

REQUEST FOR PROPOSAL

**HEALTH AND WELLNESS BENEFITS BROKERAGE SERVICES
AND RELATED CONSULTING SERVICES**

PASKENTA BAND OF NOMLAKI INDIANS



February 2, 2026

PASKENTA BAND OF NOMLAKI INDIANS

REQUEST FOR PROPOSAL: HEALTH & WELFARE BENEFITS CONSULTING AND BROKERAGE SERVICES

I. ANNOUNCEMENT

Paskenta Band of Nomlaki Indians (the “Tribe”) is soliciting proposals from insurance brokers/consultants qualified to perform and interested in providing brokerage and consulting services for its Tribal Member Healthcare Program and all Employee Benefit plans across the Tribal government and multiple enterprises, beginning as soon as administratively feasible.

II. RESPONSES

Questions relative to this RFP should be emailed to Janine Sam [jsam@paskenta.org] by 3:00 p.m. PST on February 13, 2026. Bidders should indicate their intention to submit a proposal in response to this RFP to the email noted by 5:00 p.m. PST on February 27, 2026.

All Responses/Proposals should be submitted via email with the following inserted in the “subject” line of the email: **“Proposal – Benefits Consulting and Brokerage Services”**. Proposals will be accepted until **5:00 p.m. PST on March 13, 2026**. Proposals received after this time may be disqualified at the Tribe’s discretion. Be sure to include any supplemental attachments in your submission.

If the Tribe is unable to open a proposal file, or a file once opened is found to be unreadable, the Bidder will be contacted and permitted to resend the file within a specified time.

Please note that the Tribe is neither asking for, nor authorizing your soliciting quotes from insurance carriers.

III. BIDDER REQUIREMENTS AND NOTICES

Throughout this RFP, the “Bidder” refers to qualified firms that submit proposals in response to this RFP.

Bidders are required to prepare their proposals in accordance with the instructions outlined in this Section III and elsewhere in this RFP. To be eligible for consideration, The Tribe requires that all Bidders:

1. Are licensed to provide brokerage services in all 50 states, and
2. Are not affiliated with any insurance company, third-party administrative agency, or provider network.

All proposals and related materials submitted in response to this RFP become the property of The Tribe and may be returned only at its option.

All costs directly or indirectly related to responding to this RFP (including all costs incurred in supplementary documentation, information, or presentation) will be borne by the Bidder.

Modifications to proposals will not be accepted unless specifically requested by the Tribe.

The content of all proposals will be kept confidential throughout the selection process and afterward. Copies of any proposal will not be shared with other Bidders.

The Tribe reserves the right to reject any or all proposals in response to this RFP, to waive minor irregularities in any proposal or in the RFP procedures, and to accept any proposal presented which is deemed to be in the best interest of the Tribe.

IV. KEY DATES

The following table outlines targeted dates in this RFP process:

DATE	EVENT
Tuesday, February 3, 2026	Distribution of RFP
Friday, February 13, 2026	Questions due via email by 3:00 p.m. PST
Wednesday, February 18	The Tribe responds to all questions submitted
Friday, February 27	Provide confirmation of intent to submit by 5:00 p.m. PST
Friday March 13	Proposals due by 5:00 p.m., PST
Monday, March 30	Notification of finalists
Tuesday April 7 through Friday April 10	*Discretionary finalist presentations
Wednesday April 22	Selection and notification

The Tribe reserves the right to extend any date indicated above if an extension is in the best interest of the Tribe.

**Please reference details regarding discretionary finalist presentations under Section V below.*

V. DISCRETIONARY PRESENTATIONS, FINAL EVALUATION, AND SELECTION

The Tribe may, at its discretion, request any, one or all finalists to make virtual live presentations for the purpose of clarification, to amplify the materials presented in any part of the proposal, and/or to meet Bidder staff who would be assigned to the Tribe's account.

The consultant/broker awarded the contract will be selected upon its demonstrated ability to:

1. Act as a strategic partner with The Tribe to implement, administer, and communicate effective, affordable, competitive benefits plans/programs and assist with compliance of the programs immediately and in the future.
2. Demonstrated expertise in the field of health insurance and brokerage services, experience working in the Tribal health insurance space, as well as customer responsiveness.

