



SBHA Employee Health Insurance Agent

RFP No. 01-2026 - Employee Medical Coverage Insurance

The Housing Authority of the City of San Benito (SBHA) is requesting proposals from qualified individuals or firms to provide Health Insurance Agent and/or Consultant Services regarding Employee Medical Coverage Insurance

All proposals submitted in response to this solicitation must conform to all the requirements and specifications outlined within this document and any designated attachments in its entirety.

RFP INFORMATION AT A GLANCE

HA CONTACT PERSONS:	Maricela Aguilar, Executive Director Phone 956-399-7501; maguilar@sanbenitohousing.com Hilary Aguilar, HR/Compliance Officer Phone 956-399-7501; haguilar@sanbenitohousing.com
HOW TO OBTAIN THE PROPOSAL DOCUMENTS	Proposers may obtain proposal documents beginning July 24, 2026 during regular business hours from San Benito Housing Authority Main Office, 1400 N. Reagan; San Benito, TX 78586; or visit the website: www.sanbenitohousing.com .
SUBMISSION DEADLINE	Sealed proposals (one original and one copy) must be received no later than 3:00 p.m. (CST) on Friday, August 14, 2026 at the HA's street address below: The Housing Authority of the City of San Benito Attn: Maricela Aguilar RFP No. 01-2026 - Employee Medical Coverage Insurance 1400 N. Reagan St. San Benito, TX 78586 See Section 3.0 of this RFP document for additional instructions.

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1.0 PURPOSE

The purpose of this Request for Proposal (RFP) is to contract with one insurance agent and/or consultant (Contractor) to obtain the insurance coverage outlined herein.

2.0 BACKGROUND

The SBHA's current agent is Texas Insurance Center Inc. with the policy coverage provided by BlueCross BlueShield of Texas.

The Housing Authority pays 80% of the employee cost for the Group Health Insurance after a no-more-than 90 day waiting period. Employees are currently responsible for 20% of the cost for their coverage, and they have the option to cover their spouse and/or dependents; the SBHA does not pay any percentage of the employee's dependent/spousal insurance.

2.1 Exhibit A: Current BlueCross BlueShield of Texas Cost and Coverage

2.2 Exhibit B: Employee Census

3.0 PROPOSAL FORMAT

3.1 Tabbed Proposal Submittal: So that the HA can properly evaluate the offers received, all proposals submitted in response to this RFP must be formatted in accordance with the sequence as noted in Table 2. Each category must be separated by numbered index dividers (which number extends so that each tab can be located without opening the proposal) and labeled with the corresponding tab reference also noted below. None of the proposed services may conflict with any requirement the HA has published herein or has issued by addendum.

Table 2

Tab No.	Description
1	Form of Proposal: This Form is attached hereto as Attachment A to this RFP document. This form must be completed in its entirety, executed where provided thereon and submitted under this tab as a part of the proposal submittal.
2	Profile of Firm Form: The Profile of Firm Form is attached hereto as Attachment B to this RFP document. This 2-page Form must be fully completed, executed and submitted under this tab as a part of the Proposal submittal.
3	Schedule of Proposed Fee Structure: Proposal shall clearly include a detail proposed cost/premium structure under this tab as a part of the proposal submittal. For the HA to evaluate proposals, cost/premium structure must be consistent.
4	Form HUD-5369-c (8/93) Certifications and Representations of Offerors, Non-Construction Contract: This Form is attached hereto as Attachment C to this RFP document. This 2-page Form must be fully completed, executed where provided thereon and submitted under this tab as a part of the Proposal submittal.

5	Section 3 Certification For Business Concerns: This Form is attached hereto as Attachment F to this RFP document. This 7-page Form must be fully completed, executed where provided thereon and submitted under this tab as a part of the Proposal submittal.
6	Managerial Capacity/Financial Viability: The Proposer entity must submit under this tab a concise description of its managerial and financial capacity to deliver the proposed services, including brief professional resumes for the persons identified within items (5) and (6) of Attachment B, Profile of Firm Form. Such information shall include the Proposer's qualifications to provide the services; a brief description of the background and current organization of the firm.
7	Client Information: The Proposer shall submit a listing of former or current clients, including Public Housing Agencies, for whom the Proposer has performed similar or like services to those being proposed herein. The listing shall, at a minimum, include: -The client's name; -The client's contact name; -The client's telephone number; -A brief description and scope of the service(s) and the dates the services were provided;
8	Equal Employment Opportunity: The Proposer must submit under this tab a copy of its Equal Opportunity Employment Policy.
9	Non-Collusive Affidavit: This Form is attached hereto as Attachment H to this RFP document. The Proposer must submit under this tab the signed and notarized Non-Collusive Affidavit.
10	Subcontractor/Joint Venture Information (Optional Item): The Proposer shall identify hereunder whether he/she intends to use any subcontractors for this job, if awarded, and/or if the Proposal is a joint venture with another firm. Please remember that all information required

