



REQUEST FOR PROPOSALS

RFP # 26-04

Group Medical Insurance, Group Dental Insurance, Group Term Life Insurance, Group Vision Insurance, Voluntary Accident Insurance, Voluntary Cancer Insurance, Voluntary Critical Care Insurance, Voluntary Short-Term Disability Insurance, Voluntary Long-Term Disability Insurance, Section 125 Pre-Tax Service, Employee Assistance Program (EAP) Services and COBRA Administration.

SUBMITTAL DEADLINE: Friday, July 10 2026, @ 2:00 PM

City of Socorro, Texas
Attention to: City Clerk-Olivia Navarro
RFP#: 26-04
124 S. Horizon Blvd.
Socorro, TX 79927
(915) 858-2915

REQUEST FOR PROPOSALS FOR GROUP MEDICAL INSURANCE, GROUP DENTAL INSURANCE, GROUP TERM LIFE INSURANCE, GROUP VISION INSURANCE, VOLUNTARY ACCIDENT INSURANCE, VOLUNTARY CANCER INSURANCE, VOLUNTARY CRITICAL CARE INSURANCE, VOLUNTARY SHORT-TERM DISABILITY INSURANCE, VOLUNTARY LONG-TERM DISABILITY INSURANCE, SECTION 125 PRE-TAX SERVICE, EMPLOYEE ASSISTANCE PROGRAM (EAP) SERVICES AND COBRA ADMINISTRATION.

Submittal instructions

Please submit proposal documents in a sealed envelope that is marked and labeled:

RFP: GROUP MEDICAL INSURANCE, GROUP DENTAL INSURANCE, GROUP TERM LIFE INSURANCE, GROUP VISION INSURANCE, VOLUNTARY ACCIDENT INSURANCE, VOLUNTARY CANCER INSURANCE, VOLUNTARY CRITICAL CARE INSURANCE, VOLUNTARY SHORT-TERM DISABILITY INSURANCE, VOLUNTARY LONG-TERM DISABILITY INSURANCE, SECTION 125 PRE-TAX SERVICE, EMPLOYEE ASSISTANCE PROGRAM (EAP) SERVICES AND COBRA ADMINISTRATION.

The City of Socorro has retained USI Southwest, Insurance Services, LLC, to act as its employee benefits consultant and is designated as the Agent of Record. USI Southwest, Insurance Services LLC, does not receive compensation from past or current insurance companies. If you have any questions or need additional information, you must send a written notification to the following:

USI Southwest, Insurance Services, LLC.

Attn: Art Lopez, Vice President

303 N. Oregon Suite 210

El Paso, TX 79901

(P) 915.534.9442

Art.Lopez@usi.com

Sealed bids shall be mailed or hand-delivered to the City of Socorro, Texas, Administrative Building 124 S. Horizon Blvd. Socorro, TX 79927, attention to **Olivia Navarro, City Clerk**, by **2:00 PM MST on Friday, July 10, 2026**. Bids received **after** the specified time and date will be disqualified. Bids will be publicly opened and read aloud at the City of Socorro, TX, Administrative Building 124 S. Horizon Blvd. Socorro, TX 79927 on **Friday, July 10, 2026 at 2:15 PM MST**.

- Proposals will be accepted on or before the deadline identified above.
- Proposals received after that time will be rejected.
- Proposals will be opened and read publicly.
- Contact with elected officials, commission members, and other staff members is grounds for disqualification.
- **Faxes are NOT acceptable means of submission.**

- **Any submittal that is incomplete or received after the above-stated date and time will NOT be accepted.**

Until the City awards the final contract, the City reserves the right to reject any and all proposals, waive technicalities to re-advertise, and proceed otherwise when in the City's best interest to do so.

RFP responses must be signed and submitted by principals, officers, and directors of submitting parties, having the authority to bind their company to a contract.

