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## **Request for Proposals**

### **Employee Benefits Broker/Consultant Services**

### **With Optional Benefit Administration Services**

**Issued By:** City of Harrison, Michigan

**RFP Issue Date:** July 9, 2026

**Proposal Due Date:** August 16, 2026, by 12:59 p.m.

**Submission Method:** Email submission only

**Submit Proposals To:** [manager@CityofHarrison-MI.gov](mailto:manager@CityofHarrison-MI.gov)

#### **1. Purpose**

The City of Harrison is requesting proposals from qualified firms to provide employee benefits broker/consultant services.

The City is also requesting separate optional pricing for related benefit administration services, including Health Reimbursement Arrangement administration, Flexible Spending Account administration, COBRA or continuation coverage support if applicable, enrollment support, and related compliance services.

The purpose of this RFP is to review available service options, confirm competitive and transparent pricing, improve renewal and employee support, ensure continued compliance with applicable requirements, and select the proposal that provides the best overall value to the City.

This is a professional services procurement. The City is not requesting a low-bid insurance quote only. The City seeks a qualified firm that can serve as a strategic advisor, provide timely service, support employees and staff, assist with renewals, and help the City manage its benefit programs in a legally compliant and financially responsible manner.

#### **2. Background**

The City currently maintains an employee benefits program that includes, or may include, medical, dental, vision, life insurance, limited grandfathered retiree health coverage, a Health Reimbursement Arrangement, a Flexible Spending Account, and related benefit services.

The City currently complies with Michigan Public Act 152 of 2011, the Publicly Funded Health Insurance Contribution Act, through the hard cap method. The selected firm will be expected to provide annual support for PA 152 calculations, employee contribution schedules, renewal analysis, and related documentation.

The City's medical renewal cycle currently occurs annually on or about December 1. The selected firm will be expected to manage the renewal process in a timely manner, review renewal documents, evaluate market alternatives when appropriate, assist with employee contribution calculations, and present recommendations to City staff and/or City Council when requested.

The City currently utilizes a Health Reimbursement Arrangement as part of its benefit structure. The City also currently maintains a Flexible Spending Account program. Optional HRA, FSA, COBRA, and related benefit administration services must be priced separately from core broker/consultant services.

### **3. Confidentiality and Employee Information**

This RFP does not include employee-specific information, individual census data, medical claims information, dependent information, or Protected Health Information.

Proposers shall prepare proposals based on the general scope of services described in this RFP. The City will not provide employee-specific census, age, dependent, claim, or health information during the proposal stage.

Proposers shall not request employee-specific information for purposes of submitting a proposal.

If additional information is later determined necessary for implementation, carrier appointment, final quoting, or administration, the City will determine what information may be provided and under what confidentiality, data security, HIPAA, business associate, or other applicable requirements.

Proposers shall not include confidential employee information, Protected Health Information, or personally identifiable employee information in their proposals.

### **4. Scope of Services**

The City is seeking proposals for core employee benefits broker/consultant services. Optional administrative services must be priced separately.

#### **4.1 Core Broker/Consultant Services**

The selected firm shall provide broker and consulting services for the City's employee benefit programs, including medical, dental, vision, life and ancillary benefits, limited grandfathered retiree health coverage, HRA coordination, FSA coordination, PA 152

compliance support, renewal strategy, market review, employee communication, open enrollment support, claims assistance, plan document coordination, and staff or Council presentation support when requested.

#### **4.2 Renewal and Market Review Services**

The selected firm shall assist the City with the annual renewal process, including development of an annual renewal timeline, obtaining renewal information from carriers, reviewing renewal rates and plan changes, evaluating market alternatives when appropriate, identifying cost-saving opportunities, comparing plan design options, reviewing network and employee access considerations, preparing clear summaries for City staff, preparing Council-level recommendations when requested, and supporting timely open enrollment implementation.

The selected firm shall advise the City of all deadlines required for plan changes, carrier changes, employee notices, open enrollment, PA 152 calculations, and administrative transitions.

The selected firm shall be able to review carrier renewal exhibits, rate summaries, age-rated or member-level rate schedules, plan design summaries, and related renewal documents when provided by the City or carriers. Proposers shall describe their process for reviewing such materials and may provide a sample redacted or hypothetical rate exhibit. The City will not provide employee-specific census or age information during the proposal stage.

#### **4.3 PA 152 Compliance Support**

The City currently follows the PA 152 hard cap method. Proposers shall describe their experience with PA 152 and Michigan public employer compliance.

