOWED BY STATE AND FEDERAL LAWS. THE SIOUX FALLS SCHOOL DISTRICT 49-5 EXPECTS BOTH PARTIES TO KEEP ALL INFORMATION IN CONFIDENCE AS REQUIRED.