



HUDSON NH

REQUEST FOR PROPOSALS

RFP 2026-03 Benefits Broker Professional Services

PUBLISH DATE:
May 20, 2026

Roy E. Sorenson, MPA
Town Administrator | 12 School Street | Hudson, NH 03051
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Prepared in partnership with Aurora Business Solutions, LLC



HUDSON NH
RFP 2026-03
BENEFITS BROKER PROFESSIONAL SERVICES

The purpose of this Request for Proposals (RFP) is to obtain professional service proposals from qualified brokers to provide health insurance benefits for the Town of Hudson NH. The Town is located in the southern tier of New Hampshire with a population of approximately 25,500 residents. It is an SB2 town operating under a Town Administrator/Board of Selectmen (5) form of government and provides a full range of municipal services, including police, fire, public works, water, sewer, planning and development, recreation, and general government services with an annual budget of approximately forty-eight million dollars. The Town of Hudson is seeking a benefits brokerage/consulting firm to perform a full range of services related to the design, implementation, maintenance, benefit administration support, and enhancement of The Town's employee benefits programs. The Town of Hudson seeks a true benefit advisor partner who will act as an extension of the Towns Administrative team by partnering and serving as the benefits gatekeeper for the Town of Hudson's needs. The Town currently participates in the Health Trust Plan and is looking for alternative options to provide a comprehensive employee benefits package to its employees; in part, determining and recommending the most cost-efficient funding methods for benefit programs, developing short and long-range employee benefit goals and strategies, and preparing bid specifications and soliciting proposals, as needed, from insurance markets that specialize in group insurance plans. Further, providing in-depth analysis of proposed alternatives and assisting with selecting the most favorable annual renewal options.

Proposals will be received by Aurora Business Solutions on behalf of the Town of Hudson, New Hampshire via sealed hard copy sent or delivered to the Town of Hudson and an electronic PDF to laurie@aurorahelps.com. Proposals must be received by 3:00 PM EST, June 24, 2026. Proposals received after this date will not be considered. Please be advised that the Town Hall will be closed on June 19, 2026.

Proposals shall be sent accordingly:

RFP 2026-03 Benefits Broker Professional Services
Town of Hudson
c/o Town Clerk
12 School Street
Hudson NH 03051

RFP 2026-03

INVITATION TO PROVIDE PROPOSAL

Benefits Broker Professional Services

Due on or before June 24, 2026 - 3:00pm EST

Questions regarding this request should be directed to: Laurie Glaude, Aurora Business Solutions LLC. laurie@aurorahelps.com

The Town Administrator reserves the right to waive any irregularities, reject any or all proposals, and to accept the proposal that appears to be in the best interest of the Town. Failure to submit all information called for is sufficient reason for disqualification.

GENERAL:

1. Proposals will be received by Aurora Business Solutions on behalf of the Town of Hudson, New Hampshire vial sealed hard copy sent or delivered to the Town of Hudson and an electronic PDF to laurie@aurorahelps.com. Proposals must be received by 3PM EST, June 24th, 2026. Proposals receive after this date will not be considered. **Please be advised that the Town Hall will be closed on June 19, 2026.**
2. Strict compliance with the requirements of the Invitation to Provide Proposal, terms and conditions, and the instructions printed is necessary. All questions must be answered. Any changes and/or corrections shall be marked in red and initialed by the person making such corrections. Signatures of the responsible owner/representative of the firm must be a legal digital or ink signature. Only responses in pdf format will be accepted.
3. Each proposal must give the full business address of Responder and be signed by him/her with his/her usual signature. Proposals by partnerships must furnish the full names of all partners and must be signed with the partnership name by one of the members of the partnership or by an authorized representative, followed by the signature and title of the person signing. Proposals by corporations must be signed with the legal name of the corporation, followed by the state of incorporation and by the signature and title of president, secretary, or other person authorized to bind it in the matter. The name of each person signing shall also be typed or printed below the signature. A proposal by a person who affixes to his/her signature the word "president", "secretary", "agent", or other title without disclosing his/her principal may be held to the proposal of the individual signing. When requested by the Town of Hudson **satisfactory** evidence of the authority of the officer signing on behalf of the corporation shall be furnished.