At a minimum, the selected firm shall provide annual PA 152 hard cap calculations, employee contribution schedules by coverage tier, monthly contribution calculations, weekly payroll deduction equivalents if requested by the City, an explanation of assumptions used, documentation suitable for City files, support for City staff questions, support for Council explanation if requested, and updates regarding applicable statutory changes.

If a proposer recommends a different lawful compliance method or approach, the proposer shall clearly explain the recommendation, legal basis, administrative effect, employee impact, and required governing body action.

#### **4.4 Optional Benefit Administration Services**

The City is requesting separate optional pricing for HRA administration, FSA administration, COBRA or continuation coverage support, enrollment platform services, and related benefit administration services.

For each optional service proposed, proposers shall describe the services provided, pricing, implementation requirements, employee support, reporting, compliance support, transition requirements, and whether the service is provided directly, through an affiliate, through a subcontractor, or not offered.

HRA, FSA, COBRA, enrollment platform, and other optional administrative services must be priced separately from core broker/consultant services. The City reserves the right to award core broker/consultant services without awarding any optional administrative services.

#### **4.5 Employee Service, Claims Assistance, and Open Enrollment**

The selected firm shall provide responsive service to City staff and employees, including benefit question support, claims or service issue escalation, carrier coordination, new hire support, open enrollment assistance, employee communication materials, and employee meetings when requested.

Proposers shall describe their service model, assigned contacts, response time standards, claims escalation process, open enrollment support, and whether these services are included in the core fee or separately charged.

#### **4.6 Compliance, HIPAA, and Data Security**

Proposers shall describe their ability to assist with benefit compliance matters applicable to the services proposed.

If the proposer or any affiliate, subcontractor, or related entity will create, receive, maintain, transmit, or access Protected Health Information or other sensitive employee benefit information on behalf of the City or its health plans, the proposer must agree to execute a Business Associate Agreement acceptable to the City.

Proposers shall describe their HIPAA compliance practices, data security safeguards, breach notification procedures, subcontractor controls, cyber liability coverage, confidentiality procedures, and data retention, return, or destruction practices.

No proposer shall receive employee-specific information unless and until the City determines that such disclosure is necessary and appropriate, and applicable confidentiality and data protection requirements are satisfied.

### **5. Proposal Format and Required Information**

Proposals must be organized in the order listed below. Proposals that do not follow this format may be considered non-responsive.

#### **5.1 Cover Letter**

The cover letter must identify the firm name, primary contact person, address, phone number, email address, and include a statement that the proposal is valid for at least 90 days. The cover letter must be signed by an authorized representative of the proposer.

## **5.2 One-Page Executive Summary**

Each proposal must include a one-page executive summary identifying the proposer's recommended service model, key differentiators, proposed compensation structure, optional services recommended for the City, and any major assumptions or limitations.

## **5.3 Firm Background and Qualifications**

Provide the firm's history, Michigan presence, office location serving the City, ownership structure, public employer and municipal experience, small employer experience, experience with Michigan PA 152 compliance, and licenses required to perform the proposed services.

## **5.4 Assigned Service Team**

Identify the proposed service team, including:

- Lead consultant or broker;
- Account manager;
- Compliance contact;
- HRA/FSA administration contact, if applicable;
- Claims escalation contact;
- Backup contacts.

For each person, provide role, experience, location, licenses, and anticipated responsibilities.

## **5.5 Proposed Service Approach**

Describe how the firm would serve the City, including its annual service calendar, renewal strategy, carrier marketing approach, cost containment approach, communication strategy, Council presentation support, claims issue process, service standards, and reporting process.

## **5.6 Service Standards**

Proposers shall complete and submit *Exhibit A: Service Standards Form* with their proposal.

The City will consider proposed service standards as part of the evaluation, including responsiveness to City staff, employee service support, renewal timing, PA 152 calculation timing, claims escalation, and optional HRA/FSA/COBRA administration timelines.

### **5.7 Optional Administration Services**

Proposers shall identify any optional administration services offered and shall complete the applicable portions of Exhibit B. Optional services must be priced separately from core broker/consultant services.

### **5.8 Cost Proposal and Compensation Disclosure**

Proposers shall complete and submit Exhibit B: Cost Proposal Form with their proposal.

Cost proposals must clearly separate core broker/consultant services from optional HRA, FSA, COBRA, enrollment, technology, and other administrative services.

The proposal must clearly identify all compensation to be received by the proposer or any affiliate, subcontractor, or related entity, including fees, commissions, overrides, bonuses, contingent compensation, technology fees, pass-through costs, and any other direct or indirect compensation.

