How to Develop a Request for Proposal

Benefits Administration Outsourcing

Benefits Administration Services

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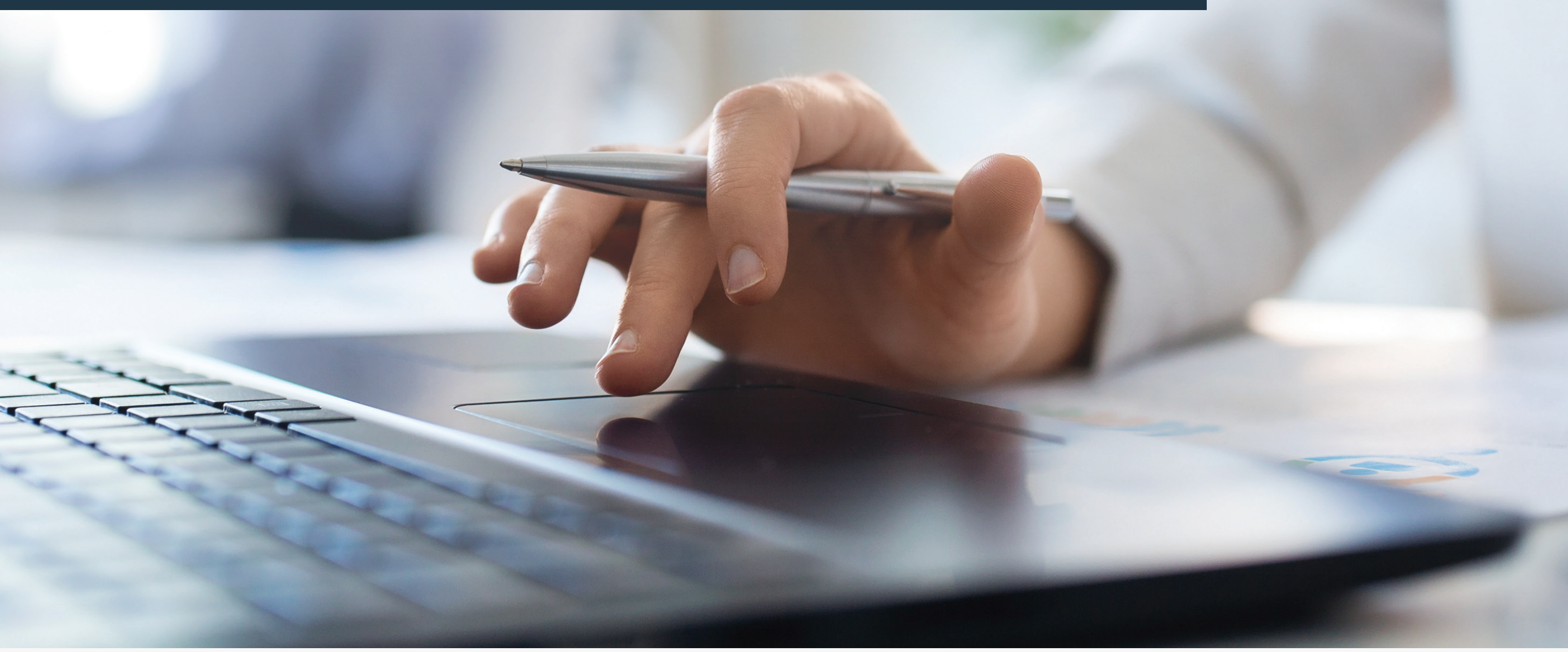
Introduction

Embarking on the benefits administration solution provider selection process can be overwhelming. A quick Google search confirms that there are a lot of options out there. So where do you begin? What qualities are important in the evaluation process, and how do you know when a benefits administration vendor is the right fit for your business?

Don't worry—we'll make RFP easy for you. Use this document as a guide for setting up an RFP and successfully evaluating potential benefits administration partners. By the end of the process, you will be well-equipped to select a benefits administration partner who truly engages as a member of your team – helping you enhance enrollment participation and, most importantly, empowering employees to make informed benefits decisions.



Key

Text in blue:

Expert TIPS from our WEX Solutions Architects to help guide you through the necessary steps to conduct a successful RFP.

Text in red:

Information that you [EMPLOYER] need to enter / update

Section 1

Introduction, RFP Objectives & Process

Purpose of the RFP

Expert TIP: Use this section to clearly state your intentions for the RFP and provide a summarized list of services you are seeking.

[EMPLOYER] is issuing this Request for Proposal (RFP) to identify a vendor or vendors which will provide Health and Welfare Administration services for the benefit plans sponsored by **[EMPLOYER]**.

