



At a meeting of the Gilmer City Council on April 28, 2026, the city council approved an RFP for employee health insurance. This RFP notice is published in the Gilmer Mirror on Thursday, May 7, 2026, and Thursday, May 14, 2026.

CITY OF GILMER REQUEST FOR PROPOSALS (RFP)

RFP 2026 – Health Insurance

Sealed Proposal Bids Due Date: Tuesday, June 9, 2026, at 1:00 p.m.

I. PURPOSE

The City of Gilmer (City) is soliciting Request for Proposals (RFP) beginning October 1, 2026, for Fully-Insured, Self-Funded or Level-Funded: Medical and Prescription Drug Plans.

Sealed proposals are due in the City Secretary's Office by Tuesday, June 9, 2026, at 1:00 p.m. Sealed proposals will be opened on Tuesday, June 9, 2026, at 1:00 p.m. in the City Hall Council Chambers located at 110 Buffalo St., Gilmer, TX 75644. To be considered, the sealed proposal must address each of the services required.

II. SERVICES REQUIRED

This is a request for proposal for Employee Health & Prescription Plans.

1. Coverages to Bid:

a. Fully-Insured, Self-Funded (including captives), or Level-Funded Medical and Prescription Drug Plan

2. Plan Design: We are looking for innovative plan options and designs (such as a direct care model) to maximize the promotion of high performing primary care and wellness within the employee population.

3. Proposers should provide quotes for current plan designs (if applicable) and submit additional plan designs with rates for consideration. Please request census data in writing by email from Joe Dodd at joe@clientsfirstinsurance.com:

a. Current PPO (Preferred Plan) for a comparison-

- In-Network Deductible: \$1,500 Individual / \$3,000 Family
- In-Network Out-of-Pocket Maximum: \$5,000 Individual / \$10,000 Family
- Office Visit Copays: \$30 PCP / \$60 Specialist / \$75 Urgent Care / \$500 ER plus 20% after deductible
- In-Network Coinsurance: 20% after deductible
- Telehealth: \$0 Copay
- Prescription Drug Plan: Tiers I-IV, ranging from \$0 - \$175 Copay

b. Current Retiree Plan (post age 65 plan)

- Medicare Supplement plan; and
- Medicare Advantage plan; and
- Prescription Drug plan

4. Proposal Submission Requirements:

- Detailed premium rates and plan benefits for all coverage tiers for fully insured proposals
- Administrative fee & stop loss breakdown for level funded or self-funded proposals
- GeoAccess reports for medical and pharmacy networks
- Performance guarantees and associated penalties
- Implementation timeline and resources
- Wellness program offerings and associated costs
- Reporting capabilities and sample reports
- References from three similar-sized (preferably public sector clients)

III. GENERAL INFORMATION

The City of Gilmer, founded in 1848, is the county seat of Upshur County. Gilmer is located 35 miles northeast of Tyler and 22 miles northwest of Longview. The City has a population of 5,100 within the Gilmer ISD school district. The City of Gilmer operates under a council-manager form of government. The governing body is comprised of one (1) at-large elected mayor, two (2) at-large elected council members, and four (4) council members elected from their respective districts. The length of office for all Council members and the mayor is two-year staggered terms. The City Council appoints the City Manager, City Attorney, and Municipal Court Judge. All other staff members work either directly or indirectly under the direction of the City Manager.

IV. SUBMISSION OF RESPONSE

Deliver: Proposals must be sealed and may be mailed or hand delivered. Sealed Proposals for “RFP 2026 - Health Insurance Sealed Proposal Bids” are due on Tuesday, June 9, 2026, at 1:00 p.m. in the City Secretary’s Office.

Proposal packets are required to include three (3) copies.

The vendor/contractor(s) will provide a certificate of insurance for professional liability (E&O) for a minimum of \$1,000,000.00 per occurrence with the bid proposal. Also, include any breakdown of vendor requirements to comply with City of Gilmer specifications and/or applicable stipulations for this bid proposal.

Please include the following on the sealed bid envelope:

“RFP 2026- Health Insurance Sealed Proposal Bids – TO BE OPENED: 06/09/2026 AT 1:00 p.m.”

Proposals received after Tuesday, June 9, 2026, at 1:00 p.m., will be returned unopened. The city reserves the right to reject any proposals, request additional information concerning any proposals for clarification, and waive any irregularities and informalities in the submittal and evaluation process. This RFP does not obligate the city to pay any cost incurred by respondents in the preparation of the proposals. Furthermore, this RFP does not obligate the city to accept or contract for any implied services.