Proposers shall state whether they will accept a fee-only arrangement, commission-based arrangement, or either.

The City reserves the right to require full compensation disclosure before award and during the term of any agreement.

### **5.9 Transition Plan**

Describe the proposed transition process, including any broker-of-record requirements, carrier appointment requirements, data needs, implementation timeline, employee communication process, open enrollment timeline, HRA/FSA/COBRA transition steps if applicable, risks or limitations, and required City actions. The proposer shall not assume that employee-specific information will be provided during the proposal stage.

### **5.10 References**

Provide at least three references, preferably from Michigan municipalities, public employers, or similar public entities. For each reference, provide the entity name, contact person, title, phone number, email address, services provided, and length of relationship.

### **5.11 Required Disclosures**

Proposers shall disclose any actual or potential conflicts of interest, carrier appointments, exclusive carrier relationships, subcontractors or affiliates, pending litigation related to benefit services, regulatory or licensing actions within the last five years, exceptions to the RFP terms, and any required contract terms or limitations.

## 6. Evaluation Criteria

Proposals will be reviewed based on the criteria below.

<b>Evaluation Criteria</b>	<b>Weight</b>
<b>Qualifications, licensing, and municipal/public employer experience</b>	15%
<b>Proposed service approach, renewal strategy, and understanding of City needs</b>	20%
<b>PA 152 compliance, HRA/FSA support, COBRA support, and benefit administration capability</b>	20%
<b>Cost, fee transparency, and compensation disclosure</b>	30%
<b>Employee support, claims assistance, responsiveness, and service standards</b>	10%
<b>Implementation and transition plan</b>	5%
<b>Total</b>	100%

The City is not obligated to select the lowest-cost proposal. Selection will be based on the proposal determined by the City to provide the best overall value, considering qualifications, experience, service model, responsiveness, cost, transparency, compliance support, service standards, transition plan, and overall fit for the City.

The City may make a recommendation based on written proposals alone, with or without interviews. The City may also conduct interviews, request clarification, request best and final offers, contact references, negotiate terms, or reject all proposals.

## 7. Submission Instructions, Questions, and Addenda

Proposals must be submitted by email no later than:

August 16, 2026, at 12:59 p.m.

Proposals shall be emailed to:

Justin Cavanaugh, City Manager  
[manager@CityofHarrison-MI.gov](mailto:manager@CityofHarrison-MI.gov)

The email subject line should state:

Employee Benefits Broker/Consultant Services Proposal

Proposals should be submitted as a single PDF file, with completed exhibits included. Late proposals may be rejected. Proposers are responsible for ensuring that proposals are received by the City before the deadline. All proposals submitted become the property of the City and will not be returned.

Questions regarding this RFP shall be submitted in writing by email to Justin Cavanaugh, City Manager, at [manager@CityofHarrison-MI.gov](mailto:manager@CityofHarrison-MI.gov) no later than:

August 5, 2026, at 12:00 p.m.

The City may respond to questions through written addenda or a written questions-and-answers document. Addenda and questions-and-answers documents, if issued, will be posted on the City website at:

<https://cityofharrison-mi.gov/>

The City intends to update the website on Thursdays during the RFP period if questions are received or additional information is issued. The final questions-and-answers update will be posted after the question deadline.

Proposers are responsible for reviewing the City website for addenda, questions and answers, updates, and other information related to this RFP before submitting a proposal. Only written addenda or written updates posted by the City shall be binding. Oral statements, informal communications, or other interpretations shall not modify this RFP.

### 8. Tentative Timeline

The City anticipates the following schedule:

<b>Event</b>	<b>Date</b>
RFP issued	July 9, 2026
Website updates, if necessary	Thursdays during the RFP period
Questions due	August 5, 2026, at 12:00 p.m.
Final Addendum / Q&A posted, if necessary	August 6, 2026
Proposals due	August 16, 2026, at 12:59 p.m.
Staff review	August 17 to August 28, 2026
Interviews, if conducted	Late August 2026
Recommendation to City Council	First September 2026 meeting

The City reserves the right to modify this schedule.

## **9. Public Records**

Proposals submitted to the City may be subject to disclosure under applicable law.

Proposers shall clearly identify any portion of a proposal claimed to be confidential and shall state the legal basis for the claimed confidentiality. The City does not guarantee that any material marked confidential will be withheld if disclosure is required by law.

The City may make reasonable efforts to notify a proposer if disclosure of marked confidential material is requested, but the City will comply with applicable law.