3. Positively impact claims costs with creative plan design, financial analysis, and protocols that provide the right care, on a timely basis, in the most appropriate setting.
4. Provide innovative approaches to impacting future claims costs with a focus on identification of risk and proactive intervention to improve the health of the Tribal members working with the Tribal Member Services team.
5. Provide analytics predicting future claims costs with a focus on identification of risk and proactive intervention to improve the health of employee populations within the Tribe's government operations, commercial operations and clinical operations.
6. Provide guidance to The Tribe on current legislation and future legislative changes. Ability to leverage the unique position of Tribal governments and Tribally owned entities to enhance cost savings and obtain Medicare Like Rates (MLR) where and when applicable.
7. Provide the lowest reasonable costs consistent with Paskenta Band's financial objectives.
8. Provide a team of proven service professionals who will be focused on creating value for both Member plan and employee plan designs.
9. Provide superior levels of service and problem-solving skills using effective resources and technology.

Omissions and ambiguous statements will be viewed unfavorably. Bidders are cautioned not to make any claim or statement that cannot subsequently be included in a legally binding document.

The Tribe's decision for selection will be final. The successful Bidder is expected to assume consulting and brokerage responsibilities within 15 days of acceptance.

VI. BACKGROUND

The Paskenta Band of Nomlaki Indians is a federally recognized Tribe with reservation lands in Corning, CA. The Tribe is governed by an elected Tribal Council operating various economic enterprises as a part of its Self-governance. The Tribe provides healthcare and related services to its enrolled members, with members residing in locations across the United States. The Tribe has enrolled members and employees that live or work outside of the United States which will need to be addressed within the services. Expanding future business interests may also grow to include operations outside of the United States. The Tribe currently provides multiple benefit packages to its employees, including governmental and commercial operations (ERISA and Non-ERISA). The Commercial operations include both on and off reservation entities.

The Tribal Member population is approximately 320 people.

The Tribal Government employs approximately 80 full-time employees.

The Rolling Hills clinic employs approximately 130 full-time employees and 03 part-time employees.

The Rolling Hills Casino employs approximately 640 employees, with a combination of full-time and part-time staff attributed to the total headcount. Tapa, LLC has approximately 530 employees working in 10 offices and 200 remote locations across 45 states.

VII. PROPOSAL REQUIREMENTS

To be considered responsive, a proposal must contain the following, referenced by number and in order as detailed below:

1. Vendor Information & Cover Letter:
 - a. Name of the insurance agency or brokerage firm including address, telephone number, and contact person for the proposal submission.
 - b. Listing of statewide offices and identifying the office from which the Tribe's account would be serviced.
 - c. Brief description of the history and organization of the Bidder's firm and any proposed subcontractor(s).

2. Background & Project Summary:
 - a. Description of the firm's internal organization and how services will be furnished to the Tribe.
 - i. Include and identify those services which may not be available in the local office but are available from your firm and how services will be accessed.
 - b. Provide an example of the structure of servicing a current account similar to the Tribe.

3. Company Experience & Capability:
 - a. Copies of business licenses, professional certifications, or other credentials, together with evidence that the organization is in good standing and qualified to conduct business in California.

4. Methodology: Detail the approach and methodology to be used to accomplish the Scope of Work of this RFP. This should include:
 - a. An implementation plan that details the:
 - i. methods, including controls by which your firm manages projects of the type sought by this RFP;
 - ii. methodology for soliciting and documenting views of internal and external stakeholders;
 - iii. and any other project management or implementation strategies or techniques that the respondent intends to employ in carrying out the work.
 - b. Detailed description of efforts that will be taken to achieve client satisfaction and to satisfy the requirements of the Scope of Work.
 - c. Detailed project schedule, identifying all tasks and deliverables to be performed, durations for each task, and overall time of completion, including a

complete transition plan. Include your plan to deal with fluctuation in service needs and any associated price adjustments.

- d. Detailed description of specific tasks you will require from Tribe staff. Explain what the respective roles of Tribe staff and your staff would be to complete the tasks specified in the Scope of Work.
- e. Proposers are encouraged to provide additional innovative and/or creative approaches for providing the service that will maximize efficient, cost-effective operations or increased performance capabilities, or any ancillary services.
- f. Proposers should note that tribal members are eligible for IHS funded services. Experience in coordinating with Indian Health Services care in conjunction with self-insured plans and use of Medicare-like rates and CHEF designations should be detailed.

5. **Staffing:** Provide a list of individuals(s) who will be working on this project and indicate the functions that each will perform and their anticipated hours of service. Include a resume for each designated individual.

Upon award and during the contract period, if the contractor chooses to assign different personnel to the project, the Contractor must submit their names and qualifications including information listed above to the Tribe for approval before they begin work.