The selected partner shall provide a “best-in-class” online platform and an overall high-quality user experience for employees through a robust and contemporary fully functioning benefits automation platform that will seamlessly interface with **[EMPLOYER’S]** various supplier partners.

This request for proposal will outline in detail the business and service requirements necessary for an organization to successfully be awarded the **[EMPLOYER]** benefits administration business.

The services being requested in this RFP include:

Benefits administration—eligibility, annual enrollment, life event processing, etc.

- **Call Center Support**
- **ACA Administration**
- **COBRA & Direct Billing Administration**
- **Flexible Spending Account Administration**
- **Commuter Benefits Administration**
- **Parking / Transit Program Administration**
- **[Add any additional services you need that are not listed above]**

Bidder Requirements

Expert TIP: It's easy to look great on paper, but what happens when your team and your selected suppliers' personalities don't mix? Consider taking the RFP process one step further by requiring a vendor-hosted onsite visit from any finalists that you select. We'll dig deeper into this later, but remember: Technology is secondary to, and only as powerful as, the crew you'll have behind you to evaluate the product and, just as importantly, the partnership. Onsite visits allow for your team to get to know the people involved and will allow you to evaluate not only the product, but the partnerships as well.

In participating in this RFP process, please note the following key process requirements:

- Bidder respondents must comply with all the requirements named in the body of the RFP;
- Certain selected Bidder respondents (finalists) shall be required to host, at their reasonable expense, onsite visits at the intended service and operations center.

Questions and Proposal Responses

Expert TIP: Make sure bidders know who to reach out to with any questions and completed proposal information.

Please direct all questions and submit your complete proposals via email to the [EMPLOYER] contacts listed below.

Name/Title	Email	Phone
Contact information here	**Contact information here**	**Contact information here**

RFP Process Estimated Key Dates

Expert TIP: Make sure bidders understand the key dates and milestones of your RFP process. Below are our suggested timeframes for each step of the process.

Action	Date
RFP issued to potential vendors.	**Enter the date you will release the RFP.**
Intent to bid forms due from vendors.	**3-5 business days from date of RFP release.**
Written questions from vendors due.	**2-3 business days from confirmation of intent to bid.**
Phone conference to answer vendor questions.	**5-7 business days after written questions are received.**
RFP submittals due from vendors.	**2-3 weeks from RFP release.**
Finalists selected.	**3 weeks after RFP submission.**
Finalist presentations.	**4-6 weeks after Finalists are selected.**
Contract awarded.	**16 weeks prior to go-live.**
Implementation begins.	**16 weeks prior to go-live.**
Target go-live.	**8 weeks prior to annual enrollment.**
Start of Annual Enrollment.	**Enter the AE start date here.**

Criteria for RFP Review

Expert TIP: A solid RFP will include the criteria you'll be evaluating and the weighting measures you'll use for each. Below are our suggestions, in order of importance. Remember – if you change the weighting, be sure to double-check the totals add up to 100%!

RFP submittals will be evaluated on the following criteria, with specific weighting being given to each item:

Criteria	Weight
Vendor experience with administering health and welfare plans like those of [Client Name].	20%
Vendor ability to provide the services outlined in the scope of services section of this RFP.	20%
Services integration.	15%
Quality of team providing services day-to-day.	15%
Referenceability of the company.	15%
Cost of services (including change-order requests).	10%
Quality of RFP submittal.	5%

Section 2

[EMPLOYER] Overview & Present-Day Benefits Administration Process

[EMPLOYER] Overview

Expert TIP: Avoid confusion and ambiguity by disclosing important information about your organization's benefits environment upfront. This will help potential service providers better assess how their product and/or services can meet your needs.

[EMPLOYER] Company Information

Expert TIP: Briefly describe your organization including:

1. Business background and history
2. Years in business
3. Any organization changes (mergers, acquisitions, divestitures) that have occurred or are planned in the future
4. Location of company headquarters
5. Length of annual enrollment period

[EMPLOYER] Population Demographics

Expert TIP: Get your numbers ready! Having this key information at a glance will help your bidders understand any complexities regarding your employee population that can be addressed in their responses to your questions.

Category	Participant Count
Total Active Population	Enter number here
Total Active Benefits Eligible	Enter number here
Total Actives Enrolled in Medical	Enter number here
Total Enrolled in HSA	Enter number here
Total Enrolled in HCFSA	Enter number here
COBRA QLE's per month	Enter number here
Eligible Retirees	Enter number here
Any other key characteristics of your Organization and Benefits Classes	Enter number here

[EMPLOYER] Plan and Carrier Interface Matrix

Expert TIP: Provide bidders an organized list of your current plan and carrier information. This will help the vendor determine if they can integrate properly with systems you already have in place.