All proposals submitted become the property of the City and will not be returned.

## **10. Insurance and Licensing**

The selected firm shall maintain all licenses required to perform the proposed services in the State of Michigan. The selected firm may be required to provide proof of insurance, including commercial general liability, professional liability or errors and omissions coverage, cyber liability coverage, workers' compensation if applicable, and any other coverage reasonably required by the City. The City reserves the right to review and approve insurance limits before entering into an agreement.

## **11. Contract and Term**

The City anticipates entering into a written agreement with the selected firm. The final agreement shall be subject to City approval.

The final agreement may include, and the City reserves the right to require, terms addressing the following:

- Clear scope of services;
- Clear compensation terms;
- Full commission and compensation disclosure;
- Termination for convenience;
- Termination for cause;
- Confidentiality requirements;
- Data security requirements;
- Business Associate Agreement, if applicable;

- Transition cooperation upon termination;
- Compliance with applicable law;
- Michigan governing law;
- No assignment without City approval.

The City reserves the right to negotiate final contract terms with the selected proposer.

## **12. Broker-of-Record and Transition Requirements**

Proposers shall identify any broker-of-record letter, carrier appointment, service agreement, or transition document that would be required for the proposer to perform the proposed services.

The City reserves the right to proceed with a selected proposer subject to review of any existing agreements, broker-of-record requirements, carrier appointment requirements, administrative transition requirements, and legal obligations.

The selected firm shall cooperate with the City and any outgoing provider to ensure an orderly transition.

## **13. Communication During RFP Process**

All communications regarding this RFP shall be directed to:

*Justin Cavanaugh*  
*City Manager*  
*City of Harrison*  
*2105 Sullivan Drive*  
*Harrison, MI 48625*  
[manager@CityofHarrison-MI.gov](mailto:manager@CityofHarrison-MI.gov)

Proposers shall not contact individual City Council members regarding this RFP during the procurement process. Unauthorized contact may result in disqualification.

## **14. Reservation of Rights**

The City reserves the right to:

- Reject any or all proposals;
- Waive informalities or irregularities;
- Request clarification;

- Request additional information;
- Conduct interviews;
- Contact references;
- Negotiate with one or more proposers;
- Modify the RFP schedule;
- Reissue the RFP;
- Cancel the RFP;
- Award all, part, or none of the requested services;
- Award core broker/consultant services separately from optional administrative services;
- Select the proposal determined to be in the best interest of the City;
- Decline to select the lowest-cost proposal;
- Take any action permitted by law and City policy.

Issuance of this RFP does not obligate the City to award a contract or pay any costs incurred by a proposer in preparing or submitting a proposal.

## **15. Non-Discrimination**

The selected firm shall comply with all applicable federal, state, and local non-discrimination laws and regulations.

## **16. Required Proposal Exhibits and Attachments**

Each proposal shall include completed Exhibits A, B, and C, along with the attachments identified in Exhibit C. Samples and attachments shall not include confidential information from other clients unless properly redacted.

# Exhibit A (REQUIRED SUBMISSION FORM)

## Service Standards Form

Proposer Name: \_\_\_\_\_

Please complete the table below. The City understands that service standards may vary depending on the issue. Provide practical, good-faith estimates based on your normal service model. If a service is not offered, state "Not Offered." If a service has a separate cost, state "Separate Cost" and identify the cost in Exhibit B.

<b>Service Area</b>	<b>Proposed Standard / Timeline</b>	<b>Included, Separate Cost, or Not Offered</b>	<b>Primary Contact / Backup Contact</b>
<b>Response to City staff routine inquiries</b>			
<b>Response to employee benefit inquiries</b>			
<b>Urgent issue response</b>			
<b>Claims or service issue escalation</b>			
<b>Annual renewal planning</b>			
<b>Renewal analysis after carrier release</b>			
<b>PA 152 calculation after renewal data is received</b>			
<b>Open enrollment support</b>			
<b>Employee meeting support, if requested</b>			
<b>Council presentation support, if requested</b>			
<b>HRA/FSA/COBRA support, if proposed</b>			

<b>Backup coverage when assigned contact is unavailable</b>			
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**Additional explanation, if needed:**

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# Exhibit B (REQUIRED SUBMISSION FORM)

## Cost Proposal Form

Proposer Name: \_\_\_\_\_

The City is seeking clear and transparent pricing. The City is not requiring a specific compensation model. Proposers may identify a fee-based, commission-based, hybrid, or other compensation structure. Optional administrative services must be priced separately from core broker/consultant services.