For more information or questions regarding submission requirements, please contact Art Lopez, Vice President, 303 N. Oregon, Suite 210 , El Paso, TX 79901

Selection Process Milestones

The following projected dates are set forth for your knowledge and understanding:

- First Publishing: Sunday, June 28, 2026
- Second Publishing: Sunday, July 5, 2026
- Submittals Due: Friday, July 10, 2026 @ 2:00 pm
- Bid Openings: Friday, July 10, 2026 @ 2:15 pm
- Bid Scoring by Monday, July 13, 2026 @ 2:15 pm
- City Council Review & Possible Award: Thursday, August 6, 2026

Signature Page – Return a signed Original of this document

To: City of Socorro

I (we) agree to furnish the following described insurance products and services in accordance with the specifications contained herein. By execution of this proposal, I hereby represent and warrant to City of Socorro, Texas, that I have read and understood the Proposal Documents and this proposal is made in accordance with the Proposal Documents.

Description – RFP – Group Medical Insurance, Group Dental Insurance, Group Term Life Insurance, Group Vision Insurance, Voluntary Accident Insurance, Voluntary Cancer Insurance, Voluntary Critical Care Insurance, Voluntary Short-Term Disability Insurance, Voluntary Long-Term Disability Insurance, Section 125 Pre-Tax Service, Employee Assistance Program (EAP) Services and COBRA Administration.

Vendor must meet or exceed specifications

Please submit one (1) original, four (4) duplicate copies, and one electronic version of your proposal.

Company

Address

Federal Tax ID No.

City, State, Zip Code

Representative Name & Title

Telephone Number

Signature

Date

City of Socorro, Texas

1.0- General Information:

The City of Socorro, Texas (hereinafter referred to as “The City”) hereby requests proposals from firms qualified to provide employee benefits as identified above. The City is particularly interested in benefits that help the City maintain quality services while controlling costs without sacrificing program integrity.

The Supplemental information provided applies to the City of Socorro, Texas, 79927. These specifications and additional documents are confidential and are to be used only in connection with preparing your insurance proposal. All records, member files, and miscellaneous data necessary to administer the plans shall be the property of the City.

The City reserves the right to accept or reject all or any part of the proposal, waive minor technicalities, and award the proposal to best serve the interests of the City.

Proposals should be submitted on the basis of the specifications provided. Alternate proposals will also be considered, provided the alternatives are clearly explained. All deviations from the specifications must be clearly identified.

The information herein is believed to be accurate and up-to-date, but is not intended to be an express or implied warranty.

All proposals must be signed by persons who have the legal authority to bind the provider. The proposals must include a specimen contract and any endorsement, if applicable.

Each submission must include one original and four copies, along with one electronic formatted copy of the proposal. Should you wish to submit an additional variation of your response, each variation must be submitted separately according to the submission requirements stated above and clearly identified as an alternate proposal. If your proposal offers in-network and out-of-network benefits, include a directory and a Geo Access report. Proposals must include the completed attachments, “A,” “B,” and “C” to this Proposal.

Where applicable, all companies submitting proposals must be licensed by the State of Texas and be permitted to contract with the State or any of its subdivisions. Proposers who fall under the guidelines of the Interlocal Cooperation Act, Chapter 791, Title 7, Government Code, will be acceptable.

Proposals are expected to provide a 12-month rate guarantee with annual renewal options thereafter.

Public Sector employers are not allowed, under current state law, to execute a document containing a Hold Harmless/Indemnification Clause causing the employer to be responsible for another party’s liability. Therefore, your documents should not contain any such clauses.

The City of Socorro reserves the right to accept or reject all or any part of the proposals, waive minor technicalities, and award the proposal to serve its interest best. The City of Socorro also reserves the right to waive or dispense with any of the formalities contained herein.

Failure to comply with the requirements or the procedures set forth herein, or to satisfy the coverage and exceptions to the specifications, will, in and of themselves, result in disqualification.

All materials necessary to effectively communicate and administer the programs shall be prepared and printed at the proposer's own expense.

Enrollment meetings will be scheduled before the contract's effective date. The proposer will be responsible for presenting the new plan and enrolling employees at the City of Socorro, Texas, locations in El Paso County, Texas.

Please complete the appropriate enclosed proposal forms, which include a brief Questionnaire. ***FAILURE TO COMPLETE PROPOSAL FORMS WILL RESULT IN THE PROPOSAL BEING DISQUALIFIED.***

The City of Socorro, Texas, accepts no financial responsibility for any costs incurred by any person in the course of responding to these specifications.

