



# **Request for Proposal (RFP)**

**for**

# **Benefits Consultant Services**

**Issue Date: February 10, 2026**  
**Due Date: March 6, 2026**

## I. INTRODUCTION

Gulf Bend Mental Health Mental Retardation Center d/b/a/ Gulf Bend Center (Gulf Bend or the Center) is seeking proposals from qualified licensed brokers to provide consulting and insurance brokerage services for the Center's current and future employee benefits, including group medical (includes prescription coverage and COBRA), dental, vision, life, accidental death and dismemberment, flexible spending accounts, primary care clinic services and eligible additional ancillary products and/or similar benefits.

## II. GENERAL INFORMATION

### A. Background

Gulf Bend is Certified Community Behavioral Health Clinic as well as an agency of the State of Texas established to plan, coordinate, develop policy, develop and allocate resources, supervise, and ensure the provision of community based mental health and intellectual and developmental disability services. The Center is a community center under Chapter 534 of the Texas Health and Safety Code and is classified by the Internal Revenue Service as a 501(c)(3) tax-exempt organization. The Center is governed by a nine-member Board of Trustees. Gulf Bend provides services in a seven-county region that includes: Victoria, Jackson, Calhoun, Refugio, Goliad, DeWitt, and Lavaca Counties. The Center employs an average of 150 benefit eligible employees.

Gulf Bend primarily receives funding through an agreement with Health and Human Services Commission (HHSC) for the provision of community-based services. All contracts are dependent on the continuation of this grant agreement with HHSC.

### B. Point of Contact (POC), Questions, and Clarifications

Any inquiries concerning this RFP should be directed to:

<b>POC</b>	Yvette Hausmann, Director of Human Resources
<b>Phone</b>	361-582-5368
<b>Email</b>	yvette5371@gulfbend.org

Written questions and requests for clarification regarding this RFP are permitted if submitted by email to the POC noted above. All email inquiries must include in the subject line: "Request for Proposal-Benefits Consultant".

### C. Terms of Contract

The terms of the contract, based on approval by the Board of Trustees, is expected to be for one (1) year with renewal terms up to five (5) years. However, the agreement may be terminated for cause at any time.

#### D. Schedule of Events

Proposals must be received by the POC prior to the dates noted below.

Late proposals will not be considered.

Schedule of Events	
RFP is made available	February 10, 2026
Available for questions	February 16 – 27, 2026
Deadline for receipt of proposals	March 6, 2026 5 p.m.
Selection Committee to review proposals	March 9 – 13, 2026
Board approval of selected vendor	March 24, 2026
Anticipated contract start date *	May 1, 2026

\* Please note, there may be a transition period of services with our existing broker and a new broker.

Proposals may be withdrawn from consideration or amended at any time prior to the deadline by submitting a written request by email to the POC. All dates are tentative and subject to change at the Center's discretion. Changes to any of the dates noted above will be reported through an addendum posted to the Center's website.

#### E. Changes and Modifications

Gulf Bend reserves the right to change, amend, modify, or cancel this RFP at any time which it deems to be in the best interest of the Center. All modifications will be posted to the Center's website. This information will also be sent to any vendors who have already submitted their proposal at the time of the modification. It is the responsibility of each vendor to periodically check the website for additional information. Gulf Bend is not responsible or liable in any regard for the failure of any individual or entity to receive notification regarding RFPs posted to the website or for the failure of any vendor or awarded contractor to stay informed of any postings.

#### F. Cost Incurred

All vendors understand that the issuance of this RFP in no way constitutes an award or contract with Gulf Bend. Gulf Bend accepts no obligations for costs incurred in preparing and submitting a proposal. Proposals are submitted at the sole expense of the vendor.

### III.OVERVIEW OF RFP

The Center seeks a consultant and broker that is well versed in the benefits market, experienced in advising comparable public agencies and works well with various levels of staff and management. Submitted proposals must meet all requirements set forth in this RFP.

The Center covers the premiums at full or partial cost for the following:

- Self-Funded Medical/RX insurance – TPA Blue Cross Blue Shield of Texas, renewed September 1<sup>st</sup>
- Life Insurance and AD&D
- Primary care clinic

The following premiums are voluntary and paid at the expense of eligible employees:

- Dental
- Flexible spending plans
- Ancillary benefits including voluntary life for employee, spouse, and/or children

In addition,

- COBRA administration

#### IV. SUBMISSIONS

Please submit an electronic response to the requested information no later than **March 6, 2026 at 5 p.m.** Your response must be in PDF format emailed using the subject line: RFP-Benefits Consultant to [yvette5371@gulfbend.org](mailto:yvette5371@gulfbend.org).

