



Request for Proposal
Health & Dental Insurance Carrier Services
#B2026-HR-01

TOWN OF SEABROOK, NEW HAMPSHIRE



**REQUEST FOR PROPOSAL # B2026-HR-01
HEALTH & DENTAL INSURANCE CARRIER SERVICES**

The Town of Seabrook, New Hampshire, is soliciting proposals from qualified health insurance carriers to provide fully insured group health and dental insurance coverage for eligible Town employees, retirees, and dependents, with coverage effective January 1, 2027.

Proposals shall be submitted in accordance with the specifications, terms, and conditions set forth in this Request for Proposal (RFP). Prospective respondents are encouraged to review this RFP carefully before submitting a proposal.

Three (3) copies of the Bid Proposal must be submitted in a sealed envelope plainly marked:

**RFP# B2026-HR-01
Health & Dental Insurance
C/o Shaylia Wood
Chief Procurement Officer
99 Lafayette Road
Seabrook, NH 03874**

All proposals/bids must be received by October 15, 2026, at 2:00 pm and will be opened publicly at that time.



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IMPORTANT: THIS SOLICITATION IS FOR A HEALTH & DENTAL INSURANCE CARRIER.

It is not a solicitation for an insurance consultant, benefits broker, or producer.

The Town has retained Borislow Insurance to assist with the 1/1/2027 health and dental benefits renewal and carrier evaluation process.

1. Notice of Request for Proposals

The Town of Seabrook, New Hampshire, is soliciting proposals from qualified health insurance carriers to provide fully insured group health and dental insurance coverage for eligible Town employees, retirees, and dependents, with coverage effective January 1, 2027.

The successful carrier must be lawfully authorized to provide the proposed health and dental insurance benefits in the State of New Hampshire.

This solicitation aims to determine whether the Town can obtain equivalent or improved coverage, provider access, administration, and overall value through a direct carrier arrangement that replaces the Town's current health insurance carrier, network, and plan arrangement.

This RFP is not for a consultant or benefits broker. The Town has separately retained Borislow Insurance as its consultant for the January 1, 2027 renewal process. Any contract that may result from this solicitation will be between the Town and the selected carrier.

2. Background and Procurement Objective

The Town currently obtains health and dental coverage through HealthTrust. For the January 1, 2027 plan year, the Town wishes to test the fully insured market and determine whether direct carrier coverage can provide savings or other material advantages while maintaining plan comparability and suitable access to providers.

The base proposal should match the Town's current benefit design as closely as practicable unless otherwise specifically noted. Clearly identify any deviation from the current plan design. Carriers may also provide optional alternative designs or strategies they believe would improve value, provided they also submit the required base proposal.

The Town currently funds 100% of the deductible under its Lumenos \$2,500 plan. Carriers must identify whether the Town's current employer funding arrangement is permissible under the proposed coverage and, if not, clearly describe the maximum employer funding permitted and the effect on the quoted plan.

The Town also maintains retiree health coverage, including Medicare-eligible retirees. Proposers are asked to identify appropriate Medicare solutions available to a group of the Town's size.

3. Role of Borislow Insurance

Borislow Insurance has been retained by the Town to assist with the 1/1/2027 benefits renewal and carrier marketing process. Borislow may assist the Town with underwriting information, carrier questions, proposal analysis, benefit comparisons, and evaluation.

The Town and Borislow Insurance may coordinate carrier communications concerning census data, claims information, underwriting, benefit design, or proposal clarification, as directed by the Town. Borislow is not the party solicited under this RFP and will not be the health insurance carrier under any resulting award.



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4. Minimum Carrier Qualifications

- Be lawfully authorized to provide the proposed group health and dental insurance coverage in the State of New Hampshire.
- Demonstrate experience providing fully insured health coverage to public-sector or comparable employer groups.
- Maintain a provider network reasonably capable of serving Town employees, retirees, and dependents.
- Demonstrate the administrative capability to implement coverage effective January 1, 2027.
- Be able to provide the benefit, pricing, network, pharmacy, retiree, implementation, and administrative information required by this RFP.
- Comply with all applicable federal and state laws and regulatory requirements governing the proposed coverage.

