



**EXPRESSION OF INTEREST  
FOR THE PROVISION OF  
GROUP INSURANCE BENEFITS SERVICES**

**Issued: February 02, 2026**

**DUE: February 20, 2026 @ 3:00pm (EST)**

**2026-EOI-002**

## 1. Purpose of this Expression of Interest

The City of Iqaluit is issuing this Expression of Interest (EOI) to identify and assess the interest, availability, qualifications, and general capabilities of **qualified group insurance benefits service providers**, including **licensed benefits brokers and insurance carriers**, who may be interested in providing **group insurance benefits** for approximately **200 municipal employees**.

The City is seeking information on **comprehensive, cost-effective, and administratively efficient group insurance benefit solutions** suitable for a Northern municipal workforce, including the ability to **coordinate benefits with the Federal Non-Insured Health Benefits (NIHB) program** applicable in Nunavut.

While the City anticipates that a **broker-led service model** may provide the greatest flexibility and value, the City remains open to receiving information from both brokers and insurers in order to better understand market options and procurement approaches.

This EOI is intended solely to inform the City's procurement planning and does not constitute a commitment by the City to issue a subsequent competitive procurement or to procure any goods or services.

## 2. PROCUREMENT CONTEXT

### Legislative and Policy Framework

This EOI is issued in accordance with:

- Cities, Towns and Villages Act (Nunavut)
- City of Iqaluit Procurement By-law No. 1014
- Applicable City policies, procedures, and Codes of Conduct

### Non-Binding Nature of EOI

This EOI is not a Call for Bids and will not result in the award of a contract. Submissions received in response to this EOI will not create any contractual or legal obligations between the City and any respondent.

The City may, but is not obligated to:

- Issue a Request for Proposals (RFP), Request for Quotations (RFQ), or other competitive procurement
- Use information obtained through this EOI to develop procurement documents
- Modify its procurement strategy based on responses received

## 3. SCOPE OF INTEREST

Respondents are invited to express interest in providing **group insurance benefits services**, either directly as an insurer or indirectly through a brokerage-led model, that may include, but are not limited to, the following.

### **Core Benefit Coverage**

At a minimum, the City is interested in benefit plans that include:

- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- Life Insurance
- Dependent Life Insurance
- Accidental Death and Dismemberment (AD&D)
- Extended Health Benefits
- Prescription Drug Coverage
- Dental Coverage

### **NIHB Coordination**

Respondents must demonstrate the ability to:

- Coordinate extended health and drug benefits with the **Federal Non-Insured Health Benefits (NIHB) program**
- Administer claims in jurisdictions where NIHB is a primary payer for eligible individuals
- Support employees and employers in navigating NIHB eligibility and coordination issues

### **Service Delivery Models**

Respondents should clearly describe their proposed service delivery model, including:

- **Broker-led models**, where a licensed broker acts as the City's primary advisor and administrator, procuring insurance coverage from one or more carriers; and/or
- **Insurer-direct models**, where the insurer provides coverage and administrative services directly to the City

Respondents should identify the **advantages, limitations, and risks** of their proposed model in the context of a Northern municipal employer.

### **Plan Administration and Support**

- Administration of benefits for approximately 200 employees and eligible dependents
- Claims processing and benefits administration, preferably supported by electronic systems
- Employee access to benefit information, coverage details, and claims status through online platforms
- Advisory and support services for both employees and City administration

Detailed plan specifications are intentionally not provided at this stage.

## **4. INFORMATION REQUESTED FROM RESPONDENTS**

Respondents should provide concise, high-level information addressing the following areas.

### **Company Profile**

- Legal name and business address
- Role in the proposed model (broker, insurer, or both)

- Years in operation
- Primary contact information
- Applicable licenses and regulatory approvals

#### **Relevant Experience and Capabilities**

- Experience providing group insurance benefits to public-sector or municipal employers
- Experience administering plans of comparable size
- Demonstrated experience with **NIHB coordination**
- Experience serving Northern, remote, or geographically dispersed workforces

#### **Capacity and Availability**

- Capacity to service approximately 200 employees
- Claims processing capabilities and service standards
- Geographic service model, including remote service delivery

#### **Value-Added Considerations**

- Cost-containment and utilization management strategies
- Wellness, prevention, or employee assistance programs, if available
- Use of technology to improve employee experience and administrative efficiency
- Environmental, social, or governance (ESG) considerations
- Support for Nunavut-based or Inuit businesses, where applicable

#### **Optional Information**

- Observations on group benefits market conditions
- Recommendations on procurement structure (broker-led vs insurer-direct)
- Identification of risks or constraints the City should consider

## **5. SUBMISSION INSTRUCTIONS**

#### **Submission Format**

- Electronic submission preferred (PDF format)
- Maximum length: 10 pages, excluding appendices

#### **Submission Deadline**

Submissions must be received no later than: **15:00 EST February 20, 2026**  
Late submissions may not be considered.

#### **Submission Address**

Submissions shall be delivered electronically to:

Jim Jones  
City of Iqaluit  
[J.Jones@iqaluit.ca](mailto:J.Jones@iqaluit.ca)

## 6. EVALUATION AND USE OF RESPONSES

### Review Process

EOI responses will be reviewed by City Administration for the purpose of:

- Understanding supplier interest and market capacity
- Informing future procurement strategy and documentation
- Identifying potential qualified suppliers for a future competitive process

### No Ranking or Scoring

Responses will not be formally scored or ranked, and the City is under no obligation to provide feedback to respondents.

## 7. CITY RIGHTS AND RESERVATIONS

The City reserves the right to:

- Amend, cancel, or reissue this EOI at any time
- Request clarification or additional information from any respondent
- Accept or reject any or all EOI responses
- Use or not use information provided in responses at its sole discretion

## 8. CONFLICT OF INTEREST AND CONDUCT

Respondents must disclose any actual or potential conflicts of interest. All respondents are expected to conduct themselves in accordance with ethical business practices.

City staff and Council members involved in this EOI are bound by applicable Codes of Conduct and conflict-of-interest requirements.

## 9. CONFIDENTIALITY

Information submitted in response to this EOI will be treated in accordance with applicable access-to-information and privacy legislation. Respondents should clearly identify any proprietary or confidential information.

## 10. CONTACT FOR INQUIRIES

All inquiries regarding this EOI must be directed to:

Jim Jones, Procurement Agent  
City of Iqaluit  
[j.jones@iqaluit.ca](mailto:j.jones@iqaluit.ca)

No other City employee or Council member is authorized to discuss this EOI.