



Cabarrus County Government

65 Church Street S
Concord NC 28015

Benefits Consulting and Broker Services Request for Proposal (RFP)

TITLE: Benefits Consulting and Broker Services
DEPARTMENT: Cabarrus County Human Resources
ISSUE DATE: August 4, 2026
DUE DATE: September 11, 2026, by 5 p.m.
ISSUING AGENCY: Cabarrus County Government

Project Manager's Name: Johanna Ray
Name of Department: Human Resources Department
Mailing Address: PO Box 707, Concord NC 28026-0707
Phone: 704-920-2885
Fax Number: 704-920-2250
Email Address: jrray@cabarruscounty.us

1. Purpose:

The purpose of this Request for Proposal (RFP) is to solicit offers from qualified brokers to assist the County with strategically planning, designing, and negotiating the best coverage and cost for selective employee benefit programs. The County has approximately 1350 full-time employees. We believe our employee benefits consultant should be a valuable member of our organization. Our employee benefits consultant must listen to and understand our needs, identify challenges, propose innovative cost saving ideas and affordable benefit programs to offer to our employees.



2. Deadline and Directions to Submit Proposal:

Sealed Proposals, subject to the conditions contained herein, will be accepted until **September 11, 2026, by 5p.m.** using the official clock in the Board of Commissioners Chambers.

Mailing:

Johanna Ray, Human Resources
PO Box 707
Concord NC 28026-0707

Physical Location:

Johanna Ray, Human Resources
65 Church Street S, Suite 221
Concord NC 28025

IMPORTANT NOTE: Indicate firm name and opening date on the front of each sealed proposal envelope or package. One (1) original and five (5) copies of the proposal must be submitted. Electronically submitted (email/fax). Oral proposals will not be accepted.

3. Questions about this RFP

Direct all questions and inquiries concerning this RFP to:

Attn: Johanna Ray,
Human Resources Health and Wellness Manager
PO Box 707
Concord NC 28026-0707
jrray@cabarruscounty.us

Questions concerning the RFP requirements must be submitted in writing. They may be mailed or e-mailed (no phone calls).

Questions must be submitted no later than September 1, 2026, by 5 p.m. All questions submitted in writing will be answered in the form of an addendum to this Request for Proposals. No contact with County Departments will be allowed during the proposal process.



Amendment. Recipients of the proposal who want to be notified in the event an amendment is made must send name, address and email to jrray@cabarruscounty.us.

Cabarrus County reserves the right to reject any and all bids and waive minor formalities.

4. Contract Period:

Any contract resulting from this proposal shall be effective **December 1, 2026**, for the benefits plan year beginning **July 1, 2027** with the option of the County to continue services under the same terms and conditions set forth herein in subsequent years.

5. Scope of Work:

The County 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 in the public-sector arena and the County environment for employers with at least **1000** employees. The County requires the following services:

- Audit resulting contracts for accuracy of coverage, terms, and conditions.
- Assist with annual benefits renewals, including negotiation of changes in contracts.
- Prepare bid specifications, identify appropriate markets, analyze proposals submitted, make recommendations, and assist in negotiation of contracts when employee benefits are marketed.
- Review the employee benefit package for quality of benefits, cost effectiveness, competitiveness and plan administration.
- Monitor ongoing contracts, including provider plan administration, provider performance, provider compliance with contract terms, and incurred claims.
- Provide information on employee benefit issues, trends and proposed or new legislation.
- Provide online tools to help maintain deductions for open enrollment, enroll new hires, qualifying event elections and compatible with our HRIS system (Munis).
- Provide an Open Employee enrollment booklet to include all printing costs.
- Provide/arrange for one week of onsite enrollment counselors during annual Open Enrollment, as well as scheduled telephonic enrollment assistance.
- Be available to meet with the Benefits staff and County Management as needed.
- Present to the Board of Commissioners as needed.
- Assist in the design of employee benefits communications. Participate in Benefit Fairs and annual enrollment process.



- 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.
- Evaluate various insurance products submitted by carriers and vendors for services.
- Advise and assist Client in evaluating and selecting amount coverage alternatives such as plan design, plan coverage, deductibles, co-payments and cost-effective provider networks.
- Advise Client on creative solutions to health insurance benefit management issues and alternatives, including, but not limited to, Consumer Driven Health Care, Health Savings Accounts, Flexible Spending Accounts and Health Reimbursement Accounts.
- Analyze and report utilization trends, costs, and provide consultation to Client's management on how to best utilize and limit premium increases.
- Notify the County of required legal notices and assist in preparation of stated notices.
- Perform other related consultation services as needed or requested.
- Awarded Broker will need to provide insurance coverage written to reflect requirements for Cabarrus County; General liability, Professional liability, Cyber liability and Workers' Compensation.

6. Vendor Proposal Requirements:

The proposal's 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. Additionally, please include the answers to the following questions:

Support and Structure:

1. Describe your organizational structure (i.e. publicly held corporation, partnership, etc.).
2. Confirm that you are a licensed broker in North Carolina and provide documentation. Confirm that you serve as a broker, independently, and are not affiliated with any insurance company, third party administrative agency or provider network.
3. Briefly describe your company's organization, philosophy, and management. Also, please provide a brief company history. Describe your contractual relationships, if any, with organizations necessary for your proposal's implementation
4. How long has your organization been providing brokerage services?



