

**Invitation to Bid (ITB)**  
**Employee Health, Dental, and Life Insurance Coverage**

**Overview:** The Concordia R-2 School District (the “District”) employs approximately 80 certified and classified employees, of which 75 are eligible to enroll in group health benefits. The District is seeking proposals from qualified insurance consortiums, insurance providers, and insurance brokers to provide comprehensive health, vision, dental, and life insurance coverage to eligible employees. In addition, supplemental insurance may also be considered as part of this ITB. The goal is to offer a competitive, cost-effective health plan that meets the needs of our staff and complies with all applicable federal and state regulations, as described in this ITB and on the District’s website located at [www.concordia.k12.mo.us](http://www.concordia.k12.mo.us).

Qualified insurance consortiums, insurance providers, and insurance brokers are invited to submit a formal bid to be reviewed by the District’s Board of Education. For more information regarding the bid requirements, scope of coverage, and services requested by the District, see Exhibit A below.

## **EXHIBIT A**

### **Employee Health, Dental, and Life Insurance Coverage Specifications**

#### **Objective:**

The purpose of this ITB is to solicit proposals from qualified insurance consortiums, insurance providers, and insurance brokers for employee health insurance coverage that includes a range of services, including but not limited to, the following:

- Medical insurance;
- Prescription drug coverage;
- Life insurance;
- Dental insurance;
- Vision insurance;
- Wellness and preventative health programs;
- Administration of HSA and/or FSA account programs;
- Supplemental insurance options (voluntary life, hospitalization, ADAD, etc.); and
- Section 125 Plan.

#### **Proposal Requirements:**

To be eligible for review, submitted proposals must include the following:

- Company/Organization history and qualifications;
- Past experience with public entities;
- Proposed plan options and benefits;
- Compliance assurances;
- Cost structure and fee schedule; and
- References from similar clients.

Complete bid details should mirror the structure and expectations outlined in standard Missouri school district health benefit requests for proposals.

#### **Scope of Services:**

The selected bidder will provide advice on the design of group benefit programs for plan participants, relative to changes in employee demographics, needs, and preferences; legal requirements and impact of tax legislation; benefit trends, inflation, and utilization; government programs and mandated benefits; and financial considerations.

The District provides Board-paid health insurance and life insurance to eligible full-time employees. In addition, employees can purchase spouse/dependent and supplemental coverage at the employee's expense. Plans should also include options for eligible retirees. All plans are currently on an annual July 1 renewal timeline. The selected bidder will advise on the following:

- Plan design and structure;
- Compliance with federal and state regulations;
- Renewal negotiations and claims management; and
- Employee education and support services.

## **Instructions for Bidders**

**PROJECT:** Concordia R-2 School District Employee Health, Vision, Dental, and Life Insurance Coverage

**OWNER:** Concordia R-2 School District (hereinafter "District")  
PO Box 879  
Concordia, MO 64020

**CONTACT PERSON:** Dr. Theresa Christian, Superintendent  
(660) 463-7235 x125  
tchristian@concordia.k12.mo.us

### **BID SUBMITTAL**

Bids must be submitted in sealed envelopes, marked plainly and prominently:

**Bid for Concordia R-2 School District Employee Health, Vision, Dental, and Life Insurance Coverage**

Bids must be addressed/delivered to:

**Dr. Theresa Christian, Superintendent**  
**Concordia R-2 School District**  
**Phone: (660) 463-7235 x125**  
**Email: tchristian@concordia.k12.mo.us**  
**Address: PO Box 879, Concordia, MO 64020**

Faxed or emailed bids will not be accepted.

All bids must contain a signed copy of the Bid Form contained in this ITB.

All bid documents become public record once a contract has been executed.

All bids must be valid for a period of sixty (60) days from the opening of bids.

Copies of addenda, if any, shall be signed and attached to bid documents. Failure to provide any requested information may result in the rejection of your bid.

All questions regarding bid submission requirements should be submitted to the District Contact Person by December 29, 2025, at 4:00 p.m. Central Standard Time. Responses to questions received will be shared with all Bidders who submitted the question/on the District's website found here: <https://www.concordia.k12.mo.us/>. It is the responsibility of each Bidder to clarify requirements, obtain District data, and ensure submission compliance.

The District shall review bids, prepared in compliance with the Instructions to Bidders issued by the District, and delivered as follows:

### **TIMELINE**

Bid Opening: All bids shall be opened at 9:00 a.m. on January 5 at Central Office.

Deadline

Bid Due Date: December 30, 2025  
Bid Due Time: 11:59 a.m. Central Standard Time  
Location: PO Box 879, Concordia, MO 64020

Bids will be thereafter publicly opened and read aloud. The District reserves the right to reject any and all bids and to waive minor informalities and irregularities. The District will review bids and make a determination and selection of the lowest responsible bidder or best bidder.

Any bidder may withdraw their bid prior to the scheduled closing time for receipt of bids.

