



Request for Proposals ***Saskatchewan Government and General Employees' Union***

Request for Proposal

Saskatchewan Government and General Employees' Union ("SGEU") is soliciting proposals from firms interested in providing administrative services for SGEU's Long Term Disability Plan. SGEU is seeking a five-year agreement containing a 90-day cancellation clause (either party).

SGEU LONG TERM DISABILITY PLAN

RFP Reference Number: SGEU LTD #2026-04

Release Date: September 23, 2026

Closing Date: October 23, 2026 at 12:00 noon Saskatchewan Time

Table of Contents

1.0	PROCEDURES AND INSTRUCTIONS	3
1.1	Purpose	3
1.2	Issuing Office	3
1.3	Closing Date and Time	3
1.4	RFP Process	3
1.5	Key Dates	4
1.6	Inquiries and Changes	4
1.7	Clarification Questions	4
1.8	Irrevocable Offer	4
1.9	Acceptance or Rejection Proposals	5
1.10	Selection Process	5
1.11	Cost Structure	5
1.12	Indemnity	5
1.13	Permits, Licenses, Notice, Laws and Rules	5
1.14	Governing Law	5
1.15	Conflict of Interest	5
1.16	External Marketing	6
1.17	Survival	6
1.18	Insurance Requirements	6
1.19	Workers Compensation Coverage	6
1.20	Time Disputes	6
2.0	PROJECT SCOPE AND REQUIREMENTS	6
2.1	Scope of Services	6
2.2	Proposal Requirements	7
3.0	INSTRUCTIONS TO OFFERORS – (MANDATORY REQUIREMENTS)	10
3.1	Response Guidelines	10
3.2	Security	10
3.3	Past Performance Reference	10
3.4	Terms and Conditions	10
4.0	RFP RESPONSE FORMAT	11
4.1	General Outline	11
4.2	Signing Authority	11
4.3	Innovation – Additional Services	11
5.0	Screening for Presentation (“Short list” of proposals)	11
5.1	Screening Criteria	11
6.0	PRESENTATION	12
	Appendix A –Confirmation of Intent to Participate Form	13

1.0 PROCEDURES AND INSTRUCTIONS

1.1 Purpose

Saskatchewan Government and General Employees' Union ("SGEU") is soliciting proposals from firms interested in providing administrative services for SGEU's Long Term Disability Plan. SGEU is seeking a five-year agreement containing a 90-day cancellation clause (either party). The project scope is provided in Section 2.

Background

Start in 1983, the SGEU Long-term Disability (LTD) Plan is one of the best plans in Saskatchewan. Disability benefits are 80% of net pre-disability salary. The SGEU LTD Plan is owned and operated by the SGEU membership and managed by a committee of elected SGEU members. This plan currently services 18,600 members.

1.2 Issuing Office

1011 N Devonshire Drive
Regina, Saskatchewan
S4X 2X4

Attention: Jody Schmeltzer, Director of
Finance
Phone: 306.775.7851
Email: jschmeltzer@sgeu.org

1.3 Closing Date and Time

The offeror proposal, signed by the offeror's authorized representative, must be received by 12:00 noon in the issuing office on October 23, 2026 and marked **RFP SGEU LTD #2026-04**.

Proposals received after the deadline date and time will not be considered. **Submissions will be accepted exclusively in electronic and written format. Faxed submissions are not permitted.**

1.4 RFP Process

Upon closing, SGEU will review all proposals for completeness and compliance with the requirements of this RFP. Incomplete proposals will be rejected and will receive no further consideration. The result will be a "short list" of offerors who will be further evaluated to ensure compliance with the specifications and in accordance with the evaluation criteria identified in this RFP.

1.5 Key Dates*

Release of RFP	September 23, 2026
Confirmation of Intent to Participate Form (Appendix A)	No later than October 15, 2026
Release of accompanying information to offerors.	Upon receipt of Confirmation of Intent to Participate.
Deadline for RFP Clarifying Question Inquires	October 16, 2026
Deadline for RFP proposal submissions	October 23, 2026 by noon (Saskatchewan time)
Screening ("Short list") applications	October 26, 2026
Presentations (if required) – notification will be provided to Offerors on October 27, 2026	November 18, 2026
Contract commencement	To be negotiated.

