



Request for Proposals

TITLE: Benefits Consulting & Broker Services
DEPARTMENT: Human Resources
ISSUE DATE: March 14, 2025
DUE DATE: **5:00 pm, April 1, 2025**
ISSUING AGENCY: Mid-Carolina Regional Council
6205 Raeford Road
Fayetteville, NC 28304

Sealed Proposals subject to the conditions made a part hereof will be accepted until **5:00pm, April 1, 2025** for furnishing services described herein.

IMPORTANT NOTE: Methods of Submittal

Physical Delivery

The proposal may be submitted in paper form in a sealed envelope marked "Proposal— Benefits Consulting & Broker Services " and delivered to:

Mid-Carolina Regional Council
6205 Raeford Road
Fayetteville, NC 28304

Attention: Samantha Wullenwaber

Proposals may be mailed, sent by private carrier or delivered in person during normal business hours, which are 8:30 a.m. to 5:00 p.m., Monday through Friday.

Electronic Delivery

The proposal may be submitted as a file attached to an e-mail message and sent to Swullenwaber@mccog.org with the following inserted in the "subject" line of the e-mail: "Proposal— Benefits Consulting & Broker Services ". E-mailed proposals must be received by the specified deadline according to the internal clock of Mid-Carolina Regional Council's server receiving the proposal.

While Mid-Carolina will take reasonable precautions to prevent the premature opening of proposals submitted electronically, this cannot be guaranteed. Mid-Carolina expressly reserves the right to open and inspect any incoming e-mail suspected of containing a virus. In addition, Mid-Carolina cannot guarantee, and shall not be responsible for ensuring, that emailed proposals are not intercepted in transmission. If Mid-Carolina

cannot open a proposal file, or a file once opened is found to be unreadable, the Proposer will be contacted and permitted to re-send the file within a specified time.

Direct all inquiries concerning this RFP to: Samantha Wullenwaber
Mid-Carolina Regional Council
6205 Raeford Road
Fayetteville, NC 28304
919-579-2758
Email: swullenwaber@mccog.org

NOTE: Questions concerning the RFP requirements must be submitted in writing (no phone calls). They should be e-mailed to swullenwaber@mccog.org.

Questions must be submitted no later than 5:00 P.M. on March 24, 2025. All questions will be answered in the same manner received.

Background of Mid-Carolina Regional Council

Mid-Carolina Regional Council is a voluntary coalition of local governments and functions as a multi- county planning, development, and human resources organization. Mid-Carolina Council serves local governments throughout Harnett, Sampson, and Cumberland Counties. Please visit our web site at www.mccog.org to learn more about the Council's history and services provided. Currently the organization has approximately 25 full and part-time employees.

Mid-Carolina Regional Council's Current Programs to be supported by the proposed services:

- Health
- Dental
- Vision
- Short-term Disability
- Long-term Disability
- Basic Life Insurance
- Supplemental Life Insurance

Programs Mid-Carolina would like to consider in the proposal:

- Cafeteria Plans (all to be purchased by the employee on a voluntary basis)
 - Accident insurance
 - Cancer Insurance
 - Flex Spending Account
 - Any other insurance plan or program that would be beneficial to employees and their dependents.

1. Purpose:

The purpose of this Request for Proposal (RFP) is to solicit offers from qualified brokers to assist Mid-Carolina Regional Council with strategically planning, designing and negotiating the best coverage and cost for selective employee benefit programs. Mid-Carolina Regional Council has approximately 20 full-time employees and 5 part-time employees. Mid-Carolina Regional Council is constantly competing to recruit and retain the best employees possible. Our leadership is looking to ensure we have financially competitive and affordable benefit programs to offer our employees.

2. Contract Period:

Any contract resulting from this proposal shall be effective for the benefits plan year beginning July 1, 2025 with the option of Mid-Carolina Regional Council to continue services under the same terms and conditions set forth herein in subsequent years.

