



**FOREST LAKE AREA SCHOOLS
FOREST LAKE, MN 55025**

February 12, 2026

AGENDA ITEM: 9.9

**TOPIC: PERMISSION TO REQUEST PROPOSALS (RFP'S) FOR
LIFE & LONG TERM DISABILITY (LTD) INSURANCE**

BACKGROUND: The district is required by law to go out for proposals on group insurance every five years. The last set of proposals was in 2021, so the district is required to request proposals this year

PROCESS: National Insurance Services will coordinate the Life and LTD request for proposals. The RFPs will be advertised in the Pioneer Press. The RFPs are due to the district March 12, 2026

RECOMMENDATION: Administration and the Employee Benefits Committee will make a recommendation to the School Board. The anticipated effective date of the proposed policies would be October 1, 2026.