



**ANOKA-HENNEPIN**  
**SCHOOLS**  
*A future without limit*

**Request for Proposals**  
**#25041P**  
**Group Term Life and Long Term Disability Insurance**

**Due:**  
**Thursday, April 10, 2025**  
**at 4:00 p.m. Local Time**

**Issued by:**  
Anoka-Hennepin School District  
Purchasing Department  
2727 North Ferry Street  
Anoka, Minnesota 55303  
Phone: 763-506-1300

**ANOKA-HENNEPIN SCHOOL DISTRICT  
CALL FOR PROPOSAL**

Anoka Hennepin Public Schools is seeking proposals for Group Term Life and Long Term Disability Insurance for eligible employees of Anoka-Hennepin Independent School District (“Anoka-Hennepin”). Approximately 4,500 employees and retirees are eligible to participate in the plans.

The point of contact for this RFP is listed below. Questions regarding this RFP are due in writing via email to [purchquotes@ahschools.us](mailto:purchquotes@ahschools.us) no later than 4:00 p.m. CST Tuesday, April 1, 2025.

Please submit responses to the Anoka-Hennepin School District. Proposals must include one (1) electronic copy on a USB/Flash Drive, one (1) original unbound paper proposal.

Proposals must be submitted to:

Anoka-Hennepin School District  
Tiffany Audette, Purchasing Department  
2727 N Ferry Street, Anoka, MN 55303-1650

**Proposals are due by 4:00 p.m. CST, Thursday, April 10, 2025.**

If delivering in person, please check in with the receptionist at Entrance #1.

Details regarding questions and proposal submission are outlined in the RFP. There will not be a conference for interested proposers.

Proposals will be opened on Thursday, April 10, 2025, at 4:00 p.m. CST. The opening of proposals will be conducted by electronic means in the form of a virtual opening utilizing the Google meet platform.

Google Meet joining info

Proposal Opening 25041P Group Term Life and Long Term Disability Insurance

Google Meet joining info

Video call link: <https://meet.google.com/xoi-qsfc-zbd>

Or dial: (US) +1 574-318-7568 PIN: 619 078 515#

More phone numbers: <https://tel.meet/xoi-qsfc-zbd?pin=7077396516270>

Only the names of the proposers submitting proposals to Anoka-Hennepin by the due date and time listed will be read aloud. From the time the response is submitted until a contract is in place, each response is considered a working document.

The Vendor assumes the risk of any delay in the delivery of their proposal. Whether the proposal is sent by mail, or by means of personal delivery, the Vendor assumes responsibility for having their proposal accepted on time at the location specified above. Any proposals received after the proposal opening time may be rejected.

If your company decides not to submit a proposal, please send a written decline email to [purchquotes@ahschools.us](mailto:purchquotes@ahschools.us)

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## PART 1 - GENERAL INSTRUCTIONS

### 1.01 INVITATION

Proposals will be received at the Purchasing Department of the Anoka-Hennepin School District, 2727 North Ferry Street, Entrance #1, Anoka, MN, 55303 until 4:00 p.m. LT on Thursday, April 10, 2025, for vendors to provide Group Term Life and Long Term Disability Insurances in accordance with the specifications included in this document.

### 1.02 PRESENT PROGRAM

The group presently provides Group Term Life and Long Term Disability Insurance through Madison National Life Insurance Company.

### 1.03 DEFINITIONS

- **District** refers to Anoka-Hennepin School District and any department or board of the School District.
- **LT** means Local Time
- **Vendor** means the company submitting a proposal in response to this RFP
- **Contract Vendor** refers to the Vendor that has been awarded a contract as a result of this proposal.
- **RFP** means Request for Proposal

### 1.04 INSTRUCTIONS

#### A. Response Preparation

Vendor to submit one (1) loose-leaf copy of the proposal, printed on standard copy paper, for reproduction for evaluation team, and (1) electronic copy on a USB/Flash Drive clearly labeled with:

Vendor Name

“25041” Group Term Life and Long Term Disability Insurance

Attn: Tiffany Audette/Purchasing

notation: “Proposal Enclosed – Do Not Open until Thursday, April 10, 2025, at 4:00 p.m. LT.

The proposal must be signed by an officer or other employee authorized to submit the proposal. Proof of authority of the person submitting the proposal must be made available upon request from the District.

#### B. Multiple Submissions

Vendors may submit multiple, alternative proposals for consideration by the District.

#### C. Delivery Response

Sealed Proposals must be received at the following address:

Anoka-Hennepin School District

Purchasing Department, Entrance #1

Attn: Tiffany Audette

2727 North Ferry Street

Anoka, MN 55303

If delivering in person, please check in with the receptionist at Entrance #1.

