Roanoke Rapids Graded School District
536 Hamilton St., Roanoke Rapids, North Carolina 27870-2702
(252) 519-7100 Fax (252)519-7195
Dr. Bennett Jones
Superintendent

REQUEST FOR PROPOSALS

FOR

Voluntary Benefit Services

Section 125 Flexible Benefit Plans

Due:

December 9, 2026
No later than 4:00 P.M.

Mail to:

RRGSD
Attn: Andrea Midgette, Finance Officer
536 Hamilton Street
Roanoke Rapids, NC 27870

"Voluntary Benefits and Section 125 Flexible Benefit Plan Proposal"

I. INTRODUCTION

General Information

Roanoke Rapids Graded School District (RRGSD) is inviting proposals from licensed North Carolina providers of services for a period of one (1) year with the option to renew for two (2) additional (separate) 1 year terms, if there are no changes in the terms and conditions, and the insurance rates do not increase more than 5% per year with our Section 125 Flexible Benefits Plan and underlying insurance benefit programs. If agreed upon by both parties during the last year of this agreement, the contract may be extended on an annual basis.

The purpose of the Request for Proposals (RFP) is to solicit offers from qualified licensed North Carolina insurance brokers to provide voluntary benefits and Section 125 services to RRGSD in the areas of plan design, placement, and administration of insurance contracts, contract renewals and the overall maintenance and administration of our Section 125 Flexible Benefits Plan. This invitation does not indicate in any way that RRGSD is dissatisfied with the services, plans and/or products of our current provider.

RRGSD currently has the following insurance benefits available under our Flexible Benefits Plan:

Flexible Spending Accounts
Dental Insurance
Vision Insurance
Cancer Benefits
Accident Benefits
Medical Bridge Benefits
EAP and Life Planning Services
Disability Benefits
Critical Illness Benefits
Group Term Life and Life Insurance
Telemedicine Benefits
Long-Term Care Benefits
Dependent Care Account
Pet Insurance

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 related to the collection, disbursement and record keeping for spending accounts of employees. The brokerage firm will also maintain an appropriate level of fidelity bond coverage while servicing our product.

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

RRGSD 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 November 30, 2026, to Andrea Midgette, midgettea.co@rrgsd.org. Responses will be in writing, and all questions and responses will be shared with all companies. No request for additional information will be accepted after this date. There will be no exceptions to this requirement.

Five (5) 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 request for withdrawal shall be in writing.

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

Roanoke Rapids Graded School District
Attn: Andrea Midgette
536 Hamilton Street
Roanoke Rapids, NC 27870

Proposal must be received by 4:00 p.m. on December 9, 2026. Proposals received after 4:00pm will be returned unopened to the sender.

RRGSD reserves the right to reject any or all proposals submitted.

All proposals submitted will be reviewed internally at RRGSD. Proposals will be evaluated based on the plan design, enrollment and communication capabilities, service and cost to RRGSD and its employees. Proposals should include all the specifics requested in this RFP.

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 RRGSD.

RRGSD would like to thank your firm for taking the time to review and respond to this Request for Proposals.

Sincerely,

Andrea Midgette
Finance Officer
Roanoke Rapids Graded School District

II. TERMS AND CONDITIONS

- RRGSD reserves the right to reject any and all proposals or parts of a proposal.

- Section 125 Benefits will have a plan year that runs from July 1st – June 30th

- Effective date is to be July 1 2027.

- RRGSD 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.

- RRGSD 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 RRGSD.

III. Questionnaire

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 four (4) references, preferably North Carolina public sector clients, with which your firm has worked. Please include the names of the public sector clients, contact names, titles and their telephone numbers and e-mail addresses. Indicate the approximate number of employees they service.

7. Describe the customer service and support your firm can provide to the administration and our employees.

   a. Do you provide a toll-free numbers as well as a personalized website?

8. Describe in detail the communication and enrollment process.

9. Who will be doing the enrollments?

   a. What is their experience in benefit communication and enrollment with the NC Public Schools? Include number of staff provided.

   b. Do you offer online or web enrollment and if so, please describe it.

   c. Please provide a copy of a benefit election form that you have used that can serve as a sample of a benefit election form to be submitted to our employees for benefit enrollment.

10. Will employees who are currently enrolled in plans, who have pre-existing conditions, be eligible to transition to new plans without issue?

11. Can new hire employees enroll within 30 days, or will they have to wait until the next plan years' open enrollment?

12. Please describe the procedures for the use of your Flexible Spending Debit Card and participation requirements for benefit enrollment.

13. What fees are charged for using your Flexible Spending Debit Card?

14. Who are you proposing as your Third-Party Administrator?

    a. Describe the claim reimbursement process

    b. How often do you pay reimbursement claims?

    c. Is your Spending Account vendor compliant with all relevant IRS Regulations in regards to administration of debit cards?

    d. What experience does your organization have with Flexible Benefits Administration?

15. Please provide a list of all fees that your firm will charge to administer our Flexible Benefits Plan and/or other insurance products you will offer.

16. Do you provide a toll-free phone number for our employees for service questions?

17. Describe the billing process from your firm to our school system.

18. Describe your post-enrollment data return processes to RRGSD. Will vendor software be able to provide import/export with LINQ V6?

19. Is your firm compliant with all guidelines established by the North Carolina Department of Insurance?

20. Do you offer a Benefit Administration system and is there any charge for that system?

a. Describe your experience implementing Benefit Administration platforms in the North Carolina Public Sector market.

b. Who are your North Carolina Public Sector Benefit Administration customers?

21. Do you provide healthcare educational materials and support?

IV. Certification

I certify that I have read this Request for Proposals and have answered all questions on this questionnaire.

I certify that our brokerage firm will honor all commitments made in this Response.

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 Officer

_____

Title of Officer

_____

Date of Signature