



Addendum 1
Solicitation 26-AA26
RFP for Employee Benefits Consultant

This addendum serves to notify all bidders of the following changes to the solicitation documents:

1. The pre-proposal attendee list is attached to this addendum.
2. Review of due dates:
 - Deadline for submitting questions: October 7, 2026
 - Answers posted: October 8, 2026
 - Proposals due: October 15, 2026
 - Proposals should be submitted in writing. Send costs in a separate sealed envelope.
3. Answers to questions can be found on the website duluthmn.gov. Go to Departments > Purchasing > Current Bids and Projects.
4. In section IV-2. Scope of Work: Services Requested, C.v., i. Deferred Compensation (457), is removed from the list of requested administrative services.

Questions asked and answers provided during the pre-proposal meeting are listed below with *answers in italics*.

5. Do we currently have a consultant?
 - a. *Yes, the Joint Powers Enterprise (JPE) is currently working with a consultant.*
6. What assistance is needed for deferred compensation plans?
 - a. *We currently have four deferred compensation plans. Most participants are in the state-sponsored plan, and there are three other plans. No assistance is needed for the deferred compensation plans. See No. 4 for changes to the RFP Documents.*
7. The RFP indicates that an agreement for a consultant is expected to be in place by 1/1/2027. Are there any benefit provider transitions planned or expected for 1/1/2027?
 - a. *No. The current benefits providers are contracted through the end of 2027. The intent of this RFP is to have a consultant start working with the JPE in 2027 to prepare for 2028 benefits.*
8. How many enrollees are participating in each of the benefit plans?
9. *2,739 people are enrolled on the Active Employees/Early Retirees (pre-65), self-insured plan. There are 1,111 subscribers, 913 of which are active employees and 198 are COBRA/Early Retirees. Of the 1,111 subscribers, 987 of them are City of Duluth employees, and 124 are from different sub-groups. 1,262 people are total-enrolled on the fully insured Medicare plan, and this includes retirees over 65 and spouses. There are 4,001 people total-enrolled across all JPE-offered plans.*

10. Workers Compensation is through State Fund Mutual. Can you provide a detailed loss run report that shows the types of reports and the amount paid for the previous 5 years?

a. *We can provide that information via a future addendum.*

Please acknowledge receipt of this Addendum by initialing and dating Addendum #1 on Appendix A – Proposal Cover Sheet.

Posted: **October 6, 2026**

Attachment: Pre-proposal attendee list

Pre-Proposal Attendee List**Solicitation 26-AA25 RFP for Employee Benefits Consultant****Thursday, October 1, 2026**

Name	Company	Email address	Other Contact info
Chris James	Marsh McClennan	chris.james@marshmma.com	
Jen Sisko	Marsh McClennan	jen.sisko@marshmma.com	
Bob St. Arnold	Marsh McClennan	Bob.Starnold@MarshMMA.com	
Tony Hynes	Segal Consulting	ahynes@segalco.com	651-210-4036
Theresa Siriano	Segal Consulting	tsiriano@segalco.com	
Steve Smith	NIS Benefits	ssmith@nisbenefits.com	
Michael Lieberman	Deloitte	milieberman@deloitte.com	
Ford Edgerton	Deloitte	fedgerton@deloitte.com	
Mike Helmer	Segal Consulting	mhelmer@segalco.com	
City attendees:			
Patti Stalvig	City of Duluth	purchasing@duluthmn.gov	218-730-5340
Josh Bailey	Communication regarding this RFP is to go through Purchasing.		
Mike Wolf	Communication regarding this RFP is to go through Purchasing.		
Heather Duval	Communication regarding this RFP is to go through Purchasing.		
Keely Downs	Communication regarding this RFP is to go through Purchasing.		
Elena Foshay	Communication regarding this RFP is to go through Purchasing.		
Angel Hohenstein	Communication regarding this RFP is to go through Purchasing.		