#### D. Opening

Proposals will be opened on Thursday, April 10, 2025, at 4:00 p.m. local time. Only the names of the Vendors submitting responses will be read aloud. The opening may be viewed virtually using the link below:

Google Meet joining information:

Video call link: <https://meet.google.com/xoi-qsfc-zbd>

Or dial: (US) +1 574-318-7568 PIN: 619 078 515#

More phone numbers: <https://tel.meet/xoi-qsfc-zbd?pin=7077396516270>

From the time the response is submitted until a contract is in place, each response is considered a working document and, as such, will be kept confidential.

**E. Late Submissions**

The Vendor assumes the risk of any delay in the delivery of their proposal. Whether the proposal is sent by mail, or by means of personal delivery, the Vendor assumes responsibility for having their proposal clocked in on time at the location specified above.

**F. Withdrawal of Submission**

A proposal, once delivered to the formal custody of the District, may not be withdrawn until after the proposals are opened and acknowledged; and no response may be withdrawn for a period of sixty days from the date of opening. Once the District has received a proposal, that document becomes property of the District.

**G. Vendor Responsibility**

It is the obligation of each Vendor to examine instructions, requirements, and specifications before submitting a proposal. Submission of a proposal shall be proof that such examination has been made and that each vendor has become thoroughly familiar with the requirements. The District will not be responsible for, nor honor any claims resulting from, or alleged to be the result of misunderstanding by the Vendor.

**H. Incurring Costs**

Neither the District nor its representatives shall be liable for any expenses incurred in connection with the preparation of a proposal, whether or not it is the successful Vendor. These costs include but are not limited to:

- bonding
- legal costs for any reason
- visitation costs
- reproduction
- postage and mailing

**I. Disclosure of Data**

According to state law, the content of all proposals and related correspondence, which discloses any aspect of the proposal process, will be considered public information when the award decision is announced. This includes all documents received in response to this RFP, both the selected proposal and the proposal(s) not selected. Therefore, the District makes no representation that it can or will maintain the confidentiality of such information.

**J. Affidavit of Non-Collusion**

Collusion of Vendors is cause for rejection of Vendors involved. A completed Affidavit of Non-Collusion must be submitted with each proposal.

**K. Inquiries Regarding Proposal**

All inquiries concerning this RFP must be submitted via email to [PurchQuotes@ahschools.us](mailto:PurchQuotes@ahschools.us) by 4:00 p.m. on Tuesday, April 1, 2025. The District will not be responsible for, nor honor any claims resulting from, or alleged to be the result of misunderstanding by the Vendor. No phone or in person inquiries will be accepted. It is the Vendor's responsibility to bring all discrepancies, ambiguities, omissions, or matters that need clarification to the District's attention. Responses to inquiries will be emailed to Vendors and posted to the district website in the form of addendum by 4:00 p.m. on Thursday, April 3, 2025.

**L. Uniformity**

To provide uniformity and to facilitate comparison of responses, all submissions must be submitted on the forms and in the format provided. When additional sheets are necessary, they must be submitted clearly referring to the page number, section, or other identifying reference in this document. All information submitted must be noted in the same sequence as appears in this document. If your proposal deviates from these specifications in any way, those deviations must be noted on the Proposal.

**M. Interpretations and/or Clarifications**

Interpretations and/or clarifications shall not be binding on Vendors unless repeated in writing and distributed as an addendum. Any changes, clarifications, or other interpretations regarding this document will be sent by the District to each Vendor. These addenda will become part of the proposal and will be included by reference in the final contract(s) between the Vendor(s) and the District.

**1.05 EVALUATION AND AWARD**

**A. Successful Carrier's Requirements**

The District may make reasonable investigations to determine the ability of the Vendor to perform the services as detailed in this RFP. The Vendor will furnish all information and data for this purpose, as may be requested. The District further reserves the right to reject any proposal if the evidence submitted by, or investigations of, such Vendor fails to satisfy the District that the Vendor is properly qualified to carry out the obligations of the contract. Past performance with the District will be taken into consideration.

The carrier(s) to whom coverage is awarded must provide the group with a master contract and employee certificates, as well as normal administrative and claims materials. Detailed reports of all losses, claims and reserves must be provided upon request.

**B. Evaluation Criteria**

Evaluation of proposals will take into account (but is not limited to) the following criteria:

- Compliance with specifications
- Contract provisions
- Premium rates and guarantee periods
- Proposer's ability to adequately service the Group's employees
- Ease, cost, and effectiveness of transition from present carrier/s

The Group reserves the right to reject proposals, waive formalities, and to select the proposal that best meets the Group's needs. The District reserves the right to ask for additional information or clarification of the submission from any or all proposers.

