



REQUEST FOR PROPOSAL

Ancillary Employee Benefits by Greene County

Greene County (NC) is seeking responses for a vendor/broker to contract with the County as our Broker of Record to provide Ancillary Employee Benefits to our employees.

Issue Date: May 1, 2026

Due Date: May 29, 2026

Issued by:

Greene County, NC Government, for and on its own behalf

Except as otherwise specifically provided herein, all communications regarding this RFP shall be directed through the following e-mail address:

Josh Jones, Josh.Jones@GreeneCountyNC.Gov

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The Objective

- Greene County (NC) for and on its own behalf is seeking proposals from qualified vendors/brokers with ancillary employee benefits plans that can offer various benefits packages to its employees, including actual rates for certain health-related insurance coverage for its qualified employees.
- It is to be understood that this request is for benefits other than primary health insurance, and the County may choose to either pay for some of these benefits as a whole or in part, or the County may offer them to the employee as employee-paid only.
- Issuance of this RFP does not indicate in any way that we are dissatisfied with the services, plans, and/or products of our current broker or providers. Instead, we are ensuring that our employees are continually offered the best benefit services and products available.
- It is of great importance that the selected vendor/broker work closely with our HR and Finance staff in making bill payments and reconciliation accurate and as low-impact as possible.
- The offerings should include at a minimum:
 - Dental
 - Vision
 - Accident
 - Critical Illness
 - Cancer Coverage
 - Short-Term Disability
 - Long-Term Disability
 - Basic Term Life
 - Supplemental Life
 - Others, as deemed appropriate (please list responses)
- This request for proposal is for ancillary employee benefits only. Greene County participates in the North Carolina State Health Plan for primary insurance. Greene County wishes to continue to pay 100% of the selected Basic Term Life & AD&D coverage for full-time employees.
- Continuously review our members' needs concerning ancillary benefits, which include broker assistance with enrollment.
- Provide a robust field presence to meet with members on-site.

- The successful vender is expected to assist with enrollment on a user-friendly technology platform, as well as facilitate training and assist with in-person, on-site enrollment.
- Our employee benefits broker must act as a consultant that understands and listens to our needs, identify challenges, propose innovative cost saving ideas, and superbly execute our plan.

Submission

For consideration to provide the ancillary benefits described in the Objective and throughout this entire document, Respondents shall submit proposals electronically to Josh Jones, Human Resources Officer, at Josh.Jones@GreeneCountyNC.Gov before 5:00PM on May 29, 2026. Any questions concerning this proposal must be addressed by e-mail only to Josh Jones at Josh.Jones@GreeneCountyNC.Gov. You may not contact the Board of Commissioners, the County Manager, or other Greene County staff concerning this Request for Proposal.

Greene County will ensure that with regard to any contracts that may be entered into as a result of this RFP, no Respondent is discriminated against on the grounds of race, creed, color, national origin, age or gender in consideration of an award.

Greene County will evaluate Responses and will select the Qualified Respondent that meets the best interests of the County. The County shall be the sole judge of its own best interests, the Responses and the resulting negotiated contract(s). The County's decisions will be final.

The intention of the County is to award the business defined in this document; however, it will be in the sole discretion of the County whether to award the business defined in Objective.

After the selection of the Qualified Respondent, negotiations for contracts will commence. In the event the parties are unable to negotiate terms acceptable to the County, the County may elect to negotiate with other Qualified Respondents, or it may re-solicit.

This RFP itself does not in any way constitute a contract, or an offer to contract, between the County and a Respondent. However, the contents of a Response, as well as the statements made during an interview process, may be used to prepare an actual agreement between a Respondent and the County.