*Key dates are tentative and may be changed by SGEU at any time.

1.6 Inquiries and Changes

It is the responsibility of each offeror to inquire about and clarify any requirements of this RFP that are not understood, in writing. If an offeror discovers any inconsistency, discrepancy, ambiguity, errors or omissions in this RFP, the offeror must notify the Issuing Office immediately. Inquiries, interpretations, and questions regarding the requirements of this RFP are to be directed to the Issuing Office (see Article 1.2). Contacts are restricted to the Issuing Office. Contact with individuals other than those listed above may result in bid disqualification.

Amendments to proposals will be accepted if received in writing prior to the proposal closing date and time (Article 1.3). Proposals may be withdrawn upon written request from the offeror.

1.7 Clarification Questions

All clarification questions from the offeror regarding project scope and requirements must be made in writing to Jasmine Beriault, Director of Disability Management - jberiault@sgeu.org (cc pkidd@sgeu.org) no later than October 16, 2026. Responses to the questions will be provided to all potential offerors who have completed and returned the Confirmation of Intent to Participate Form (Appendix A). Any clarification questions received from offerors after this time will not be answered.

1.8 Irrevocable Offer

Proposals shall constitute a valid and irrevocable offer which is open for acceptance by SGEU for a period of 90 days following the closing date and time specified in Article 1.3. SGEU will not be liable under any order/contract in connection with this RFP, or the submission of proposals, unless and until SGEU has an agreed upon contract or proposal in writing.

1.9 Acceptance or Rejection Proposals

SGEU reserves the right to accept the proposal which it deems most advantageous and the right to reject any or all proposals, in whole or in part, whether the prices offered are the lowest or not. SGEU is under no obligation to award an order/contract and reserves the right to terminate the proposal process at any time, and to withdraw from discussions with any or all the offerors who have responded.

1.10 Selection Process

SGEU intends to select the most comprehensive, qualified, and cost-effective, best value proposal based on the evaluation of the responses to this RFP. Upon receipt of the responses, SGEU will screen each response to ensure compliance with the specifications of the RFP. After initial screening SGEU will analyze the responses to the individual requirements. Ratings will remain confidential, and no totals or scores of the evaluation will be released to any offeror.

1.11 Cost Structure

Costs must be shown in Canadian dollars, Goods and Services Tax (GST) and Provincial Sales Tax (PST) excluded.

Cost structure considerations addressed in the proposal are to include a description of fees (including administration), commissions, rebates, asset-based fees, and any other fees that are contained within your proposal.

1.12 Indemnity

The offeror shall indemnify SGEU for all damage suffered by SGEU as a result of negligent actions or wrongful acts of the offeror, its employees, servants and/or agents. The offeror shall indemnify and hold harmless SGEU, its respective board of directors, employees, servants and/or agents from all claims, demands, losses, costs, damages, actions, suits, or proceedings initiated by third parties arising from the negligence of the offeror, its employees, servants, and/or agents or rising directly as a result of the project.

1.13 Permits, Licenses, Notice, Laws and Rules

The offeror shall obtain and cover the costs for all permits, licenses that are necessary for the execution of the project, including liability for all applicable taxes; shall give notices and comply with all laws, ordinances, codes, rules and regulations bearing on the conduct of the project; and shall pay all fees required by law.

1.14 Governing Law

The order/contract shall be subject to and governed by and interpreted in accordance with the laws of Canada and the Province of Saskatchewan.

1.15 Conflict of Interest

The successful offeror shall not undertake an assignment that actually or potentially creates a conflict of interest with the provision of the goods and related services without having first disclosed to SGEU the actual or potential conflict of interest.

1.16 External Marketing

The offeror shall not use the name of SGEU for any external marketing purposes whatsoever without express written permission from the SGEU.

1.17 Survival

The terms, conditions, representations and warranties contained in the order/contract shall survive the termination or expiration of the order/contract.

