

REQUEST FOR PROPOSAL (RFP) EMPLOYEE SECTION 125 BENEFITS BROKER AND CONSULTING

TITLE: Section 125 Benefits Broker and Consulting
ISSUE DATE: April 24, 2025
DUE DATE: May 8, 2025
DELIVER TO: Dr. Courtney Currin, Assistant Superintendent of Human Resources

Electronic proposals must be received by 11:00 am on May 8, 2025. Indicate the firm and/or company name and the primary contact person. Any proposals received after 11:00 am on May 8, 2025, will not be considered.

Each vendor will need to submit the proposal in electronic format only via email to humanresources@gcs.k12.nc.us. Email proposals will be held unopened until after 11:00 am on May 8, 2025. All email proposals must have the following subject line: "Proposal Response - RFP GCPS Section 125 Benefits Broker and Consulting."

Granville County Public Schools reserves the right to reject any or all proposals submitted, or to accept a higher proposal if it is felt that the higher proposal provides better services or products for our employees or our school system. Granville County Public Schools will take into consideration other factors other than cost, including premium charges to employees, past experience relative to Section 125 Plans and other employee benefits, overall record of service, financial stability, references, ability to provide requested services, and any other factors found necessary for quality service.

During the evaluation process, Granville County Public Schools reserves the right, where it may serve the school system's best interest, to request additional information or clarification from proposers or to allow corrections of errors or omissions. At the discretion of the school system, firms submitting proposals may be requested to make oral presentations as part of the evaluation process.

Granville County Public Schools intends to review each proposal by May 22, 2025, and make a selection by May 30, 2025. If this proposal needs to go before the Board of Education for approval, it will be presented at the next Board meeting.

PURPOSE

Granville County Public Schools is soliciting Request for Proposals (RFP) for our Section 125 Flexible Benefits Plan Administration for the plan year beginning 2026. We are in search of a broker/consultant with evidence that they are able to provide the needed benefit administration for Granville County Public Schools and its employees. This Request for Proposal does not indicate in any way that we are

dissatisfied with the services, plan, and/or products of our current provider. Instead, we are ensuring that our employees are continually offered the best benefit services and products available. As of April 1, 2025, Granville County Public Schools has 758 full-time employees, approximately 83 part-time employees (who may or may not qualify for Section 125 benefits), 14 schools, and a district office that includes a maintenance site and a transportation site.

TYPE OF PLAN

The Board of Education desires to have one vendor provide and service the proposed plan. Proposals should include the following benefits. Verify that your firm has the experience and expertise to “shop the market” for and administer each of the following benefits:

- Flexible Spending Account (Healthcare and Dependent Care)
- Dental Insurance
- Vision Insurance
- Cancer Insurance
- Accident Insurance
- Disability Insurance
- Group Critical Illness Insurance
- Hospital Confinement Indemnity Insurance
- Basic Group Term Life Insurance
- Life Insurance
- Long Term Care Benefits
- Employee Assistance Program
- Telemedicine Benefits

OTHER SERVICES DESIRED BY THE UNIT

The unit desires a Section 125 administrator who will complete all required discrimination testing and all required reports, and adhere to procedures, guidelines, regulations, and laws related to the collection, disbursement, and record keeping for the spending accounts for employees.

Proposals will be evaluated based on the model plan design, enrollment and communication capabilities, and cost to the employer.

NO CONTACT DURING BID PROCESS

To ensure a fair and transparent bid process, all communication regarding this Request for Proposal (RFP) must be directed exclusively to the designated purchasing officer. Any attempt by a proposer to contact other members of the organization, including School Board members or Senior Administration, to gain favor or influence the outcome of the bid will result in the disqualification of the proposal.

During the evaluation process, Granville County Public Schools may, at its discretion, request any one or all companies provide additional information or a verbal presentation for the purpose of clarification or to amplify the materials presented in any part of the proposal. However, companies are cautioned that Granville County Public Schools is not required to request clarification; therefore, all proposals should be complete and reflect the most favorable terms available from the company.

Granville County Public Schools requires a North Carolina licensed agent with the expertise and capacity to provide the products and services requested to an employer of at least 500 employees. Such expertise

and capacity must be fully evident within the proposal and verifiable through a minimum of five (5) references. These five references must be from employers of at least 500 employees, in which you currently provide Flexible Benefit (Spending Account) Administration, not insurance products only. Among those five references, at least four (4) must be from public school systems in North Carolina. The references should not only be able to verify the company's ability, but also the agents and/or the agency. Please include the name, company name, number of employees, telephone number and email address for each reference.

To ensure no adverse effects for our employees, it is Granville County Public Schools intention to continue payroll deduction and pretax for any employee that has a product(s) with the current Section 125 plan administrator and desires to continue coverage. How would you convey this message to all our employees?

QUESTIONS

It is not necessary to repeat the question, but please identify your answer as 1., 2., 3., etc. This information may be contained elsewhere in your proposal; if it is, please identify the question number and where the information is contained within your proposal.

1. Information about the firm submitting the proposal:
2. Name of firm.
3. Names and titles of person(s) submitting proposal.
4. Address of the firm submitting the proposal.
5. Phone number(s) of the firm submitting the proposal.
6. Contact person(s) for the firm and phone number(s).
7. Please describe the following as it pertains to Flexible Spending Account administration.
 - a. Describe the claim reimbursement process for Spending Accounts.
 - b. How often do you pay reimbursement claims?
 - c. What experience does your organization have with Flexible Benefit Administration?
 - d. Do you provide a Flex Card (debit card), and is your spending account vendor compliant with all relevant IRS Regulations in regard to administration of debit cards?
 - e. List any fees or charges associated with the Flexible Spending Accounts.
 - f. Describe in detail the communication and enrollment process.
 - g. Who will be doing the enrollments?
 - h. What is their experience in benefit communication and enrollment with the NC Public Schools?
 - i. Include brochures or information you will be using during the enrollment process.
 - j. Do you offer online or web enrollment, and if so, please describe?
8. List any costs for brochures, enrollment services, etc.
9. Please verify that Granville County Public Schools will not be responsible for any consulting services fees, and your firm will be compensated directly from the insurance carriers in the form of commission-based or other arrangement.
10. Provide a copy of a benefit election form that will be submitted to Granville County Public Schools indicating an employee's benefit enrollment.
11. Do you provide toll-free numbers to staff and employees for questions or service?
12. Do you provide a personalized interactive website?

13. Do you provide plan documents for the employer? If so, at what cost?
14. Describe the billing process from your company to Granville County Public Schools.
15. What reports are sent to the employer and how often?
16. What reports are sent to the employee, and how often?
17. Describe your post-enrollment data return processes to our financial software for payroll deduction.

By signing this Request for Proposals, I certify to the following:

I have read this Request for Proposals and have answered all questions on this Bid Form.

Our firm has not and will not contact School Board members or Senior Administration to gain favor for our firm.

Our firm will honor all commitments made on this Bid Form.

Our firm and all representatives are licensed and will be licensed in North Carolina to provide all services offered during the life of the contract.

Our firm is not listed on the Final Divestment List created by the State Treasurer pursuant to N.C.G.S. 147-86.58, Iran Divestment Act Certification.

To the best of my knowledge and in the exercise of due diligence, none of our firm's corporate officers, directors, or trustees and none of its employees who will directly provide services under this Contract are immediate family members of any member of the Granville County Board of Education or of any principal or central office staff administrator employed by the School System.

Signature of Representative

Firm Name

Date of Signature