



REQUEST FOR PROPOSALS

FOR

Benefit Brokerage Services & Section 125 Cafeteria Benefit Plans

Due:

Friday, October 24, 2025
No later than 4:00 P.M.

Mail to:

Cabarrus County Schools
ATTN: Rhonda Drought
4425 Old Airport Rd
Concord, NC 28025

Section 125 Cafeteria Benefit Plan Proposal

I. INTRODUCTION

General Information

Cabarrus County Schools is inviting proposals from licensed North Carolina providers of services for a period of three (3) years in connection with our Section 125 Cafeteria Benefits Plan and underlying insurance benefit programs.

The purpose of the Request for Proposals (RFP) is to solicit offers from qualified licensed North Carolina insurance brokers to provide brokerage and consulting services to Cabarrus County Schools in the areas of plan design, placement and administration of insurance contracts, contract renewals and the overall maintenance and benefit administration of our Section 125 Cafeteria Benefits Plan. Through this RFP, beginning with the 2026 benefits plan year (August 2026 to July 2027), Cabarrus County Schools is open to proposals from brokers who wish to bid on all benefits as a whole, as well as brokers who wish to submit a partial bid. The final decision will be based on the highest quality benefits, services, and products they present.

Cabarrus County Schools current benefit offerings and enrollment are as follows

Benefit	Vendor	Plans	Headcount Enrolled
Flexible Spending Accounts	Flexible Benefits Administrators	<ul style="list-style-type: none">• Dependent Care• FSA -Medical	<ul style="list-style-type: none">• DCA 79• FSA 752
Vision	Community Eye Care (CEC)	-	<ul style="list-style-type: none">• 2096
Dental	Ameritas	<ul style="list-style-type: none">• Passive PPO• PPO	<ul style="list-style-type: none">• Passive 1673• PPO 915
Cancer	Manhattan Life	<ul style="list-style-type: none">• Option 1• Option 2• Option 3• Option 4	<ul style="list-style-type: none">• Option 1 201• Option 2 168• Option 3 35• Option 4 96
Accident	The Standard		<ul style="list-style-type: none">• 326
Hospital Indemnity	The Standard		<ul style="list-style-type: none">• 211
Critical Illness	The Standard	-	<ul style="list-style-type: none">• 361
Short-Term Disability	One America/AUL	-	<ul style="list-style-type: none">• 809
Long-Term Disability	One America/AUL	-	<ul style="list-style-type: none">• 529
Term Life Insurance	Lincoln Financial Group	<ul style="list-style-type: none">• Employer Paid Basic Life: 5,000• Optional Employee• Optional Spouse• Optional Child(ren)	<ul style="list-style-type: none">• Employer Paid - 4356• Optional Employee – 786• Optional Spouse – 188• Optional Child(ren) - 217
Whole Life Insurance	Mass Mutual	-	<ul style="list-style-type: none">• 112

The brokerage firm selected will be responsible for any tax filings as required by the Internal Revenue Service and complete all required discrimination testing, all required reports and will

adhere to procedures, guidelines, regulations, and laws. The brokerage firm will also maintain an appropriate level of fidelity bond coverage while servicing our products.

The firm shall carry out and administer the following benefit administration duties:

1. Enrollment and Eligibility
2. Document Fulfillment
3. Communication Design
4. Decision Support/Recommendation Engine
5. Employee Service Center/Call Center
6. Affordable Care Act (ACA) Eligibility Calculation and Tracking
7. ACA 1094/1095 Data Storage
8. ACA IRS Transmittal
9. ACA 1095 Employee Fulfillment
10. Implementation
11. Vendor Integration
12. Payroll Integration/reporting
13. Monthly Billing Reconciliation

Submitted proposals must meet all requirements set forth in this Request for Proposals.

Cabarrus County Schools is not responsible for any reimbursement to responding companies for any expenses incurred in preparing or presenting material in response to this request.

Any questions or request for additional information or clarification about this Request for Proposals shall be made in writing no later than 4:00pm on Friday, October 10, 2025, to Rhonda Drought at Rhonda.drought@cabarrus.k12.nc.us. No request for additional information will be accepted after this date. There will be no exceptions to this requirement.

One (1) electronic submission of the Proposal by completing the embedded links indicated in this RFP and **one (1) original Proposal signed in ink** by a company official authorized to make a legal and binding offer, plus **three (3) additional hard copies** of the proposal must be submitted. No proposal or modifications to the proposal may be made by telephone or fax. A proposal may be withdrawn and resubmitted if done prior to the above deadline. Such a request for withdrawal shall be in writing.

All hard copy proposals must be submitted in a sealed envelope or box and clearly marked on the outside "Section 125 Flexible Benefit Plan Proposal" and mailed to the following address.

**Cabarrus County Schools
ATTN: Rhonda Drought
4425 Old Airport Rd
Concord NC 28025**

Proposal must be submitted on-line, and hardcopies must be received by 4:00 pm on Friday, October 24, 2025. Proposals received after 4:00 pm will be returned unopened to the sender.

Cabarrus County Schools reserves the right to reject any or all proposals submitted.

All proposals submitted will be reviewed internally at Cabarrus County Schools. Proposals will be evaluated based on the plan design, enrollment and communication capabilities, service and cost to Cabarrus County Schools and its employees. Proposals should include all the specifics requested in this RFP and a completed Bid Form with attachments as needed to complete the Bid Form.

Following the initial review and screening of the written Proposals, some brokerage firms may be invited to participate in the final selection process, which may include participation in an oral presentation. This screening and selection process is at the discretion of Cabarrus County Schools.