	from the Proposer under the proceeding tabs must also be included for any major subcontractors (10% or more) or from any joint venture.
11	Other Information (Optional Item): The Proposer may include hereunder any other general information that the Proposer believes is appropriate to assist the HA in its evaluation.

If no information is to be placed under any of the above noted tabs (especially the "Optional" tabs), please place a statement such as "NO INFORMATION IS BEING PLACED UNDER THIS TAB" or "THIS TAB LEFT INTENTIONALLY BLANK." DO NOT eliminate any of the tabs.

3.2 Proposal Submittal Binding Method: It is preferable and recommended that the Proposer bind the bid submittals in such a manner that the HA can, if needed, remove the binding (i.e. "comb-type;" etc.) or remove the pages from the cover (i.e. 3-ring binder; etc.) to then make copies to conveniently return the Proposal submittal to its original condition.

3.3 Proposal Submission: A total of one (1) original and one (1) copy of the proposal submittal shall be placed unfolded in a sealed package and addressed to:

San Benito Housing Authority
RFP No. 01-2026 - Employee Medical Coverage Insurance

Attention: Procurement Department
1400 N. Reagan St.
San Benito, TX 78586

All "hard copy" proposals must be submitted and time-stamped received in the designated SBHA office no later than the submittal deadline stated herein (or within any ensuing addendum).

The package exterior must clearly denote the above noted RFP number and must have the proposer's name and return address. Proposals received after the published deadline will not be considered.

3.4 Submission Conditions: DO NOT FOLD OR MAKE ANY ADDITIONAL MARKS, NOTATIONS OR REQUIREMENTS ON THE DOCUMENTS TO BE SUBMITTED! Proposers are not allowed to change any requirements on forms contained herein, either by making or entering onto these documents or the documents submitted any revisions or

additions; and if any such additional marks, notations or requirements are entered on any of the documents that are submitted to the HA by the Proposer, such may invalidate that proposal. If, after accepting such a proposal, the HA decides that any such entry has not changed the intent of the proposal that the HA intended to receive, the HA may accept the proposal and the proposal shall be considered by the HA as if those additional marks, notations or requirements were not entered on such. By submitting a proposal, each prospective proposer that does so thereby agreeing to confirm all notices that the HA delivers to him/her as instructed, and the proposer is thereby agreeing to abide by all terms and conditions published herein and by addendum pertaining to this RFP.

3.5 Submission Responsibilities: It shall be the responsibility of each Proposer to be aware of and to abide by all dates, times, conditions, requirements and specifications set forth within all applicable documents issued by the SBHA, including the RFP document, the documents listed within the following Section 3.6 (Attachments), and any addenda and required attachments submitted by the Proposer. By virtue of completing, signing and submitting the completed documents, the proposer is stating his/her agreement to comply with all conditions and requirements set forth within those documents. Written notice from the proposer not authorized in writing by the contract officer to exclude any of the HA requirements contained within the documents may cause that proposer to not be considered for award.

3.6 Recap of Attachments: It is the responsibility of each Proposer to verify that he/she has the following attachments pertaining to this RFP, which are hereby by reference included as a part of this RFP.

Table 3

Attachment	Description
A	Form of Proposal
B	Profile of Firm Form
C	Form HUD 5369-C
D	Form HUD-5369-B
E	Form HUD-5370-C
F	Section 3 Certification For Business Concerns
G	Non-Collusive Affidavit
H	HA <i>Sample</i> Contract Form

4.0 PROPOSER EVALUATION

4.1 Evaluation Factors: The Evaluation Committee reserves the right to make its selection or rejection solely upon the contents of the proposals received, although interviews may be conducted and financial or reference information or other information clarifying the components of the proposal may be requested from any offeror/vendor. The following factors will be utilized by the SBHA to evaluate each proposal submittal received; award of points for each listed factor will be based upon the documentation that the proposer submits within his/her proposal submittal.