### 1. Core Broker/Consultant Compensation

Item	Response
<b>Proposed compensation model</b>	<input type="checkbox"/> Fee-based <input type="checkbox"/> Commission-based <input type="checkbox"/> Hybrid <input type="checkbox"/> Other: _____
<b>Annual City-paid fee, if any</b>	\$_____
<b>Monthly City-paid fee, if any</b>	\$_____
<b>Estimated annual commission or carrier-paid compensation, if any</b>	\$_____
<b>Total estimated annual compensation to proposer</b>	\$_____
<b>Are routine broker/consultant services included in the proposed compensation?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Explain any major assumptions, exclusions, or limitations</b>	

### 2. Core Services

For each service below, indicate whether the service is included, separately charged, optional, or not offered.

Service	Included, Separate Cost, Optional, or Not Offered
<b>Medical renewal analysis</b>	
<b>Dental renewal analysis</b>	
<b>Vision renewal analysis</b>	

<b>Life / ancillary benefits review</b>	
<b>PA 152 calculations</b>	
<b>Employee contribution schedules</b>	
<b>Open enrollment support</b>	
<b>Employee benefit question support</b>	
<b>Claims / service issue assistance</b>	
<b>Council presentation support, if requested</b>	
<b>Routine compliance support</b>	
<b>Transition support</b>	

### 3. Optional Administrative Services

<b>Optional Service</b>	<b>Offered?</b>	<b>Pricing Method</b>	<b>Proposed Cost</b>
<b>HRA administration</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		\$
<b>FSA administration</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		\$
<b>COBRA / continuation coverage support</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		\$
<b>Enrollment platform</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		\$
<b>Other optional services</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		\$

### 4. Compensation Disclosure

Please identify any compensation the proposer, affiliate, subcontractor, or related entity expects to receive in connection with the proposed services.

<b>Compensation Type</b>	<b>Yes / No</b>	<b>Estimated Annual Amount, if known</b>
<b>Direct City-paid fee</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
<b>Carrier-paid commission</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$

<b>Override, bonus, or contingent compensation</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
<b>Technology or platform fee</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
<b>Pass-through cost</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
<b>Affiliate or subcontractor compensation</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
<b>Other direct or indirect compensation</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$

**Additional explanation, if needed:**

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**5. Certification**

By signing below, the proposer certifies that the cost proposal identifies all known or anticipated direct and indirect compensation related to the proposed services. The proposer agrees to disclose any additional compensation, commission, fee, bonus, override, incentive, or other payment received in connection with the City's benefit program before award and during the term of any agreement.

**Authorized Representative:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Date:** \_\_\_\_\_

# Exhibit C

## Proposal Attachments Checklist

Items listed below are intended to assist the City in reviewing proposals. Core proposal items should be included. Samples and supporting documents should be provided if available. Failure to provide a requested sample or form will not automatically disqualify a proposal. The City may request additional information during the review process.

Required Item	Included?
<b>Cover letter signed by authorized representative</b>	<input type="checkbox"/>
<b>One-page executive summary</b>	<input type="checkbox"/>
<b>Firm background and qualifications</b>	<input type="checkbox"/>
<b>Assigned service team information</b>	<input type="checkbox"/>
<b>Proposed service approach</b>	<input type="checkbox"/>
<b>Exhibit A: Service Standards Form</b>	<input type="checkbox"/>
<b>Exhibit B: Cost Proposal Form</b>	<input type="checkbox"/>
<b>References</b>	<input type="checkbox"/>
<b>Compensation disclosure</b>	<input type="checkbox"/>
<b>Sample renewal report or presentation</b>	<input type="checkbox"/>
<b>Sample PA 152 calculation format</b>	<input type="checkbox"/>
<b>Sample redacted or hypothetical age-rated/member-level rate review</b>	<input type="checkbox"/>
<b>Sample employee benefit communication</b>	<input type="checkbox"/>
<b>Sample service calendar</b>	<input type="checkbox"/>
<b>Sample implementation timeline</b>	<input type="checkbox"/>
<b>Proof of licensing</b>	<input type="checkbox"/>
<b>Proof of insurance or statement of available coverage</b>	<input type="checkbox"/>
<b>Proposed contract or service agreement</b>	<input type="checkbox"/>
<b>Proposed Business Associate Agreement, if applicable</b>	<input type="checkbox"/>
<b>Required disclosures, including conflicts, carrier appointments, subcontractors, litigation/regulatory matters, and exceptions</b>	<input type="checkbox"/>