1.18 Insurance Requirements

a. Commercial General Liability Insurance:

With a limit of not less than five million dollars (\$5,000,000.00) inclusive per occurrence for bodily injury (including death), and damage to property including loss of use thereof. Such insurance shall include coverage for broad form property damage, contractual liability, completed operations, product liability and non-owned automobiles.

Copies of the certificate of insurance will be required upon finalization of contract with selected offeror.

1.19 Workers Compensation Coverage

A copy of a letter of good standing and clearance from WCB will be required upon finalization of contract with the selected offeror.

1.20 Time Disputes

In the event of a dispute regarding time, SGEU's time clock will govern.

2.0 PROJECT SCOPE AND REQUIREMENTS

2.1 Scope of Services

2.1.1 Mandatory Qualifications & Service Capabilities

The Proponent must demonstrate exceptional customer service and long-term financial stability. To be considered, the Proponent must possess and maintain the following operational standards:

- Dedicated Account Representative: Provision of a single point of contact responsible for overall account management, service delivery, and resolution of administrative or operational issues.
- Liability Insurance: Proof of active Commercial General Liability insurance with a minimum coverage limit of \$5,000,000 per occurrence.

2.1.2 Claims Adjudication & Timelines

Note: SGEU maintains in-house vocational rehabilitation services and administers its own internal appeal process. The Proponent will be responsible for third-party adjudication within strict turnaround parameters:

- Standard Adjudication: Full adjudication decisions delivered within 10 business days of receiving complete file documentation.
- Emergent Adjudication: Priority adjudication completed within 10 business days (or sooner where feasible) for files scheduled to appear before the SGEU Appeals Board.

2.1.3 Financial, Billing, & Administrative Requirements

The Proponent must adhere to a clear, fixed-fee financial model and flexible billing practices, explicitly stating the number of years the proposed rates are guaranteed to remain fixed:

- Fee Structure:
 - Fixed cost per claim.
 - Fixed cost for custom report requests.
- Billing & Invoicing:
 - Itemized, detailed monthly billing statements.
 - Invoices issued within 10 calendar days following month-end.
 - A minimum 30-day grace period on overdue accounts prior to assessing any late interest or service charges.
- Financial Reconciliation & Taxation:
 - Regular reporting on stale-dated cheques, including full reconciliation and refund processes.
 - Administrative Services Only (ASO) benefit issuance and direct generation/issuance of annual ASO T4 slips.

2.1.4 Reporting Requirements

The Proponent must provide robust, standard, and custom reporting features, including but not limited to:

- Claimant Data: Year-to-date benefit breakdowns and applicable offsets per individual claimant.
- CPP Tracking: Monthly tracking and reporting of Canada Pension Plan (CPP) status and offset integration.
- Demographic & Cause Analysis: Detailed summary reporting categorized by claim cause, gender grouping, and age demographic.
- Claim Summaries: High-level and granular claim status metrics.
- Overpayments: Active tracking and reporting of benefit overpayments and recovery progress.
- Vocational Rehabilitation Data: Statistical data and metrics aligned with SGEU's in-house vocational rehabilitation efforts.

2.2 Proposal Requirements

Proponents must format and order their proposal strictly according to the structure outlined below. All pages must be numbered sequentially.

2.2.1 Table of Contents

Provide a clear, paginated Table of Contents identifying all sections, subsections, and appendices included in the submission.

2.2.2 Section 1 — Executive Summary

Briefly describe the overall service offering and demonstrate how it meets the mandate's requirements and strategic objectives. Include the full contact details (name, title, direct phone number, and email address) for the key representative responsible for all communications regarding this RFP and proposal.

