



SETTLED 1851

**Mayor
Council**

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Request for Proposals (RFP) Insurance Brokerage Services City of North Ogden, Utah

1. Introduction

The City of North Ogden is seeking proposals from qualified and experienced firms to provide employee health benefits brokerage and consulting services. The selected firm will assist the City in designing, marketing, and managing a comprehensive and cost-effective employee benefits program.

2. Background

The City of North Ogden provides a competitive benefits package to its employees, including medical, dental, vision, and related voluntary benefits. The City is committed to offering high-quality, affordable coverage while maintaining fiscal responsibility.

The City seeks a broker who will serve as a strategic partner in benefits planning, cost containment, compliance, and employee engagement.

3. Scope of Services

The selected firm will provide services including, but not limited to:

- Evaluate current employee benefits programs and utilization
- Develop and recommend benefit plan strategies and design options
- Market and negotiate with insurance carriers for medical, dental, vision, life, and ancillary benefits
- Provide annual renewal analysis and recommendations
- Assist with open enrollment planning and employee communication
- Offer ongoing compliance support (ACA, COBRA, HIPAA, etc.)
- Provide claims analysis, trend reporting, and benchmarking
- Recommend cost containment strategies and wellness initiatives
- Assist with employee education and benefit-related inquiries
- Support administration of benefits and coordination with HR/payroll systems

4. Minimum Qualifications

Proposing firms should demonstrate:

- Experience working with municipalities or public sector employers
- Expertise in employee health benefits and group insurance markets
- Knowledge of federal and Utah-specific benefits regulations
- Strong relationships with regional and national carriers
- Proven ability to manage costs while maintaining quality coverage
- Proper licensing to operate in the State of Utah

5. Proposal Requirements

Proposals must include:

- Firm Overview - Background, size, and organizational structure
- Relevant Experience - Experience with public entities or similarly sized employers
- Project Team - Key staff assigned to the City, including roles and experience
- Service Approach - Detailed description of how services will be delivered
- Compensation Structure - Disclosure of all fees, commissions, and incentives
- Technology & Tools - Enrollment systems, analytics platforms, or employee tools offered
- References - At least three (3) public sector or comparable clients
- Value-Added Services - Wellness programs, compliance resources, or other enhancements

6. Evaluation Criteria

Proposals will be evaluated based on:

- Experience and qualifications in employee benefits (25 points)
- Understanding of public sector needs (20 points)
- Strength of proposed service model (20 points)
- Transparency and competitiveness of compensation (15 points)
- Technology and support capabilities (10 points)
- References and past performance (10 points)

The City has the ability to utilize a Choosing by Advantages (CBA) decision-making process in evaluating proposals. This method focuses on identifying the advantages of each proposal based on key factors and assigning value to those advantages to support a transparent and objective selection.

Final selection may consider both the qualitative advantages identified through the CBA process and the overall cost to the City.

7. Submission Instructions

Deadline: May 4, 2026, by 5:00 p.m.

Submission Method: kgerard@northogdencity.gov or 505 E. 2600 N. North Ogden, UT 84414

Contact Person: Katie Gerard, HR Manager, 801-737-9835, kgerard@northogdencity.gov

Late submissions may not be considered.

9. General Terms

- The City reserves the right to reject any or all proposals
- The City may request additional information or clarification
- All costs associated with proposal preparation are the responsibility of the proposer
- The selected firm will be required to enter into a formal agreement with the City

10. Conclusion

The City of North Ogden seeks a proactive and knowledgeable benefits broker who will provide strategic guidance, strong market leverage, and exceptional service to both the City and its employees.