

REQUEST FOR PROPOSAL

EMPLOYEE BENEFITS BROKERAGE SERVICES



Proposal Due Date-June 15, 2026 by 4pm

General Information

Action pact, Inc. is soliciting proposals from qualified employee benefits brokers/consultants to support the design, implementation, and ongoing management of our self-funded health plan and ancillary benefits. We seek a partner who can deliver strategic guidance, cost-containment solutions, compliance support, and high-touch service for both Human Resources and employees.

Our objective is to ensure a sustainable, data-driven benefits program that balances cost control with a high-quality employee experience.

Organization Overview

We currently operate a self-funded medical plan administered by a third-party administrator (TPA) with approximately 190 enrolled employees.

- We currently have 325 total employees consisting of full time, part time and on call.
- Our geographic distribution covers facilities in 17 counties in South GA.
- Current plan structure (TPA, stop-loss carrier, pharmacy benefit managers, networks, etc.)
- Current ancillary benefits (dental, vision, life, disability, voluntary)

Scope of Services

The selected broker will provide comprehensive consulting and brokerage services for a self-funded health plan, including:

Strategic Plan Design & Funding Analysis

- Evaluate current plan performance and cost drivers
- Recommend plan design changes, alternative funding models, and contribution strategies
- Provide benchmarking against similar employers
- Evaluate network options

Stop-Loss Marketing & Negotiation

- Market and negotiate stop-loss coverage (specific & aggregate)
- Evaluate contract terms (lasering, run-in/out, aggregating specific, etc.)
- Provide renewal projections and negotiation strategy
- Analyze carrier financial stability and claims handling

TPA, PBM & Vendor Management

- Market and evaluate TPAs, PBMs, and specialty vendors

- Review administrative fees, network discounts, and performance guarantees
- Evaluate carve-out opportunities (pharmacy, dialysis, imaging, chronic care, etc.)
- Support implementation and ongoing vendor oversight

Claims Analytics & Reporting

- Monthly and quarterly claims reporting
- Predictive analytics and trend identification
- High-cost claimant management support
- Pharmacy utilization analysis and cost-containment recommendations

Compliance & Regulatory Support

- ACA, ERISA, HIPAA, MHPAEA, and state-specific requirements
- Form 5500 support
- SPD/SBC review
- Stop-loss and TPA contract compliance review

Employee Communication & Engagement

- Open enrollment planning and execution
- Employee education materials (digital and print)
- On-site or virtual enrollment meetings
- Year-round support for employee questions

Technology & Administration

- Benefits administration platform (if offered)
- Integration with payroll/HRIS (if offered)
- Online enrollment and eligibility management
- Data security protocols

Proposal Requirements

Respondents must include answers to the following:

Company Profile

- What is the company's history, ownership, and organizational structure?
- Where are the company's office locations, and what is its overall service footprint?
- Who are the members of the team, and what relevant certifications or qualifications do they hold?

Experience with Self-Funded Plans

- How many self-funded clients does the organization currently serve?
- What experience does the organization have working with employers of similar size and/or within the same industry?
- Can you provide three case studies that demonstrate cost savings or improved outcomes?

Service Model

- What is the account management structure for clients?
- What is the communication process, including escalation procedures when issues arise?
- How frequently are meetings held, and how often are reports provided?

Proposed Strategy for Our Organization

- What initial assessment can you provide of our current plan?
- What opportunities do you identify for cost containment?
- What recommendations do you offer for pharmacy management?
- What stop-loss strategies and risk mitigation approaches do you recommend?

Compensation

- What is your commission structure, if applicable?
- What fee-based consulting options are available?
- Are there any additional or optional service fees we should be aware of?

Other General Questions

- How does your organization streamline benefits administration for your clients?

- How do you help clients create a benefits communication strategy that leverages tools and resources to ensure employees understand plan details and available benefits?
- What sets your organization apart from other organizations submitting proposals to action pact for consideration?

References

- Can you provide three current self-funded clients as references?
- What is the contact information for each reference, and how long has your organization worked with them?

Evaluation Criteria

Proposals will be evaluated on:

Evaluation Category	Point Range
Expertise in Self-Funded Plan Management	0–20
Strength of Analytics & Reporting Capabilities	0–20
Cost Containment Strategies & Proven Results	0–20
Quality of Service Team & Resources	0–20
Technology & Integration Capabilities	0–10
Fee Transparency & Competitiveness	0–10
Total Score	0–100

RFP Timeline (subject to change)

Milestone	Date
RFP Release	May 4, 2026
Proposal Submission	June 15, 2026
Finalist Interviews and/or presentations	Week of June 22, 2026
Selection Notification	July 6, 2026
Contract Start Date	January 2027

7. Submission Instructions

Submit proposals electronically in PDF format to:

Name: Sonja F. Eason

Title: HR Director

Email: season@myactionpact.org

Proposals must be received by 4pm on June 15, 2026 for consideration