Table 4 EVALUATION FACTORS

Factor No.	Max Point Value	Factor Description
1	30	Agent Services/Consulting Services being Proposed to the HA including but not limited to on-going consulting service to assure overall plan satisfaction, review and analyze insurances of HA, assist in preparation of future RFP's for health insurance, assist Admin in making recommendations to the Admin and Board, and estimate renewal rates and cost trends
2	25	Licenses and Credentials
3	15	Industry and Agent/Consulting Experiences
4	20	References
5	10	Errors & Omissions Coverage
	100	Total Available Points
6		Section 3 Business Preference Participation: A firm may qualify for Section 3 status as detailed within Attachment F. (NOTE: A max of 15 points awarded)
6a	15	Priority I: As detailed on page 5 of Attachment F
6b	12	Priority II: As detailed on page 5 of Attachment F
6c	9	Priority III: As detailed on page 5 of Attachment F
6d	6	Priority IV: As detailed on page 5 of Attachment F

	15	Maximum Preference Points (Additional)
	115	TOTAL POSSIBLE POINTS

4.2 Evaluation Method:

4.2.1 Initial Evaluation for Responsiveness: Each proposal received will first be evaluated for responsiveness (e.g., meets the minimum of the published requirements). The HA reserves the right to reject any proposals deemed by the HA not minimally responsive (the HA will notify such firms in writing of any such rejection).

4.2.2 Evaluation Committee: The HA anticipates that it will select a three-person committee to evaluate each of the responsive "hard copy" proposals submitted in response to this RFP. PLEASE NOTE: No proposer shall be informed at any time during or after the RFP process as to the identity of any evaluation committee member. If, by chance, a proposer does become aware of the identity of such person(s), he/she SHALL NOT make any attempt to contact or discuss with such person anything related to this RFP.

4.3 Proposal Presentation: If necessary, presentations and interviews will be scheduled during, previous to or during the Board of Commissioners meeting.

4.4 Restrictions: All persons having familial (including in-laws) and/or employment relationships (past or current) with principals and/or employees of a proposer entity will be excluded from participation on the HA evaluation committee. Similarly, all persons having ownership interest in and/or contract with a proposer entity will be excluded from participation on the HA evaluation committee.

5.0 CONTRACT AWARD

5.1 Contract Award Procedure: If a contract is awarded pursuant to this RFP, the following detailed procedures will be followed:

By completing, executing and submitting the Form of Proposal, Attachment A, the "Proposer is thereby agreeing to abide by all terms and conditions pertaining to this RFP as issued by the HA," including the contract clauses already attached as Attachments K. Accordingly, the HA has no responsibility to conduct after the submittal deadline any negotiations pertaining to the contract clauses already published.

5.2 Contract Conditions: The following provisions are considered mandatory conditions of any contract award made by the HA pursuant to this RFP:

5.3 Contract Form: The HA will not execute a contract on the successful Proposer's form. Contracts will only be executed on the HA form (please see HA Sample Contract, Attachments H), and by submitting a Proposal the successful Proposer agrees to do so (please note that the HA reserves the right to amend this form as the HA deems necessary). However, the HA will during the RFP process (prior to the submittal deadline) consider any contract clauses that the Proposer wishes to include therein and submits in writing a request for the HA to do so; but the failure of the HA to include such clauses does not give the successful Proposer the right to refuse to execute the HA's contract form. It is the responsibility of each prospective proposer to notify the HA, in writing, prior to submitting a Proposal, of any contract clause that he/she is not willing to include in the final executed contract and abide by. The HA will consider and respond to such written correspondence, and if the prospective Proposer is not willing to abide by the HA's response (decision), then that prospective Proposer shall be deemed ineligible to submit a Proposal.

Please note that the HA has no legal right or ability to (and will not) at any time negotiate any clauses contained within ANY of the HUD forms included as a part of this RFP.

5.4 Assignment of Personnel: The HA shall retain the right to demand and receive a change in personnel assigned to the work if the HA believes that such change is in the best interest of the HA and the completion of the contracted work.