5. Underwriting and Data Package

Detailed underwriting and benefit information will be made available to qualified carriers upon request. The package is expected to include, as applicable:

- Census information, including date of birth, gender, current plan design, coverage tier, status, and ZIP Code.
- Current plan designs and summaries of benefits, including applicable copayments, coinsurance, deductibles, and prescription drug provisions.
- The most recent 24 months of claims experience, including available large-claim information.
- Recent rate history and renewal calculations.
- Information concerning current retiree and Medicare coverage.
- Letters of authorization or other documentation reasonably necessary to obtain underwriting information.
- Other information reasonably requested by a qualified carrier and available to the Town.

Certain census, claims, or health-related data may contain confidential or protected information. Such information will be distributed separately, as appropriate, for underwriting and proposal preparation. Proposers shall use the information solely for purposes of responding to this RFP and shall maintain it in accordance with applicable privacy and security requirements.

6. Scope of Requested Proposal

The Town requests a complete, fully insured proposal addressing, at minimum, the following:

- Medical and dental coverage effective January 1, 2027.
- A base plan substantially matching the Town's current medical and dental plan design unless a variance is clearly identified.
- Provider network access, including network name and service area.
- Prescription drug coverage and pharmacy network.
- HSA compatibility and the treatment of employer deductible/HSA funding.
- Coverage options for active employees, eligible dependents, early retirees, COBRA participants, and other eligible participants reflected in the census.
- Medicare retiree solutions available for a group of the Town's size.



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- Implementation, enrollment, member services, claims administration, billing, reporting, and account management.
- Any optional alternative plan designs or cost-saving strategies the carrier wishes the Town to consider.

7. Proposal Content Requirements

Each proposal should be organized in the following order and include the information requested below.

A. Executive Summary

- Brief description of the proposed arrangement.
- Identification of the carrier and proposed network.
- Summary of major advantages, limitations, and assumptions.

B. Pricing

- Fully insured premium rates by applicable enrollment tier.
- Rate guarantee period.
- All administrative charges, fees, assessments, or other costs.
- A clear statement identifying any condition that could change the quoted rates before the effective date.
- Any quoted Medicare retiree rates or pricing methodology.

C. Benefit Comparison

- Detailed proposed plan design.
- Side-by-side identification of any deviation from the Town's current plan design.
- Prescription drug benefit details.
- HSA eligibility and any restrictions on Town funding of the deductible or HSA.

D. Network

- Network name and geographic service area.
- Access to major hospitals, physicians, specialists, behavioral health providers, and other facilities reasonably used by members.
- Any material provider or facility exclusions known at the time of proposal.
- Process for verifying provider participation.

E. Medicare Retiree Options

- Available Medicare Advantage, Medicare supplement, prescription drug, or other retiree solutions.
- Eligibility requirements and minimum participation requirements.
- Rates and benefit summaries.
- Administrative requirements for transition from current retiree coverage.

F. Administration and Service

- Implementation plan and timetable.
- Enrollment and eligibility processes.
- Billing and reconciliation processes.



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- Member service resources.
- Dedicated account management support.
- Claims, reporting, and online/member portal capabilities.

G. Financial and Organizational Information

- Carrier legal name and principal business address.
- New Hampshire authorization/licensure information.
- Primary contact for the proposal.
- Relevant public-sector or comparable group experience.
- Any material limitations affecting the carrier's ability to perform the proposed coverage.

H. Exceptions and Assumptions

- A complete list of all exceptions, assumptions, qualifications, exclusions, or contingencies applicable to the proposal.
- Any requested changes to Town requirements.

