



REQUEST FOR PROPOSAL

Employee Benefits Brokerage and Consulting Services

Springfield-Greene County Library District
4653 South Campbell Avenue Springfield, Missouri 65810

1. Introduction and Project Background

The Springfield-Greene County Library District ("Library") is seeking proposals from qualified firms to provide employee benefits brokerage and consulting services for the Library's group health, dental, vision, life, disability, and related employee benefit programs.

The Library currently provides a comprehensive employee benefits package to eligible employees and is committed to maintaining competitive, cost-effective benefit offerings that support employee recruitment, retention, and well-being.

The Library seeks an experienced public-sector benefits firm to provide strategic consulting, market analysis, carrier negotiations, employee communications, compliance support, and annual renewal services. Services will include, but not be limited to 1) reviewing and advising on appropriate health, dental, and related insurance products; 2) marketing placement of insurance; 3) reviewing vendor contracts and evidence of coverage; 4) conducting employee meetings to explain coverage; 5) acting as a liaison for the Library with the selected insurance companies; 7) developing and producing employee communications materials; and 8) working with designated Library personnel in effectively delivering insurance.

The Library's objective is to establish a collaborative relationship with a broker who can assist the Library in making informed benefit decisions while controlling long-term costs and maintaining quality coverage for employees.

Library employees currently have one health insurance option through a Self-Insured plan. Employees working 30 hours per week or more are eligible for company sponsored health insurance. Health insurance is tiered, with rates for individual, employee and spouse, employee and children, and Employee and family. The Library currently covers the full premium cost for employee coverage.

	Employee Only	Employee/ Spouse	Employee/ Children	Employee/ Family	Total
Health Insurance	98	3	3	0	104

Total number of employees: 242

Total number of eligible employees: 105

A current census is available upon written request.

2. Procurement Schedule

Milestone	Date
RFP Issued	September 8, 2026
Questions Due	September 23, 2026
Responses Issued	September 25, 2026
Proposal Due Date	October 2, 2026
Interviews (if required)	October 5-9, 2026
Anticipated Award	November 2, 2026
Contract Start Date	November 9, 2026

The Library reserves the right to modify this schedule through written addenda.

3. Submission Instructions

Proposals shall be submitted electronically to: **proposals@thelibrary.org**

Subject Line: **Employee Health Insurance RFP**

Proposals shall be submitted in PDF format and received no later than:

2:00 p.m. CDT, October 2, 2026

Late proposals may be rejected.

The proposal shall be signed by an authorized representative of the firm.

4. Questions and Addenda

All questions regarding this solicitation shall be submitted in writing to:

Ben Patient, Human Resources Director

Springfield-Greene County Library District

4653 S. Campbell Avenue

Springfield, MO 65810

Benp@thelibrary.org

Questions must be received no later than September 18, 2026.

Responses will be issued through written addenda.

Only written addenda issued by the Library shall modify the requirements of this solicitation.

Oral statements shall not be binding.

5. Scope of Work

The selected firm shall provide comprehensive employee benefits brokerage and consulting services.

Services should include, at a minimum:

Strategic Benefits Consulting

- Annual benefits strategy development
- Benefit plan analysis
- Long-term cost management recommendations
- Workforce benefits benchmarking

Marketing and Carrier Services

- Market evaluation of available carriers
- Preparation of requests for carrier quotations

- Negotiation of premiums and plan terms
- Evaluation of carrier proposals

Renewal Services

- Annual renewal analysis
- Premium projections
- Plan design recommendations
- Financial impact analysis

Employee Communication and Education

- Open enrollment support
- Employee presentations
- Educational materials
- Benefits communication assistance

Compliance Assistance

- ACA compliance guidance
- COBRA guidance
- HIPAA guidance
- Legislative and regulatory updates

Reporting

The broker shall provide annual reporting regarding:

- Claims experience
- Emerging trends
- Cost drivers
- Strategic recommendations

6. Proposal Submission Requirements

Proposals shall include the following information:

Firm Information

- Firm name
- Address
- Ownership structure
- Years in business

Qualifications and Experience

- Experience with public-sector clients
- Experience serving organizations of similar size
- Description of employee benefits consulting services

Project Team

- Lead consultant
- Account manager
- Support team members
- Relevant certifications and qualifications

References

Provide at least three references for public-sector or similar employee benefits consulting engagements.