1.0 General Conditions

1.01 Definitions

- A. In addition to those terms otherwise defined herein, the following definitions shall apply to and are used in this Request for Proposals. The definitions contained herein are applicable to the singular as well as to the plural forms of such terms, and to the masculine as well as the feminine and neutral gender of such terms.
- a. "County" means the Greene County, a body politic of the State of North Carolina.
 - b. "Ancillary," "Voluntary," and "Ancillary/Voluntary" may be used interchangeably. It is to be understood that this request is for benefits other than primary health, and the County may choose to either pay for some of these benefits in whole or in part or offer them to the employee as employee-paid only.
 - c. "Qualified Respondent" means the Respondent whose Response to this RFP is deemed to be the most advantageous to the County and its members.
 - d. "Respondent" means any person(s) and/or business entity(ies) that submit or intend to submit a Response, and includes subsidiaries, affiliates, officers, employees, volunteers, representatives, agents, or subcontractors thereof.
 - e. "Respondent's Authorized Representative" means a Respondent's designated contact for interaction regarding this RFP process.
 - f. "Response" means the written document submitted by the Respondent in response to this RFP. Any verbal interactions with the County apart from the submission of a formal written response shall not be considered a part of any response.
 - g. "RFP" means this Request for Proposal.
 - h. "Services" means those services described in the Objective of this RFP.
 - i. "Broker," "Vender," "Consultant," and "Respondent" may be used interchangeably, but shall all represent the entity submitting the proposal and providing contracted services for the County as related to this request.

1.02 Conditions Applicable to RFP

- A. By responding to this RFP, the Respondent acknowledges and consents to the following conditions related to the submission of, and to the review and consideration of, its Response.
- a. This RFP is not intended and shall not be construed to commit the County to procure or to contract for the provision of the Services.

- b. The violation of any requirement set forth in this RFP by a Respondent may render the Response, Respondent's selection as a Qualified Respondent, and any subsequent contract entered as a result of the RFP voidable by the County.
- c. Respondents shall comply with all local, state, and federal directives, ordinances, rules, orders, and laws as applicable to this RFP or the County.
- d. The County reserves the exclusive rights set forth below in Selection 1.03.
- e. All costs incurred in connection with preparation of a Response and participation in all other phases of the RFP process (including onsite presentations or negotiations) shall be borne by the Respondent.
- f. The County reserves the right to reject, for any reason, all Responses and components thereof and to eliminate any and all Respondents from further consideration.
- g. The County reserves the right to reject any Response that includes incomplete or inadequate responses, or a Response that is not responsive to the requirements of the RFP.
- h. The County reserves the right, without prior notice, to suspend or cancel this RFP process, or to supplement, amend, or otherwise modify this RFP, or otherwise request additional information.
- i. All Responses shall become the property of the County and will not be returned.
- j. The County may determine not to consider Responses that propose alternative services.

The County may request Respondents to visit the offices of the County for interviews or presentations.

1.03 Rights of the Organization

The County reserves hold and may exercise, in its sole discretion, the following rights and options regarding this RFP:

1. To reject all Responses or any non-responsive submittal.
2. To supplement, amend, or otherwise modify the RFP through issuance of addenda to Respondents or to cancel or suspend this RFP with or without substitution of another RFP.
3. To waive immaterial non-conformance with the terms of this RFP.
4. To issue additional or subsequent solicitations for Responses.
5. To change or alter the schedule of any events called for in this RFP.

6. To conduct investigations of any or all the Respondents and their Responses as the County deems necessary or convenient, to clarify the information as part of the RFP, and to request additional information to support the information in any Response.
7. To choose not to enter a contract or contracts for the services, or not to proceed with this RFP process. And,
8. To select one of more Qualified Respondent to Participate in negotiations.

1.04 Examination of Documents/Questions

The Respondent must thoroughly review this RFP. If there are questions as to the meaning of the RFP or any part thereof, the Respondent may request clarification. Such request shall be directed in writing by e-mail to the e-mail address previously designated,

Josh.Jones@GreeneCountyNC.Gov. No phone calls will be accepted in reference to this RFP. All inquiries must reference "Greene County Insurance RFP 2026" in the subject line.

Interpretations or clarifications in response to such questions will be issued in writing and may be in the form of a written addendum, e-mailed to all Respondents that have registered with the League. No person is authorized to give oral interpretations of or make oral changes to the RFP. The issuance of a written response as described herein shall be the only method whereby such an interpretation or clarification is made.

1.05 Public Records

In the event it is determined that the County is subject to the North Carolina public records laws, Responses and any records related to this RFP process may become a record that is subject to public disclosure. Respondents must claim any applicable statutory exemptions to protect submittals, stating the reasons why exclusions from public disclosure are necessary and legal. The County reserves the right to make any final determination on the applicability of any public records laws.

