



200 Cedar Street, Kennett, Missouri 63857

Office: 573-888-9001 Fax: 573-888-4011

Website: cityofkennettmo.com



Kennett Board Of Public Works

(573) 888-5366 • FAX (573) 888-3312 • P.O. BOX 40 • KENNETT, MISSOURI 63857

January 22, 2026

Request for Proposals (RFP)

Health Insurance/Benefits Broker and Consulting Services

Purpose:

The City of Kennett ("City") and Kennett Board of Public Works ("KBPW") are soliciting proposals from qualified firms to provide Health Insurance/Benefits Broker and Consulting Services. The selected firm will assist the City and KBPW in managing its employee benefits program, ensuring cost-effectiveness, compliance with state and federal regulations, and alignment with the City and KBPW's strategic goals for employee well-being. The benefits program includes, but is not limited to, the following offerings:

- Basic Life
- Supplemental (Voluntary) Life
- Accidental Death & Dismemberment (AD&D)
- Long-Term Disability
- Medical (HMO, PPO)
- Dental (HMO, PPO)
- Vision
- Employee Assistance Plan (EAP)
- Wellness Program
- Federal and State COBRA administration

The City and KBPW reserve the right to modify the scope of benefits at any time based on recommendations or evolving needs. The City and KBPW employs approximately 135 benefited

employees (City of Kennett – 60, Kennett Board of Public Works - 75). Currently, the City and KBPW contract with a health insurance consulting and brokerage firm that provides the services described above, as well as the administration of such insurance/benefits.

Scope of Services:

The firm selected will provide services that include, but are not limited to:

1. Benefit Plan Design and Management
 - a. Evaluate current benefit offerings and recommend cost-effective and innovative solutions for both the City of Kennett and KBPW together as well as separate.
 - b. Assist in the design, implementation, and management of comprehensive benefits plans for both the City of Kennett and KBPW together as well as separate.
2. Market Analysis and Vendor Selection
 - a. Conduct market analysis and benchmarking studies for both the City of Kennett and KBPW together as well as separate.
 - b. Facilitate the Request for Proposals (RFP) process for selecting benefit plan providers for both the City of Kennett and KBPW together as well as separate.
3. Regulatory Compliance
 - a. Ensure compliance with all applicable federal, state and local laws, including existing Affordable Care Act (ACA), HIPPA and COBRA requirements plus any new requirements enacted as a result of proposed new federal and state laws for both the City of Kennett and KBPW together as well as separate.
4. Employee Communication and Education
 - a. Develop and execute effective communication strategies to educate employees on their benefit programs for both the City of Kennett and KBPW together as well as separate.
5. Cost Management and Reporting
 - a. Provide, at a minimum, quarterly claims analysis and cost projections to designated City of Kennett and KBPW contacts for both the City of Kennett and KBPW together as well as separate.
 - b. Recommend strategies to optimize plan performance and control costs for both the City of Kennett and KBPW together as well as separate.
6. Wellness Program Development
 - a. Assist in designing and implementing wellness initiatives to promote employee health and reduce costs for employees, the City and KBPW.
7. Other Consulting Services
 - a. Act as a liaison between the City and KBPW and benefit providers
 - b. Provide guidance on emerging trends and innovations in employee benefits for both the City of Kennett and KBPW together as well as separate.

Proposal Requirements:

Interested firms must submit a detailed proposal including the following information:

1. Company Overview
 - a. Name, address, and contact information.
 - b. Brief history and description of the firm.
 - c. Details of licenses and certifications relevant to providing broker and consulting services.
2. Qualifications and Experience
 - a. Experience providing similar services to municipalities or public sector clients.
 - b. Resumes of key personnel assigned to the City and KBPW's account.