6. **Qualifications:** The information requested in this section should describe the qualifications of the firm or entity, key staff and sub-contractors performing projects within the past five years that are similar in size and scope to demonstrate competence to perform these services. Information shall include:
 - a. Names of key staff that participated in named projects and their specific responsibilities with respect to this scope of work.
 - b. A summary of your firm's or entity's demonstrated capability, including length of time that your firm has provided the services being requested in this Request for Proposal.
 - c. For private Proposers, provide at least five references that received similar services from your firm. The Tribe reserves the right to contact any of the organizations or individuals listed. Information provided must include:
 - i. Client name
 - ii. Project description
 - iii. Project start and end dates
 - iv. Client project manager contact information including: name, telephone number, and e-mail address.

Any public entity which submits a Proposal should describe in detail how it currently performs services similar to those identified in the scope of work within its or other jurisdictions. If you have performed these services under contract for another public entity, please provide references for those entities as set forth above for private Proposers.

7. **Financial Capacity:** Provide the Proposer's latest audited financial statement or other pertinent information such as internal unaudited financial statements and financial

references to allow the Tribe to reasonably formulate a determination about the financial capacity of the Proposer. Describe any administrative proceedings, claims, lawsuits, or other exposures pending against the Proposer.

8. Cost Proposal: All Proposers are required to use Attachment B, Cost Proposal to be submitted with their Proposal. Pricing instructions should be clearly defined to ensure fees proposed can be compared and evaluated. Proposals shall be valid for a minimum of 180 days following submission.
9. Disclosure: Please disclose any and all past or current business and personal relationships with any current Tribe elected official, appointed official, employee, or family member of any current Tribe elected official, appointed official, or Tribe employee. This includes individuals described above within any enterprise owned by the Tribe, including Rolling Hills Casino Resort, Tapa, LLC, or Rolling Hills Clinic. Any past or current business relationship may not disqualify the firm from consideration.
10. Professional Services Agreement: The firm selected by the Tribe will be required to execute a Professional Service Agreement provided by the Tribe. If a Proposer has any exceptions or conditions to the Agreement, these must be submitted for consideration with the Proposal.

Please respond to the questions that follow as directly as possible and provide any supporting information you feel will be pertinent to these questions. You may answer questions in a separate document of your choice. Ensure that each question is stated before your answer and that each question is addressed by number. Be sure to include any supplemental attachments in your submission.

Company History and Experience

1. Provide a brief overview and history of your company, including ownership structure, size, volume of business, locations, geographic areas served, number of years in business, and business philosophy. Please describe any changes in ownership or leadership that have occurred within the last five years, as well as any pending or anticipated ownership or leadership changes.
2. Confirm that your company is a licensed broker in all 50 states, and confirm that you serve as a broker independently, and are not affiliated with any insurance company, third party administrative agency, or provider network.
3. Provide an estimate of your annual revenue derived from Health & Welfare Benefits brokerage and consulting.
4. What experience does your company have working for Tribes, Tribal governments or Tribal enterprises?
5. Describe the visibility and influence of your company in the employee benefits field.

6. Provide copies of the certificate of professional liability or errors and omissions insurance carried by your company showing the insurance carrier and amount of coverage.
7. Define the scope of your company's Health & Welfare Benefits brokerage and consulting services.
8. Provide a count of your existing clients by employee size: Small (< 1,000), Medium (1,000 – 5,000), Large (> 5,000)
9. What is your client retention rate?
10. Describe your experience with self-funded and alternately funded medical plans, including your ability to set reserves, report experience, and project funding levels.
11. Explain why your company is uniquely qualified to provide benefit brokerage/consulting services to the Tribe, and what single qualification best differentiates your organization from other providers in the marketplace.

Account Management

12. Provide an overview of the account team that will be assigned to the Tribe. Please include overall account structure, as well as all contacts to be assigned to The Tribe for all types of services. This should include the account manager, project manager, lead actuary, underwriter, account administrator, day-to-day contact, etc. For each member of the team, provide qualifications, including length of time with your company, prior consulting/benefit industry experience, educational background and professional designations/certifications, as well as where they are located. Provide a summary of roles and distribution of responsibilities for each.
13. How many clients are assigned to each of your account team members?
14. Describe your approach to the ongoing training of your staff.
15. How does your company share and maintain knowledge and understanding of new technologies, products/programs, market trends, and other developments to ensure best practices are consistently applied throughout your organization to assist The Tribe with maintaining leading-edge processes and programs?
16. Describe how your company monitors, measures, and ensures client satisfaction with your services. What steps do you take to address any outstanding or suboptimal client feedback?
17. What is your customer service philosophy? Describe any satisfaction guarantees you can provide.

