

REQUEST FOR QUALIFICATIONS (RFQ) EMPLOYEE BENEFITS BROKER/CONSULTING SERVICES

TITLE: Section 125 Voluntary Employee Benefit Brokerage Services

ISSUE DATE: 27 April 2026

DUE DATE: 27 May 2026

**DELIVER TO: Washington County Schools; % Dr. Michael Yancey: Chief
Personnel Officer; 802 Washington Street; Plymouth NC 27962**

Sealed proposals must be received by 17:00 hours by 17 May 2026. Indicate the firm and/or company name and the primary contact person on the front of each sealed proposal envelope or package. Any proposals received after 5:00pm on 17 May 2026 will not be considered.

Each vendor will need to furnish 3 copies of the proposal.

The Washington County 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.

During the evaluation process, Washington County Schools reserves the right, where it may serve the school system's best interest, to request additional information or clarifications 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.

PURPOSE

Washington County Schools is soliciting Requests for Proposals (RFP) for our Section 125 Flexible Benefits Plan Administration for the plan year beginning 1 October 2026. We are in search of a broker/consultant with evidence that they are able to provide the needed benefit administration for Washington County Schools and its employees. This Request for Proposals 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 13 April 2026, Washington County Schools has approximately 220 full-time employees, approximately 50 part-time employees (who may or may not qualify for Section 125 benefits), 3 schools, and a district office, which 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:

OTHER SERVICES DESIRED BY THE UNIT

The unit desires a Section 125 administrator which will complete all required discrimination testing, all required reports and will 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.

Washington County 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 300 employees, in which you currently provide Flexible Benefit (Spending Account) Administration as well as voluntary benefits. 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 Washington County 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.

QUESTIONNAIRE

1. Is your firm a broker, consultant, or an insurance carrier? Please describe how your firm is structured and how that impacts your ability to offer multiple vendor options.
2. What experience does your organization have with Flexible Benefit Administration?
3. 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?
4. List any fees or charges associated with the Flexible Spending Accounts.
5. Describe in detail the communication and enrollment process.
6. Who will be doing the enrollments? What is their experience in benefit communication and enrollment with the NC Public Schools?
7. Include brochures or information you will be using during the enrollment process.

8. Do you offer online or web enrollment? If so, please describe.
9. List any cost for brochures, enrollment services, etc.
10. Please verify Washington County 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 base or other arrangement.
11. Provide a copy of a benefit election form that will be submitted to Washington County Schools indicating an employee's benefit enrollment.
12. Do you provide toll-free numbers to staff and employees for questions or service?
13. Do you provide a personalized interactive website?
14. Do you provide plan documents for the employer? If so, at what cost?
15. Describe the billing process from your company to Washington County Schools
16. Describe your post-enrollment data return processes to our financial software for payroll deduction.
17. Do you offer a vendor selection process that ensures multiple vendors per benefit category? If so, how does your firm determine the best fit for a client's needs?
18. How does your firm support ongoing employee education and benefit communication beyond open enrollment?
19. How does your firm ensure that employees retain their policies when transitioning between employers or experiencing life changes?
20. Do you offer Guaranteed Issue availability at every open enrollment? If so, describe how this impacts employees.
21. How does your firm ensure that selected products take effect immediately upon signature for seamless coverage?
22. How does your firm integrate technology, employee communication, billing, and call center services to enhance efficiency and accuracy for both the employer and employees?
23. Are these services for enrollment technology, bill reconciliation, communications, and call center an in-house team or outsourced to a subcontractor?

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 will not contact School Board members or Senior Administration to gain favor for our firm after the submission date until the signing of the contract.
- 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.

Signature of Representative

Firm Name

Date of Signature