After reviewing written electronic responses, the Center could invite select brokers to make no more than one-hour presentations to the committee. Presentations will be scheduled between March 9 – March 13, 2026. Please send any questions about this RFP to the POC noted above by February 27, 2026. We will respond directly to the person who submits the question. If a question asks for information that might be helpful to all, those responses will be compiled and sent to all brokers after the deadline for the questions. The Center reserves the right to accept or reject any and/or all proposals for any or all services covered in this RFP and to waive informalities or defects in proposals or to accept such proposals as deemed to be in the best interest of Center.

This process does not involve insurance markets now and no insurer or reinsurer should be contacted prior to broker appointment.

Additionally, all organizations and related proposals must be compliant with all applicable state and federal regulations and be able to provide proof of compliance upon request.

#### V. SCOPE OF SERVICES

- A. Gulf Bend is seeking a broker and consultant that will provide the full range of services related to the implementation, maintenance, communication, and improvement of its group benefit programs. These services should include identifying plan/vendor consolidation opportunities and design changes that will reflect the Center's overall benefit strategy and increase employee understanding.
- B. Assist Gulf Bend's HR team in administering all group insurance plans and other related consulting services during the plan year including deadlines and reporting.
- C. Respond to questions from staff and provide information necessary to assist in their understanding of their benefits.
- D. Assist with the development, design and planning of employee benefit programs, including strategic planning and benchmarking to reduce risk and achieve cost efficiencies.
- E. Seek competitive quotes and negotiate annual renewals from benefit carriers and provide advice and recommendations to senior leadership for consideration. Evaluate bids and bidders, including administration, coverage, customer service, networks, reconciliation of premiums and

claims, financial soundness, and identify the most cost-beneficial and comprehensive package from among the various bidders.

- F. Review with provider and the Center's senior leadership on an ongoing basis: claims experience, claim service, and claim administration to ensure maximum benefit to the Center.
- G. Discussion of COBRA rates and employee cost sharing rates.
- H. Assist the Center with the implementation and communication of new programs or changes to existing programs by providing communication materials and meeting support which will include, but is not limited to, attending and presenting information at annual Open Enrollment.
- I. Assist the Center in complying with the employee benefit laws and regulations by providing proactive advice and guidance on new laws, regulations, and procedures, including healthcare reform requirements, compliance review, and benefits administration. Research employee benefits legislative, legal and compliance issues and communicate them to the Center on an ongoing basis.
- J. Interface with insurance carriers as needed to assist Gulf Bend in the resolution of problems associated with benefit programs, including claims resolution and employee advocacy services.

## **VI. EVALUATION QUESTIONS**

### **A. General company information**

- Provide a brief history of your firm including size, volume of business, location, and number of years in business.
- Provide your company's philosophy on providing benefits consulting, as well as your corporate mission, vision, and values.
- Detail the number of employee benefits clients currently served and the average demographics of your client base.
- What distinguishes your firm from other broker/consulting firms?
- Provide proof of errors and omissions insurance with a minimum limit of \$1,000,000 per occurrence.
- Provide W-9 with submitted documents. W-9 Form can be found at the IRS website.
- Describe the proposed team that would work with Gulf Bend Center and provide information about the qualifications and expertise of each team member.
- How often does your team meet with your clients and for what purposes?
- Describe your methods for ensuring customer satisfaction with your services.
- Describe your approach to the ongoing training of your staff.
- Describe your methods to update clients on employee benefits market trends and compliance topics.

### **B. Services**

- Describe the steps you will take in reviewing the Center's current employee benefit plans and development of a long-term strategic plan.
- Describe your approach to supporting our programs throughout the plan year.
- In your opinion, what are the three major challenges companies our size face and how will your firm help meet these challenges?
- Are there new coverage options that we should consider in seeking proposals for health insurance services?
- Detail your benchmarking capability and access to survey data.

- Describe your standard package of employee communication services, including digital and/or internet-based employee communication tools.
- Describe how your firm can assist the Center's employees with claim related issues.
- What steps do you take to help clients assess potential wellness initiatives?
- Describe how your firm will provide value with Rx and Pharmacy Benefit Management (PBM) analysis.

**C. Marketing, vendor negotiations, and management**

- Outline your approach to negotiations and renewals with insurance carriers on your client's behalf.
- Provide a recent example of how your firm has assisted a client to effectively address the challenge of rising health care costs without drastically decreasing benefits to employees.
- Describe your approach to monitoring the performance of insurance carriers, and other vendors.
- Do you provide services in-house or outsource services for elevated claims, billing, and eligibility issues?