Support and Administration Services

18. Provide an overview of your account support and administration service capabilities (e.g., day-to-day support, enrollment coordination, ongoing direct support for the Tribe employees, etc.). Do you offer dedicated account support, 24-7 support, or other quick-access resources for the Tribe's benefits team and employees to contact you? What types of issues do you assist with?
19. Provide examples of all monthly, quarterly, and annual renewal analysis we should expect to receive.
20. How do you help facilitate annual open enrollments? Include technology-based approaches and identify additional costs.
21. Provide examples of employee communication and education capabilities (e.g., benefit booklets, training programs, etc.).
22. What is your average response time to client and employee questions regarding plans, billing, claims, eligibility, etc.? How do you handle follow up to outstanding items?
23. Describe services and support that your firm will provide to our specialty populations, such as Tribal members that are Medicare eligible, transitions to supplemental insurances and/or market placements for eligible enrollees.

Competitive Benchmarking and Thought Leadership

24. Do you have benchmarks for Paskenta Band's industries/competitors?
25. What surveys and tools (proprietary or licensed) do you use to perform competitive benchmarking analysis, best practices assessment, analyze emerging trends, employee sensing and translate those ideas into plan design recommendations?
26. Do you distribute newsletters and other informative publications that are routinely provided to your clients? Provide sample copies.
27. Describe affiliations that your organization has with external organizations promoting healthcare industry thought leadership.
28. Describe two situations where your firm has demonstrated leading-edge thinking or solutions in the healthcare arena.

Underwriting/Actuarial and Financial Support

29. Provide an example of the actuarial resources you will use to calculate premium rates and reserves. Does your approach include providing reliable accrual rates, reserve calculations, and/or budgets? Do you employ your own actuaries, or do you use a third party?

30. Describe your firm's capabilities to model and project the cost impact of plan design changes.
31. Describe your process for calculating annual renewal premium rates (both employee rates and employer funding rates) for self-insured plans and the level of support you would provide to the Tribe in this area.
32. Provide examples of plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking, and other reporting that the Tribe can use to plan decisions and to set and adjust its fringe rate/benefits burden rate.
33. How will your company help provide cost savings/cost avoidance solutions? Other than wellness or increased consumerism, what other recommendations would you provide for reducing the Tribe's net benefit costs?
34. How do you review plan discounts, and when would you recommend changes?
35. Describe your quality assurance standards and processes.

RFP, Placement of Plans, and Negotiation with Carriers/Vendors

36. Describe your company's capabilities to develop RFPs for carrier/vendor services including the managing and consolidating of RFP results and facilitating the RFP process from start to finish, including implementation support.
37. There are thousands of benefit vendors available. How do you help us find the right solutions for our employees' unique needs? Describe the tools and "due diligence" processes that your firm would utilize in conducting vendor procurement initiatives.
38. How do you qualitatively assess vendor capabilities?
39. Describe your strategy for negotiating the best possible terms (e.g., premium rates, ASO fees, transition funding, performance guarantees) with carriers and vendors. What mechanisms do you use to ensure rates are competitive?

Vendor Management

40. Describe your company's marketplace leverage in negotiating with carriers regarding rates, contract/policy terms, and plan design.
41. How will you support the Tribe's benefits team in resolving complex claims and plan administration issues, contract and plan interpretation, as well as working with us and our vendors to facilitate and resolve day-to-day issues? Please describe your case management process, timelines, and how the resolutions will be communicated back to the Tribe or its departments.
42. Describe your approach for managing vendor performance.

43. How do you monitor evolving health plan provider/network models (e.g. DPCs, ACOs) across distinct geographic regions of the country? What metrics do you track?

Compliance Support

44. Describe your organization's consulting and educational services to directly assist our organization in maintaining compliance with federal and state regulations related to health and welfare plans. Do you provide guidance on COBRA, HIPAA, Medicare, FMLA, ADA, IRS, ACA, MHPAEA, and other regulatory issues? Are these services primarily in-house or through third parties?
45. How does your company stay current with all state and federal legislation, and how does your company notify the Tribe of laws affecting our operations?
46. Describe your company's policy and processes for managing confidential and/or protected information, especially as it relates to assisting employees with medical claims issues in a self-funded plan.
47. Do you prepare Forms 5500 and SAR reports for U.S. health and welfare plans? Describe your capabilities.