Expert TIP: Look for a vendor that can integrate with a variety of plans and carriers through both EDI and API integrations.

The following table illustrates the census and eligibility file transfer process that shall be maintained and/or enhanced by the selected supplier partner:

Type of File	Frequency	Sender	Recipient	Supplier Services
Census for New Hires	Daily	[EMPLOYER or BROKER]	Selected Supplier Partner for Benefits Administration	Benefits Administration
Full Census Data File	Weekly	[EMPLOYER or BROKER]	Selected Supplier Partner for Benefits Administration	Benefits Administration
Payroll Actuals	Weekly	[EMPLOYER or BROKER]	Selected Supplier Partner for Benefits Administration	HSA, FSA, Voluntary Benefits
Payroll Deduction File	Weekly	Selected Supplier Partner for Benefits Administration	[EMPLOYER or BROKER]	All Benefit Premium Payment
Enrollment and Plan Selection	Weekly	Selected Supplier Partner for Benefits Administration	[CARRIER]	Medical Benefits
Enrollment and Plan Selection	Weekly	Selected Supplier Partner for Benefits Administration	[CARRIER]	Dental Benefits
Enrollment and Plan Selection	Weekly	Selected Supplier Partner for Benefits Administration	Selected Supplier Partner for FSA Administration	Flexible Spending, Dependent Care, Health Savings & Transit
Enrollment and Plan Selection	Weekly	Selected Supplier Partner for Benefits Administration	[CARRIER]	Life Insurance
Enrollment and Plan Selection	Weekly	Selected Supplier Partner for Benefits Administration	[CARRIER]	Vision Benefits
Enrollment and Plan Selection	Weekly	Selected Supplier Partner for Benefits Administration	[CARRIER]	Short Term Disability and Long-Term Disability Benefits
Census	Weekly	Selected Supplier Partner for Benefits Administration	[CARRIER]	Wellness
Census	Weekly	Selected Supplier Partner for Benefits Administration	[CARRIER]	EAP

[EMPLOYER] Current Benefits Administration Landscape

Expert TIP: Use this section to outline in detail the present day administrative and service design details that must be duplicated (at a minimum) and/or improved upon. This section is for informational purposes so that respondents have the prerequisite information needed to properly prepare their proposals. We suggest you provide information for the following:

The following matrix illustrates the census and eligibility file transfer process that shall be maintained and/or enhanced by the selected supplier partner:

1. **[EMPLOYER]** Current providers and description of current processes that minimally must be duplicated and/or improved upon:
   - **Benefits administration—eligibility, annual enrollment, life event processing, etc.**
   - **Call Center Support**
   - **ACA Administration**
   - **COBRA & Direct Billing Administration**
   - **Flexible Spending Account Administration**
   - **Health Savings Account Administration**
   - **Parking / Transit Program Administration**
   - **Wellness Program Administration**
   - **Other Miscellaneous Systems and Process Requirements**
   - **Examples include:**
     - **Video hosting**
     - **Dynamic Total Compensation Statements**
     - **Single Sign-On**
     - **Mobile technology for enrollment and benefit information**
2. An overall description of your benefits program and any changes you are introducing this year that need to be addressed.
3. Your current benefits administration process and any pain points you are experiencing.
4. Any unique or complicated processes or integrations your vendor will need to support.
5. Your current communications strategy.

Section 3

[EMPLOYER] Scope of Services for Third-Party Benefits Administrator

[EMPLOYER] Desired Future Benefits Administration State

Expert TIP: Now's the chance to let your bidders know what is important to you and why you are seeking a new H&W administration solution. We suggest you provide information for the following:

1. **Why are you seeking a new administration system? What specific efficiencies do you want to gain?**
2. **What goals do you have for your benefits program (increased enrollment, HDHP selection, etc)?**
3. **How would you like to provide employee education of health and wellness benefit information (decision support tools, videos, etc)?**
4. **What type of communications do you want to send to employees (email, text, microsites, etc)**

Desired Services

Expert TIP: Use this table as a starting point for explicitly stating and describing services you are seeking from a third-party benefit administrator. This section is for informational purposes so that respondents have the prerequisite information needed to properly prepare their proposals.