3. Scope of Work:

Mid-Carolina Regional Council requires a North Carolina licensed Broker that is independent and is not affiliated with any insurance company, third party administrative agency or provider network. The brokerage firm must have experience (no less than 5 years) in providing brokerage services for organizations/companies with at least 25 employees. Local government brokerage experience of at least two years is required as well. Mid-Carolina Regional Council requires the following services:

- A) Audit resulting contracts for accuracy of coverage, terms and conditions.
- B) Assist with annual benefits renewals, including negotiation of changes in contracts.
- C) When employee benefits are marketed, prepare bid specifications, identify appropriate markets, analyze proposals submitted, make recommendations, and assist in negotiation of (preferably multi-year) contracts.
- D) Annual reviews of selected employee benefit package for quality of benefits provided, cost effectiveness, competitiveness and plan administration.
- E) Monitor ongoing contracts, including provider plan administration, provider compliance with contract, and incurred claims.
- F) Provide information on employee benefit issues, trends and proposed or new legislation.
- G) Be available to meet with Mid-Carolina Regional Council management team as needed.
- H) Assist in the design of employee benefits communications. Participate in Benefit Fairs and annual enrollment process.
- I) Provide a key contact person to be available to answer questions and resolve issues that arise during the year regarding employee benefits, contract administration, and service provisions.
- J) Evaluate various insurance products submitted by carriers, agents and brokers.
- K) Perform other related consultation services as needed or requested.

4. Vendor Proposal Requirements:

The proposal response must clearly demonstrate the required qualifications, expertise, competence and capability of the vendor. Please provide a concise description of your firm's ability to provide the services required in the *Scope* of this document. Costs incurred by firms

responding to this RFP are solely their responsibility. Please include answers to the following statements in your response.

- Briefly describe your company's history and length of time providing brokerage services.
- Describe your organization's involvement in the annual renewal process. Include information regarding process time frames, negotiation of rates and vendor selection.
- Please provide a list of three verifiable client references that are able to comment on your organization's relevant experience. This list should include at least two active client references and one reference from a former client (municipalities preferred). Please include company name, contact name and telephone number, size of company's workforce, what services you provided and for which benefit plans, and the time period you have serviced the account. It is the vendor's responsibility to provide valid reference information and Mid-Carolina Regional Council reserves the right to use reference checks in its evaluation of proposals.
- Describe the process of how your organization would assist Mid-Carolina Regional Council in selecting a new insurance vendor. Include how your company's experience and expertise would benefit Mid-Carolina Regional Council.
- Provide any additional information regarding your organization or services that you feel would be beneficial in helping Mid-Carolina Regional Council to select a benefits broker.

5. Criteria for Evaluation:

All proposals will be evaluated according to, but not necessarily limited to, the following:

- The proposal's Plan of Services as required in above items 3 (Scope of Work) and 4 (Vendor Proposal Requirements).
- Extent and success of previous work provided to organizations similar in nature to those required herein. References provided verifying the required experience and level of service needed by Mid-Carolina Regional Council.
- The proposal itself as an example of the potential vendor's work.
- Qualifications/experience of key personnel to be assigned to the project.
- All required forms completed and returned as part of the proposal package.

6. Pricing:

Please clearly outline any cost associated with the required services on a separate fee addendum.

7. Oral Presentations:

During the evaluation process, Mid-Carolina Regional Council may, at its discretion, request any one or all brokerage firms to make oral presentations for the purpose of clarification or to amplify the materials presented in any part of the proposal. However, brokers are cautioned that Mid-Carolina Regional Council is not required to request clarification; therefore, all proposals should be complete and reflect the most favorable terms available from the broker. Not all brokers may be asked to make such oral presentations.

8. Final Selection:

It is anticipated that final selection will be made by April 15, 2025.

Note: Mid-Carolina Regional Council reserves the right to reject any and/or all proposals.

General Procurement Instructions

1. All proposals must be received by the issuing agency not later the date and time listed on the cover sheet of this proposal. Clearly mark the proposal number and date of opening on the outside of the envelope. **Three (3) copies of the proposal must be received from each offeror (1 original, 2 copies)**. Each proposal must be signed and dated by an official authorized to bind the firm. Late proposals will not be considered for award.
2. Proposals will be evaluated according to completeness, content, experience with similar projects, ability of the broker and its staff. The award of a contract to one broker does not mean that the other proposals lacked merit, but that, all factors considered, the selected proposal was deemed to provide the best value to Mid-Carolina Regional Council.
3. Brokers are cautioned that this is a request for offers, not a request to contract and Mid-Carolina Regional Council reserves the unqualified right to reject any and all offers when such rejection is deemed to be in the best interest of Mid-Carolina Regional Council.
4. Elaborate proposals in the form of brochures or other presentations beyond that necessary to present a complete and effective proposal are not desired.
5. Any costs incurred by broker in preparing or submitting offers are the broker's sole responsibility; Mid-Carolina Regional Council will not reimburse any broker for any costs incurred prior to award.

Proposals must be submitted in accordance with the requirements of the RFP. Failure to include any required information may cause rejection of the proposal.