

Request for Proposal (RFP)

Health Plan Broker / Employee Benefits Consulting Services

1. Introduction

The Muckleshoot Indian Tribe is requesting proposals from qualified employee benefits brokerage and consulting firms to provide health plan brokerage and benefits consulting services. The selected broker will assist with plan design or update, vendor negotiations, compliance guidance, and ongoing benefits management.

Our goal is to partner with a broker that can help us deliver competitive, cost-effective, and compliant employee health benefits while improving employee experience.

2. Company Background

- **Organization Name:** Muckleshoot Indian Tribe
- **Industry:** Government, Gaming, Hospitality, Business Enterprises
- **Headquarters Location:** Auburn, Washington
- **Number of Employees:** 4,050
- **Benefit-Eligible Employees:** 3,900
- **Current Health Plan Renewal Date:** 1/1/2026

We currently offer medical, dental, vision, employee assistance program, life insurance and other voluntary benefits to eligible employees. The majority of our benefits are through self-insured plans. This RFP does not include any Retirement Plan services as that is managed separately

3. Scope of Services

The selected broker will provide the following services:

Strategic Benefits Consulting

- Develop annual benefits strategy and renewal planning
- Benchmark benefit plans against industry standards
- Recommend plan design improvements

Carrier and Vendor Management

- Solicit competitive proposals from insurance carriers
- Negotiate plan pricing and contract terms
- Manage relationships with carriers and vendors

Plan Administration Support

- Assist HR with plan implementation and renewals
- Provide enrollment strategy and support
- Assist with employee communication materials

Compliance Support

- Provide guidance on federal and state regulations including:
 - Affordable Care Act
 - Consolidated Omnibus Budget Reconciliation Act
 - Health Insurance Portability and Accountability Act

Data & Analytics

- Claims analysis and cost trend reporting
- Renewal projections and cost modeling
- Utilization analysis and wellness recommendations

Employee Support

- Provide employee advocacy services
 - Support complex claims resolution
 - Offer employee education on benefits
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4. Proposal Requirements

Respondents should include the following information:

Firm Overview

- Company history and ownership
- Office locations
- Total number of employees
- Areas of specialization

Relevant Experience

- Experience serving Tribal Governments as well as commercial enterprises of similar size
- Client references (3 minimum)

Service Team

- Proposed account team members
- Roles and experience
- Credentials or certifications

Approach & Methodology

- Renewal strategy
- Carrier negotiation process
- Communication strategy
- Technology platforms used

Compliance & Regulatory Expertise

Explain your firm's capabilities in supporting compliance with federal and state benefits regulations.

Compensation Structure

Provide a detailed explanation of broker compensation, including:

- Commission arrangements
- Fee-based services (if applicable)
- Any revenue-sharing arrangements with carriers

Transparency is required regarding all forms of compensation.

5. Implementation & Timeline

Please describe your proposed approach for onboarding and transition, including:

- Implementation timeline
- Data collection process
- Communication with existing vendors
- First-year engagement plan

6. Evaluation Criteria

Proposals will be evaluated based on:

- Relevant experience and qualifications
 - Strategic consulting capabilities
 - Cost management approach
 - Technology and reporting tools
 - Compliance expertise
 - Catering to unique Tribal needs
 - Client references
 - Fee structure
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7. RFP Timeline

Milestone	Date
RFP Issued	4/21/2026
Questions Due	5/6/2026
Proposal Submission Due	6/8/2026
Finalist Interviews	6/22/2026
Broker Selection	6/30/2026
Engagement Start	7/1/2026

8. Submission Instructions

Proposals should be submitted electronically in PDF format by 5pm PST on 6/8/2026.

Submission Contact:

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