Service	Description
Health & Welfare Services Implementation	• Develop a detailed implementation plan that lists responsibilities, expected completion dates, and anticipated time and staffing required by client personnel. Provide qualified and adequate vendor personnel devoted to implementation of health and welfare administration for client benefit plans. Work with previous health and welfare administration vendor to develop a plan for transferring historical data to the new health and welfare administrator. • Load data into vendor's health and welfare system. Work with client and prior vendor to resolve errors that result from data load. • Design website customized for client which provides health and welfare related information to client employees and retirees. • Provide functionality for employees to complete annual and ongoing benefits enrollment and complete qualified life event notifications online. • Provide sample contract language to client for review. Work with client attorneys to modify contract as necessary. • Work with client to identify desired ongoing reports and process for requesting ad-hoc reports. • Provide sample communication to be used during ongoing administration to client for review. Assist client with communications to employees and retirees regarding implementation of new health and welfare administrator.
Enrollment & Eligibility	• Manage all aspects of annual benefits enrollment, including project management, development of communication, updating of enrollment website, processing enrollments, and sending data to appropriate third-party benefit providers and client payroll vendor. • Manage all aspects of ongoing benefit enrollment for new hires and existing employees with qualified life events including development of communication, processing enrollments, and sending data to appropriate third-party benefit providers and client payroll vendor. • Administer various events throughout the year, such as: health savings account changes, retirements, transfers between [EMPLOYER], imputed income, conversation from parttime/ full-time benefits, census reports, leave of absences, dependent audits, direct billing, qualifying life events, surviving spouses, split coverage, death claims, etc.
Integration and Data Management (EDI/API)	• Work with other client vendors (e.g., payroll, benefit insurers and claims administrators) to develop required integrations necessary to administer the client's health and welfare plans. • Develop and maintain data feeds between payroll system and vendor, and between vendor and third-party benefit administrators. • Ensure that data is accurate, and the feeds are completed on a regular schedule.

Service	Description
Fulfilment	• Provide fulfillment services for enrollment and other written material as agreed to between **[EMPLOYER]** and vendor.
Employee Service Center	• Provide an employee and retiree call center staffed with qualified and knowledgeable personnel to respond to questions and assist participants with benefit enrollment related issues. • Call center representatives should be available via a toll-free number during regular business hours, considering all [EMPLOYER] locations normal working hours (preferably XX:XX am – XX:XX pm **[TIMEZONE]**). • Calls and issues should be tracked via a computerized case management tool.
Retiree H&W Administration	• Work with current pension administrator to ensure health & welfare deductions occur on pension checks.
FSA Reimbursement	• Provide primary point of contact for employees for FSA (healthcare and dependent care) administration. • Maintain record of employee FSA balances. • Issue payments to employees from FSA upon receipt of required documentation. • Reconcile FSA on an annual basis and provide information required for client to obtain forfeited funds.
COBRA & Direct Billing Administration	• Administer all aspects of COBRA and direct billing for **[EMPLOYER]** including communication, billing and benefit administration for COBRA eligible and direct billed employees, retirees and surviving spouses.
ACA & Other Compliance Services	• Calculate the employee's full-time status in accordance with the measurement period. • Collect and configure the data elements needed to comply with the reporting requirements of IRC 6055 and 6056. • Export data to populate the 1095 forms. • Transmit data to the IRS. • Print and send 1095 forms to employees.

Section 4

Vendor Questionnaire

Expert TIP:

Consider the people just as much as the technology.

Technology is so important when choosing a long-term benefits administration provider, but it is secondary, and only as good as the team that is accountable for the configuration, support and delivery.

Look for a partner that is easily referenceable and offers a "benefits-wise" team with a highly trained, lowturnover staff that can address the most complex benefits issues and advise on best practices, providing unique solutions to the challenges

When you evaluate vendors based on culture and accountability, you'll be able to select a partner that can help you enhance enrollment participation and, most importantly, empower employees to make informed benefits decisions.

Remember – you should always be prepared to read and evaluate each response, so make sure to only ask the questions that apply and are important to you.

Always hire a partner for the culture and accountability that they bring to the solution.

VENDOR Profile

1. Provide the name, title, address, phone number, and email address for the person submitting the proposal and/or the primary contact during the proposal review process.

2. Briefly describe your organization including:
   a. Business background and history
   b. Years in business
   c. Any organization changes (mergers, acquisitions, divestitures) that have occurred or are planned in the future
   d. Future vision for the organization
   e. Technology roadmap
   f. Alliance relationships (specify those used as part of your service offering)

3. What differentiates your company from its competitors?

4. Where is your company headquartered? Where are your other locations (if applicable)? Which location will support us? Are any activities performed overseas?
   a. If yes, describe your plans for outsourcing, including an explanation of the services you are proposing to support overseas.