### **AWARD OF CONTRACT**

**The District reserves the right to reject any and all bids, waive any and all informalities, and disregard all non-conforming or conditional bids or counter proposals.** No bids shall be entertained by the District which are not made in accordance with the specifications furnished by the District and all contracts shall be let to the lowest responsible bidder or best bidder complying with the terms of the letting, provided that the District shall have the right to reject any and all bids. The District reserves the right to declare deviations from the terms of the letting as minor, and to waive the same, in its sole and absolute discretion. Selection of the lowest responsible bidder or best bidder shall in no way constitute the creation of a contract between the District and the selected bidder. The selected bidder must enter into a formal contract with the District upon selection, as explained more fully below.

### **SELECTION PROCESS EVALUATION**

The District shall use both objective analysis and subjective judgment in conducting a comparative assessment of qualifying bids in accordance with the following evaluation criteria:

- Cost-effectiveness and historical rate volatility;
- Coverage comprehensiveness;
- Provider accessibility and network strength;
- Experience with educational institutions;
- References and reputation;
- Service record and philosophy; and
- Demonstrated ability to manage employee benefits efficiently.

The District may conduct interviews with selected Bidders prior to making a recommendation to the Board of Education. Final approval of the selected Bidder will be made by the Board of Education.

## **COMPLIANCE WITH STANDARDS AND LAWS**

All bidders are subject to and must comply with applicable state and federal anti-discrimination laws.

The successful Bidder shall enter into a contract with the District that, to the fullest extent not prohibited by law, requires the Bidder to indemnify, defend, and hold harmless the District, its Board of Education, officers, agents, and employees from and against all claims, damages, losses and expenses (including but not limited to attorney's fees) arising by reason of any act or failure to act, negligent or otherwise, of Bidder, of any subcontractor (meaning anyone, including but not limited to consultants having a contract with Bidder or a subcontractor for a part of the services), or of anyone directly or indirectly employed by Bidder or by any subcontractor, or of anyone for whose acts the Bidder or its subcontractor may be liable, in connection with completing the project. The successful Bidder shall not, however, be required to indemnify, hold harmless or defend the District from the District's own negligence.

The District will not agree to indemnify, defend, or hold harmless any contractor in any manner.

The successful Bidder will agree to perform work in compliance with all District-wide policies and applicable local, state, and federal laws, regulations, and codes.

## **SPECIAL CONDITIONS**

The District will not conduct business with entities providing products or services to the District for more than one (1) day unless the contract includes a provision that prohibits the business from utilizing an employee on District's property who is a registered sex offender. The District will also require business entities to require subcontractors to agree to the same condition. The District requires that all vendors working in the District have on file with the District background checks for employees or subcontract employees who will be working unescorted on/in any District campus and/or buildings. The following types of background checks required are:

- Missouri Child Abuse or Neglect/Criminal Record Check;
- Missouri State Highway Patrol Criminal Record Check;

Upon entering into a contract, the contractor will be required to submit background checks for all employees who will be working unescorted on/in any District campus and/or building. All background checks are required to be on file prior to authorization to proceed. All background check documentation shall be delivered to Stefany Lovercamp, Business Manager. The District shall have the sole and unlimited discretion in determining if any background check received is unsatisfactory.

It shall be the responsibility of the contractor to ensure all their staff and their subs are in compliance with District access security requirements.

All work shall meet or exceed the American with Disabilities Guidelines.

Federal Work Authorization: All bidders must provide a sworn affidavit and supporting documentation that affirms the bidder's participation in E-Verify, a federal work authorization program, or any other equivalent electronic verification of work authorization program operated by the United States Department of Homeland Security under the Immigration Reform and Control Act of 1986 (IRCA) as well as an affidavit that the bidder does not knowingly employ any person who is an unauthorized alien in conjunction with the contracted services.

#### **PRE-BID INFORMATION**

All Missouri sales taxes which might lawfully be assessed against the District are to be paid by the District and shall not be included in the proposal cost.

Bids must state whether Bidder has any professional, business, or familial relationship with any current member of the Board of Education of the District or with any administrator of the District.

#### **BIDDER'S QUALIFICATIONS**

Bidders must be properly licensed under the state laws governing their respective trades.

Submission of a bid shall serve as evidence that the Bidder has confirmed that the Bidder is properly qualified to perform the work. Bidders shall, if requested, submit evidence in affidavit form of applicable experience, licensure, approvals, and certifications, adequate financial resources, work in hand capacity, adequate organization, and acceptable past performance.

#### **CONTRACT SPECIFICATIONS**

By submitting a bid, each bidder acknowledges and agrees that the Board's selection of their firm shall in no way create a valid or binding contract between the firm and the District. Any firm submitting a bid agrees, by submitting a bid, that these Instructions for Bidders/Contractors shall be made an exhibit to and incorporated into the final contract between the firm and the District. Any firm submitting a bid further agrees that the final contract between the submitting firm and the District shall include the specifications listed below. In the instance that the submitting firm cannot conform to the specifications below, the bid must clearly state, in writing, any restrictions or deviations from these provisions. In the absence of such statement, the Board will assume that all items/services offered are in strict compliance with the technical and financial requirements, contract terms, and conditions as described in these specifications. Any attempt to otherwise change, delete, or modify these contractual specifications shall be grounds for the District to reject the firm's bid or otherwise cease negotiations with the selected firm and select the next lowest bid.