1.01- General Proposal Requirements:

Each bidder shall furnish a complete name, mailing address, and telephone number.

Each proposal must designate the individual(s), along with respective telephone numbers, who will be responsible for answering technical and contractual questions with respect to their proposal.

The City, in its sole discretion, expressly reserves the right to request and/or require any additional information from the bidder(s) that it deems relevant with respect to this RFP.

Cost for developing proposals is entirely the responsibility of the vendor and shall not be chargeable to the City.

The vendor shall totally indemnify the City against all claims by its employees, agents, or representative(s) for injury arising from any cause. The vendor shall totally indemnify the City as a result of claims relating to infringement of proprietary rights for all of the services and equipment being provided. The vendor shall not be liable to the City for any failure or delay in performance, which is due, in whole or in part, to any cause beyond the vendor's control.

Proposals should not contain promotional or display materials, except as they may directly answer, in whole or in part, questions contained in the RFP. Such exhibits shall be clearly marked with the applicable reference number of the questions in the RFP.

The contents of the proposal and any clarification or counterproposal to be submitted by the successful vendor shall become part of the contractual obligation and incorporated by reference into the ensuing contract.

Products and services not specifically mentioned in this RFP, but which are necessary to provide the functional capabilities described by the vendor, shall be included in the proposal.

It is intended that this RFP describe the requirement and response format in sufficient detail to secure comparable proposals.

A vendor may withdraw their proposal by submitting a written request for its withdrawal over the signature of an authorized individual as described above, to the City Manager any time prior to the submission deadline. The vendor may, thereafter, submit a new proposal by the deadline. Modifications offered in any manner will not be considered if submitted after the deadline.

The successful vendor may be required to provide an affidavit that he has not conspired with other potential brokers in any matter to attempt to control competitive pricing.

Pursuant to Texas Local Government Code Section 262.030 of VTCA, proposals shall be opened so long as to avoid disclosure of the contents to competing offers. Details will not be released until all ensuring negotiations have been completed and contractual agreements have been executed. All information submitted on this RFP will be public record.

The City is requesting sealed bids for Request for Proposal for:

Group Medical Insurance, Group Dental Insurance, Group Term Life Insurance, Group Vision Insurance, Voluntary Accident Insurance, Voluntary Cancer Insurance, Voluntary Critical Care Insurance, Voluntary Short-Term Disability Insurance, Voluntary Long-Term Disability Insurance, Section 125 Pre-Tax Service, Employee Assistance Program (EAP) Services and COBRA Administration.

All proposals become the property of the City and will not be returned to the vendor.

If the person contemplating submitting a proposal for this contract is in doubt as to the true meaning of the specifications or proposal documents or any part thereof, he may submit to the City Manager on or before five (5) days before the scheduled closing a request for clarification. All requests must be submitted in writing. All questions and responses to the request will be answered in writing, with copies furnished to all known offerors bidding on this RFP.

The vendor certifies that he is a duly qualified, capable, and otherwise bondable business entity that he is not in Receivership or contemplates same and has not filed for bankruptcy.

After bid opening and before award, the City reserves the right to conduct a pre-award survey of any or all vendors' facilities and equipment to be used in the performance of work under this solicitation. Vendor agrees to allow all reasonable requests for inspection of such facilities with two (2) days of advance notice. Failure to allow such an inspection shall be cause for rejection of proposals and deemed non-responsive. The City reserves the right to reject facilities or equipment as unacceptable for performance under this solicitation as a result of such pre-award survey. In addition, vendor's reputation relating to quality of performance may also be used for purposes of evaluating a vendor's suitability for award under this solicitation.

Submission of a proposal in response to this Request for Proposal affirms that the vendor will not discriminate against any employee or applicant for employment because of race, color, religion, sex, sexual orientation, national origin, age, disability, or any other protected status under applicable laws

1.02- Legal Requirements:

All parties submitting proposals are expected to comply with federal, state, and local laws and mandates relative to the preparation of proposals and the services to be provided, and all applicable federal laws and regulations. Specifically, the services to be provided are expected to comply with the: Americans with Disabilities Act (ADA); Age Discrimination in Employment Act (ADEA); Consolidated Omnibus Budget Reconciliation Act (COBRA); Family and Medical Leave Act (FMLA); Health Insurance Portability and Accountability Act of 1996 (HIPAA) and all applicable federal and state requirements, including without limitation the Internal Revenue Code, and its corresponding regulations, Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), insurance laws and regulations, and state anti-discrimination requirements. All proposals that are submitted will be presumed to be in compliance with all applicable laws and regulations.