5. Briefly describe your company culture.

6. How many employees do you have? How many employees are dedicated to benefits administration?

7. What is your employee retention rate? How do you ensure quality employees stay with your organization?

8. Provide an overview of your current client base and industries you serve.

9. How many benefits administration clients do you have?

10. What is your average client size?

11. What is your client retention rate? What programs do you have in place to support client retention?

12. How many new clients do you expect to bring online for administration services during **[YEAR]**? What is your capacity for an AE of **[AE DATE]** and total go-live of **[GO-LIVE DATE]**?

13. Describe your core product and services. Describe any optional or a la carte services you provide.

14. What is the name of your Benefits Administration system?

15. Confirm if your organization owns or leases the proposed enrollment platform. If your organization does not own the proposed platform or applications within the platform, identify the subcontractor and explain how your organization will be responsible for their performance.

16. What percentage of your organization's revenues is derived from online enrollment and benefits administration services?

17. Provide a copy of your annual report or comparable financial statement and a current SOC report (or similar document).

18. Please confirm that that there will be minimal duplication of the present-day service requirements as noted in section 2. If there are any inconsistencies, please describe them.

Account Team / Management Structure

1. Where will the support personnel providing administrative and customer services to **[EMPLOYER]** be located?
2. When, during the RFP process, will the individuals on **[EMPLOYER]**'s team be identified?
3. Describe the structure of implementation and continuing service teams. Describe executive involvement, if any in **[EMPLOYER]**'s account.
4. Describe each team member's main responsibilities and average tenure of experience.
5. Provide an organizational chart outlining the names and titles of the leadership team for your administration services.
6. What hours are teams typically available? Would we have backup resources in the event our designated support team members are out of the office?
7. Describe the hiring and training program for personnel in the locations from which the **[EMPLOYER]** account will be supported.
8. How many other clients or member lives does each designated team support? How do you manage the workload of each team?
9. Describe your approach to managing administrative relationships.
10. Please describe your customer service philosophy and culture, including how you measure customer satisfaction.
11. How often do you review client satisfaction with clients?
12. Describe your approach for working with a client who is dissatisfied with the service you are providing. How do you manage corrective actions and preventive actions concerning issue(s), implement short-term & long-term approaches for monitoring improvement?
13. Describe the feedback forums available to clients. Do you have a client advisory council or other forum for clients to provide feedback about the product and/or services?

Health and Welfare Services Implementation and / or Conversion

1. Please provide a sample implementation project plan, including a sample timeline based on the go-live date provided.
2. Please describe your implementation team - list the persons, responsibilities and years of experience for each.
3. Explain your organization's approach to ensuring a seamless migration from the implementation team to the dedicated client services team.
4. Describe the level of involvement required by in-house staff at **[EMPLOYER]** for a successful implementation.
5. Describe your organization's approach to data conversion during implementation.
6. What types of information can be imported during implementation the initial census data import process, testing process and data reconciliation process?
7. Describe the factors that will determine success of the implementation.

8. Describe the type of training offered to the in-house staff at **[EMPLOYER]** during implementation and the costs associated with additional training and/or materials.

9. Confirm your ability to meet our go-live date for open enrollment and ongoing administration.

10. How many health and welfare implementations have you conducted over the past 12 months and how many are scheduled within the same time frame as the one presented in this RFP?

11. Does your organization perform an official implementation satisfaction survey? If yes, please share these results for the past 3 years.

Ongoing Health and Welfare Administration Capabilities

1. Will your system accommodate all the features of the **[EMPLOYER]** benefit program?

2. Are there any aspects of the program design that might pose an issue for your organization or that would be outside of your typical scope of service? Clearly detail any features that cannot be accommodated.

3. Describe the procedure that your organization has in place for managing ongoing demographic data to preserve data integrity.

4. Describe your approach to project management, development of communication, enrollment website updates, processing enrollments, and delivering data to appropriate third-party benefit providers and client payroll vendor during the annual benefits enrollment period.

5. Explain your approach to ongoing benefit enrollment management for new hires and existing employees with qualified life events including development of communication, processing enrollments, delivering data to appropriate third-party benefit providers and **[EMPLOYER]** payroll vendor, and payroll deduction processing, including retroactive payroll changes.

6. Outline how your organization administers various events throughout the year, such as:

   - health savings account changes
   - retirements
   - transfers between **[EMPLOYER]** business or operating units
   - imputed income
   - conversion from part-time/full-time benefits
   - census reports
   - leave of absences
   - dependent audits
   - direct billing
   - qualifying life events
   - surviving spouses
   - split coverage
   - death claims

7. Describe how you will preserve employee and retiree health and welfare related data in a secure manner for use in enrollment and continuing administration of health and welfare benefits.

