

COLUMBUS COUNTY SCHOOLS

REQUEST FOR PROPOSALS (RFP)

Section 125 Voluntary Employee Benefits Brokerage and Consulting Services

RFP Number:

171-171-26-203

Issue Date:

August 3, 2026

Proposal Due Date/Bid Opening Date:

September 1, 2026, by 4:00 p.m. EST

Note submissions may be received by email at ccox@columbus.k12.nc.us or by mail at the Proposal Submission Contact:

Proposal Submission Contact:

Connie Cox
Columbus County Schools Central Services
2586 James B. White Highway North
Whiteville, North Carolina 28472

All submissions must be received by September 1, 2026 at 4PM regardless of the method of submission.

NOTICE TO PROPOSERS

Columbus County Schools is soliciting proposals from qualified firms to provide Section 125 Flexible Benefit Plan Administration and Voluntary Employee Benefit Brokerage/Consulting Services for the plan year beginning July 1, 2027.

Sealed proposals must be received no later than 4:00 p.m. EST on September 1, 2026. Proposals received after this deadline will not be considered.

The outside of the sealed proposal package shall clearly identify:

- Firm Name
- Primary Contact Person

- “RFP – Section 125 Voluntary Employee Benefits Brokerage and Consulting Services”

Respondents shall submit a minimum of three (3) printed copies of the proposal.

Columbus County Schools reserves the right to reject any or all proposals, waive informalities, request additional information, conduct interviews, and select the proposal deemed to be in the best interest of the school district.

I. PURPOSE

Columbus County Schools seeks proposals from qualified firms to provide comprehensive Section 125 Flexible Benefit Plan Administration and Voluntary Employee Benefit Brokerage Services for district employees.

This Request for Proposals does not indicate dissatisfaction with the current provider. Rather, Columbus County Schools is committed to ensuring that employees continue to receive the highest quality benefit products, services, enrollment support, and administrative assistance available in the marketplace.

As of August 3, 2026, Columbus County Schools consists of:

- 776 Full-Time Employees
 - Approximately 40 Part-Time Employees
 - 12 Schools
 - District Central Office
 - Transportation Department
 - Maintenance Department
-

II. SCOPE OF SERVICES

The Board of Education desires to contract with one qualified firm to provide and administer a comprehensive Section 125 Flexible Benefits Program.

The selected firm shall demonstrate the ability to market, administer, enroll, service, and support voluntary employee benefits through a comprehensive benefits platform.

Services shall include, but not be limited to:

Section 125 Administration

- Flexible Spending Account (FSA) Administration
- Required Nondiscrimination Testing

- Compliance Reporting
- Plan Document Preparation and Maintenance
- IRS Compliance Monitoring
- Employee Record Management

Voluntary Benefits Brokerage Services

The successful proposer shall demonstrate the capability to competitively market and administer voluntary benefits including, but not limited to:

- Cancer Insurance
- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Disability Insurance
- Life Insurance
- Dental Insurance
- Vision Insurance
- Other Supplemental Benefits

The selected vendor shall possess the expertise necessary to effectively “shop the market” and present competitive benefit offerings to employees.

III. ADMINISTRATIVE REQUIREMENTS

The selected vendor shall:

- Conduct all required discrimination testing.
- Prepare and maintain all required Section 125 plan documentation.
- Ensure compliance with all applicable federal and state laws.
- Maintain accurate records.
- Provide employee support services.
- Administer payroll deduction files.
- Coordinate enrollment activities.
- Assist with annual open enrollment.
- Provide post-enrollment reconciliation and reporting.

Columbus County Schools intends to continue payroll deduction and pretax treatment for employees who currently maintain eligible products and elect to continue coverage.

IV. MINIMUM QUALIFICATIONS

Respondents must:

- Be licensed to conduct business in North Carolina.
- Maintain all required insurance licenses throughout the contract period.
- Demonstrate experience administering benefits programs for employers with a minimum of 500 employees.
- Provide at least five (5) references from organizations with 500 or more employees where the proposer currently provides both:
 - Flexible Benefit Administration
 - Voluntary Employee Benefits

References shall include:

- Organization Name
 - Contact Person
 - Number of Employees
 - Telephone Number
 - Email Address
-

V. PROPOSAL EVALUATION CRITERIA

Proposals will be evaluated based upon:

Qualifications and Experience

- Experience administering Section 125 plans
- Experience serving public school systems
- Qualifications of assigned personnel

Benefit Design and Product Offerings

- Breadth and quality of products
- Market competitiveness
- Carrier selection process

Enrollment and Communication Services

- Employee education
- Enrollment support
- Communication strategies

Technology and Administrative Services

- Online enrollment capabilities
- Billing reconciliation
- Payroll integration
- Reporting capabilities

Cost Effectiveness

- Cost to Columbus County Schools
- Administrative fees
- Overall value provided

References and Performance History

- Client satisfaction
 - Service responsiveness
 - Retention history
-

VI. REQUIRED QUESTIONNAIRE

Respondents shall answer the following questions completely.

1. Is your firm a broker, consultant, or insurance carrier? Describe your organizational structure.
2. What experience does your organization have with Flexible Benefit Administration?
3. Do you provide a Flex Card (debit card)? Is it IRS compliant?
4. List all fees associated with Flexible Spending Accounts.
5. Describe your communication and enrollment process.
6. Who conducts enrollments? Describe their experience with North Carolina public schools.
7. Include enrollment materials and communication samples.
8. Do you provide online enrollment? If yes, describe.
9. List costs associated with enrollment materials and services.
10. Confirm Columbus County Schools will not incur consulting fees and describe compensation arrangements.
11. Provide a sample benefit election form.
12. Do you provide toll-free employee support?
13. Do you provide a personalized interactive benefits website?
14. Do you provide plan documents? If so, at what cost?
15. Describe your billing process.
16. Describe your payroll deduction data return process.

17. Describe your vendor selection methodology.
 18. Describe ongoing employee education services.
 19. Explain policy portability for employees.
 20. Do you offer Guaranteed Issue at each enrollment period?
 21. Describe your policy effective date procedures.
 22. Describe your technology, communications, billing, and call center integration.
 23. Are these services provided in-house or subcontracted?
-

VII. INTERVIEWS AND PRESENTATIONS

Columbus County Schools reserves the right to request interviews, presentations, demonstrations, or additional information from any respondent as part of the evaluation process.

Failure to provide requested information may result in disqualification.

VIII. RESERVATION OF RIGHTS

Columbus County Schools reserves the right to:

- Reject any or all proposals.
- Waive informalities or irregularities.
- Request clarification of submitted information.
- Negotiate terms and conditions.
- Cancel this solicitation at any time.
- Select the proposal deemed most advantageous to the school district.

Selection will not be based solely on cost.

IX. CERTIFICATION

By signing below, the proposer certifies that:

- The proposer has read and understands all requirements contained herein.
- All information submitted is true and accurate.
- The proposer will not contact Board of Education members or senior administrators in an effort to influence the selection process following proposal submission.

- The proposer will honor all commitments made within its proposal.
- All representatives are properly licensed in North Carolina and will maintain such licensure throughout the contract term.

Authorized Representative Signature

Printed Name

Title

Firm Name

Date