Additional Services / Miscellaneous

48. What other services do you offer that might be of interest and benefit to Tribe? If any, please describe those services.
49. Do you have in-house attorneys or legal advisors who provide counsel to your clients? If so, are there additional fees for these services?
50. Describe your experience supporting clients with mergers and acquisitions, including the due diligence process, transitioning acquired employees into the client's benefit plans, integrating the acquired company's benefits plans with the client's benefit plans, communications to employees, and any other services provided.
51. Describe your company's wellness initiatives. Provide examples of wellness initiatives that you have provided for other clients.
52. Describe your company's pharmaceutical experience. Provide examples of cost saving and innovative program design recommendations developed for clients.
53. Do you offer any group or pharmacy purchasing cooperative/collaboration agreements? If so, with which vendor, and what is the expected annual savings experienced by clients joining the purchasing cooperative/collaborative?
54. Describe any performance guarantees you are willing to provide.

55. Describe your process and project management plan for the transition of broker/consulting services to your company, including a proposed timeline with milestones and responsibilities of The Tribe and your firm.
56. Describe any problems you foresee in your ability to conduct the services described in this RFP.
57. Please provide any additional information you feel is relevant for consideration that has not been specifically requested.

Compensation

58. Provide your company's proposed pricing for the services outlined in this proposal, including fee arrangements and commission structure for all services based on data the Background information. Explain how all fees and commissions are derived and why they are structured as either fees or commission. The proposed pricing should include all costs (i.e., miscellaneous administrative charges, anticipated usage of outside specialists, etc.). If fees are based on commissions, please indicate the commission percentage and estimated overall amount of compensation you expect to receive from all commissions.
59. Indicate which specific services mentioned in your response are included and excluded for the price quoted in this RFP. For services that are excluded or that have caps, maximums, or limits (such as travel, special projects, etc.), separately list pricing as if the Tribe has elected to engage your company for those additional services. If services are not offered, please indicate such.
60. Provide an example of your company's annual compensation disclosure.
61. What percentage of your clients by size are on a broker basis (commission-based), and what percentage are on a consultant basis (fee-for-services or retainer arrangement)?
62. Please disclose your company policy on carrier bonus payments.
63. Describe your company's policy on accepting contingent commissions, pool bonuses, or any other sources of income, revenue, consideration, compensation, or overrides in connection with services provided to your clients.
64. Does your company have any distribution partnerships with other internal or external firms or vendors?
65. Does/will any person at your company or your company in general ever get paid commissions or bonuses, receive or participate in trips, or receive meals, gifts, or other perks from health insurance companies or other vendors currently in place or recommended by your organization based on the factors listed below? The word "any" in the table below refers to The Tribe or any other organization. Please indicate "Yes" or "No" in each applicable box:

Determining Factor	Commissions	Bonuses	Other Perks (describe any financial interest)
Any employer-sponsored health plan members or groups			
The loss ratio (or the profitability of the plan for the insurer) of any employer-sponsored health plan members or groups			
The overall volume (including all business or new business) of any employer-sponsored health plan members or groups			
The retention of any employer-sponsored health plan members or groups			

74. Does your company *always* disclose *all* bonus and commission money, and any other trips, meals, or perks, to each employer group whose business might have qualified your company for the money or the perks?
75. Does your company ever participate in “no shop” or “no market” offers on behalf of insurers or other vendors in which a bonus or commission is contingent on your not shopping an employer’s benefits to other insurers or vendors?
76. Does your company participate in fee-only payment agreements in which the *only* income your company receives is coming directly from the employer who is purchasing the health benefits?

VIII. DISCLOSURE

This RFP does not constitute a contractual offer from the Paskenta Band. No contractual agreement shall exist between the Tribe and any prospective firm until the final selection of the successful firm proposal is made by the Tribe and a contract, approved by the Tribal Council, is entered into. The Tribe reserves the right to reject any and all proposals, to negotiate final contract terms, rates of pay, overall project budget, and to waive any informality, technical defect, or clerical error in any proposal, as the interest of the Tribe may require.

Nothing in the RFP or in any service contract arising from this RFP shall constitute a waiver of sovereign immunity to claims or counterclaims of any sort, express or implied, by the Tribe, or any of its subordinate economic entities.