REQUEST FOR PROPOSAL
For

Employee Benefits Brokerage and Consulting Services

PIKES PEAK LIBRARY DISTRICT
Colorado Springs, CO

RFP # 460-26-01

The Pikes Peak Library District (PPLD) invites qualified employment insurance brokers (vendor/firm) with the qualifications as stated herein, and are licensed in the State of Colorado, to submit a response to a Request for Proposal (RFP) for PPLD, 1175 Chapel Hills Dr., Colorado Springs, CO.

Proposal deadline is **2 p.m. MST on Friday, September 11, 2026**

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1. Scope of Work

1.1 Purpose:

PPLD is seeking proposals from qualified vendors to provide a proposal for comprehensive employee benefits consulting, brokerage, compliance, and strategic advisory services to support the District's employee benefits program.

Firms must be able to certify they have the capabilities and resources to provide all services outlined in the scope of work for this project.

1.2 Service Specifications

The specifications of this project are listed below:

- Annual benefits strategy, plan design evaluation, renewal planning, carrier negotiations, and recommendations to support the District's objectives.
- Insurance marketing and RFP development, with an emphasis on competitive bidding for medical, dental, vision, life, and voluntary benefits if PPLD goes to market and does not outright accept renewal with current insurance providers.
- Legislative compliance support, including guidance on ACA, COBRA, Section 125, HIPAA, and other relevant regulations.
- Employee communications and open enrollment coordination, including plan comparison tools, presentations, and educational materials.
- Day-to-day employee support, including claims advocacy, escalated issue resolution, and guidance on plan usage.
- Cost management and data analytics, including benchmarking, utilization analysis, renewal projections, financial modeling, and recommendations for cost containment strategies.
- Quarterly and annual stewardship reporting that summarizes plan performance, claims trends, utilization, market developments, and strategic recommendations.
- Ongoing consulting on wellness, mental health benefits, and evolving market trends.
- Regular meetings with District staff to review benefit program performance, discuss emerging issues, and provide strategic planning recommendations.

The broker must provide full disclosure of all commissions, overrides, and any additional compensation received from insurance carriers. PPLD does not intend to pay additional consulting fees outside of these arrangements unless expressly negotiated in writing.

2. RFP Schedule and Contacts:

RFP schedule:

RFP released	Monday, August 17, 2026
Deadline for final questions	Friday, August 28, 2026
Deadline to return answered questions	Wednesday, September 2, 2026
Proposals due	Friday, September 11, 2026 at 2:00pm
Award Notification	on or about Friday, September 25, 2026

Sole Point of Contact: Questions and requests for clarification must be sent via e-mail to Kim Hoggatt, Chief Financial Officer, at khoggatt@ppld.org and Cc: Lindsay Sosa, Finance & Procurement Generalist, lsosa@ppld.org. Please include the RFP number, title, and words "question" and/or "clarification" in the subject line of the e-mail.

Questions and requests without this subject identification may be considered routine emails and may not be properly addressed.

All answers to questions and requests for clarification will be posted on the PPLD website: http://ppld.org/request-for-proposals .

Any PPLD response that is considered to be a change in terms, conditions, and specifications of this RFP will be published as an amendment. No communications of any kind may be considered as a change to the terms, conditions, and specifications in this RFP unless posted as a formal addendum on the link above.

3. Proposal Submission, Selection, and Contract Formation

3.1. Proposal Submission

Substantive proposals: By submitting a proposal, the proposer guarantees that (a) its proposal is genuine and is not made in the interest of, or on behalf of, any undisclosed person, vendor, or corporation; (b) it has not directly or indirectly induced or solicited any other respondent to put in a false or sham bid; (c) it has not solicited or induced any other person, vendor, or corporation from proposing; (d) it has not sought by collusion to obtain for itself any advantage over any other proposer or over PPLD.