The final contract award will be conditioned upon the successful proposer's complying with all terms and conditions, mutual agreement about the final work plan, and completion of a contract agreeable to all parties.

**C. Award**

The award will be made by the School Board of Anoka-Hennepin School District. The Proposal contract award will be based upon the technical merit and cost criteria listed above. In evaluating Proposals, the District will have the final decision whether the Proposals comply with prescribed requirements. The District reserves the right to waive informalities, or to reject any or all Proposals or parts of Proposals if it is in the best interest of the District to do so.

**D. Rejection of Proposals**

The District reserves the right to reject any or all Proposals or parts of Proposals and to waive informalities in the Proposal process. In addition to grounds for rejection stated elsewhere in law, or in these specifications and conditions, the District may reject an RFP if:

- The vendor misstates or conceals any material fact in the RFP.
- The RFP is conditional. An RFP properly made subject to an escalator clause shall not be deemed conditional.

**1.06 CONTRACT**

**A. Contract Period**

The initial Contract resulting from this proposal will commence upon receipt of signed contract with an assumed effective date of September 1, 2025 or later.

**B. Rate Guarantee**

A three (3) year rate guarantee is required. The group will give extra consideration to proposals with rate guarantee periods beyond three (3) years and/or rate caps.

**1.07 ADDITIONAL CONTRACT TERMS**

**A. Access to Records and Audit**

Contract Vendor's books, records, documents, and accounting procedures and practices relevant to the contract are subject to examination by the District and either the Legislative or State Auditor, as authorized by Minnesota Statute 16A.055. Such data are also subject to review by the Comptroller General of the United States, or a duly authorized representative, if federal funds are used for any work under the contract. The Contract Vendor agrees to maintain such data for a period of 3 years from the date services or payment was last provided or made, or longer if any audit in progress requires a longer retention period.

**B. Independent Contractors**

For the purposes of this agreement Contract Vendor is an independent contractor. Nothing contained in this agreement is intended nor shall be construed in any manner to create or establish a relationship of legal co-partners, joint ventures, or joint powers between the parties. No statement contained in this agreement shall be construed so as to find Contractor, its employees, agents or representatives to be employees or agents of District. The district will make no deductions for federal income tax, FICA, or state income tax. Any and all claims that may arise under the Workers Compensation Act of Minnesota on behalf of said employees, and any and all claims made by any third party as a consequence of any act of omission on the part of the work or service provided to be rendered herein, shall in no way be the obligation or responsibility of the District.

**C. Force Majeure**

Neither party shall be held responsible for delay, nor could failure, to perform when such delay or failure is due to any of the following unless the act or occurrence could have been foreseen and reasonable action have been taken to prevent the delay or failure:

- Fire, Flood, or Epidemic
- Strikes
- Wars
- Acts of God
- Unusually severe weather
- Acts of public authorities
- Delays of defaults caused by public carriers

Provided the defaulting party to give notice as soon as possible to the other party regarding the inability to perform.

**D. Duties to Mitigate**

The contract between the District and the successful Vendor shall be governed by the laws of the State of Minnesota. Both parties shall use their best efforts to mitigate any damages that might be suffered by reason of any event giving rise to remedy hereunder. Attorney's fees If suit is brought by either party to this proposal to enforce any of its terms (including all component parts of the Proposal documents), and the District prevails in such suit, the Vendor shall pay all litigation expenses incurred by the District, including attorney's fees, court costs, expert witness fees, and investigation expenses.

**E. Anti-Discrimination**

During the performance of this contract, the Contract Vendor shall not unlawfully discriminate against any employee or applicant for employment because of race, color, creed, religion, gender, national origin, disability, age, marital status, sexual orientation, or public assistance status. The Contract Vendor will take affirmative action to ensure that applicants are employed and that employees are treated equally during employment, without unlawful discrimination because of their race, color creed, religion, gender, national origin, disability, age, marital status, sexual orientation, or public assistance status. The Contract Vendor shall also comply with any applicable federal or state laws regarding nondiscrimination. The following list includes, but is not meant to limit, laws that may be applicable:

- Minnesota Statute 363A.37
- The Equal Employment Opportunity Act of 1972
- Executive Order 11246
- The Rehabilitation Act of 1973
- The Age Discrimination in Employment Act of 1967
- The Equal Pay Act of 1963
- Minnesota Statute 181.59
- The Job Training Partnership Act of 1982
- OSHA Requirements

**F. Prohibition against conflicts of interest, gratuities, and kickbacks**

Any employee or any official of the District, elected or appointed, who shall take, receive, or offer to take or receive, either directly or indirectly, any rebate percentage of contract, money, or other things of value, as an inducement or intended inducement, in the procurement of business, or the giving of business, for, or to or from any person, partnership, firm, or corporation offering, submitting pricing for, or in open market seeking to make sales to the District shall be deemed guilty of a felony and upon conviction such person or persons shall be subject to punishment of a fine in accordance with state and/or federal laws.

