Vista Rise
COLLECTIVE

Request for Proposals
Insurance Brokerage Services

I. Statement of Purpose

Vista Rise Collective, a 501© (3) nonprofit organization in South Lake Tahoe and Markleeville, CA, seeks proposals for insurance brokerage services. We are issuing this Request for Proposals (RFP) to select a qualified insurance broker to assist in evaluating, procuring, and administering employee benefit programs, including medical, dental, vision, voluntary life insurance, disability, and flexible spending account plans.

II. Overview

Vista Rise Collective is committed to promoting a violence-free community through education and advocacy to address domestic violence, sexual assault, and child abuse. We employ 15 staff members and are committed to providing competitive, comprehensive employee benefits that align with our values of equity, care, and accountability.

We value employee wellness and recognize that competitive benefits are an important component of recruitment, retention, and organizational sustainability. We seek an insurance broker who will serve as a strategic partner by providing proactive guidance, exceptional customer service, and innovative solutions that support both our employees and our financial stewardship.

III. Requested Services

The selected broker will be expected to:

Benefit Plan Strategy & Procurement

- Assess current plans, benchmark against industry standards, and recommend competitive benefit options.
- Market and negotiate with carriers to secure cost-effective, high-quality plans.

Ongoing Account Management

- Provide dedicated account management and advocacy for employees regarding claims, billing, and enrollment.

- Provide detailed reporting on plan utilization, costs, and market trends.

Compliance & Risk Management

- Ensure compliance with all federal and state regulations, including ACA, ERISA, COBRA, HIPAA, and other applicable laws.
- Advise on changes in legislation impacting benefits.

Employee Support & Education

- Provide open enrollment and new employee enrollment administration, including plan education for staff.
- Deliver clear communication materials to help employees understand and maximize their benefits.

Innovation & Added Value

- Advise on voluntary benefits, wellness programs, and cost-containment strategies.

IV. Term of Contract

The initial contract will be for one year, with an option to extend the contract for three additional one-year contract periods.

V. Cost Proposal

Bidders are requested to submit a project price, including each services and detailed fee schedule.

Please include transparency regarding all forms of compensation, including carrier commissions; consulting or administrative fees; revenue sharing; incentive arrangements; and/or any other compensation related to the placement or administration of employee benefits.

VI. Proposal Contents

Interested firms must include the following in their response:

1. **Company Overview –** history, size, and areas of expertise.
2. **Experience with Nonprofits** (preferred but not required).
3. **Proposed Service Team –** names, roles, qualifications.
4. **Approach to Services –** description of how you will meet the scope outlined above.
5. **Sample Work –** communication materials, reporting, or enrollment resources.
6. **Fee Structure –** description of compensation model (commissions, fees, or hybrid).
7. **References –** at least three current or recent clients similar in size and scope.

VII. Timeline, Selection Process and Proposal Submission

Proposals will be reviewed for completeness, overall experience, and experience with previous similar work, references, and reasonableness of cost proposal. All materials submitted are due by **August 15, 2026.** Questions and completed proposals shall be submitted via email to Chelcee Thomas, Executive Director, chelcee@vistarise.org

Milestone	Target Date
RFP Released	Early July 2026
Census, plan information, and renewal data shared with interested brokers	Early July 2026
Proposal Deadline	August 15, 2026
Finance Committee Initial Review	August 2026
Finalist Interviews/Presentations	Late August – Early September 2026
Finance Committee Recommendation	September 2026
Board Approval	September 2026
Implementation, Carrier Negotiations, Employee Communications, Enrollment Preparation	September–October 2026
Open Enrollment	November 2026
Effective Date	January 1, 2027