1.06 Withdrawal of RFP

A Respondent may, without prejudice, withdraw, modify, or correct a Response after it has been submitted to the County, provided the request and any subsequent modifications and/or corrections are filed with the County in writing before the filing deadline for submittals. Responses received after the deadline may either be ignored, deleted, or returned is the sole discretion of the County. No oral modifications will be considered.

1.07 Costs Related to Responses

Neither the County, nor its staff, consultants, or advisors (including but not limited to those individuals reviewing the Responses) shall be liable for any claims or damages resulting from the solicitation or preparation of a Response, nor will there be any reimbursement to Respondents for the costs of preparing and submitting a Response, for attending any meetings or interviews, for participating in negotiations with the County, or for otherwise participating in the RFP process.

1.08 Submittals Binding

All RFPs submitted shall be binding upon the submitting Respondent for a period of one hundred eighty (180) calendar days following the opening.

1.09 Submission of Responses

Respondents are to deliver an electronic copy of the PDF copy of the scanned original Response with all signatures and materials submitted in the RFPs. The electronic copy should be sent to Josh.Jones@GreeneCountyNC.Gov prior to the deadline established in this RFP.

By submitting a Response, the Respondent certifies that Respondent has fully read and understands the RFP and has full knowledge of the scope, nature and quality of work to be performed.

Responses should be prepared simply and economically, providing a straightforward, concise description of the Respondents ability to fulfill the requirements of the RFP.

1.10 Conflicts of Interest

In order to avoid conflicts of interest and the appearance of impropriety, the County has determined that no governing board member or employee of the County, nor any spouse, parent, or child of such governing board members or employees may:

- a. Have a financial interest directly or indirectly in contract(s) that may be entered into as a result of this RFP process or any compensation to be paid under or through such contract(s)
- b. Be a partner, officer, director, or proprietor of a Respondent; or
- c. Alone or in combination, have a material interest in a Respondent. Material interest means direct or indirect ownership of more than five (5) percent of the total assets or capital stock of the Respondent.

1.11 Cone of Silence

A. The Cone of Silence shall be imposed on this RFP upon its advertisement. The Cone of Silence prohibits the following activities.

1. Any communication regarding this RFP between a Respondent or any representative of a Respondent and the County's professional staff.
 2. Any communication regarding this RFP between a Respondent and the members of the County's governing body or its professional staff.
- B. The Cone of Silence shall terminate at the time the County selects one or more Qualified Respondents. However, the County may re-impose the Cone of Silence at its sole discretion. Notice thereof shall be provided to Respondents that have registered.
- C. The Cone of Silence shall not apply to:
- a. Oral communications at pre-bid conferences,
 - b. Presentations made to the County or to any of its representatives during any meeting,
 - c. Written communications regarding a particular RFP between a Respondent and the County's Authorized Representative or designee, provided the communication is limited strictly to matters of process or procedure,
 - d. Communications pursuant to an existing contractual relationship between Respondent and the County,
 - e. Duly noticed site visits to determine the competency of Respondents regarding a response during the time between the opening of bids and the time the County makes its recommendation,
 - f. Responses to the County's request for clarification or additional information pursuant to this RFP, and/or
 - g. Contract negotiations

Communications to enable the County's staff to seek and obtain industry comments or perform market research are allowed, provided all communications related thereto between a Respondent and any member of the County's professional staff including, but not limited to, the County's Manager, Human Resources Director, Human Resources Benefits Specialist, Finance Director, or their staff are in writing.

END OF SECTION

2.0 Special Conditions

Minimum Qualifications

All Respondents shall meet the following minimum qualifications:

- a. Have a minimum of ten (10) years of experience providing employee ancillary/voluntary benefits to county and/or municipal organizations,
- b. Being a licensed broker to provide employees with ancillary/voluntary benefits in North Carolina,
- c. Provide references for similar organizations including local governments, insurance trusts, other state municipal leagues, or insurance pools,
- d. Agree to promote the principles and practices of equal opportunity, and
- e. Vendors that contribute to the empowerment of counties, cities, towns, villages, or local governments across the State of North Carolina are preferred.

END OF SECTION

3.0 Instructions for Preparing Responses

General Rules for Responding to any of the services

Response Content

All Responses shall include the following information.