Mailing Address and Hand Delivery Address:

City of Gilmer
Attn: Deana Powell, City Secretary
110 Buffalo St.
Gilmer, TX 75644

Your qualifications shall be governed by the following schedule:

Tuesday, April 28, 2026

This RFP was approved by City Council.

Thursday, May 7, 2026, and Thursday, May 14, 2026

This RFP notice is published in the Gilmer Mirror.

Friday, June 5, 2026, at 4:00 p.m., Central Standard Time (CST)

Deadline for inquiries, questions, or requests for information regarding this request for proposal. All questions must be submitted in writing by E-mail:
joe@clientsfirstinsurance.com.

Tuesday, June 9, 2026, at 1:00 p.m., Central Standard Time (CST)

Sealed bid proposals are due in the City Secretary’s Office. The date and time received shall be noted on the envelope or box and initialed. Proposals cannot be altered or amended after the submission deadline. Any interlineations, alterations, or erasures made before bid opening must be initialed by the signor of the proposal, guaranteeing

authenticity. Bids Proposals received after the published deadline shall remain unopened and be returned to the vendor/contractor(s).

Tuesday, June 9, 2026, at 1:00 p.m., Central Standard Time (CST)

Sealed bids will be opened and publicly read in the City Hall Council Chambers located at 110 Buffalo St., Gilmer, TX 75644. Bids that received, which are unmarked, shall be opened for identification purposes only and resealed. The envelope or box shall be marked accordingly.

Communications: All communications regarding the submission of your qualification proposal are to be in writing directly via E-mail address: dpowell@etex.net.

V. QUALIFICATION PROPOSAL INFORMATION

Statement of Qualifications: Each Statement of Qualifications (SOQ) must address and include, but does not need to be limited to, the following information:

Qualifications of Experience

1. List the name and all addresses of the location(s) of your company. Which company location will be used to provide services for this RFP?
2. List all individuals and contact information for those who will be providing services for this RFP.
3. List your history (if any) in providing services to the City of Gilmer.

VI. EVALUATION PROCESS

The City reserves the right to request additional information concerning proposals for clarification and waive any irregularities and informalities in the submittal and evaluation process. After proposals are opened and publicly read, the proposals will be tabulated for comparison based on the bid prices and quantities (lowest responsible vendor/contractor) or by the best value.

Proposals will be evaluated based on the following criteria:

- Cost (35%)
- Network adequacy and disruption (25%)
- Administrative capabilities and technology (20%)
- Customer service and account management (15%)
- Wellness and disease management programs (5%)

VII. BID AWARD AND PRICING

The bids shall remain on file, open for inspection, for at least forty-eight (48) hours before the contract may be awarded. After your response to this RFP is submitted, the City will

negotiate a final price for the chosen services, which the City Council will approve on **Tuesday, June 23, 2026**. Before City Council approval, if any market changes occur, the responding vendor must notify the City Secretary immediately. Once Council approval occurs, pricing will be subject to the Market Conditions terms listed previously for price increases and decreases. After the bid is awarded and the vendor awarded a contract wishes to approve adjusted pricing to the agreement due to changes in the market, they must do so through certified mail or via e-mail to joe@clientsfirstinsurance.com. Documentation verifying the reason for the price increase must be sent as part of the request. Upon review of the adjusted proposals, the City of Gilmer may elect to dissolve the existing contract upon the expiration date or accept the price adjustment(s).

The City of Gilmer shall be responsible for preparing a tabulation sheet for all bids received that will be made available to the public upon request. The tabulation sheets will be forwarded to the City Council to make the final decision on an award.

Point of Contact

In the event clarification or additional information is needed, contact:

Joe Dodd
Clients First Insurance
E-Mail: joe@clientsfirstinsurance.com
Phone: 903-841-4142

Questions regarding the location of drop off for the sealed bid, contact:

Deana Powell
City Secretary
E-mail: dpowell@etex.net
Phone: 903-843-2552

Notice

Any notice provided by this RFP, or required by law, is to be given by the City of Gilmer. Any interpretations, corrections, or changes to this Request of Qualifications will be made by addenda. The sole issuing authority of addenda shall be the City of Gilmer City Secretary. The addenda will be mailed to all who have received a copy of this request for proposal.