**G. Compliance with Laws**

All items and services provided must comply in quality, type of materials, and methods of manufacture with all applicable Local, State, and Federal laws pertaining thereof.

**H. Non-Appropriation**

The District reasonably believes that budgeted funds will be obtained sufficient to make all payments. Continuation of any agreements beyond June 30th of any year is contingent upon appropriation of budgeted funds for payment of that contract. In the event that adequate funds are not so appropriated, the District shall notify the vendor as soon as possible prior to the necessary cancellation and no penalty in any form shall be levied against the District because cancellation of any part or all of the equipment required by failure of appropriation.



**T. Data Privacy**

Vendor agrees that any information it creates, collects, receives, stores, uses, or disseminates during the course of its performance, which concerns the personal, financial, or other affairs of the District, its Board, officers, employees or students shall be kept confidential and in conformance with all state and federal laws relating to data privacy, including, without limitation, the Minnesota Government Data Practices Act, Minnesota Statute, Chapter 13. Vendors must comply with any applicable requirements as if it were a governmental entity. The remedies in Minn. Stat. § 13.08 apply to the Contract Vendor. The Contract Vendor will report immediately to the District any requests from third parties for information related to this Contract. The District will respond to such data requests. All subcontracts, if allowed, shall contain the same or similar data practices compliance requirements.

**U. Return of Data**

Within fifteen (15) days of the completion or earlier termination of the Contract, or upon earlier request of the District, Vendor shall return all documents, data and other information provided by the District to Vendor, or Vendor's employees or agents in connection with this Contract. Additionally, the Vendor, upon the request of the District, shall destroy all copies of such District provided data, documents, or information in Vendor's possession or control, and provide District with proof of such destruction.

**V. Compliance with Laws and Debarment**

Contract Vendor represents that it is not currently debarred or suspended by any federal agency from doing business with the federal or state government. Contract Vendor shall notify the District if it becomes debarred or suspended during the term of this Contract. District may immediately terminate this Contract in the event of such termination or suspension and the Contract Vendor shall be responsible for any costs incurred by District in connection therewith.

## **PART 2 - GROUP TERM LIFE AND LONG TERM DISABILITY UNDERWRITING INFORMATION**

### **2.01 Eligibility/Evidence of Insurability**

Please see the schedule of benefits for eligibility requirements.

Current participants must be accepted without Evidence of Insurability for current amounts of coverage. Likewise, newly hired employees are eligible for Basic Term Life benefits without providing Evidence of Insurability.

### **2.02 Continuity of Coverage**

A new carrier must agree to continue existing coverages for preapproved, presently insured employees for all in-force coverages. No one will be denied benefits solely by reason of a change in insurers.

### **2.03 Employer Contribution**

The Group pays 100% of the premium for the Basic Life. Supplemental life is at the employee's expense, collected through payroll deductions.

### **2.04 Plan Design to Quote**

We are requesting that carriers submit quotes matching the current plan design. However, if you are unable to submit an exact match, we encourage you to submit your best offer.

### **2.05 Commission**

Please include 5% compensation for NIS in your pricing.

### **2.06 Long Term Disability Rate History**

Coverage is with Madison National Insurance.

Rate

09/01/2020 – Present .185% of covered payroll

**PART 3 - GROUP LIFE INSURANCE PROPOSAL FORM**

Carrier Name

**Current Coverage**

**Monthly Rate**

Employee Basic Life: \$\_\_\_\_/\$1,000 of coverage

Employee Basic AD&D: \$\_\_\_\_/\$1,000 of coverage

Employee Supplemental Life: \$\_\_\_\_/\$1,000 of coverage

Spouse Supplemental Life: \$\_\_\_\_/\$1,000 of coverage

Child Supplemental Life: \$\_\_\_\_/ unit

Rate Guarantee: \_\_\_\_\_

\_\_\_\_\_  
Proposer

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Address

\_\_\_\_\_  
Position/Title

\_\_\_\_\_  
Telephone

\_\_\_\_\_  
Date

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**PART 4 - GROUP LONG TERM DISABILITY INSURANCE PROPOSAL FORM**

Carrier Name

**Current Coverage**

**Monthly Rate**

Long Term Disability \_\_\_\_\_% of covered payroll

Rate Guarantee \_\_\_\_\_

\_\_\_\_\_  
Proposer

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Address

\_\_\_\_\_  
Position/Title

\_\_\_\_\_  
Telephone

\_\_\_\_\_  
Date

## **PART 5 - QUESTIONNAIRE**

All questions must be answered. Questionnaire responses must be signed and dated by the person responsible for submitting this proposal.