Submission Information and Documents: The proposal must be comprehensive and address all RFP requirements. To assure that the information provided can be readily identified, the proposal must include, but not limited, to the submission of the following signed documents:

- Addendum A – Proposal Cover Sheet
- Addendum B – References
- Responses to Section 4. Vendor Qualifications and Information
- Responses to Section 5. Pricing
- List of exceptions or deviations (if any)

Signatures: The proposal must be signed by an officer of the proposing vendor.

Exceptions and Deviations: Any exception to or deviations from these Terms & Conditions must be identified, in writing, on an attachment to the proposal submission. PPLD reserves the right to accept or reject, at its sole discretion, any exceptions or deviations by the proposer.

Integration with Contract: The winning proposal will be included and integrated into the final contract documents.

Proposal Submission: Proposals are to be submitted in sealed envelopes, identified with the proposal number and title with all attachments. See the RFP Schedule for due dates. Vendors must submit four (4) hard copies and soft copy (i.e., flash drive, magnetic media, etc.) of the Proposal to:

Pikes Peak Library District
Attn: Kim Hoggatt
Finance Office
RFP# 460-26-01
1175 Chapel Hills Drive
Colorado Springs, CO 80920

Additional Copies may be requested by PPLD. PPLD is not liable for any cost incurred by prospective respondents prior to the issuance of contract(s).

The deadline is firm, proposals delivered after that will be received but will be rejected for being late.

A complete submission includes all required components, as stated in this document.

Duration of Proposal Offer: Price offers are irrevocable for 90 days following the proposal due date. Once a proposal is accepted, all prices, terms and conditions will remain unchanged throughout the contract period unless specifically agreed otherwise by both PPLD and the successful Vendor through documented change orders.

Withdrawal of Proposal: A Proposer may withdraw its own proposal at any time prior to the proposal due date and time as identified herein. After that date and time, no proposal may withdraw its proposal for any reason. All proposals shall be valid for a period not less than 90 calendar days after the proposal due date.

Information to Vendors: No proposal shall be accepted from and no contract will be awarded to any person, vendor or corporation that is deemed irresponsible or unreliable by PPLD. If requested, Vendors will submit satisfactory evidence that they have a practical knowledge of the service bid upon and that they have the necessary financial resources to provide the proposed service called for as described in this Request for Proposal.

PPLD reserves the right to investigate and confirm the vendor's financial stability. This may include reviewing financial statements, checking bank reference, and interviewing past contractors, employees, and creditors. Unfavorable responses to these investigations are grounds for rejection of the proposal.

Confidentiality: All materials submitted in response to this RFP become the property of PPLD, upon delivery. Proposals are public information. If a vendor submits proprietary information, the vendor will label each proprietary page as "CONFIDENTIAL" and submit in a separate package so PPLD will not release any information marked as Confidential.

Subcontracting: The Contractor must be responsible for the performance of all of its sub-contractors, sub-sub-contractors, and consultants. The use of specific sub-contractors and consultants is subject to the approval of PPLD. The Contractor is responsible for ensuring that all sub-contractors and consultants comply with all the terms of the Contractor's contract with PPLD.

If the Contractor uses subsidiary companies, explain their role and how they will be involved in this project.

Insurance Requirements: The successful proposer shall have, at the minimum, the following coverage: commercial general liability, automobile liability, cyber liability insurance, and worker's compensation liability. The Vendor shall submit in their proposals, ACORD certificates and/or other proof of the following insurances:

- General Liability $1,000,000
- Automobile Liability $1,000,000
- Worker's Compensation liability that meets statutory requirements.

Indemnification: The proposer agrees to, and shall, defend, release, and indemnify, and save and hold harmless PPLD, its officer, agents, and employees from and against any and all damages to property or injuries to or death of any person or persons, including property and officers, employees, and agents of PPLD, and further agrees to, and shall, defend, indemnify, and save and hold harmless PPLD, its officers, agents, and employees, from and against any and all claims, costs, demands, liabilities, suits, actions, causes of action, and other legal or equitable proceedings of any kind or nature whatsoever, of or by anyone whomsoever, including, but not limited to claims arising out of and/or predicated upon negligence, breach of contract, tort, or strict liability, in any way resulting from, connected with, or arising out of the Contractor's operations or performance in connection herewith, including operations or performance of subcontractors and suppliers and acts or omissions of officers, employees, or agents of the Contractor or its subcontractors or suppliers.