A. Cover Letter

A cover letter on the official letterhead of the Respondent, which shall designate the Respondents Authorized Representative and be signed by an officer of other individual associated with the Respondent who is empowered to sign such material and to commit the Respondent to the Response.

Summarize in a brief and concise manner the Respondents understanding of the scope of work.

B. Table of Contents

C. Overview of Respondent

- a. Details on the qualifications of the Respondent, including documentation of the Respondent's experience with similar work.

- i. Include Respondent's size, structure, location of management, and charter authorization and broker licenses to do business in the State of North Carolina.
 - ii. The respondent's company name under which the benefits offered as part of this preferred partner agreement will be listed.
 - iii. Include the Respondents statewide and local service capabilities.
 - iv. Individual applicants must demonstrate clear capability of experience, schedule capability, and strong references.
 - v. Describe the organization, date founded, ownership of your firm, number and location of offices, size and description of staff, and representative listing of both public and private sector pooling or trust clients, including clients in the State of North Carolina or clients in the Southeastern United States.
 - vi. State whether the Respondent has experienced a significant change in organizational structure, ownership, or management during the past three (3) years and, if so, please describe.
- b. Identify the types of partners or other organizations managed by your firm.
 - c. A detailed list and description of the ancillary products offered by the Respondent. The list must include a description of the products and pricing for each.
 - d. Description of how the Respondent will market the benefits offered under the preferred partner agreement and service the members.
 - e. Description of the Respondent's enrollment platform for ancillary benefits and associated assistance offered to County employees and HR Staff for enrollment of such benefits.
 - f. List of other products and services offered by Respondent that are not included in the voluntary list.
 - g. Include a summary of the firm's experience and capabilities in the employee ancillary benefits administration, the consulting philosophy, style or strategy, including technical assistance, human resources, and employee enrollment resources.
 - h. Does your firm adhere to any code(s) of professional and ethical standards as promulgated by a regulating authority?
 - i. Include a copy of the firm's code of conduct or ethics.
 - j. Provide a summary of supplements that will be made available to the County and its employees including, but not limited to, printed handbooks, website/portal interface, and mobile applications.

- k. Provide a description of bill reconciliation procedures that ensures accuracy and efficiency of County staff time and effort.
 - l. Include descriptions of any special services or capabilities you offer that distinguish you from other vendors.
 - m. Please provide reference information for three (3) clients. Please include the following information for each reference:
 - i. Name of Organization
 - ii. Contact name,
 - iii. Contact phone number and email,
 - iv. Length of time servicing the organization; and
 - v. Scope of work performed for the organization.
- D. Approach and Discipline Related to the Services
- a. Describe how you would partner with the County to add value to the portfolios related to the Services.
 - b. Briefly describe any additional features, attributes or conditions which the County should consider in selecting your firm related to the Services.
- E. Compensation – Explain the entire compensation arrangement that you propose.
- F. Personnel
- a. Provide a summary organizational chart showing your proposed service team and back-office support. Identify the primary contact(s) and describe the roles of each key person.
 - b. Description of the Respondent’s field operations that will be providing services to the County’s members.
 - c. Provide summary backgrounds or resumes for all key professionals who will be directly responsible for working with the County. Include the following information: title; background and professional qualifications; number of years at your firm; total number of years of experience with voluntary benefits; and professional designations or licenses. Include a statement of the number of other client relationships the individual with primary responsibility for this account will have.
 - d. A signed Certification as set forth in Section 5, Form 1.

END OF SECTION

4.0 CRITERIA FOR EVALUATION

If an award is made, it is expected that the County's award will be for the candidate that agrees to meet the needs of the County. Several relevant matters will be considered, including qualifications and cost. The Evaluation Criteria are intended to be used to make a recommendation to the entity or person (the County Manager or the Board of County Commissioners) who will award the contract, but who are not bound to use these criteria or to award based on the recommendation. The County reserves the right to change the criteria and to otherwise vary from this procedure as it determines to be in the County's interest.

Understanding of the Project – 5 points

Proposals will be evaluated against the questions set out below.