4. Proposals must be mailed(sealed hard copy) and electronic in pdf format (proposals in any other format will not be accepted), naming convention for pdf file should be as follows:

Benefits Broker RFP Response-(your firms name)

All sections/questions must be answered in the same order as the RFP when submitting a proposal, unless otherwise directed by the solicitation document. Failure to answer all questions in the order that they are presented will result in a determination that the submittal is non-responsive.

PLEASE NOTE: The Town shall not be responsible for any proposal that is incomplete, improperly submitted, or received after the deadline specified in this RFP.

5. Proposals may be withdrawn upon written or electronic request received from Responders prior to the time affixed for opening. Negligence on the part of the Responder in preparing the proposal confers no right for the withdrawal of the proposal after 3:00pm EST, June 24, 2026.
6. No oral interpretations will be made to any Responder as to the meaning of the specifications or terms and conditions of this RFP Proposal Invitation. Every request for such interpretation or request for a change in the specifications or terms and conditions shall be made in writing, emailed to: laurie@aurorahelps.com Aurora Business Solutions, LLC.
Questions must be received by 3:00 pm EST , June 18th, 2026. Every interpretation made to a Responder will be in the form of an addendum to the Proposal Invitation which, if issued, will then be emailed to all invitees. All such addenda shall become a part of the complete Proposal Invitation. It is the Responder's responsibility to check their email prior to the submittal deadline to ensure that the Responder has a complete, up-to-date proposal package.
7. Proposals that are incomplete, not properly endorsed or signed, or otherwise contrary to these instructions may be rejected. The Proposal must be filled out completely, accurately and in the same order as the RFP. Please explain in detail any exceptions or deviations taken on this proposal. Separate pages may be used if necessary.
8. Proposals must be submitted on the Proposal Schedule hereinafter provided. Prices shall be clearly and fully stated for the professional services specified. No additional charges shall be passed to the Town, including any applicable taxes, delivery or surcharges that have not already been disclosed on the proposal schedule. In case of discrepancy in computing the amount of the proposal, the unit prices quoted will govern.

9. Notice of this RFP will be published the week of May 25, 2026, in the following newspapers: Nashua Telegraph (weekly daily newspaper covering the Merrimack Valley and southern New Hampshire), Union Leader (daily newspaper of Manchester NH and covering southern New Hampshire), and the Portsmouth Herald (daily newspaper serving greater Portsmouth New Hampshire), and posted on the Town website: www.hudsonnh.gov. The Town, through its Purchasing Policy, reserves the right to direct invite to qualified bidders.

Employee Benefits — Brokerage and Consulting Services

Town of Hudson

The Town of Hudson is seeking a benefits brokerage/consulting firm to perform a full range of services related to the design, implementation, maintenance, benefit administration support, and enhancement of The Town’s employee benefits programs. The Town of Hudson seeks a true benefit advisor partner who will act as an extension of the Towns Administrative team by partnering and serving as the benefits gatekeeper for the Town of Hudson’s needs.

The Town currently participates in the Health Trust Plan. Details of this plan are included with this document. The Town of Hudson is looking for alternative options to provide a comprehensive employee benefits package to its employees.

RFP SCHEDULE

RFP responses due	06/24/26 3:00 pm
Proposal evaluation	06/25/26- 07/17/26
Interviews with selected finalists	07/22/26
Broker/consultant selection	08/03/26
Relationship effective date	TBD

BACKGROUND

The Town of Hudson is the tenth largest municipality in NH and has approximately 202 benefit eligible employees and five collective bargaining units.

Below are the covered entities under the current plan with the Health Trust:

2026 MEDICAL INSURANCE ENROLLEES				
Department	Enrollees	AB5	OA20	Lumenos
Fire	44	36	5	3
Police	47	42	0	5
Public Works	22	19	1	2
Town Hall/Library/HCTV	26	18	4	4
TOTAL	139	115	10	14
Number of Eligible Employees		202		
Number of Enrollees		139		

COLLECTIVE BARGAINING UNIONS		
Hudson Administration and Support Staff –		
Hudson Police, Fire, and Town Supervisors Association		
Hudson Professional Firefighters – IAFF Local 3154		
Hudson Police Employee Association		
Hudson Public Works Department - Teamsters Local 633		
Total Union Employees	179 (Full-time)	2 (Part-time)

FLEX PAYMENTS (Opt out)			
	Single Weekly	Person Weekly	Family Weekly
Medical	\$50.00	\$100.00	\$100.00
Dental	\$5.12	\$9.92	\$9.92
<i>Employees can opt out of medical and/or dental plans and receive a flex payment only if they certify they are covered by another employer's plan.</i>			