Schedule: By submitting a proposal, the proposer guarantees that it will be able to comply with the overall schedule.

Continuity: By submitting a proposal, the proposer will make its best efforts to ensure that the key team member(s) remain assigned to the PPLD's project for the duration of contract. Any changes to the staffing of this engagement must be discussed up front with PPLD personnel.

3.2. Selection

Right of Acceptance and Rejection: PPLD reserves the right to accept or reject any or all proposals and to waive any formalities, informalities, and deviations, which, in its opinion, best serve the interests of PPLD. PPLD is not bound to accept the lowest price proposal.

Selection: it is the intent of PPLD to select only responsible and responsive vendors. Bidder's proposal should include the most favorable terms and conditions.

Negotiation: PPLD reserves the right to negotiate terms and conditions of the contract with the winning vendor.

Basis of Award: An evaluation team will judge the merit of proposals received in accordance with the general criteria defined within this RFP. The recommendations of this team will be forwarded to the Board of Trustees for approval and execution. The following criteria will be taken into consideration when making evaluations of proposals. This list is not intended to be exhaustive:

- Quality and scope of proposed services, including demonstrated capacity to support employee benefits administration, open enrollment, ACA monitoring, 1095-C prep, COBRA, HIPAA guidance – especially for a public entity.
- Transparency of broker compensation, including commission disclosure and any supplemental revenue from carriers.
- Proven expertise in serving public-sector or library district clients, particularly those of comparable size and complexity to PPLD
- Client references and satisfaction history, especially among similarly situated public employers
- Breadth and usability of tools, technologies, and employee support resources.
- Responsiveness, clarity, and overall completeness of the proposal.

- Pricing and value, including any direct fees and added services beyond standard brokerage functions.
- Experience and qualifications of proposed account team.
- Demonstrated thought leadership and innovation in benefits strategy

PPLD uses a weighted award decision making process. Bid scoring below:

Bid Completeness	5%
References	10%
Pricing	30%
Quality of Scope	30%
Vendor Qualifications and Experience	25%
Total	100%

3.3. Contract Formation

<u>Agreement in Writing:</u> Following selection of a proposal, the vendor will be required to enter-into a written contract with PPLD.

The winning Bidder's RFP proposal will be included and integrated into the final contract documents. It is in the Bidder's best interest to ensure the proposal is accurate to allow for the integration with minimal changes.

If you have a formal or standard contract that you typically use with such projects, please attach a copy to your Proposal. A Service Agreement is not a condition of accepting an RFP.

If, in PPLD's sole discretion, the selected proposer has not executed the contract documents within a reasonable time after selection, PPLD reserves the right to rescind the award and select another contractor.

<u>Amendments to Contract:</u> Parties hereto reserve the right to make amendments or modifications to the contract by written amendment signed by both parties.

<u>Termination of Contract for Cause:</u> If, through any cause, the successful Bidder shall fail to fulfill in a timely and proper manner its obligations or if the successful Bidder shall violate any of the covenants, agreements or stipulations of the Contract, PPLD shall thereupon have the right to terminate the Contract by giving written notice to the successful Bidder of such termination and specifying the effective date of termination. In that event, all finished or unfinished services, reports or other materials prepared by the successful Bidder shall, at the option of PPLD, become its property, and the successful Bidder shall be entitled to receive just, equitable compensation for any satisfactory work completed, prepared documents or materials as furnished. Notwithstanding the above, the successful Bidder shall not be relieved of liability to PPLD for damage sustained by PPLD by virtue of breach of the Contract by the successful Bidder and PPLD may withhold any payments to the successful vendor for the purpose of set offer until such time as the exact amount of damages due PPLD from the successful Bidder is determined.