8. Describe how you will work with current pension administrators to ensure health and welfare deductions occur on pension checks.

9. Explain how election data is transmitted to the carriers, how that data is validated against your eligibility data, and the process for resolving discrepancies.

10. Do you have in-house fulfillment capabilities? If no, please disclose your outsourcing partner.

Benefits Enrollment Technology

1. Provide an overview of your information technology environment, including a diagram.
2. Describe the advantages of your system compared to your competition.
3. Describe how your platform is optimized for user experience.
4. Describe the level of customization available within the employee website.
5. Is your platform web-based?
6. Describe the platform's browser requirements or the hardware and/or software requirements.
7. Do you have a mobile and tablet responsive site?. Do you have a mobile app?
8. How often are your systems upgraded? Are there additional charges for system upgrades?
9. Describe the type of technical support for both employees and administrators that you provide during upgrades and releases.
10. Discuss the investment level and tactical plan your organization is developing for the systems that support health and welfare benefit administration services. What improvements are in the works for your health and welfare administration services?
11. Is your system available 24/7/365?
12. Do you provide a fully-replicated staging environment?
13. What was the up-time of your system (not including maintenance) during the last three years?
14. Describe how your system is updated with changes for the annual enrollment period and/or for legislative changes.
15. Does your system maintain an integrated database with on-line, "real-time" data? Explain how the system is updated with participant transactions.
16. What is your organization's approach to crisis recovery? Please include an overview of your back-up protocols and ability to reengineer databases.
17. How often is maintenance performed? How is this communicated to your clients?
18. Do you anticipate any changes to existing technologies in the next year? Please describe the anticipated changes and timing. Do you have in-house fulfillment capabilities? If no, please disclose your outsourcing partner.

Annual Enrollment Capabilities

1. Describe how employees access your platform during annual enrollment and the enrollment capabilities available to them.
2. Describe your decision support and education tools.
3. Describe how you manage the annual enrollment process, including planning/preparation, data requirement and interfaces, participant communications, test plan, etc. Please include your approach to annual enrollment staffing.
4. Describe the testing process for annual enrollment. Is the client required to be onsite at your facility to participate in testing.
5. Describe how the **[EMPLOYER]** HR Administrator determines the benefit enrollment status of employees (e.g. enrolled, waived, unresponsive, etc.).
6. Can your system accommodate a passive enrollment? What is your recommendation for a passive enrollment?
7. Describe your ability to perform default enrollment processing.
8. How do you communicate with unresponsive employees during open enrollment, life events, and new hires?
9. Do you charge additional fees to train or educate service center representatives each year on upcoming benefit programs?
10. Describe the annual enrollment process and communications for participants on leave and the coordination with the direct billing services.
11. Describe the process for employees who experience an eligibility change during annual enrollment.

Qualifying Life Events

1. Describe the automated and self-service life event management process your system c an support.
2. Explain your process for handling life events, including documentation collection (if available).
3. Describe the pending logic available in your system.

Security and Compliance

1. Describe your IT and infrastructure security protocols.
2. Please explain how your system supports security administration (e.g. assigning security role profiles for users)?
3. Please disclose the IT security framework your organization follows (e.g., NIST, COBIT, ITIL ISO, etc.). Does your organization receive an external audit to validate your compliance with this selected framework?
4. Are you HITRUST Certified? If so, please provide proof of certification.
5. What is your disaster recovery plan? How frequently is the plan tested? Please provide the results of your most recent test.
6. How are clients notified in the event of a security breach and what is the timeframe in which this notice is communicated?

7. Please describe your approach to encryption, including the encryption process used to encrypt data while at rest or in transit. What are your key management processes?
8. Does your system allow Single Sign On (SSO) and what restrictions apply (if any)?
9. Describe your authentication process and various tiers of user security.
10. How many years of employee history and changes do you store on your system?
11. Should sensitive information be removed/deleted, please explain how it is properly destroyed.
12. Do you have an in-house compliance department and/or in-house ERISA counsel? If not, please provide details on how you receive and disperse information related to compliance.
13. Please provide a detailed description of your current activities related to compliance with the Health Insurance Portability and Accountability Acts (HIPAA).