2026 RETIREE MEDICAL AND DENTAL ENROLLMENT						
Coverage	AB5	OA20	Lumenos	MCNRX(01L)	MAPD	Dental
Single	4	1	5	3	18	15
2 Person	3	0	1	4	6	17
Family	1	0	1	0	0	2
TOTAL	8	1	7	7	24	34

Plans offered through The Health Trust:

Medical

Short-Term Disability

EAP

Long Term Disability

Dental

HSA, FSA, DCA

Life

SCOPE OF SERVICES

The Town is seeking a benefits partner who can provide expert benefits guidance and services listed below. Check all services that your firm can provide. This includes, but is not limited to:

- Developing short- and long-range employee benefit goals and strategies
- Determining and recommending the most cost-efficient funding methods for benefit programs
- Preparing bid specifications and soliciting proposals, as needed, from insurance markets that specialize in group insurance plans
- Evaluating bids and bidders
- Providing in-depth analysis of proposed alternatives and assisting with selecting the most favorable annual renewal options
- Advisor for the Town on plans to ensure competitiveness.
- Providing budget analysis and model premium cost share options
- Apprising the Town's Administration office of local and national benefit trends and provide benchmark survey data to help calibrate program offerings with employee and employer costs compared to similar organizations
- Meeting with and providing reports and presentations to various Town representatives and or union officials as requested.
- Leading the implementation and communication of new programs or changes to existing programs, which may include attending and presenting information at Open Enrollment meetings when requested
- Coordinate on behalf of the Town, vendor management for all plans including wellness, benefit administration services, as well as health plans and acting as advisor and ensure compliance issues.
- Assist in the authoring of summary plan documents, ACA, CMS and other Medicare reporting
- Support the initiatives to establish the Town's Employee Benefits Brand
- Recommending innovative ideas and new products, new technology, enhanced programs and services to ensure a competitive, value added and cost-effective benefits program
- Introducing proven programs and ideas to enhance The Town of Hudson's employer brand and improve employee productivity and employee engagement
- Administer the NH Retirement System subsidy billing on behalf of the Town
- Assist The Town Administrator as an employee benefits SME with Union negotiations
- Dedicated account representative available to assist The Town Administration office.
- Advocate on behalf of the Town of Hudson with carriers and administration vendors to ensure the following
 - Employee concerns
 - Claim escalation
 - Bill questions/issues

CONTACT INFORMATION

Please provide the name of, and contact information for, the individual responsible for responding to this Request for Proposal.

Company	
Name	
Title	
Address	
Telephone Number	
Email Address	

QUESTIONNAIRE

Firm Information (each question must be responded to in the order that it is presented)

1. Briefly describe your firm’s history and background, including organizational structure, ownership structure, number of employees, and length of time you have been providing health benefits consulting/brokerage services.
2. Has your firm been subject to any lawsuits or settlements within the last five years?
3. Does your firm carry Errors and Omissions insurance coverage?
4. What policies and procedures do you have in place to prevent conflicts of interest?
5. Does your firm have a written code of ethics/conduct?
6. What is your service philosophy?
7. What makes your firm uniquely qualified to work on our account, and what distinguishes your firm from other similar firms in the marketplace?
8. How do you see the healthcare industry evolving over the next three to five years for NH?
9. Today’s broader healthcare market is experiencing an explosion of technology-based innovation. From a health benefits and insurance perspective, how is your firm organizing around this innovation and demonstrating leading-edge solutions in the healthcare arena?

Account/Client Management

10. How will your team be structured? Describe team members’ roles and responsibilities, and the relevant qualifications and expertise that they have.
11. Where will your team members be located and will you provide onsite support as needed?
12. Does your firm have a process for tracking communication between you and your clients?
13. What is your firm’s employee turnover rate and how do you transition services to maintain client-specific knowledge, so it is not lost when you have turnover on your team?
14. How do you address employee customer service issues (i.e. carrier issues, claims issues, etc.)?
15. What is your experience with municipalities under 250 employee enrolment?
16. What is your experience with unions in municipalities?

