



The Navajo Nation Employee Benefits Program

Request for Proposal for Benefit Consulting Services

NAVAJO NATION BID NO. 25-11-3935
(Correction from 25-1-3933SB)

November 2025

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SECTION I: Introduction/Proposal Guidelines

The Navajo Nation Employee Benefits Program is requesting proposals for a benefit consultant for its Employee Benefit Plan.

All proposals must complete the attached questionnaire in its entirety.

The Navajo Nation reserves the right to select the successful proposal and negotiate an Agreement as to the scope of services, the schedule for performance and duration of the services with the proposal most responsive to the needs of the Navajo Nation. Further, the Navajo Nation reserves the right to reject any and all proposals or waive any informality or irregularity in the proposal as it is in the Navajo Nation's best interest.

The Navajo Nation Employee Benefits Program reserves the right to change the terms and conditions of the Request for Proposal (RFP).

The Navajo Nation Employee Benefits Program reserves the right to disqualify proposals for attempting to communicate and/or influence any member of the evaluation panel, members of the committees, and members of the Navajo Nation Insurance Commission during the RFP and bidding process.

The proposal will be for a three (3) year consulting contract.

SECTION II: General Information

Plan Sponsor Address:	The Navajo Nation Employee Benefits Program P.O. Box 1360 Window Rock, Arizona 86515
Industry:	The Navajo Nation Employee Benefit Plan is provided to eligible employees and dependents of the Navajo Nation Government, affiliated public agencies, and Enterprises.
Locations:	Primary Locations: Arizona and New Mexico plus small pockets of employees in other States. Contract site is Arizona.
Proposal Due Date:	December 5, 2025, by 5:00 p.m. (Mountain Standard Time)
Policy Anniversary:	All proposals effective date must use January 1, 2026
Number Enrolled (Eligibility):	Average plan enrollment is 6,000 employees, and 6,500 dependents
Current Vendor:	Allegiance Benefit Consultants, LLC ("Allegiance")
Scope of Services to be Offered:	Please refer to Exhibit I.
Confidentiality Statement:	All information contained in the RFP is to be treated as proprietary and confidential.
Takeover Provisions:	This program begins January 1, 2026; the vendor awarded will be expected to take over the consulting duties to the Employee Benefit Program as of January 1, 2026. The transition is expected to be seamless with minimal disruption to the staff of the Employee Benefit Program. If there are any limitations that would preclude this process, please indicate accordingly in your response.

SECTION III: Assumptions for Quote

1. The Consultant provider will be contracted for three (3) years.
2. An effective date of January 1, 2026, is requested.
3. A thirty (30) day notice of termination is required.
4. The Consultant is required to make multiple monthly trips to the Navajo Nation for various in person meetings and work sessions, with all travel and other out-of-pocket expenses incorporated into the proposal.

SECTION IV: Company Background

Organization Profile

The Navajo Nation Employee Benefit Plan is a self-funded plan established in 1991 for employees of the Navajo Nation and its participating Enterprises. This self-funded plan includes medical, pharmacy, dental, vision and short-term disability benefits. In addition, the Navajo Nation offers life insurance and voluntary benefits to its members.

Growth Expectations

The expectation is that the employee population should remain fairly consistent in the near term.

Employee Locations

The vast majority of Navajo Nation employee population, office staff and commission members affected by this Consulting Services RFP are located on the Navajo Reservation in Arizona and New Mexico. Other locations include Utah, Colorado and Washington, DC.