Communication Capabilities

1. Describe your system-generated communication capabilities. Can you produce on demand notices via email or paper mail? Can these be targeted?
2. Describe any communication support included in your fees, such as transition communications, annual enrollment communications, FAQs, etc. Please include examples.
3. List the types of events for which communications can be triggered. (e.g., open enrollment reminder, life event reminder, new hire enrollment, request for supporting documents, etc.).
4. Is your system "rule based" so that employees will only see the plans, rates and options applicable to them?
5. Describe in detail the ways in which your system displays and highlights key messages to employees (e.g. enrollment windows, pop-up messaging, alerts, etc.)
6. Can employees specify their communication preferences to determine how communications are delivered to them?
7. Do you have text messaging capabilities for opted-in employees? If yes, does it incur additional fees?
8. Are there additional fees for communication material? If yes, which materials and what is the cost?
9. Do you offer communications consulting?
10. How are custom communications produced? Do you offer an in-house agency of communications professionals?
11. Is your site translated into multiple languages? If so, what languages? Does this include all aspects of the site?
12. Can your systems support uploading documents, videos and links within the website? Can we handle this task ourselves, or does it require your support?
13. Can you provide post-enrollment surveys? If yes, will you offer guidance on how to apply the data collected?
14. Do you offer in-house fulfillment services? If so, describe this offering, including your print and product capabilities.

Reporting

1. Please describe your reporting capabilities. Are these reports available within your system or is an alternative reporting tool required?
2. Describe your ability to create ad-hoc or custom reports.
3. Are real-time reports available?
4. Can reports be scheduled?
5. In what formats are your reports generated?
6. Can you report on all fields within your system?
7. Are you able to deliver required reporting for all populations including actives, COBRA and retirees?
8. Do you have a census report available that contains all demographic and election data of every employee?
9. Can you create billing reports?

Pricing

1. Describe your overall approach to pricing.
2. Describe your implementation fees and what they entail.
3. Describe any and all ongoing fees.
4. Describe how you approach billing for annual enrollment.
5. Do you offer technology credits or offsets associated with voluntary products?
6. Are there SLAs in place to compensate **[EMPLOYER]** if performance does not meet expected levels of service?
7. Describe your approach to change orders, including your process for determining the scope of the change order and applicable fees.
8. Describe any services that are priced on a per project basis.

Additional Services Call Center Capabilities

1. What communication support tools are offered (e.g. calls, emails, text, live chat, etc.) by your call center?
2. Do your customer service representatives receive initial and ongoing training? Please explain.
3. Describe your approach to accommodating heavy call volume during annual enrollment or other special events. Will extended hours or additional call center staff be provided?
4. Are clients able to observe or monitor call center representatives? If so, how?
5. How do you work with the client for problem resolution?
6. Describe the tools and technologies available to call center employees
7. Describe the typical qualifications of your call center representatives (e.g., years of experience, benefits knowledge, education level, licenses and certifications.)

8. What is the turnover rate among your customer service representatives?
9. What are the performance standards for your service center? Please explain how you measure performance with respect to the administration services outlined in the RFP.
10. Discuss your ability and willingness to accept penalties for achieving specific performance standards.
11. Explain how you ensure quality regarding the manner in which the service center handles participant calls.
12. What quality assurance measures are in place to ensure data is loaded error-free and that calculations within the enrollment are correct and accurate?
13. ACA compliance
14. Do you provide ACA administration services in-house? Is it integrated with your enrollment and eligibility platform?
15. What is the benefit of using your company for ACA services?
16. Describe your ACA recordkeeping and reporting capabilities.

COBRA & Direct Bill Administration

1. Do you provide in-house COBRA and direct bill administration? Are they integrated with your enrollment and eligibility platform?
2. What is the benefit of using your company for COBRA and direct bill services?
3. Describe the type of COBRA and direct bill administration services you offer. Include qualifying event notices, billing, premium collection and disbursement, eligibility confirmation, disability extensions, cancellations.
4. What communications are sent to COBRA and direct bill participants?
5. What options do COBRA participants have for enrolling in benefits and making payments?
6. How are you notified of the change in status?
7. What payment methods are accepted?
8. Can participants and administrators see billing amounts and bills paid through your website?
9. How do you handle short payments or non-payments?

Dependent Verification

1. Do you provide in-house dependent verification / audit services? Do you offer a one-time and / or ongoing service model? Is the platform integrated with your enrollment and eligibility platform?
2. What is the benefit of using your company for dependent verification / audit services?
3. Describe the type of dependent verification services you offer. Please include options for documentation collection, review / approval of documentation and communication to employees (e.g. reminder emails) that happens when an employee does not provide the appropriate documentation?
4. Can employees upload documents themselves? If so, can this be done through a mobile device?