1. In the event of an administrative error, either on the part of the group or the carrier, what is the procedure to resolve a disputed claim? Describe your procedure, as well as the people that participate in reviewing administrative exceptions.
  
2. In the event of a claim or administrative dispute, who is the highest ranking person in your organization that NIS and the group's representatives will have access to? (Name and title)
  
3. Explain your billing options, including due dates for premium payments and grace periods. What types of billing options do you offer – list, online, summary, etc. Are there any limitations based on size?
  
4. Include your time table for implementation.
  
5. From the date you receive a signed application and binder check, how long will it take to deliver certificates for each employee?
  
6. Please list the Performance Guarantees you will offer for this bid.
  
7. Do you guarantee that all employees currently covered will be covered with no loss, lapse or reduction in coverage?

8. Confirm that you agree to match each group's current benefits in their entirety with the exceptions/options noted in the Benefit Comparison spreadsheet included with this RFP. If you cannot meet current benefits in their entirety please indicate specifically which benefits cannot be matched.
  
9. If you insure a group for both group life insurance and group disability insurance is a disabled employee required to apply for Waiver of Premium under the life insurance contract in addition to the disability contract or does waiver claim initiation occur automatically with approval of the disability claim?
  
10. If an Open Enrollment is offered, will you provide enrollment materials and a carrier representative to hold on-site enrollment meetings?
  
11. Please indicate that you agree to interviews that may be conducted by phone, and the name of the person to answer questions.
  
12. Please indicate the number of public sector groups that you insure for disability and life insurance. Please distinguish between LTD and Life plans.

**PART 6 - ACCEPTANCE**

I, the undersigned, hereby certify that I am a duly authorized agent of \_\_\_\_\_ to submit this proposal for consideration and acknowledge that all 25 pages of the **Request for Proposal 225041P** have been received and agree to the terms contained therein.

SIGNED: \_\_\_\_\_

NAME: \_\_\_\_\_

TITLE: \_\_\_\_\_

VENDOR NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

E-MAIL: \_\_\_\_\_

PHONE: \_\_\_\_\_

**ADDENDA**

Receipt of the following Addenda to the proposal documents and their costs being incorporated in the proposal is acknowledged:

Addendum No. \_\_\_\_\_ Date \_\_\_\_\_

Addendum No. \_\_\_\_\_ Date \_\_\_\_\_

**Conflict of Interest**

By submitting a response to this RFP, the carrier certifies that they have not colluded with any other carriers, brokers, agents, or any other parties interested in this competitive submission. Submitters further agree that prices and/or cost of competitive plan designs have not been shared with any other competitor. Submitters further agree that they will not induce any other person or entity to submit or not submit a competitive proposal for the purpose of restricting competition.

- I understand and agree to comply with this Conflict of Interest section
- I will not comply with this Conflict of Interest section

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name (Please Print)

**Non Warranty of Specification**

Great care and diligence has been used in the preparation of this RFP and all information contained herein is believed to be substantially correct. However, neither NIS nor any of its representatives shall be responsible for any error or omission in this RFP. Each carrier shall be fully responsible for the content and accuracy of their submission.

The contents and format of this specification is the exclusive property of National Insurance Services, Inc. No part of this document may be reproduced without the written consent of NIS.

- I understand and agree to comply with this Non Warranty of Specification section
- I will not comply with this Non Warranty of Specification section

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name (Please Print)

**AFFIDAVIT OF NON-COLLUSION**

I hereby swear (or affirm) under the penalty of perjury:

That I am the Vendor (if the Vendor is an individual), a partner in the company (if the Vendor is a partnership), or an officer or employee of the responding corporation having authority to sign on its behalf (if the Vendor is a corporation).

That the attached response has been arrived at by the Vendor independently and has been submitted without collusion with and without any agreement, understanding or planned common course of action with any other Vendor designed to limit fair or open competition.

That the contents of the Request for Proposal response have not been communicated by the Vendor or its employees or agents to any person not an employee or agent of the Vendor and will not be communicated to any such persons prior to the official opening of the Proposal; and

I certify that the statements in this affidavit are true and accurate.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name (Please Print)