3. Approach and Methodology

- a. Description of the firm's approach to delivering the scope of services outlined.
- b. Firm shall research, acquire, administer and advise on City and KBPW's employee benefit plans and programs, as directed by the City and KBPW.
- c. Firm shall conduct market research and make recommendations regarding: 1. The availability of value-added benefit plans and programs, and 2. Modifications to the design, cost (rates) and quality of all current and new employee benefit plans and programs, including whether one or more of the City and KBPW's employee insurance/benefits programs should be self-insured or partially self-insured rather than fully insured.
- d. Firm shall conduct market research and negotiate with benefit providers related to the services to be provided, including but not limited to, premium rates, benefit levels, performance standards and guarantees, agreement terms and conditions, quality assurance standards, utilization and performance reports, statistical and/or financial reports, and plan-specific data such as medication conditions, prescription drugs, high cost procedures, in-patient data, and other related matters as may apply.
- e. Firm shall develop, negotiate and implement contracts, subject to the City and KBPW's prior approval, with underwriters, insurance providers, Third Party Administrators (TPAs) and other benefit providers on behalf of the City and KBPW and in accordance with its timelines and requirements.
- f. The firm shall provide ongoing consulting services to assist the City and KBPW with the implementation and maintenance of benefit plans and programs that satisfy all applicable contractual obligations under its collective bargaining agreements and that comply with all applicable federal and state laws, statutes, regulations and rules. This shall include interpretations and application of all relevant federal and state laws, statutes, regulations and rules as required within a mutually agreed timeframe.
- g. The firm shall explore and recommend cost savings and cost containment strategies to the City and KBPW.
- h. Firm shall proactively communicate to the City and KBPW new developments in the employee benefit field, including but not limited to changes and proposed changes in federal and state laws, statutes and regulations that may impact City and KBPW employee benefit plans and programs. The firm will recommend procedures and/or policies on an ongoing basis the City and KBPW should implement to comply with federal and state statutes, regulations and rules within a mutually agreed timeframe.
- i. The firm shall produce documents and materials associated with open enrollment activities, such as comprehensive open enrollment guide, informational flyers, and provide open enrollment information to the City and KBPW's HR Director within the deadlines established by such provider(s). The firm shall be available for questions from the City and KBPW and its HR Directors. The firm shall also lead and/or assist the City and KBPW with any other related tasks associated with open enrollment activities including but not limited to open enrollment benefit fair(s).
- j. The firm shall develop, prepare and distribute various benefit-related employee communication materials on an ongoing basis, subject to the City and KBPW's review and approval.
- k. The firm shall develop, prepare, and provide annually an electronic (PDF) benefit guide prepared and paid for by the Firm, subject to the City and KBPW's review and approval.
- l. The firm shall review each fiscal year's operation of the City and KBPW's benefit coverage from the standpoint of loss ratio, analysis of claims, expenses, and other

factors as necessary; and report the results of such annual reviews to the City and KBPW.

- m. The firm shall provide comparison reports of other employer benefit plans and programs to determine competitiveness. Firm shall also provide financial and/or performance reviews of self-funded and fully insured plans and programs, as well as TPAs.
- n. The firm shall review and prepare an analysis of all reports submitted by benefit providers and TPAs and make recommendations to the City and KBPW regarding the content of those reports. The firm shall also review and evaluate periodic reports of claims experience and other statistical reports submitted by benefit providers and report findings to the City and KBPW as appropriate. The firm shall conduct such reviews upon request by the City and KBPW.
- o. The firm shall provide the City and KBPW with a comprehensive Project Plan & Schedule for approval, detailing firm tasks and activities needed to ensure that employee benefit plans and programs are in place to commence on July 1, 2026, considering open enrollment requirements and deadlines set by the City and KBPW. Project Plan will be subject to evaluation and must include key deliverables such as:
 - Perform market research of viable benefit plans and programs.
 - Negotiate with benefit proposers on matters such as, but not limited to, premium rates, benefit levels, performance standards and guarantees, agreement terms and conditions, etc.
 - Coordination of project plan and review with City and KBPW.
 - Kick off meeting with City and KBPW employees.

4. References

- a. Provide at least three (3) public agency client references in the State of Missouri for employee health insurance/benefits broker, and consulting and actuarial services with at least 100 employees for each reference, which the proposer has been under contract for at least three (3) years for each reference. The proposer must contact public agency references and validate contact information prior to submission of proposal.

5. Cost Proposal

- a. Detailed fee structure, including any commissions, consulting fees, third-party administration fees or other charges including out-of-pocket expenses such as printing, travel, etc.

6. Additional Information

- a. Any additional relevant information or services that differentiate your firm from others.

Proposal Submission Instructions

1. Submission Deadline: Proposals must be submitted by **April 2, 2026, at 4:00 p.m.** Late submissions will not be accepted.
2. Submission Format: Proposals must be submitted in both electronic (PDF) and hard copy formats. *Please submit three copies of each proposal.*
3. Delivery Address:
City of Kennett, Missouri
ATTN: Insurance Bids
200 Cedar Street
Kennett, MO 63857
cityclerk@cityofkennettmo.com
4. Contact Information for Questions:

City of Kennett
Mandy Lewis, City Clerk
573-888-9001
cityclerk@cityofkennettmo.com

Kennett Board of Public Works
Crystal Dennis
573-717-2005
crystaldennis@kbpw.org

Evaluation Criteria

Proposals will be evaluated based on the following criteria:

1. Experience and qualifications of the firm and assigned personnel (25%)
2. Understanding of City and KBPW's needs and proposed approach (25%)
3. Cost proposal and fee transparency (25%)
4. Client references and satisfaction (15%)
5. Innovation and value-added services (10%)

General Conditions

1. The City and KBPW reserves the right to:
 - a. Reject any or all proposals.
 - b. Waive any informalities or irregularities in the proposal process.
 - c. Modify or cancel this RFP at any time.
2. Ownership of Proposals: All materials submitted in response to this RFP will become the property of the City of Kennett.
3. Confidentiality: Proposals will be treated as confidential during the evaluation process. Once a contract is awarded, all submitted materials become public record.
4. Conflict of Interest: Proposers must disclose any potential conflicts of interest in their submission.