**D. Data analysis and reporting**

- What resources do you use to analyze medical and pharmacy claims?
- Describe your underwriting and actuarial resources.
- What types of plan and benefit reports do you provide and how frequently do you provide them?
- Describe your proposed cost-control strategies providing innovative approaches your firm has implemented with clients and the impact.
- How do you objectively and independently verify the value of network discounts?
- How does the firm identify assist in developing outcome-based wellness programs?
- Does your firm provide detailed claim, utilization review, medical case management and disease management data on the frequency basis determined by client?
- Does your firm provide analysis of that data and any resulting recommendations in plan design or approach?

**E. Legal and compliance**

- Do you have in-house legal advisors who provide counsel to your clients? If so, is there an additional fee for these services?
- If you rely on external counsel, please describe how the Center would be charged for these services.
- How do you provide legal research, compliance, and legal consultation and information on benefit plans and how do you keep your clients up to date?
- Do you provide training opportunities to client's staff, as needed, regarding regulatory updates, best practices, etc. for the effective administration of benefit plans.
- What is your approach to ensure that your clients are in compliance with all applicable regulations (HIPAA, COBRA, ACA etc.)?

**F. References**

- Please provide the names and contact information for at least three (3) but no more than five (5) clients with which Gulf Bend may request references. At least one reference provided should be of comparable size and structure of the Center.

## G. Compensation

- How would you prefer to be compensated? (i.e., direct fee, commissions, retainer, etc.).
- Does your firm accept contingent commission payments or bonuses from insurers with which you place business?
- If you charge fees for consulting, employee communication, and/or any other services, please indicate the basis of your charges (hourly, by project, etc.) and what typical charges might be.
- Describe our right to terminate a contract with you.
- Please provide a sample fee agreement.

## VII. EVALUATION CRITERIA

Gulf Bend Center's selection committee will evaluate proposing firms based upon the following criteria.

Criteria	Description	Maximum points
Ability to Meet Requirements	<ul style="list-style-type: none"> <li>• Description of services reflecting understanding of the scope and ability to carry it out successfully.</li> <li>• Cost of services: fixed, all-inclusive pricing for one year and five years, including travel, lodging, and miscellaneous expenses.</li> </ul>	35
Qualifications and Experience	<ul style="list-style-type: none"> <li>• Experience in the insurance industry and consulting services.</li> <li>• Evidence of appropriate licenses for insurance consulting in Texas.</li> <li>• Evidence of past performance: cost control and quality of work based on references.</li> <li>• Experience with other public sector entities.</li> <li>• Certified statement of non-debarment or suspension from professional practice.</li> </ul>	30
Quality and Efficiency	<ul style="list-style-type: none"> <li>• Proposal presentation (clarity and organization).</li> <li>• Timeline and process description.</li> <li>• Description and quality of the benefit enrollment process.</li> </ul>	25
References and Miscellaneous Items	<ul style="list-style-type: none"> <li>• References (preferably other public entities in Texas).</li> <li>• Additional services offered outside the scope.</li> <li>• Proposal is easy to understand, with services and prices clearly outlined.</li> </ul>	10

**Attachment A: Condition, Disclosures and Assurances**

**Attachment B: Signature Page**

## **Attachment A: Conditions, Disclosures and Assurances**

1. Successful Proposer's goods and/or services will be of a standard quality and level of professionalism expected of those businesses engaged in the delivery of similar goods and/or services. The methods and means employed in the delivery of the Services must be of a standard that will withstand both public and private scrutiny, and be in compliance with all applicable laws, statutes, regulations and ordinances as may be amended from time to time including, but not limited to, the Civil Rights Act of 1964, as amended, and the Americans with Disabilities Act.
2. Successful Proposer will ensure that no person, on the basis of race, color, national origin, religion, sex, sexual orientation, gender identity, genetic characteristics, age, disability, or political affiliation will be excluded from participation in, be denied the benefits of, or be subject to discrimination under any applicable law or regulation, or under any of the policies of the Texas Health and Human Services Commission or its related agencies (collectively, "HHSC") or Center.
3. Successful Proposer must have and maintain at all times during the existence of any Contract any and all required federal, state, and/or local licenses with respect to the Services covered by the Proposal.
4. Successful Proposer(s) must ensure that no person will provide Services under a Contract with the Center if that person has been convicted of any of the offenses listed in the Texas Health and Safety Code, Section 250.006(a).
5. Successful Proposer(s) shall ensure that it and each person who provides services under a Contract is eligible to work in the United States at the time he/she provides Services, and shall document such eligibility using USCIS Form I-9 for all such persons and maintain such documentation for at least six (6) years after the Contract ends, and make such documentation available to Center upon request.
6. Successful Proposer shall maintain, at all times during its performance under the Contract, insurance coverage in not less than the following amounts per policy year:

General Liability: Two million dollars (\$2,000,000) per claim and three million dollars (\$3,000,000) aggregate of all claims

General Liability policy shall also include a waiver of subrogation in favor of Center.
7. Any future contracts issued shall be governed, construed and interpreted under the laws of the State of Texas. Venue for any litigation arising under the contract shall lie in Victoria County, Texas.
8. Successful Proposer shall not advertise or publish without Center's prior written consent the fact that Center has entered into a contract, except to the extent necessary to comply with proper requests of information from an authorized representative of the federal, state or local government. Proposer is prohibited from using contract award information,

sales/values/volumes in sales brochures or other promotions, including press releases, unless prior written consent is obtained from the Center.

9. The selected proposer agrees that they may be a Business Associate as that term is defined under 45 CFR 164.502(e), 164.504(e), 164.532(d) and (e), and as such, will execute a Business Associate Agreement with the Center concurrent with the execution of any contract or agreement for services.
10. Should the proposer not meet the requirements of the contract, the Center may terminate the contract within thirty (30) days with written notice. In this case, the Center may award the remainder of the contract to the next best proposer.
11. The successful Proposer shall not sell, assign, transfer or convey any contract resulting from this RFP, in whole or in part, without the prior written consent of the Center.
12. The Center shall appoint a contract monitor with designated responsibility to ensure compliance with contract requirements. The contract monitor will serve as liaison between the Center and the successful Proposer.
13. No public official shall have interest in this contract, in accordance with Vernon's Texas Codes Annotated, Local Government code Title 5, Subtitled C., Chapter 171. Additionally, no contractor who develops or drafts specifications, requirements, statements of work and/or procurement documents will bid or submit a proposal for award.
14. Successful Proposer shall defend, indemnify and hold harmless the Center or its designee and its officers, directors and employees from any and all suits, claims, actions, losses, damages, liability and expenses, including attorney's fees arising from any negligent or willful act, error, omission or misrepresentation of Contractor or his employees, agents (including subagents) or servants. The provisions of the subparagraph shall continue and be ongoing in any contract resulting from this RFP.
15. Any written notice provided by this proposal (or required by Law) to be given to the successful Proposer by the Center shall be deemed to have been given and received on the next day after such written notice has been deposited in the US mail by Registered or Certified Mail with sufficient postage affixed thereto, addressed to the successful Proposer at the address so provided; provided this shall not prevent the giving of actual notice in any other manner.
16. The Center does not discriminate against any individual or Proposer with respect to his/her compensation, terms, conditions, or award of contract because of race, color, religion, sex, national origin, age, disability, political affiliation, or limit, segregate, or classify candidates for award of contract in any way which would deprive or tend to deprive any individual or company of business opportunities or otherwise adversely affect status as a Proposer because of race, color, religion, sex, national origin, age, disability, or political affiliation
17. Any Proposer currently held in abeyance from or barred from the award of a Federal or State contract may not contract with the Center.

18. The Center is by statute exempt from the State Sales Tax and Federal Excise Tax; therefore, the proposal shall not include taxes.
19. Proposers shall not offer or accept any gifts or anything of value nor enter into any business arrangement with any employee, Trustee, official or agent of Center.
20. Submitted proposals become the property of the Center and will not be returned to the Proposer. Proposer agrees that the Center has the right to use, reproduce and distribute copies of and to disclose to the Center employees, agents and contractors and other governmental entities all or part of the Proposal, as the Center deems appropriate to complete the procurement process or comply with state or federal laws and regulations.

## Attachment B: Signature Page

The attached proposal is being submitted in response to Gulf Bend Center's RFP for Employee Benefits Consultant Services. The proposal is a firm offer and shall remain an open offer, valid for one hundred twenty (120) days from the date of this document.

Gulf Bend Center in its sole and absolute discretion shall have the right to award contract(s) for any/all of the services proposed and shall have the right to reject any and all proposals. The Center is not bound to accept the lowest proposal but will evaluate proposals for best value.

I understand that this proposal will be reviewed and evaluated according to the procedures indicated in this RFP.

**Authority to Sign.** I acknowledge that I have the authority to sign and power to execute this RFP on behalf of the party noted below.

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Company Name

\_\_\_\_\_  
Typed or Printed Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City, State, Zip Code

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
Date Submitted