II. TERMS AND CONDITIONS

- Cabarrus County Schools reserves the right to reject any and all proposals or parts of a proposal.
- Cabarrus County Schools reserves the right to terminate the contract for reasons of violations by the successful bidder of any term or condition of the contract by giving thirty (30) days written notice stating the reasons therefore and giving the party ample time to remedy the deficiencies.
- Cabarrus County Schools reserves the right to negotiate any and all elements of a contract resulting from this request for proposal.
- All proposals will be considered final. No additions, deletions, corrections, or adjustments will be accepted after the time of proposal deadline.
- Elaborate proposals in the form of brochures or other presentations beyond that necessary to present a complete and effective proposal are not desired.
- Each proposal shall state that this is a firm offer that may be accepted within a period of 90 days from the date of submission.
- All proposals and correspondence relating to or in reference to this request for proposal shall become the property of Cabarrus County Schools.
- Each broker shall submit a completed Bid Form with its proposal and include the name, address, telephone number, and e-mail address of the person(s) with authority to bind the firm and answer questions or provide clarification concerning the proposal.

BID FORM

**Section 125 Flexible Benefits Plan
Proposals**

Please complete and return this hard copy Bid Form with your Proposal. You may attach a page or pages to this form if needed to answer a question or questions. Please indicate on the Bid Form that the question is answered on the attached page. Also, please designate any answer on an attached page with the corresponding number as the question on the Bid Form.

Once you have answered all the questions on this hardcopy of the Bid Form, please use this information to complete the [Electronic BID FORM](#) and submit.

BROKERAGE FIRM INFORMATION

1. Name of Brokerage Firm submitting this Proposal:

2. Address of the Brokerage Firm

3. Name and Title of person submitting this Proposal:

4. Contact Person for the Brokerage Firm:

5. Telephone number(s) and e-mail address for the Contact Person:

6. Please provide three (3) references, preferably public school systems, with which your firm has worked with. Please include the names of the school systems, contact names, titles and their telephone numbers and e-mail addresses. Indicate the approximate number of employees they service.
7. Describe your brokerage firm's communication and enrollment services. Include, but do not limit your description to the questions listed below.
 - a. Cabarrus County Schools uses self-service web enrollment as the primary enrollment tool for annual enrollment as well as year round benefits administration for new employee onboarding and life event changes throughout the plan year. Please provide your experience in web enrollment capabilities and the processes that your brokerage firm uses.
 - b. Describe any on-site enrollment staff that will be doing the annual enrollments in coordination with web enrollment.
 - c. How are your enrollers compensated?
 - d. Describe your post annual enrollment data processes and how it is communicated back to Cabarrus County Schools.
 - e. Describe your payroll reporting processes throughout the plan year.
8. Does your brokerage firm provide a toll free call center as a second enrollment tool for employees to call for enrollments, life event changes and if they have service questions?
9. Explain how you expect to be compensated for your services, by whom, and an estimated amount. Please describe in detail a schedule of any and all fees associated with your services.
10. Do you provide plan documents for employers, and if so, at what cost?
11. Does your brokerage firm create and provide a complete Employee Benefits Booklet for employees? If so, at what cost? Please enclose a copy of an Employee Benefits Booklet that you made for a client.
12. Does your brokerage firm create an employee benefits portal webpage for your clients where employees can access policy information, an electronic version of the benefits booklet, claims forms and an enrollment portal.
13. If Cabarrus County Schools awards your brokerage firm with the contract, what length of time would your brokerage firm need to prepare the enrollment staff and materials for an employee Annual Enrollment?

INSURANCE PRODUCTS

14. Does your brokerage firm offer Flexible Spending Account (FSA) administration for medical and dependent care reimbursement?
15. Who will your brokerage firm be using as the Third Party Administrator (TPA) for the FSA's?
16. Does your third party administrator (TPA) for FSAs have debit card usage for both medical and dependent care accounts?

17. Is your third party administrator (TPA) compliant with the Inventory Information Approval System (IIAS) methods used in the card administration in accordance with the IRS?
18. Please describe the procedures for the use of your debit card and participant requirements for substantiation.
19. Is there a monthly fee for the use of debit cards? If so, what is the fee?
20. Please use this link to complete this [**Insurance Plan Offerings Spreadsheet**](#). Use the tabs on the bottom of the spreadsheet to complete vendor and coverage information for each of the products. **Name the file with your company name, then share the document with rhonda.drought@apps.cabarrus.k12.nc.us OR download a copy of the file in Excel and email it directly to rhonda.drought@cabarrus.k12.nc.us.** Please note the difference in the two email addresses. The offerings spreadsheet includes:
- Dental Insurance
 - Vision Insurance
 - Cancer Insurance
 - Accident Insurance
 - Hospital Indemnity/Gap Insurance
 - Critical Illness Insurance
 - Short-Term Disability
 - Long-Term Disability
 - Group Term Life Insurance
 - Whole Life Insurance
21. Discuss your process for evaluating and marketing these products and the client's involvement in that decision making process.
22. Are these the same carriers that you typically use for these product lines for other school systems you service?
23. How long has your brokerage firm conducted business with the carriers you are proposing to Cabarrus County Schools?
24. Are there any of Cabarrus County Schools current insurance carriers that will not acknowledge your brokerage firm as a broker of record with them? If so, why?
25. Describe the billing and reconciliation process from each carrier to Cabarrus County Schools.
- a. Do the carriers have on-line benefits administration services available?
 - b. Do the carriers provide electronic billing statements and reconciliation tools?
 - c. Are the carriers capable of accepting and transmitting FTP (File Transfer Protocol) files?

I certify that I have read this Request for Proposal and have answered all questions on this Bid Form.

I certify that our brokerage firm will honor all commitments made on this Bid Form.

I certify that our brokerage firm and all representatives are licensed and will be licensed in North Carolina to provide all services offered during the life of this contract.

Signature of Representative

Title of Representative

Date of Signature