<u>Termination of Contract for Convenience:</u> PPLD may terminate the Contract at any time by giving written notice to the successful vendor of such termination and specifying the effective date thereof, at least thirty (30) working days before the effective date of such termination. In that event, all finished or unfinished services, reports, material(s) prepared or furnished by the successful Bidder under the Contract shall, at the option of PPLD, become its property.

<u>Cancellation:</u> Either party may cancel the Contract in the event that a petition, either voluntary or involuntary, is filed to declare the other party bankrupt or insolvent or in the event that such party makes an assignment for the benefit of creditors.

4. Vendor Qualification and Information

The following information and documents must be included in the submitted proposal:

Provide the name of the proposing vendor, address, telephone and primary contact person.

Include an affirmative statement that the vendor is licensed in the State of Colorado.

State the size of the vendor and provide a vendor history summary.

Your organization's qualifications and experience. If you have experience with PPLD Libraries, describe your current or past relationship. Describe any similar services performed by your organization.

Complete Addendum B. Provide references from minimum three (3) recent similar projects including name, telephone number and a brief statement describing their association with your vendor (e.g., other library, educational or public sector clients). References from the Colorado Front Range are also preferred.

Provide a detailed response to each service specification listed in Section 1.2, describing your approach, resources, deliverables, and any limitations or exclusions. Clearly identify any service that is not included in your standard compensation or would require an additional fee.

Identify the lead consultant and other key team members, roles, experience, location, tenure with the firm, and approximate number of clients/accounts assigned to the lead team.

Number and type of current public-sector clients, preferably comparable employers and Colorado governmental/public entities.

Who handles routine employee questions, claims escalation, compliance, analytics, communications and renewals? Is any work outsourced?

Describe employer and employee-facing tools included in the engagement and identify any additional costs.

Describe the vendor's compliance support for ACA, 1095-C preparation, COBRA, HIPAA, Section 125, and other applicable employee-benefits requirements.

Provide examples or descriptions of the standard quarterly/annual stewardship reports, benchmarking and renewal projections PPLD would receive.

Describe the transition plan and timeline if selected, including transfer from the incumbent broker.

Disclose carrier relationships or compensation arrangements that could influence recommendations.

Provide pricing as requested.

Any other information you feel should be considered in the selection process.

5. Pricing

The proposer shall submit a complete description of all compensation associated with the services proposed.

At a minimum, the pricing proposal shall include:

Compensation Structure

- Describe the proposed method of compensation (commission, fee-based, or hybrid).
- Identify whether compensation is paid by insurance carriers, the District, or both.

Carrier Compensation

- Disclose all anticipated commissions, overrides, contingent commissions, administrative fees, bonuses, incentive payments, revenue sharing, or any other compensation expected to be received from insurance carriers or third parties related to the District's benefit plans.
- If exact amounts cannot be determined, provide the commission schedule or methodology used to calculate compensation.

District Fees

- Identify any consulting, project, implementation, enrollment, compliance, or other fees that would be charged directly to the District.
- If no additional fees will be charged, clearly state "No additional fees."

Optional Services

- Identify any optional or value-added services that would require additional compensation and provide the associated pricing.

Expense Reimbursement

- State whether travel or other reimbursable expenses are anticipated. If so, describe the circumstances under which reimbursement would be requested.

6. Terms & Conditions

Interested Parties: All interested vendors that have the qualifications as stated herein and are licensed to operate within El Paso County and the State of Colorado, are invited to submit a proposal in accordance with the terms, conditions, and specifications contained herein. An electronic version of this document can be accessed at: http://ppld.org/request-for-proposals.

Equal Opportunity: The Contractor agrees not to refuse to hire, discharge, promote, or demote, nor to discriminate in matters of compensation against any person otherwise qualified, solely because of race, color, religion, national origin, gender, age, military status, sexual orientation, marital status, or physical or mental disability.