5. How many clients does your firm and team currently serve in the public sector in NC and SE?
6. What is your average response time to questions posed by your clients? How do you handle follow up to outstanding items? What is your preferred method of communicating with your clients (i.e. voicemail, e-mail, fax)?
7. Please provide a list of four verifiable client references of similar scope and industry, all of whom can comment on your organization's relevant experience. This list should include at least three active client references that are similar in nature and size to the County and one reference from a former client. Please include company name, contact name, telephone number and size of company's workforce. It is the vendor's responsibility to provide valid reference information, and the County reserves the right to use reference checks in its evaluation of proposals.
8. Please describe the organizational structure of the team who would provide services to the County. Include a brief professional history for everyone and how they are qualified to provide services to the County.
9. Briefly describe the level of service and support provided by your team on a day-to-day basis.

Planning/Cost Management/Compliance:

10. Detail how your organization participates in developing a strategic benefit plan with your clients to control costs while maintaining competitive benefits.
11. Describe the process of how your organization would assist the County in selecting a new health insurance vendor. Include how your company's experience and expertise would benefit the County.
12. Describe your organization's involvement in the annual renewal process. Include information regarding process timeframes, negotiation of rates and vendor selection.
13. What benefit administration platforms or tools do you provide or support? Are they compatible with Munis?
14. Please provide a list of the vendors with whom you have relationships for products such as disability, life, supplemental health, and dental insurance.



15. How do you keep clients informed about changing laws or industry requirements?
16. Please outline your ACA services provided to us for reporting and any associated cost.

Communication and Wellness

17. Detail how you develop a benefit communication strategy with your clients. Include what tools or resources you have available to assist your clients in effectively communicating not only the specific plan details but also the value of the benefits offered to employees?
18. Describe in detail the Open Enrollment communication and process. What is your process and the services you provide?
19. How will you help the county measure the effectiveness of wellness programs and what employee engagement strategies do you offer?

Additional Information

20. Provide any additional information regarding your organization or services that you feel would be beneficial in helping the County to select a benefits broker.
21. What makes your organization unique from other organizations that may submit proposals for the County's consideration?

7. Compensation:

Please clearly outline your compensation associated with the required services. Include the following for all benefits offered:

- Commission-based compensation
- Consulting fees
- Override commissions
- Bonus or incentive payments from carriers
- Revenue sharing
- Administrative fees
- Pass-through costs
- Optional service pricing

8. Criteria for Evaluation:

All proposals will be evaluated according to vendor RFP requirements, but not necessarily limited to:



- Support and Structure: 30%
- Planning/Cost Management/Compliance: 20%
- Communication and Wellness: 20%
- Compensation: 15%
- The proposal itself: 10%
- Oral presentation (if applicable): 5%

9. Conflict-of-interest:

Include any conflicts of interest including financial or personal relations that could appear to bias the performance of Broker Services.

- Direct or indirect financial interest
- Relationships to County officials, employees, contractors or their immediate family members.
- Participation in contracts where personal benefit may occur in carrier selections or vendor recommendations.

10. Oral Presentations:

During the evaluation process, the County may, at its discretion, request anyone 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 the County 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.

11. Final Selection:

A recommendation will be made by **October 30, 2026**.

Note: The right is reserved to accept the response that the County determines to be in the best interest of the County and its employees. The County reserves the right to reject any or all proposals. All submittals become property of Cabarrus County.



EXECUTION OF PROPOSAL

DATE: _____

The potential Firm certifies the following by placing an "X" in all blank spaces:

- ___ This proposal was signed by a partner of the firm.
- ___ The potential broker has determined the cost and availability of all materials and supplies associated with performing the services outlined herein.
- ___ All labor costs associated with this project have been determined, including all direct and indirect costs.
- ___ The potential broker agrees to the conditions as set forth in this **Request for Proposals** with no exceptions.

Therefore, in compliance with the foregoing **Request for Proposal**, and subject to all terms and conditions thereof, the undersigned offers and agrees, if this proposal is accepted within thirty (30) days from the date of the opening, to furnish the services for the prices quoted within the timeframe required.

BROKER _____

ADDRESS _____

CITY _____ ST _____ ZIP _____

PHONE _____ FAX _____

BY _____ TITLE _____

Signature

Type or Printed Name

Federal Identification Number

THIS PAGE MUST BE COMPLETED AND SUBMITTED AS A PART OF YOUR PROPOSAL.



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. **One (1) original and five (5) copies of the proposal must be received from each broker (1 original, 5 copies).** Each proposal must be signed and dated by an official authorized to bind the firm. Late proposals will not be considered for award. Electronic proposals (fax, email, etc.) will not be considered.
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 the County.
3. Brokers are cautioned that this is a request for offers and the County reserves the unqualified right to reject any and all offers when such rejection is deemed to be in the best interest of the County.
4. Any costs incurred by broker in preparing or submitting offers are the broker's sole responsibility; the County will not reimburse any broker for any costs incurred prior to award.
5. Proposals must be submitted in accordance with the requirements of the RFP. Failure to include any required information may cause rejection of the proposal.