SECTION V: Submission Provisions

Submission Instructions and Due Date:

Proposals must be submitted to:

Physical Address for UPS or Federal Express:

Navajo Nation Employee Benefits Program
ATTN: Eulanda Ciccarello
Administration Building One, Second Floor
2559 Indian Route 100
Window Rock, AZ 86515

Mailing Address for Regular Mail:

Navajo Nation Employee Benefits Program
ATTN: Eulanda Ciccarello
PO Box 1360
Window Rock, AZ 86515

Proposal must be received on or before:

December 7, 2025, by 5:00 p.m. (Mountain Standard Time)

Number of proposal copies to be provided:

4 Originals and 4 Copies

Questions should be directed to:

eulandaciccarello@navajo-nsn.gov

Effective Date:

January 1, 2026

SECTION VI: Implementation Plan

Please provide your implementation plan to include all outreach and transition processes, including plan for becoming adequately informed and knowledgeable on the inner workings of the Navajo Nation Employee Benefit Plan. The transition is expected to be seamless with minimal disruption to the employees of the Navajo Nation Employee Benefit Plan and the Insurance Commission. If there are any limitations that would preclude this process, please indicate accordingly in your response.

SECTION VII: Compliance Agreement

This Compliance Agreement must be signed and returned with your quotation.

RFP Compliance Agreement

An authorized representative of your Company must sign and return this RFP Compliance Agreement with your proposal.

“Except as noted below, our proposal complies with the guidelines, assumptions and submission provisions set forth above.”

By: _____
Signature Date

Title

For: _____
Consultant Name

EXCEPTIONS:

SECTION VIII: Questionnaire

Your answers will be considered as part of your Proposal. All negative answers should be explained.

1. The Navajo Nation currently works directly with an Arizona based consulting firm. Please provide the address of the office that will service the Navajo Nation. Members of the consulting firm will be asked to make periodic visits to the Navajo Nation to attend in person meetings and working sessions. Are you agreeable to this agreement?
2. If your bid is accepted, will your consulting firm assign one representative(s) to service as the lead working with the Navajo Nation Employee Benefits Program? If yes, please identify who that person is and provide their resume and qualifications.
3. Do you require any initial "set up" or similar implementation charges? Explain.
4. Provide a specimen contract.
5. Do you have Errors and Omissions Insurance? Directors and Officers Liability Insurance? Other Liability Insurance? Fidelity Bond? Please provide a certificate of insurance coverage.
6. What States are you licensed to do business in?
7. Provide a list of all consulting services you offer?
8. Provide a list of the top five most popular consulting services you offer?
9. Please describe the process and steps for how your organization would take over providing all the consulting services currently being provided by ABC to the Employee Benefit Plan.

Offices and Staff

1. Where is the office located that will handle the Navajo Nation account?
2. Who will be the day-to day contact?
3. Will there be specific representatives assigned to the account? What are their qualifications?
4. What is your policy and/or turnaround to responding to calls and emails from a consulting client?

Service

1. Who will have overall responsibility for the service of this account? Include name, title, phone and current area of responsibility.
2. Who will be the person attending in-person meetings and working sessions at the Navajo Nation? Any issues traveling to the Navajo Nation one to two times per month for one or two days each?
3. List all services included in your proposal.
4. If your proposal is accepted, will you require any additional information before you commit to consulting for the Navajo Nation Employee Benefit Plan?
5. Please identify any third party vendors or providers that you will be incorporating into the services you provide to the Navajo Nation Employee Benefit Plan (the "Third Party Vendors"). Provide details on what each Third Party Vendor provides and the nature and duration of your relationship with each Third Party Vendor.
6. Do you have "preferred" vendors for medical, dental, vision, life insurance, voluntary benefits, and stop-loss insurance? Please describe your relationship with each such "preferred" vendor including how long you have been working with them and why you consider them "preferred."

Company Structure

1. Briefly discuss the ownership of your company, including the legal status (profit/non-profit).
2. Is another organization involved in major policy decisions within your firm? If yes, please describe.

SECTION IX: Proposed Fees

1. Outline your proposed fees for the consulting services to be provided.

EXHIBIT I: Scope of Services

Attached is the scope of services to be provided by the consultant to the Navajo Nation Employee Benefit Plan.

