



**NAVAJO
PREPARATORY
SCHOOL**

**REQUEST FOR PROPOSALS
MEDICAL INSURANCE**

Medical Insurance

RFP Schedule

Action	Date and Time
RFP Issued	02/24/2026
READ ALL DOCUMENTS: Offerors must familiarize themselves with all documents contained herein; it is mandatory that all submitted offers be in compliance with all the provisions contained in the Request for Proposal. Offerors should promptly notify the Buyer of any ambiguity, inconsistency, error, or missing attachments which they may discover upon examination of the RFP.	
Intend to Apply Required – vendor questions	03/13/2026
Vendor Questions Deadline	03/20/2026
Answers Distributed	03/24/2026
Proposal Submission Due	04/03/2026
Vendor Selected and Awarded	04/17/2026

RFP Buyer Contact Information

Name	Manuel Watchman
Phone Number	(505) 326-6571
E-Mail	manuel.watchman@navajoprep.com
<p>Any inquiries or requests regarding clarification of this RFP document shall be submitted to the buyer in writing. Offerors may contact ONLY the buyer regarding the terminology stated in the procurement documents. Any other communication will be considered unofficial and non-binding.</p> <p>Proposals must be submitted electronically via email or link to file (dropbox, sharepoint, etc.) by required date and time as noted on RFP document.</p>	

RFP Submittal

<p>Proposals must be submitted electronically via email or link to file (dropbox, sharepoint, etc.) by required date and time as noted on RFP document.</p>

REQUEST FOR PROPOSAL

MEDICAL INSURANCE

This Request for Proposal (RFP) is to help select a partner(s) that will provide high quality Medical Insurance coverage and claims management to Plan Participants, for Navajo Preparatory School's medical insurance plan, at a competitive price. We are seeking a flexible Preferred Provider Organization (PPO) plan that includes group medical, dental, vision and life insurance.

Proposal packets are available and may be obtained by downloading from the Navajo Preparatory School website at <https://navajoprep.com/rfps/>.

Proposers are responsible for securing any and all addenda issued.

Responses to this RFP shall be submitted via email to Manuel Watchman at manuel.watchman@navajoprep.com by **MARCH 27, 2026; no later than 5 PM.**

LATE PROPOSALS WILL NOT BE ACCEPTED.

Navajo Preparatory School reserves the right to accept or reject any proposal as it best serves its convenience and/or is found to be in the best interest of Navajo Preparatory School.

Navajo Preparatory School encourages and welcomes bids from small, local, women's, Native American, and other disadvantaged business enterprises.

REQUEST FOR PROPOSAL

MEDICAL INSURANCE

INTRODUCTION

Navajo Preparatory School is a four year tribally controlled BIE grant school, enrolling 314 students in grades 9-12. As a residential school, 68% of our students live in the residential homes. NPS provides a robust after-school program and transportation across the Navajo Nation and New Mexico communities. The school has 140 full and part time staff. Navajo Preparatory School was established in 1991 by the Education Committee of the Navajo Nation Council for the purpose of offering a college preparatory program for Native high school students and to produce leaders for the Navajo Nation. Navajo Prep School is located in Farmington, New Mexico on an 82.45 acre site formerly the campus of the Navajo Methodist Mission School. The land and the property were purchased by the Navajo Nation in 1995 and is now the permanent home of the Navajo Prep School under a 99-year lease with the Navajo Nation. This commitment of high standards extends to employee benefits as well and we are seeking medical insurance carrier proposals serve our employees.

OBJECTIVE

This Request for Proposal (RFP) is to help select a partner(s) that will provide high quality Medical Insurance coverage and claims management to Plan Participants, for Navajo Preparatory School's medical insurance plan, at a competitive price. We are seeking a flexible Preferred Provider Organization (PPO) plan that includes group medical, dental, vision and life insurance.

QUALIFICATIONS REQUIRED

1. The selected company will provide medical insurance coverage to plan participants.
2. The selected company will deliver consistent, accurate, responsive, and professional administrative claims management services.
3. The selected company will provide ongoing communication and education to plan participants including one annual all staff presentation.

4. The selected company must be bonded and insured.
5. The selected company will provide proactive consultation to the school's administration and plan participants.
6. The selected company will provide competitive prescription drug benefits for plan participants.
7. The selected company will have extensive medical insurance experience and a sound financial background.
8. The selected will be registered on Sam.gov and be in good standing.
9. The selected company will allow plan modifications and work with administration to provide unique solutions to serve school needs.
10. The selected company will provide a proposed based on a minimum 80/20 coverage 80% paid by insurance (minimum).
11. The selected company will have experience or ability to coordinate/process Indian Health Services (IHS) and Medicare/Medicaid claims.
12. The selected company will provide a proposal for dental insurance with a \$2,000 benefit per year and vision insurance benefit of \$500 per year.
13. Preference will be considered for Navajo or Native American firms in accordance with applicable Navajo Nation Laws.

DESCRIPTION OF THE PLAN

Navajo Prep has a medical, dental, vision and group life insurance plan with an average of one hundred (100) participants. The plan is self-insured and has been active for many years with competitive PPO benefits.