Technical Approach

Describe:

- Benefits consulting philosophy
- Approach to annual renewals
- Market strategy
- Employee communication approach
- Compliance support services

7. Pricing Requirements

Provide a clear description of compensation arrangements.

Include:

- Commission-based compensation, if applicable
- Fee-based compensation, if applicable
- Any consulting fees
- Any administrative fees
- Any additional costs payable by the Library

All proposed compensation must be fully disclosed.

The Library reserves the right to request additional pricing clarification.

8. Evaluation Criteria

Proposals will be evaluated using the following criteria:

Evaluation Factor	Weight
Qualifications and Experience	30%
Public Sector Experience	20%
Technical Approach	20%
Service Team	15%
References	5%
Cost Structure	10%

The Library may conduct interviews and request presentations prior to making an award.

9. Contract Term

The initial contract term shall be three (3) years.

The Library may, at its sole discretion, renew the agreement for up to two (2) additional one-year terms.

Continuation beyond the initial term shall be subject to satisfactory performance and annual appropriation of funds.

10. Standard Administrative, Legal, and Procurement Requirements

The Library's Standard Administrative, Legal, and Procurement Requirements Applicable to All Competitive Solicitations are incorporated into this solicitation by reference.

These requirements include:

10.1 Political Subdivision Status

The Library is a political subdivision of the State of Missouri.

10.2 Rights Reserved by the Library

The Library reserves the right to reject any or all proposals, negotiate terms, request clarifications, and make award as determined to be in the Library's best interest.

10.3 Missouri Sunshine Law

Proposal materials may be subject to public disclosure pursuant to Chapter 610 RSMo.

10.4 Conflict of Interest Disclosure

Proposers shall disclose actual or potential conflicts of interest.

10.5 Non-Collusion Certification

Submission of a proposal constitutes certification that the proposal was independently prepared.

10.6 Vendor Qualifications and Eligibility

The selected firm must be legally authorized to conduct business in Missouri.

10.7 E-Verify Compliance

The successful proposer shall comply with Section 285.530 RSMo.

10.8 Proposal Preparation Costs

The Library shall not reimburse proposal preparation costs.

10.9 Proposal Validity

Proposals shall remain valid for ninety (90) days following the submission deadline.

10.10 Funding Contingency and Non-Appropriation

All contracts are subject to the availability of appropriated funds.

10.11 Insurance Requirements

The selected firm shall maintain insurance coverage acceptable to the Library.

10.12 Compliance with Laws

The contractor shall comply with all applicable laws and regulations.

10.13 Records Retention and Audit Rights

Records relating to contract performance shall be maintained and made available upon reasonable request.

10.14 Acceptance of Contract Terms

Submission of a proposal acknowledges acceptance of the Library's standard contract framework.

10.15 Due Diligence

Proposers are responsible for reviewing all solicitation materials and conducting their own investigations.

10.16 Procurement Protest Procedure

Any protest must be submitted in writing within five business days of the event giving rise to the protest.

11. Special Conditions

Because this procurement involves access to employee benefits information and potentially protected health information, the following special conditions apply:

Confidentiality

The selected firm shall maintain confidentiality of employee and organizational information received during the course of the engagement.

HIPAA Awareness

The selected firm shall be familiar with applicable HIPAA requirements and shall cooperate with the Library regarding any required privacy protections.

Carrier Relationships

The proposer shall disclose all material carrier relationships that may create actual or perceived conflicts of interest.

Compensation Disclosure

All sources of compensation received in connection with Library business shall be disclosed.

Attachments**Attachment A**

Proposal Cover Sheet

Attachment B

Reference Form

Attachment C

Fee Disclosure Form

Attachment D

E-Verify Affidavit

Attachment E

Acknowledgment of Addenda