The work required of the contracted firm is to provide the Navajo Nation Employee Benefits Program ("NNEBP") with professional consulting services on the matters listed below, but not limited to:

1. Prepare and assist the NNEBP in the management of Request for Proposals for the Plan Administrator with the analysis for competitive bids for ancillary services including but limited to life insurance, stop loss/reinsurance, supplemental, COBRA administration, pharmacy benefit management, and other vendor services as requested by and in accordance with the Plan Administrator in the best interest of the Navajo Nation and its participants.
2. Serve as liaison to all NNEBP vendors including, but not limited to, Third Party Administrator, PPO network, Pharmacy Benefit Manager, life insurance, supplemental policies, COBRA administration, and stop loss/reinsurance, to ensure a smooth and coordinated transition of the NNEBP account management and administrative services;
3. Assist and support Navajo Nation Office of the Controller staff in transitioning of NNEBP to new service providers such as financial institutions and clearing houses;
4. Assist and support the third party administrator and pharmacy benefit manager regarding federal funded healthcare programs including Indian Health Services and Purchased/Referred Care services;
5. Assist NNEBP with the (i) transmissions of audits and actuarial studies; (ii) corporate wellness programs; (iii) claims management; (iv) excess loss and life insurance claims; and (v) employee engagements;
6. Provide and assist with human resources support services and healthcare analytics and benchmarking;
7. Assist the third party administrator with (i) determining cost drivers in healthcare spend; (ii) plan document amendments; (iii) compliance related issues; (iv) reports analysis and management; and (v) maintain performance guarantees;
8. Assist the third party administrator with (i) provider network and geo-network analysis; (ii) COBRA/HIPAA guidance; and (iii) management of members with chronic disease diagnoses;
9. Assist the NNEBP with the development of a self-administered plan for the Plan Administrator;
10. Attend in person or virtually any meetings requested by NNEBP relating to the Plan and its performance as well as periodic Navajo Nation Insurance Commission meetings to provide updates on Plan performance;
11. Assist the NNEBP with various administrative and office support functions including, but not limited to, the following: (a) prepare SOPs for all staff positions within the NNEBP and continually update same; (b) assist in preparation and delivery of all reports and updates to the Navajo Nation Insurance Commission; (c) draft and provide ongoing assistance with all RFPs needed by the NNEBP; and (d) work with all third party vendors to the NNEBP for ongoing support of all NNEBP meetings, functions, conferences and other areas where financial and/or operational support is need.
12. Assist Navajo Nation Insurance Services Department in all areas regarding the NNEBP.

EXHIBIT II: Legal

Department of Justice Memorandum

ERISA

Any allusion to the Employee Retirement Income Security Act (ERISA) should be totally deleted. ERISA generally applies to employee pension benefit plan(s) defined as any plan, fund or program established or maintained by an employer or by an employee organization or both, providing retirement or deferred income for employees beyond employment termination. Clearly, this is not the case herein. Additionally, the Act, by its own terms, does not apply to insurance contracts. See 29 U.S.C. § 1002 (2) (A) and 29 U.S.C. § 1081 (a) (2). See also 60A AM Jur 2d § 5, p. 58-59. It is the Nation's firm position that ERISA does not apply to the Nation and would support a decision to simply delete.

JURISDICTION

The following language is to be utilized. (The term "parties" may be changed to be in conformity with the remainder of the agreement.)

"The parties agree to this agreement is issued on the Navajo Nation, is subject to and governed by the Jurisdiction and laws of the Navajo Nation."

PREMIUM TAX

The Navajo Nation forbids applicability or passing on the state premium taxes to the Navajo Nation. As the Navajo Nation is a sovereign Indian Nation, Arizona or other states may not tax its insurance plans.

Do you agree not to pass on or otherwise charge the Navajo Nation for the cost of any state, local or federal premium or other insurance related tax? ☐ YES ☐ NO

"Since the Navajo Nation is a sovereign Indian Nation, the parties expressly covenant, contract and agree that the cost or burden in any, for, of, and all state, local or federal premium or insurance-related tax will not be passes on or imposed by the Insurer upon the Navajo Nation."