Program Strategy and Design & Education

17. In your opinion, what major challenges do municipalities of our size face and how will you help meet these challenges?
18. What products does your firm broker?
19. Please explain your process for advising the Town in making benefit plan and design decisions.
20. Please describe how your firm will support the Town in benefit education for our employees, more specifically in relationship to the following:
 - Benefit communication materials
 - Benefit communication electronic methods i.e. text messaging, apps, portals
 - Benefit education on site and virtual meetings

Plan and Vendor Management

21. How do you manage ongoing vendor relationships?
22. What is your process for negotiating renewals?
23. What is the average renewal for your clients in other small municipalities or small non-profits?
24. What is your experience with individual plans ICHRA, or Medicare Supplemental?
25. Please comment on your firm's management of captives, trusts or other pooled insurance alternatives that could support the buying power for small municipalities currently utilizing risk pools?
26. How do you monitor vendor performance guarantees on an ongoing basis?
27. Do you offer any products or services that leverage your clients' buying power to achieve better pricing and services?
28. How can you help the Town manage employee claims escalation?
29. How do you assist clients with complicated administrative issues and fostering positive resolution?

Health & Wellness Management

30. Please comment on your firm's wellness program offerings for a group our size:
 - Please include in this RFP a rate sheet or basic pricing for your program(s)
31. Do you have a tool or resources that you could use to assess our current health management/wellness initiatives?
32. How will you help us develop a strategy for implementing/optimizing programs that foster employee wellness in the short and long term?
33. What methods do you deploy to engage employees in wellness initiatives?
34. How do you measure the success of wellness programs?

Legislative/Compliance Support

35. How do you support your clients in ensuring their employee benefit programs remain compliant with all federal and state laws?
36. Regarding healthcare reform, how does your firm stay informed internally, and what resources, tools and services do you provide to your clients to advise them on evolving legislation?
37. How do you assist clients with HIPAA compliance?
38. Do you have in-house legal advisors or outside counsels who provide guidance to you and your clients on their health benefit programs?
39. What methods do you deploy to disseminate information about legislative and regulatory changes? Please provide examples.
40. Describe your capability to assist clients with all compliance related reporting?

Third-Party Benefits Administration and Fee Structure (if applicable)

41. Based on the information provided in the Scope of Services section, what are your proposed annual fees (for third party services)? Describe any relevant assumptions.
42. How will you work with us to control third-party fees and manage budgets?

Transition

43. What do you see as transition issues facing the Town when/if exiting the current risk pool plan?
44. How will you assist the Town?

Other Services

45. Do you provide training to your clients? If yes, what types?
46. Are there any additional services offered by your firm that may be of interest to the Town?

Broker Fees

47. Based on the information provided in the Scope of Services section, what are your proposed annual fees? Describe any relevant assumptions. The Town's preference is fee for services.
48. Identify any services mentioned in your proposal that are not included in your proposed fee (that is, services that would be an additional expense).
49. How would you charge for additional services that are not included in the current scope of services?
50. How will you work with us to control fees and manage budgets?

GENERAL TERMS AND CONDITIONS

***These are General Terms and Conditions for all Request for Bids, and some items thereof may not be applicable to this request. Written Contract will be final.**

PREPARATIONS OF BIDS/PROPOSALS: Proposals shall be submitted on the forms provided and must be signed by the Bidder or his authorized representative. The person signing the proposal shall initial any corrections to entries made on the attached forms.

Vendors must provide pricing on all items appearing on the bid forms unless specific directions in the advertisement, on the bid form or in the special provisions allowed for partial bids. Failure to provide pricing on all items may disqualify the bid. Alternative bids will be considered, unless otherwise stated, only if the alternate is described completely, including, but not limited to, sample, if requested and specifications sufficient so that a comparison to the request can be made.

Any questions or inquiries must be submitted in writing, or otherwise noted and must be received as prescribed before the Request for Proposal due date to be considered. Any changes to the Request for Proposal will be provided to all bidders of record.

The name of manufacturer, trade name, or catalog number mentioned in this request for bid description is for the purpose of designating a minimum standard of quality and type. Such references are not intended to be restrictive, although specified color, type of material and specified measurements may be mandatory.

Proposals will be considered for any brand that meets or exceeds the quality of the specifications listed. On all such proposals, the bidder shall specify the product they are proposing and shall supply sufficient data to enable a comparison to be made with the particular brand or manufacturer specified. Failure to submit the above may be sufficient grounds for rejection of the proposal.

SUBMITTED BIDS/PROPOSALS: Proposals must be submitted as directed in the request and on the forms provided unless otherwise specified. Proposals must be typewritten or printed in ink. Proposals must be physically mailed or delivered in person. Proposals that are faxed or emailed will not be accepted.