2.2.3. Section 2 — Proponent Profile

Demonstrate organizational viability, financial stability, and operational capacity by providing the following:

- Legal Company Name.
- Head Office & Local Office Locations.
- Ownership Structure: Details on firm ownership, percentage of employee ownership, number of participating employees, and names of individuals holding greater than 10% ownership.
- Company History & Recent Events: A brief overview of the company's background, including major developments (e.g., mergers, acquisitions) over the past three (3) years.
- Credit Ratings: Current credit ratings relevant to evaluating financial health for this mandate.
- Operations Size & Scope: Scale of current operations, workforce, and service capacity.
- Servicing Location: Specific office location(s) assigned to manage and service SGEU's account.
- Saskatchewan Corporate Registration: Current registration status within the Province of Saskatchewan.
- Corporate Succession Plan: Organizational plan ensuring business continuity and operational stability.

2.2.4 Section 3 — Experience & Qualifications

Relevant Mandates: Detail specific organizational experience and technical knowledge in delivering comparable services of similar size, scope, and complexity.
Past Work with SGEU: Briefly outline any previous services provided directly to SGEU, including specific scopes of work and service dates.

Client References: Provide three (3) professional references (preferably clients receiving identical or closely related services). Include contact information and a brief project description for each. Note: Submission of references authorizes SGEU to contact named individuals during evaluation.

2.2.5 Section 4 — Proposed Staff Team & Resources

Key Personnel: List the key professionals assigned to SGEU (including name, title, role, responsibilities, and relevant background). Detailed professional biographies must be included as an appendix.

Team Succession Planning: Outline continuity and succession plan for key personnel assigned to SGEU's account.

2.2.6 Section 5 — Fees for Services

Fee Structure: Provide an itemized breakdown of all fees and expenses associated with the mandate for each year of the 5-year agreement. Proponents must indicate the specific number of years fees will remain fixed (i.e., fee guarantee period) and outline any anticipated rate increases for subsequent years, which will be subject to final negotiation.

- **Proposed Fee Schedule:** Clear breakdown of all costs for the mandate.
- **Discounts:** Details on any included volume, bundled, or administrative discounts.
- **Professional Rates:** Breakdown of fees by professional role/category (if applicable).
- **Additional Fees:** Disclosure of any ancillary costs not captured in the primary schedule.
- **Fee Guarantee:** Specified duration for which proposed pricing remains fixed.

Mandatory Notes on Fees

- **Mathematical Corrections:** In the event of calculation errors, the unit fee quoted shall govern. Totals and extensions will be corrected accordingly.
- **Firm Pricing:** Submitted fees must remain firm for the duration of the RFP process and any resulting contract term.
- **Currency & Risk:** All pricing must be stated in Canadian Dollars (CAD). The Proponent assumes all currency risk.
- **Cost Limits:** SGEU accepts no responsibility for costs beyond the accepted agreement parameters.
- **Statutory Obligations:** The Proponent is solely responsible for statutory remittances (e.g., CPP, EI, Workers' Compensation, Income Tax).
- **Tax Requirements:** All invoices must explicitly display GST as a separate line item and state the Proponent's GST Registration Number.
- **Non-Resident Withholding:** Payments to non-resident entities may be subject to withholding taxes under the Income Tax Act (Canada) unless accompanied by an official waiver letter from the Canada Revenue Agency (CRA).

Optional / Additional Pricing & Exclusions

- Clearly distinguish between included services and optional or additional products/services.
- Provide an itemized cost summary and justification for any explicitly excluded items.

Payment Terms & Discounts

- Standard payment terms are 30 days from invoice receipt (subject to final negotiation).
- Specify any prompt payment discount options offered.

Invoicing Instructions:
All billing must be addressed directly to:
SGEU Accounting Department
1011 N Devonshire Dr
Regina, Saskatchewan
S4X 2X4

2.2.7. Section 6 — Exceptions

Specify any exceptions taken to the terms, conditions, or specifications set out in this RFP.

Each exception must clearly state the specific clause referenced and provide a rationale for the requested deviation.

(Note: Proponents are encouraged to submit technical and operational questions to the designated SGEU representative prior to the Q&A deadline to allow for potential addenda issuance).

3.0 INSTRUCTIONS TO PROPONENTS – (MANDATORY REQUIREMENTS)

The Proponent must have substantial compliance with all mandatory requirements.