I. COMPANY OVERVIEW

1. General background information about your firm.
2. Describe your organizational philosophy/approach to client services and services provided.
3. Name employees that would be dedicated to our account. Show names, background, professional designations, and years employed at your firm.
4. Description of all companies or parties involved and their role in providing the comprehensive services detailed in the RFP.

II. SECURITY AND LIABILITY

1. Description of insurance coverage including Errors & Omissions, Fidelity Bond, Fiduciary Liability, and Professional Liability.
2. Within the last five years, has your company (including any principals, officers, etc.) in any capacity been a party to any litigation, directly or indirectly, related to the conduct of your business, or retirement plans in general?
3. Do you conduct periodic risk assessments to identify cyber security threats, vulnerabilities, and potential business consequences?
4. What is the stop loss threshold for the proposal?
5. Have you experience any data breaches in the last five years and if so, how were those managed and what was the final outcome?
6. What are the processes and systems for dealing with cyber security threats and protection of personally identifiable information?
7. What is your system back-up, security, and disaster recovery procedures?

III. ADMINISTRATION

1. Describe your administration platform online, phone and in-person.
2. Describe the claims process and average processing time.
3. Describe in detail by service the proposed plans copay and deductible.
4. Describe in detail the annual out-of-pocket maximums for plan participants.
5. Describe any independent review that is performed on your systems and procedures.
6. Do you provide online training or other real time support?
7. How are COBRA services delivered to inactive (terminated) plan participants?
8. What is your turnaround time for processing claims?
9. Describe how you assist with any audits.
10. Describe how you will provide claims reports and plan utilization.

IV. EDUCATION

1. Describe your strategy for providing communication and education.
 2. Will your representatives conduct open enrollment and education meetings and how often?
 3. What training will be provide to human resources?
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4. What additional education resources are available to plan participants?
5. What information and transaction capability are available to plan participants at the website, mobile platform and over the phone?

V. PLAN DOCUMENT AND COMPLIANCE SERVICES

1. How will you provide a plan documents and with administration on updates?
2. How do you keep the school's administration and human resources informed and updated on any regulatory and legislative changes?
3. How do you ensure that your recordkeeping system is in compliance with all regulations?
4. How does your Company assist us with the Annual ACA filing?
5. Describe all the testing and other administrative work you will provide.

VI. CONVERSION/TRANSFER PROCESS

1. Explain your conversion process, including time frame
2. Do you provide and distribute all required notices?
3. What involvement will be required from us during the conversion process?
4. Do you provide a dedicated conversion team?

VII. INSURANCE SERVICES

1. How many medical, dental, vision and group life insurance plan options do you offer?
2. How often is the stop-loss revised and renegotiated?
3. What types preventative care incentives are offered?
4. Do your plans allow for customization?
5. Who manages the claims?
6. Do you offer different benefits training options?
7. How are coverage options selected and reported on?
8. Describe the prescription benefits in detail including generic, name-brand and specialty copays and any out-of-pocket expenses.
9. Are there any exclusions or benefit restrictions?

VIII. FEES AND OVERALL COST

1. Please list all cost paid for services such as administrative costs, fees, .

of participants: 100

of new loans: 5

of withdrawals: 5

Planned on-site employee meetings: 2

	Copay	Percentage paid by insurance	Limits/restrictions/notes
Service A			
Service B			
Service C			
Etc.			

2. Please identify any other applicable fees for the following:

Administration

- a) Startup/conversion costs
- b) integration costs
- c) Plan setup/termination fees
- d) compliance fees
- e) ACA fees
- f) Other administration fees

Documents

- a) Document services
- b) Plan amendments
- c) Plan restatements
- d) IRS determination letter preparation
- e) Required notices

- f) Summary Plan Descriptions (SPD)
- g) Consulting services (included and related hourly charges)

IX. REFERENCES

1. Provide at least three client references similar to Navajo Preparatory School, Inc. in either number of employees or plan assets (organization name, contact, phone number and email, number of participants, and years as a client).

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EVALUATION OF PROPOSALS AND FINALIST PRESENTATIONS

Navajo Preparatory School, Inc. will evaluate each response in a fair, consistent, and objective manner. During the evaluation process the school may request any or all firms to make in-person or virtual presentations. Plans will be evaluated based on completeness, fees/expenses, presentation, services provided, references, previous experience, and the inclusion of the following 12 items in the proposal, (company overview, security and liability information, administration, education, insurance services and compliance services, conversion/transfer process, medical insurance claims services, dental/vision services, group life insurance, fees and overall costs, and references.)

Timeline

February 24, 2026	Request For Proposals Issued
March 13, 2026	Intent to Apply Required- vendor questions
March 20, 2026	Vendor Questions Deadline
March 24, 2026	Answers Distributed
March 27, 2026	Proposal Submission Due
April 3, 2026	Selected vendors to present virtually
April 17, 2026	Vendor Selected

HOW TO SUBMIT RESPONSE AND DEADLINE

Proposals must be submitted electronically.

All proposals should be received by 5:00 PM Mountain Time on March 27, 2026.

Submit questions and proposals