1.03 Selection Criteria:

The City reserves the right to award the subjects in whole or in part to those bidders who demonstrate professional competence in submitting proposals that satisfy cost, coverage, and servicing criteria. Servicing criteria will be evaluated in terms of such considerations as number of years in business, size of agency and staff, experience of staff, and professional servicing capability.

Proposals will be carefully evaluated in terms of cost, effectiveness, and compliance with specifications. Awards will be made to the bidder submitting the **best value** based on the following criteria.

Criteria for awarding the bid are as follows:

- Ability to meet the needs of the City in regard to the plan design
- Demonstration of the ability to provide the services required
- Effective administration, implementation, and maintenance of the plan
- A demonstrated commitment to the delivery of quality, cost-effective benefits
- Length of initial rate/premium guarantee
- Pricing is important factor in determining overall value. The award of this contract shall be made to the responsible provider whose proposal is determined to be the evaluated offer resulting from negotiations after all requests for qualifications have been received. All factors outlined in the specifications will be taken into consideration in determining which proposal represents the best value.

1.04- Award of Contract(s):

The award of the contract shall be made to the responsible bidder whose proposal is determined to be the best value to the City, taking into consideration the relative importance of price and other evaluation factors outlined in 1.03 above. All proposals submitted in accordance with the requirements of the RFP shall be considered offers to contract on the terms contained in the proposals and in the RFP, and at the price offered by the successful bidder. When the City awards a contract to the successful bidders, it will constitute an acceptance of that offer and a contract between the City and the successful bidder(s) embodying the terms of the RFP, and the proposal will become effective on the date of such award. The Administrator or carrier will be responsible for providing enrollment support and materials before open enrollment and for additional materials as needed throughout the year.

1.05- Plan Administration:

The City of Socorro's Responsibility:

- Provide for payroll deduction of employee contributions
- Manage additions/deletions from the coverage
- Assist in the logistics of the enrollment process

1.05- Other Information:

1. All proposals submitted in accordance with the requirements of the RFP shall be considered offers to contract on the terms contained in the proposal and in the RFP and at the price offered by the successful proposer. Proposer agrees that this offer shall be valid and effective for a minimum of ninety (90) days from the date that proposals are opened by the City. When the City awards a contract to the successful bidder, it will constitute an acceptance of that offer as subsequently amended by negotiation and a contract between the City and the successful bidder.

2. The next plan year begins October 1, 2026, and ends September 30, 2027.

2.0- General Information and Questions:

2.01- General Questions:

1. State name, address, city, state, zip code, and telephone number of firm.
2. State type of company (corporation, partnership, etc.)
3. Provide background or history of the firm, including experience relating to the administration of employee benefit plans.
4. Provide the names of three (3) organizations or entities with which your company provides group health coverage in the public sector.
5. From which office will your customer service support be provided?
6. What is the financial rating of your company?

2.02- General information:

1. The City is currently fully insured on the existing benefit plans.
2. The City contributes 100% toward the employee-only premium for the three (3) medical plans, vision, dental, basic life insurance programs, and the Employee Assistance Program (EAP). All other benefit offerings and elections are contributory.
3. The City deducts employee contributions on a biweekly schedule.
4. The City currently has a 60-day waiting period for all benefits, with effective coverage on the first day of the month following the 60 days.
5. There are currently no employees on COBRA or State Continuation. The proposed effective date for all benefits is October 1, 2026. Enrollment dates are TBD for medical benefits; please illustrate a broad array of deductible and co-pay options in addition to the current plan design. The City may elect a dual or triple option approach to providing medical benefit options, including an HDHP option with HSA services. The City recognizes that proposers may not be able to match the current medical plan exactly and should propose options that are similar as possible in terms of benefit structure.
6. The City currently has an Employee Assistance Program (EAP) with ESI Employee Assistance Group in place, but they are interested in proposals and qualifications from qualified (EAP) providers using a three (3) and six (6) visit model. Provide information that would be beneficial for the City to review.
7. AFLAC currently provides Section 125 pre-tax administration at no charge.