- A. How well has the candidate demonstrated a thorough understanding of the purpose and scope of the project?
- B. How well has the candidate identified issues and potential problems related to the project?
- C. How well has the candidate demonstrated that it understands the deliverables the County expects it to provide?
- D. How well has the candidate demonstrated that it understands the County's schedule and can meet it?

Methodology Used for the Project – 10 points

Proposals will be evaluated against the questions set out below.

- E. How well does the methodology depict a logical approach to fulfilling the requirements of the RFP?
- F. How well does the methodology match and contribute to achieving the objectives set out in the RFP?
- G. How well does the methodology interface with the schedule in the RFP?

Management Plan for the Project – 50 points

Proposals will be evaluated against the questions set out below.

- H. How well does the management plan support all of the project requirements and logically lead to the deliverables required in the RFP?
- I. How well is accountability completely and clearly defined?

- J. Is the organization of the project team clear?
- K. How well does the management plan illustrate the lines of authority and communication?
- L. To what extent does the candidate already have the hardware, equipment, and licenses necessary to fulfil the contract?
- M. Does it appear that the candidate can meet the schedule set out in the RFP?
- N. Has the candidate offered alternate deliverables and gone beyond the minimum tasks necessary to meet the objectives of the RFP?
- O. Is the proposal practical, feasible, and within budget?
- P. How well have potential problems been identified?
- Q. Is the proposal responsive to all material requirements in the RFP?

Experience and Qualifications – 20 points

Proposals will be evaluated against the questions set out below.

- R. Questions regarding the personnel:
 - 1. Do the individuals assigned to the project have experience of similar projects?
 - 2. Are resumes complete and do they demonstrate backgrounds that are desirable for individuals engaged in the work the project requires?
 - 3. How extensive are the applicable education and experience of the personnel designated to work on the project?
 - 4. How knowledgeable are the candidate's personnel of the local area and how many individuals have worked in the area previously?
- S. Questions regarding the candidate:
 - 1. How well has the candidate demonstrated experience in completing similar projects on time and within budget?
 - 2. How successful is the general history of the candidate regarding timely and successful completion of projects?
 - 3. Has the candidate provided letters of reference from clients?
 - 4. How reasonable are the candidate's cost estimates?
 - 5. If subcontractors perform work on the contract, how well do they measure up to the evaluation used for the candidate?

Contract Cost – 15 points

The lowest cost proposal will receive the maximum number of points allocated to cost. Cost is one of several factors, so a candidate with the lowest cost cannot count on being selected.

END OF SECTION

5.0 FORMS

Form 1

RESPONDENT'S CERTIFICATION RFP # 2025-013-02-4135

The following Certification is provided pursuant to the Request for Proposals for Ancillary Employee Benefits by Greene County and dated _____, 2026. All definitions and terms as set forth in said Request for Proposals shall have the same meanings herein.

The undersigned for and on behalf of _____

(Print or type name of Respondent) hereby certifies:

1. Respondent has completely reviewed, and understands and agrees to be bound by, the terms and requirements of the RFP issued by Greene County and acknowledges receipt of any addenda or supplemental materials.
2. Respondent proposes to furnish the Services in accordance with the statements and representations made in its Response and acknowledges that its Response shall be binding upon the Respondent for a period of three hundred, sixty-five (365) calendar days following the opening of Responses.
3. The information contained in its Response and all information submitted in support thereof is accurate and factual, and all representations made regarding Respondent's willingness to undertake the obligations set forth in its Response and the Respondent's concurrence with any proposed business arrangements intended therein are true.
4. Respondent, if selected as a Qualified Respondent, will negotiate in good faith with the County to attempt to reach an agreement or agreements for the provision of the Services; if such an agreement or agreements are entered into, Respondent will fulfill its obligations and otherwise carry out its duties thereunder.
5. Respondent shall always in its dealing with the County comply with all local, state and federal directives, ordinances, rules, orders, and laws.
6. Respondent acknowledges that non-compliance with the terms of the RFP or this Certification may result in Respondent's disqualification from the RFP process and, if an agreement or agreements are ultimately entered into between the County and the Respondent, the termination of such agreement or agreements.
7. The person signing this Certification is duly authorized by the Respondent to sign both the Response and this Certification and to commit the Respondent to the statements and representations therein made.

This ____ day of _____, 2025.

(Print or type name of Respondent)