5.5 Unauthorized Subcontracting Prohibited: The successful Proposer shall not assign any right, nor delegate any duty for the work proposed pursuant to this RFP (including, but not limited to, selling or transferring the contract) without the prior written consent of the CO. Any purported assignment of interest or delegation of duty, without the prior written consent of the CO shall be void and may result in the cancellation of the contract with the HA, or may result in the full or partial forfeiture of funds paid to the successful Proposer as a result of the proposed contract; either as determined by the CO.

5.6 Contract Period: The Contract shall be for a period of one (1) year commencing on a date to be agreed upon by the parties following the award made by the Board of Commissioners. The parties may extend the contract for an additional two (2) years subject to the negotiation of acceptable terms and conditions.

6.0 HA'S RESERVATION OF RIGHTS:

- 6.1** The HA reserves the right to reject any or all proposals, to waive any informality in the RFP process, or to terminate the RFP process at any time, if deemed by the HA to be in its best interests.
- 6.2** The HA reserves the right not to award a contract pursuant to this RFP.
- 6.3** The HA reserves the right to terminate a contract awarded pursuant to this RFP, at any time for its convenience upon 10 days written notice to the successful proposers(s).
- 6.4** The HA reserves the right to determine the days, hours and locations that the successful proposer(s) shall provide the services called for in this RFP.
- 6.5** The HA reserves the right to retain all proposals submitted and not permit withdrawal for a period of 90 days subsequent to the deadline for receiving proposals without the written consent of the HA Contracting Officer (CO).
- 6.6** The HA reserves the right to negotiate the fees proposed by the proposer entity.
- 6.7** The HA reserves the right to reject and not consider any proposal that does not meet the requirements of this proposal, including but not necessarily limited to incomplete proposals and/or proposals offering alternate or non-requested services.
- 6.7** The HA shall have no obligation to compensate any proposer for any costs incurred in responding to this RFP.
- 6.8** The HA shall reserve the right to at any time during the RFP or contract process to prohibit any further participation by a proposer or reject any proposal submitted that does not conform to any of the requirements detailed herein.

Form of Proposal

(Attachment A)

Instructions: Unless otherwise specifically required, the items listed below must be completed and included in the proposal submittal. Place this form in Tab 1 of the “hard copy”. Please complete this form by marking an “X,” where provided, to verify that the referenced completed form or information has been included within the “hard copy” proposal submittal submitted by the proposer. Also, complete the Section 3 Statement and the Proposer’s Statement as noted below:

X= Item included	SUBMITTAL ITEMS (three copies of each, one having original signature)
_____	Tab 1 Form of Proposal (Attachment A)
_____	Tab 2 Profile of Firm (Attachment B)
_____	Tab 3 Schedule of Proposed Fee Structure
_____	Tab 4 Form HUD-5359-c (Attachment C)
_____	Tab 5 Section 3 Certification For Business Concerns
_____	Tab 6 Managerial Capacity/Financial Viability
_____	Tab 7 Client Information
_____	Tab 8 Equal Employment Opportunity
_____	Tab 9 Non-Collusive Affidavit
_____	Tab 10 Subcontractor/Joint Venture Information (Optional)
_____	Tab 11 Other Information (Optional)

Section 3 Statement

Are you claiming a Section 3 Business concern preference? YES ____ NO _____. If “YES,” pursuant to the Section 3 portion within the Conditions and Specifications, and pursuant to the documentation justifying such submitted under Tab 5, which priority are you claiming? _____.

Proposer’s Statement

The undersigned proposer hereby states that by completing and submitting this Form and all other documents within this proposal submittal, he/she is verifying that all information provided herein is, to the best of his/her knowledge, true and accurate, and that if the HA discovers that any information entered herein is false, such shall entitle the HA to not consider or make award or to cancel any award with the undersigned party. Further, by completing and submitting the proposal submittal, and by thereby agreeing to abide by all the terms and conditions pertaining to this RFP as issued by the HA in hard copy, including an agreement to execute the attached Sample Contract form. Pursuant to all RFP Documents, this Form of Proposal, and all attachments, and pursuant to all completed Documents submitted, including these forms and all attachments, the undersigned proposes to supply the HA with the services described herein for the fee(s) entered with the areas provided within the noted proposal submittal pertaining to this RFP.

Signature

Date

Printed Name

Company

San Benito Housing Authority