Coverage / Plan	Single	2-Person	Family	Notes / Rate Guarantee
Active / Early Retiree Medical				
Optional Alternate Medical				
Medicare Retiree Option 1				
Medicare Retiree Option 2				
Active / Early Retiree Dental				

Rate guarantee through	
Administrative/other fees	
Implementation credits, guarantees, or allowances	
HSA / deductible funding limitation, if any	
Other pricing assumptions	



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8. Procurement Schedule

Milestone	Date
RFP issued/advertised	August 18, 2026
Deadline for written questions	October 1, 2026, 2 pm
Town responses/addenda, if any	October 8, 2026
Proposal deadline	Thursday, October 15, 2026, 2 pm
Clarification/finalist review, if required	As determined by the Town
Anticipated selection/award	November 2026
Coverage effective date	January 1, 2027

9. Questions and Requests for Underwriting Information

Requests for the detailed RFP underwriting package and all written questions concerning this solicitation should be directed to:

Shaylia Wood

Chief Procurement Officer

Town of Seabrook, New Hampshire

Email: Swood@seabrooknh.org

Prospective bidders are encouraged to submit an **Intent to Bid Form** to receive addenda, clarifications, and other solicitation updates. The form is available on the Town's Procurement webpage at www.seabrooknh.info/procurement.

The Town may distribute questions and responses, clarifications, or addenda to known proposers as appropriate. Proposers are responsible for reviewing and considering all issued addenda when preparing their proposals.

Completed Intent to Bid Forms and all questions must be submitted in writing to the Chief Procurement Officer at the email address listed above. Questions must be received by October 1, 2026 at 2:00 PM. Responses and addenda will be posted by the end of the day on October 8, 2026.

10. Proposal Submission

Please submit three (3) hard copies of the proposal in a sealed envelope, plainly marked:

RFP# B2026-HR-01
Health & Dental Insurance
C/o Shaylia Wood
Chief Procurement Officer
99 Lafayette Road
Seabrook, NH 03874



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To the Town, no later than 2:00 p.m. on Thursday, October 15, 2026. The sealed hard-copy submission shall constitute the proposer's official proposal.

Following the public opening, proposers shall also provide an electronic copy of the complete proposal for administrative and evaluation purposes.

Do not email the electronic copy prior to the public bid opening. Following the public opening, an identical electronic copy shall be emailed to:

Kirsti Karpawich, Vice President
Borislow Insurance
Email: kkarpawich@borislow.com

Electronic copies must be received by the end of the day on Friday, October 16, 2026.

The electronic copy must be identical to the sealed proposal submitted to the Town. No changes, additions, substitutions, or modifications to the proposal will be permitted after the October 15, 2026, 2:00 p.m. submission deadline. Late proposals may be rejected. Proposers are responsible for ensuring timely delivery.

If any discrepancy exists between the electronic copy and the sealed proposal, the sealed proposal received by the Town shall govern.

The proposal should clearly identify the carrier and state that it is submitted in response to the Town of Seabrook Health & Dental Insurance Carrier Services RFP for coverage effective January 1, 2027.

11. Town Reservations

- Reject any or all proposals when determined to be in the Town's best interest.
- Waive minor informalities or irregularities.
- Request clarification or supplemental information.
- Negotiate with one or more proposers concerning terms, pricing, implementation, or coverage.
- Request best-and-final proposals.
- Accept all or part of a proposal or decline to make an award.
- Cancel, amend, or reissue this solicitation.
- Consider information obtained from references, regulators, publicly available sources, or other reasonable due diligence.
- Make an award based on overall value rather than lowest premium alone.

Any award is subject to all required Town approvals and execution of mutually acceptable final documents. The Town shall not be responsible for costs incurred by a proposer in preparing or submitting a proposal.



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Authorization to Submit

Bids must be signed by an official authorized to bind the contractor to its provisions for at least a period of 90 days. Failure of the successful bidder to accept the obligation of the contract may result in the cancellation of any award.

"The undersigned certifies under penalties of perjury that this bid is in all respects bona fide, fair, and made without collusion or fraud with any other person. As used in this section, the word "person" means any natural person, joint venture, partnership, corporation, or other business or legal entity."

(Authorized Signature)

(Date)

(Company) & (Title)

TIMELINE

October 1, 2026

Question submissions due by 2 pm

Submitted to Swood@seabrooknh.org

October 8, 2026

Addenda and question responses will be posted by the end of the day.

October 15, 2026

Submissions are due at Seabrook Town Hall; at 2 pm, proposals will be opened publicly immediately afterward in the Selectmen's Meeting Room.

Approved by: _____

William M. Manzi III

8/18/26

Town Manager