### **CONTRACT PERIOD**

The initial contract period with the successful firm beginning July 1, 2026 and extends through June 30, 2027. The contract shall have three, one-year renewal periods following the completion of the initial contract term. After the completion of the final renewal term, this Agreement will continue on a month-to-month basis until either party terminates this Agreement by providing the other party with 30 days prior written notice.

It is required that the successful firm begin work on this project upon execution of the contract.

### **CONTRACT TERMINATION**

The District reserves the right to cancel the contract without cause by giving not less than thirty (30) days prior notice to the Contractor in writing of the intention to cancel, or with cause, if at any time the Contractor fails to fulfill or abide by any of the terms or conditions specified. Failure of the Contractor to comply with any of the provisions of this contract may be considered a material breach of contract and shall be cause for immediate termination of the contract at the discretion of the District. The District may allow the Contractor reasonable opportunity to cure material breach, but is not required to do so.

### **FISCAL NON-FUNDING CLAUSE**

In the event sufficient budgeted funds are not available for a new fiscal period, the District shall notify the Contractor of such occurrence and contract shall terminate on the last day of current fiscal period without penalty or expense to the District.

### **INSURANCE REQUIREMENTS**

The Contractor shall not commence work under this contract until they have obtained all insurance required under this paragraph and such insurance has been approved by the District, nor shall the Contractor allow any subcontractor to commence work on their subcontract until all similar insurance required of the subcontractor has been so obtained and approved. All policies shall be in amounts, form and companies satisfactory to the District which must carry an A-6 or better rating as listed in the A.M. Best or equivalent rating guide. Insurance limits indicated below may be lowered at the discretion of the District.

### **FEDERAL WORK AUTHORIZATION PROGRAM (E-VERIFY)**

Pursuant to § 285.530, RSMo., all business entities awarded any contract in excess of five thousand dollars (\$5,000) with a Missouri public school District must, as a condition to the award of any such contract, be enrolled and participate in a federal work authorization program with respect to the employees working in connection with the contracted services being provided, or to be provided, to the District (to the extent allowed by E-Verify). In addition, the business entity must affirm the same through sworn affidavit and provision of documentation. In addition, the business entity must sign an affidavit that it does not knowingly employ any person who is an unauthorized alien in connection with the services being provided, or to be provided, to the District.

**ANTI-DISCRIMINATION AGAINST ISRAEL**

To the extent that § 34.600, RSMo. applies to this Agreement, Contractor hereby certifies pursuant to said statute that it is not currently engaged in and shall not for the duration of this Agreement engage in a boycott of goods or services from: the State of Israel; companies doing business in or with Israel or authorized by, licensed by, or organized under the laws of the State of Israel; or, persons or entities doing business in the State of Israel.

**INDEMNITY AGREEMENT**

To the fullest extent permitted by law, Contractor shall indemnify, hold harmless and defend the District, its directors, officers, agents, and employees from and against all claims, damages, losses and expenses (including but not limited to attorney's fees) arising by reason of any act or failure to act, negligent or otherwise, of Contractor, of any subcontractor (meaning anyone, including but not limited to consultants having a contract with contractor or a subcontract for part of the services), of anyone directly or indirectly employed by contractor or by any subcontractor, or of anyone for whose acts the contractor or its subcontractor may be liable, in connection with providing these services. This provision does not, however, require Contractor to indemnify, hold harmless, or defend the District from its own negligence.

**GOVERNING LAW, JURISDICTION, AND VENUE**

The agreement shall be governed and interpreted in all respects according to the laws of the State of Missouri. In the event either party must bring a legal or equitable action to enforce any of its rights under the agreement, the venue for such actions shall be the Circuit Court of Lafayette County, Missouri.

**END OF DOCUMENT**



**FEDERAL WORK AUTHORIZATION PROGRAM  
AFFIDAVIT**

I, \_\_\_\_\_, being of legal age and having been duly sworn  
upon my oath, state the following facts are true:

1. I am over twenty-one years of age; and know of the matters set forth.
2. I am employed by \_\_\_\_\_ ("Company") and have authority to  
issue this affidavit on its behalf.
3. Company is enrolled in and participating in the United States E-Verify federal work  
authorization program regarding Company's employees working in connection with the  
services Company is providing to, or will provide to, the District, to the extent allowed by  
E-Verify.
4. Company does not knowingly employ any person who is an unauthorized alien in  
connection with the services the Company is providing to, or will provide to, the District.

FURTHER AFFIANT SAYETH NOT.

By: \_\_\_\_\_  
(individual signature)

For: \_\_\_\_\_  
(company name)

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

Subscribed and sworn to before me on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

My commission expires:

\_\_\_\_\_  
NOTARY PUBLIC