LAKE COUNTY, TENNESSEE
NOTICE TO BIDDERS
2027 EMPLOYEE INSURANCE BENEFITS
GROUP HEALTH & ANCILLARY COVERAGE

Lake County, Tennessee, through the Lake County Mayor's Office, invites sealed bids from qualified insurance carriers and authorized insurance representatives for group employee health and ancillary insurance benefits for eligible County employees and officials for the plan year January 1, 2027, through December 31, 2027.

Coverage categories may include medical and prescription drug, dental, vision, basic life and AD&D, voluntary life and AD&D, critical illness, accident, and other voluntary benefits. Bidders may submit bids for one or more categories. The County may make awards by category or as a combined package.

WRITTEN QUESTIONS DUE	November 20, 2026, by 12:00 noon Central Time
FINAL ADDENDUM, IF ANY	November 27, 2026, by 4:00 p.m. Central Time
SEALED BIDS DUE	December 1, 2026, no later than 4:00 p.m. Central Time
PUBLIC BID OPENING	December 21, 2026, at 6:00 p.m. Central Time, at the Lake County Commission meeting

SUBMISSION INSTRUCTIONS

Submit one (1) signed original and two (2) copies in a sealed envelope clearly marked "2027 EMPLOYEE INSURANCE BENEFITS BID - DO NOT OPEN BEFORE DECEMBER 21, 2026." Bids must be received no later than 4:00 p.m. Central Time on December 1, 2026. Late bids and bids submitted by email or fax will not be accepted.

Deliver or mail sealed bids to:
Lake County Mayor's Office
Lake County Courthouse
229 Church Street
Tiptonville, Tennessee 38079

Bids will remain sealed and in secure County custody until they are publicly opened at the Lake County Commission meeting on December 21, 2026, at 6:00 p.m. Central Time, at the Lake County Courthouse, 229 Church Street, Tiptonville, Tennessee 38079. The opening is not an award decision.

Written questions must be sent to Tyler Douglas at tyler.douglas@lakecountytn.gov by the question deadline above. For assistance or to request the complete bid package, contact the Lake County Mayor's Office at (731) 253-7382. Lake County reserves the right to reject any or all bids for good cause and to make an award in the best interests of the County. Any contract award is subject to the required County approval process.