Reimbursement Administration

1. Do you provide reimbursement administration services (FSA, HSA, HRA, commuter benefits) in-house? Is the platform integrated with your enrollment and eligibility platform?
2. What is the benefit of using your company for reimbursement administration services?
3. Describe the type of reimbursement administration services you offer. Include qualifying event notices, billing, premium collection and disbursement, eligibility confirmation, disability extensions, cancellations).
4. What communications are sent to participants?
5. Please describe how participants can submit claims (mail, email, mobile device, etc.).
6. What is your average claim turnaround time?
7. Do you provide a benefits card?
8. How do employees track balances, claims, transactions, etc.?
9. 9. Do you have a mobile app? Describe its capabilities.

Total Compensation Statements

1. Do you provide Total Compensation Statement services in-house? Do you offer a one-time and/or ongoing service model? Is the platform integrated with your enrollment and eligibility platform?
2. What are the advantages of using your company for Total Compensation Statement services?
3. Describe the type of Total Compensation Statement services you offer.

References

Expert TIP: When engaging in an RFP process for a new benefits administration software partner, calling references is arguably one of the most important steps of the process. Although it can be time-consuming to coordinate calls and analyze the feedback, the comments of peers who have recently gone through the same process can be invaluable.

1. Please provide references and contact information for two companies whom you're currently providing health and welfare administrative services. With each reference, please include an explanation of services provided and how long you've been providing each service.

Section 5

Required Content for RFP Submittals

Pricing

Expert TIP: Make sure your vendors understand that detailed pricing information is a core component of the RFP submittal process. Use this section to line-item any product or services cost you wish to see from your bidders.

Use the below as a starting place and add to it the items that are most important to you.

Complete the following table with your pricing proposal:

Name/Title	Implementation / One-Time Fees	Annual Recurring Fees
Annual Enrollment		
Base Fee		
Web Access		
Customer Service Center		
Ongoing Administration		
Base Fee		
Web Access		
Customer Service Center		
Carrier Interfaces		
Billing and Reconciliation		
Ancillary Services		
COBRA Administration		
Direct Billing		

Name/Title	Implementation / One-Time Fees	Annual Recurring Fees
Flexible Spending Accounts		
ACA Eligibility Management		
ACA Reporting		
Pass through Charges (please specify)		
Other Fees (please specify)		
Total Price Proposed		

Confidentiality of Materials

Expert TIP: Use this section to include any legal information your organization needs to provide regarding confidentiality agreements. Please check with your legal team for specific verbiage to be used.

RFP Participation Requirements and Expectations

Expert TIP: Use this section to include any legal information your organization needs to provide regarding participation requirements and expectations. Please check with your legal team for specific verbiage to be used.

By submitting a proposal in response to this RFP, you agree to the following:

[INSERT SPECIFIC REQUIREMENTS AND EXPECTATIONS HERE]

Submission of Bid

Expert TIP: Use this section to let vendors know how to submit key components of the RFP including: intent to bid, questions, and final bids. Include dates, times and contact information.

1. Should you decide to submit a bid, complete the attached Letter of Intent to Submit Proposal form by **[INSERT DATE]**.
2. Submit written questions to be answered by **[INSERT DATE]**.
3. Final bids are due by **[INSERT DATE AND TIME]** to **[INSERT CONTACT INFORMATION]**.

Letter of Intent to Submit Proposal

Expert TIP: Include a letter of intent in the RFP so that bidders know how to indicate their interest in participating in the RFP process.

____ has received the invitation to respond to the **[EMPLOYER]** Health andWelfare Administration Services Request for Proposal and has the following intentions:

☐ We will submit a proposal in response to the RFP.

☐ We will not submit a proposal in response to the RFP.

Signed: _____________________________________ Date: ______________________

Printed Name: _____________________________________

Title: _____________________________________

Send completed form via email, fax, or regular mail to **[INSERT CONTACT INFO]**.

Conclusion

If you've made it this far, you are well on your way to creating a successful RFP that will help you select your benefits administration partner with ease. The elements suggested above are the ones we see most frequently and are a great place to start, but this is certainly not all-inclusive. In fact, we suggest adjusting, rearranging, and adding to the document–liberally–to make the RFP fit the specific needs and requirements of your organization.

The more detailed an RFP you provide, the better and more thorough responses you can expect to receive from your bidders. With higher quality responses, you'll be able to quickly find the right partner to help you manage your benefits administration. Allowing you more time to focus on what's really important–improving the health and wellness of your employees.

Best of luck in your search!

About us

WEX (NYSE: WEX) is the global commerce platform that simplifies the business of running a business. WEX has created a powerful ecosystem that offers seamlessly embedded, personalized solutions for its customers around the world. Through its rich data and specialized expertise in simplifying benefits, reimagining mobility, and paying and getting paid, WEX aims to make it easy for companies to overcome complexity and reach their full potential.

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