Expenses: PPLD assumes no liability for payment of expenses incurred by proposers in the preparation and submission of proposals in response to this invitation.

Conflict of Interest: Any contractual relationship with any PPLD personnel in the twelve (12) months preceding the distribution of this RFP, or any similar or potential conflicts of interest, may, at the sole discretion of PPLD, be grounds for rejection of the proposal and/or termination of any contract awarded.

Independent Contractor: The Vendor is an independent contractor. Notwithstanding any provision appearing in this RFP, all personnel assigned by the Vendor to perform work under the terms of this RFP and any subsequent agreement shall be, and remain at all times, employees or agents of the Vendor for all purposes. The Vendor shall make no representation that it is the employee of PPLD for any purpose.

General Requirements: PPLD reserves the right to amend this RFP up to seven (7) business days prior to the date set for receipt of proposals. In addition, PPLD may extend deadlines or withdraw this RFP at any time prior to an award.

Tax Exemption: PPLD, as a local government entity, is exempt from sales and use taxes. Vendors will inform all prospective subcontractors and suppliers, as necessary, from whom they expect to obtain services or supplies of the tax-exempt status of PPLD. Following the contract award, PPLD will furnish tax exemption certificate(s) to the Vendor.

Governing Law: The laws of the State of Colorado shall govern any contract executed between the successful proposer and PPLD. Further, the place of performance and transaction of business shall be deemed to be in the County of El Paso, State of Colorado, and in the event of litigation, the exclusive venue and place of jurisdiction shall be the State of Colorado, and more specifically, El Paso County, Colorado.

Addendum A- Proposal Cover Sheet

I. GENERAL INFORMATION

1. VENDOR NAME ______________________________
2. ADDRESS ______________________________

   ____
3. PHONE ______________________________
5. E-MAIL AND WEBSITE ______________________________
6. CONTACT ______________________________

II. STATEMENT OF MINIMUM QUALIFICATION

I, ______________________________(printed name) hereby declare that I am the ______________________________(title) of (name of vendor) submitting this profile and declaration, and that I am duly authorized to sign this profile and declaration on behalf of the above named vendor. All information set forth in this profile and declarationand all attachments hereto are, to the best of my knowledge, true, accurate, and complete as of the submission date.

The signer further certifies that (please initial):

- ________ The Vendor has carefully examined all instructions, requirements, specifications, and terms and conditions of the RFP for which this proposal is submitted. The Vendor understands all instructions, requirements, specifications, and terms and conditions of this RFP, and hereby offers and proposes to furnish the goods and services described herein at the prices, fees, and/or rates identified in this proposal, in accordance with the instructions, requirements, specifications, and terms and conditions of this RFP.
- ________ This proposal is a valid and irrevocable offer that will not be revoked and shall remain open for the PPLD's acceptance for a period of ninety (90) calendar days from the proposal due date.
- ________The Vendor is in full compliance with all applicable federal, state, and local laws, rules, regulations, and ordinances governing business practices.
- ________All statements, information, and representations prepared and submitted in this proposal are current, complete, true, and accurate.

- _________Submission of this proposal indicates the signer's acceptance of the evaluation technique and that some subjective judgments may be made by PPLD as part of the evaluation.
- _________ The Vendor has to provide proof of all required insurance coverage.
- _________A list of exceptions and deviations (if any) is attached.
- _________ A proof of eligibility to operate in El Paso County and the State of Colorado is attached.
- _________There have been no claims, litigation, or other issues filed or pending against our firm in the past 5 years except as listed below.

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________________________________ ________________________

Authorized Signature Date

Addendum B – References

References:

Company Name:______________________________ Contact Name:________________________

Address:_____________________________________ Phone:____________________________

Scope of service performed:____

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Company Name:_________________________ Contact Name:________________________

Address:_____________________________________ Phone:____________________________

Scope of service performed:____

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Company Name:______________________________ Contact Name:________________________

Address:_____________________________________ Phone:____________________________

Scope of service performed:____

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