3.1 Response Guidelines

To ensure your bid is considered for evaluation, Proponents should ensure bids include the following:

- A complete proposal outlining all required elements,
- An authorized official signature of the Proponent's company.

3.2 Security

The selected Proponent must verify in writing that all printed information pertaining to SGEU is kept confidential and secure. This also applies to any related reporting and other data provided to SGEU. The Proponent must also comply with all applicable privacy laws.

3.3 Past Performance Reference

Proponents must provide three (3) clients of similar size to SGEU, preferably clients of equivalent complexity. References should be for clients with requirements similar to those of SGEU.

Information should include the scope and date of the project, names and address of the client, title and phone number and email address of the contact person.

3.4 Terms and Conditions

Available upon request, must be agreed to at the time of contract signing.

4.0 RFP RESPONSE FORMAT

In order to receive a uniform format of responses from all Proponents, the following guidelines for formatting the Proposal have been outlined.

4.1 General Outline

- a) A table of contents of all presented material.
- b) Concise outline of your corporate structure and ownership.
- c) A complete description of the duration and extent of your company's experience in handling similar projects.
- d) Include response for all mandatory requirements (See Articles 2.2 and Article 3.0)
- e) The cost structure, in Canadian dollars (see Article 1.11), for all services.
- f) Responses to required information as presented in this RFP. The Proponents shall clearly indicate any specification that cannot be met in its entirety.
- g) Submission of three (3) relevant references.
- h) A summary of any value-added benefits.
- i) Completed Confirmation of Intent to participate (see Appendix A).

4.2 Signing Authority

Proponents' proposals must be dated and signed in the firm or corporate name and must bear the signature of a principal duly authorized to represent the Proponent. The Proponent's name must be fully stated. Where a proposal is signed by an agent of the Proponent, evidence of authority to act as the Proponent's agent shall accompany the proposal.

4.3 Innovation – Additional Services

Please indicate any additional value-added possibilities including unique features, and/or incentives. Each value-added submission should be described and priced separately.

5.0 Screening for Presentation (“Short list” of proposals)

The first stage of the evaluation will consist of a review of the proposal to ensure that it is compliant with all mandatory requirements contained in this document. Proposals not considered compliant may be rejected at this stage and no further efforts will be made by the evaluation team.

Screening of proposals will be conducted by the evaluation team on October 26, 2026. Successful Proponents will be notified on October 27, 2026.

5.1 Screening Criteria

Mandatory Requirements (must be included in the proposal)
Scope of Services/Proposal Requirements
References provided (see Article 3.4) – three (3) higher complexity clients
Security (see Article 3.2) – statement address security
Respondent's Profile – with signing authority
Receipt of proposal – within stated timeline

6.0 Presentation

Successfully screened Proponents will be invited to presentation to the evaluation team on November 18, 2026. Presentations may be conducted in person or virtually. The presentation must be given by personnel who will be directly involved in providing the services required. All costs associated with the presentation will be the responsibility of the Proponent.

Appendix A –Confirmation of Intent to Participate Form
RFP Reference Number: SGEU LTD #2026-04

Please complete this form and email IMMEDIATELY to:

SGEU

1011 N Devonshire Drive

Regina, Saskatchewan

S4X 2X4

Email: jberiault@sgeu.org and cc: pkidd@sgeu.org

Failure to return this form may result in no further communication regarding this Request for Proposal.

Company Name:	
Address:	
Contact person:	
Phone Number:	
Email Address:	

I have received a copy of the above noted Request for Proposal tender. I authorize the SGEU to send further correspondence that it deems to be of an urgent nature by e-mail, as they deem appropriate.

I understand that if I do not submit a proposal, this will not affect our company's status as a potential supplier to SGEU in the future. I also understand that if I do not return this form our firm will not receive any further notice with regard to this Request for Proposal.

I understand that any clarification questions (as per Article 1.6) must be made no later than October 15, 2026.

Please select one of the following:

☐ I will be participating in this formal procurement process and would like to receive a copy of the SGEU LTD Charter and Policies.

☐ I will not be participating in this tendering process.

Name:		Signature:	
Title:		Date:	