8. For all other products, provide comparable or similar benefit plan designs for consideration.
9. Proposers quoting Group Term Life insurance should offer open enrollment for voluntary life insurance with a Guaranteed Issue provision on a no-loss, no-gain basis.
10. Only one proposal per carrier will be considered.
11. *All proposals should be quoted net of commissions.* If commission *must* be included, disclose the amount of the commission and to whom they are payable.

ATTACHMENT A

SB 252 COMPLIANCE

Effective: September 1, 2017

Verification

I, being over the age of eighteen years and in my official capacity representing an entity that is a party to this contract with the City, hereby swear and verify under oath that:

- (1) Entity does not engage in business with or in the countries of Sudan or Iran,
and
- (2) Entity does not engage in business with terrorist organizations

Company/ Entity:

Signature of Representative and Title:

Date:

ATTACHMENT B

HB 89 COMPLIANCE

Effective: September 1, 2017

SWORN VERIFICATION OF STATEMENT REGARDING: ISRAEL BOYCOTT AND PROHIBITION ON CONTRACTING WITH A COMPANY DOING BUSINESS WITH IRAN, SUDAN, OR A FOREIGN TERRORIST ORGANIZATION

In accordance with Texas Government Code Section 2270.02, this Company does not boycott Israel and will not boycott Israel during the term of this contract.

In accordance with Texas Government Code Section 2252.152, this Company does not engage in active business operations with Sudan, Iran, a foreign terrorist organization or a Company that is identified on divestment statute lists prepared and maintained by the Texas Comptroller of Public Accounts.

I, (authorized official) _____, do hereby depose and verify the truthfulness and accuracy of the contents of the statements submitted on this certification under the provisions of Subtitle F, Title 10, Government Code Chapter 2270 and that the company named below:

1. does not boycott Israel currently; and
2. will not boycott Israel during the term of the contract; and
3. is not currently listed on the State of Texas Comptroller's Companies that Boycott Israel List located at
<https://comptroller.texas.gov/purchasing/publications/divestment.php>

Company/ Entity:

Signature of Representative and Title:

Date:

ATTACHMENT C

CONFLICT OF INTEREST QUESTIONNAIRE

CONFLICT OF INTEREST QUESTIONNAIRE		FORM CIQ
For vendor or other person doing business with local governmental entity		
This questionnaire reflects changes made to the law by H.B. 1491, 80th Leg., Regular Session. This questionnaire is being filed in accordance with Chapter 176, Local Government Code by a person who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the person meets requirements under Section 176.006(a). By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the person becomes aware of facts that require the statement to be filed. See Section 176.006, Local Government Code. A person commits an offense if the person knowingly violates Section 176.006, Local Government Code. An offense under this section is a Class C misdemeanor.		OFFICE USE ONLY Date Received
1	Name of person who has a business relationship with local governmental entity.	
2	<input style="margin-right: 10px;" type="checkbox"/> Check this box if you are filing an update to a previously filed questionnaire. (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date the originally filed questionnaire becomes incomplete or inaccurate.)	
3	Name of local government officer with whom filer has employment or business relationship. Name of Officer This section (item 3 including subparts A, B, C & D) must be completed for each officer with whom the filer has an employment or other business relationship as defined by Section 176.001(1-a), Local Government Code. Attach additional pages to this Form CIQ as necessary. A. Is the local government officer named in this section receiving or likely to receive taxable income, other than investment income, from the filer of the questionnaire? ☐ Yes ☐ No B. Is the filer of the questionnaire receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer named in this section AND the taxable income is not received from the local governmental entity? ☐ Yes ☐ No C. Is the filer of this questionnaire employed by a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership of 10 percent or more? ☐ Yes ☐ No D. Describe each employment or business relationship with the local government officer named in this section.	
4	Signature of person doing business with the governmental entity Date	