



**REQUEST FOR PROPOSALS
EMPLOYEE BENEFIT BROKER/CONSULTING SERVICES**

COLORADO RIVER INDIAN TRIBES

January 29, 2025

ISSUED BY:
Colorado River Indian Tribes
26600 Mohave Rd.
Parker, AZ 85344

- A) General: The Colorado River Indian Tribes (CRIT) is seeking proposals from qualified insurance brokerage firms (Firm) to provide employee benefit and consulting services for the Colorado River Indian Tribes and its' enterprises, including the Blue Water Resort & Casino (BWRC). CRIT has almost 80 government departments and enterprises with approximately 1000 employee between CRIT and BWRC.

Responding entities must possess the ability, responsibility, knowledge, and resources to satisfactorily provide brokerage services for employee benefits and consulting services to CRIT. CRIT will select a Firm to provide these services under qualifications-based selection procedures for competitive proposals. **Please review the following information in full before preparing and submitting a proposal.**

- B) Background: The Colorado River Indian Tribes (CRIT) is a federally recognized Indian Tribe with almost 300,000 acres of reservation lands in California and Arizona. CRIT's Tribal Headquarters are located in Parker, AZ. For additional information about CRIT's history and departments, please visit <https://www.crit-nsn.gov/>. CRIT provides employee benefits including medical insurance (PPO and High Deductible), dental insurance, HSA, short-term disability, life insurance, vision, long-term disability, accident, hospital indemnity, Section 125 cafeteria plan, employee assistance program, wellness benefits, and bereavement support.

- C) Scope of Services: Firm is expected to provide a full suite of consulting and brokerage services to the Tribal Council, Human Resources and Accounting staff to include the following;

- 1) Strategic planning assistance to Tribal Council and staff to evaluate medical insurance options for employees, including, but not limited to fully insured, self-funded, federal insurance and other options;
- 2) Assist with coordination of plan services with Indian Health Services;
- 3) Provide account support and administrative services, including enrollment coordination and on-going support for employees;
- 4) Provide on-going plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking, and reporting;
- 5) Provided on-going employee communications regarding benefits;
- 6) Provide education and consulting in the area of legal compliance;
- 7) Provide technology options and support for online employee services, enrollment, and education; and
- 8) Market and negotiate costs and benefits provided for plan renewals.

- D) Evaluation of Proposals: CRIT will consider all proposals at a Tribal Council special meeting and will review each Firms' qualifications. From this review, invitations will be made to make a presentation and have an interview with Tribal Council at a special meeting. CRIT will award the contract to the Firm who provides a proposal that it determines provides the best value. Proposals and firms will be evaluated in accordance with the following criteria:

- 1) Staffing Qualifications and Documented Experience Providing the Scope of Services

- 2) Compensation
- 3) Satisfaction of Clients/End Users

The contract award will be made to a firm whose proposal receives a favorable evaluation with final approval by CRIT Tribal Council.

E) Contents of Proposal: Each company which wishes to submit a proposal in response to this Request for Proposals (RFP) must submit thirteen (13) hard copies of the company's proposal and one (1) electronic copy to the address and email provided in Section G.

Use of CRIT seal, flag, or four tribal seals on proposals is not permitted.

Each proposal should contain the following information:

- 1) A company profile section to include company name, business address, phone, fax, year established, and description of company, history, and philosophy.
 - 2) Qualifications for key personnel that will be providing consultation services, including specific experience with Indian Tribes.
 - 3) Background/history for key personnel that will be providing consultation services.
 - 4) Industry experience providing the scope of services outlined within this RFP.
 - 5) Listing a brief description of completed, similar projects with at least three (3) different references and contact information.
 - 6) Certification as an Indian-owned business or statement of non-applicability.
 - 7) Statement of how you expect to be compensated for services outlined within this proposal.
 - 8) Provide assurances that the company will be mindful of, comply with, and enforce all applicable Federal, State, and Tribal laws.
 - 9) Provide an assurance that the company will work with CRIT Tribal Council and designated staff and a description of the coordination process to ensure effective communications.
 - 10) Describe the proposed approach for gaining a better understanding of the employee benefit needs of CRIT and describe how that knowledge will be leveraged to serve CRIT better.
 - 11) Indicate availability for an interview with Tribal Council if selected in the initial review of proposals. Firm is responsible for all costs associated with attending an interview/presenting to Tribal Council.
- F) Deadline: Thirteen (13) hard copies of the written proposal and one (1) electronic copy shall be submitted no later than 5:00 pm MST, March 12, 2025. Thirteen (13) copies of said proposal, including attachments, shall be provided to the CRIT Human Resources Director at the below addresses:

Colorado River Indian Tribes
Human Resources Department

Attn: Mary Frantz
26600 Mohave Rd.
Parker, AZ 85344
Telephone No.: 928-669-1320
Fax: 928-669-5263
[Email: mary.frantz@crit-nsn.gov](mailto:mary.frantz@crit-nsn.gov)

Companies should contact Mary Frantz at (928) 669-1320 or email mary.frantz@crit-nsn.gov with any questions prior to the deadline.

- G) Reservation of Rights:** Receipt of proposals and interviews with the company does not obligate CRIT to award a contract or pay any costs incurred in preparing said proposals. CRIT reserves the right to reject any proposals for any reason, waive irregularities, request additional information from any company, revise the RFP, extend or modify any timeframes indicated herein, and to re-issue requests for proposals.

CRIT reserves the right to disqualify, at its sole discretion, any company that fails to provide information or data requested herein or who provides materially inaccurate or misleading information or data. CRIT reserves the right, at its sole discretion, to disqualify any Firm based on a real or apparent conflict of interest that is disclosed by the company or discovered by CRIT.

- H) Confidentiality:** In the course of this solicitation, it is possible that certain confidential information will be revealed to the Firm by CRIT or that Firm will obtain knowledge of such confidential information through other sources. Likewise, CRIT may become acquainted with certain techniques and procedures used by the Firm, which the Firm considers confidential. The Firm and CRIT will maintain the confidentiality of, and will not release or allow access to, any information, documents, or material that is confidential to the Firm or CRIT.

- I) Expenses:** The proposal shall be prepared at the sole cost and expense of the Firm submitting the proposal, including any and all travel costs should an interview be requested with the Tribal Council.

- J) Effective Period of Proposals:** All proposals must state the period for which the proposal will remain in effect, and such period shall not be less than 120 days from the proposal due date.

- K) Indemnification:** By submission of a proposal hereunder, the Firm and each member of its team agree to hold the officers, agents, and employees of CRIT and its enterprises harmless for, from, and against any liability, including damages and costs of claims, suits, and attorney's fees arising from, growing out of, or incidental to the actual or alleged use of any copyrighted composition, secret, or proprietary process, patented or unpatented invention, article or appliance.

Firm shall agree to hold harmless and indemnify the CRIT from and against any claims, demands, actions, or cause of action, including, but not limited to, any costs, expenses,

legal fees, and liabilities incurred in the defense thereof, for personal injuries, or property damage suffered by any person, firm or corporation whatsoever and arising from or in any way connected with the performance of the Firm, its agents, servants or employees under this Agreement.

- L) Applicable Law/Jurisdiction: Any disputes arising under any contract to be negotiated hereunder or out of the proposal submitted in response to this RFP shall be governed by the laws of the Colorado River Indian Tribes. The company agrees to submit to the jurisdiction of the courts of the Colorado River Indian Tribes to enforce the provisions of any contract entered into. The Firm agrees to comply with CRIT law, including but not limited to obtaining a business license under CRIT's Business and Professions Code. Nothing within this RFP shall be construed as a waiver of the sovereign immunity of the Colorado River Indian Tribes or its enterprises, officers, agents, and the same term shall bind employees, and the Firm under any contract negotiated as a result of their response to the RFP.