



ARCHULETA COUNTY, COLORADO

REQUEST FOR PROPOSALS (RFP)

Employee Health Insurance and Benefits Program

RFP Issue Date: May 27, 2026
Proposal Due Date: June 30, 2026

Issued By:
Archuleta County Human Resources
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I. PURPOSE

Archuleta County is requesting proposals from qualified vendors to provide comprehensive employee health insurance and benefits solutions. Proposals may include fully insured and/or self-funded (including level-funded) program options.

II. BACKGROUND

Archuleta County employs approximately 200 employees and currently offers a fully insured benefits program. The County is seeking competitive proposals to ensure cost-effective and sustainable benefits.

III. SCOPE OF SERVICES

The selected vendor shall provide a comprehensive benefits solution including medical, dental, vision, prescription drug, COBRA, and FSA/HSA/HRA administration, along with customer service, reporting tools, and enrollment support.

IV. PROPOSAL REQUIREMENTS

Proposals must include: Executive Summary, Company Overview, Plan Design, Detailed Cost Proposal, Cost Containment Strategy, Implementation Plan, Service Model, Technology Capabilities, and References.

V. COST PROPOSAL

Vendors must provide fully transparent pricing, including premiums, administrative fees (PEPM), stop-loss costs, and all additional fees.

VI. EVALUATION CRITERIA

Cost, Plan Design, Cost Containment, Service, Experience

VII. FUNDING OPTIONS

Vendors proposing self-funded options must include claims projections, stop-loss details, and risk assumptions.

VIII. QUESTIONS

All questions must be submitted in writing by June 12, 2026.

IX. SUBMISSION INSTRUCTIONS

Submit proposals electronically in PDF format by the specified deadline.

X. TERMS AND CONDITIONS

Archuleta County reserves the right to reject any or all proposals, request additional information, and award based on best value.