WITHDRAWING BIDS/PROPOSALS: Proposals may be withdrawn prior to the opening date and time upon written request of the Proposer. Negligence on the part of the Proposer in preparing his/her proposal shall not constitute a right to withdraw a proposal subsequent to the proposal opening.

PROPOSAL EVALUATION: The Town reserves the right to reject any and all proposals received for the following reasons including but not limited to:

- Fails to adhere to one or more of the provisions established in the proposal.
- Fails to submit its proposal at the time or in the format specified herein or to supply the minimum information requested herein.
- Fails to meet the minimum evaluation criteria specified in this proposal.
- Fails to submit its proposal to the required address on or before the deadline date established by the Town.
- Misrepresents its services, experience, and personnel by providing demonstrably false information in its proposal or fails to provide material information.
- Fails to submit its cost on the enclosed bid form.
- Refuses a reasonable request for an interview.
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- Refuses to provide clarification requested by the Town.

RECEIPT AND OPENING OF PROPOSALS:

Proposals shall be submitted prior to the time fixed in the Request for Sealed Bids/RFP/RFQ. Proposals received after the time so indicated shall be returned unopened.

PROPOSAL RESULTS:

All sealed RFP's received will be considered confidential and not available for public review until after the opening is conducted. Award openings will be scheduled, if applicable, and opened accordingly. Results will not be given over the phone and will be posted to the Town website. All Bids, RFP's, and RFQ's will remain unofficial and if applicable confidential until the award has been posted on the Town website.

KNOWLEDGE AND EXPERIENCE: If and as requested per document, provide a description of the firm's knowledge and experience in the industry. Highlight your company's experience in providing the highest quality and effective product and reliable service and support.

REFERENCES: If and as requested per document, projects within the past ten years best illustrating current qualifications for this project.

AWARD OF CONTRACT: It is the policy of the Town of Hudson, NH that contracts are awarded only to responsible bidders and at best value. In order to qualify as responsible, a prospective vendor must meet the following standards as they relate to this request:

- Have adequate financial resources for performance or have the ability to obtain such resources as required during performance.
- Have the necessary experience, organization, technical and professional qualifications, skills, and facilities.

- qualifications, skills, and facilities.
- Be able to comply with the proposed or required time of completion or performance schedule; and
- Have a demonstrated satisfactory record of performance,
- Adhere to the specifications of this bid and provide all documentation required of this bid.

The contract will be awarded to a responsive & responsible bidder based on best value first understanding the qualifications and experience of the bidder, the quality of the equipment/ product /materials/services to be provided and the support that the bidder offers during the duration of the contract terms.

EXECUTION OF AGREEMENT: The successful proposer shall sign (execute) the necessary agreements for entering into the contract and return such signed agreements to the Town within ten (10) calendar days from the date mailed or otherwise delivered to the successful Proposer.

APPROVAL OF AGREEMENT: Upon receipt of the agreement that has been fully executed by the proposer, the owner will complete the execution of the agreement and return the agreement to the contractor including all necessary administrative forms. The Agreement accompanied by a Town issued purchase order will be delivered to the contractor and will constitute a mutual approval and agreement by both parties to abide by the terms and conditions of the agreement.

FAILURE TO EXECUTE AGREEMENT: Failure of the successful proposer to execute the agreement at the date and time agreed upon by the Town and the successful Proposer shall be just cause for cancellation of the award and forfeiture of all deposits.

CONTRACT TERMINATION: If at any time the proposer fails to provide proper services during the contract period, the Town of Hudson, NH will have the option to terminate the contract at any time without notice.

INSURANCE CERTIFICATES:

Prior to award of this contract, the Contractor shall submit insurance certificates indicating coverage for all vehicles, public liability, and property damage in the following amounts:

Comprehensive General Liability	\$ 1,000,000 / \$ 1,000,000
Auto Liability: Property Damage	\$ 1,000,000 / \$ 1,000,000
Personal Injury Workmen's Compensation	\$ 1,000,000 / \$ 2,000,000 as required by the State of New Hampshire

PRICING: Unless otherwise specified all prices listed are firm for the term of the contract. All prices should include all labor and material costs, and any discounts offered. All fuel surcharges, delivery charges, and miscellaneous charges that are not part of the terms and conditions of this contract will only hold up payment if they are added to the submitted invoice.