



REQUEST FOR PROPOSALS:

**Healthcare Benefits Brokerage/Consulting and Ancillary Services
2026-064**

June 2026

TXShare

Your Public Sector Solutions Center

REQUEST FOR PROPOSALS

For

Healthcare Benefits Brokerage/Consulting and Ancillary Services

RFP # 2026-064

Sealed proposals will be accepted until 2:00 PM CT, **July 24, 2026**, and then publicly opened and read aloud thereafter.

Legal Name of Proposing Firm

Contact Person for This Proposal

Title

Contact Person Telephone Number

Contact Person E-Mail Address

Street Address of Principal Place of Business

City/State

Zip

Mailing Address of Principal Place of Business

City/State

Zip

Point of Contact for Contract Negotiations

Title

Point of Contact Telephone Number

Point of Contact Person E-Mail Address

Is your business currently registered with the Texas Secretary of State to transact business in Texas? ____ Yes ____ No

Texas Secretary of State Filing Number (if applicable): _____

Acknowledgment of Addenda (initial): #1 _____ #2 _____ #3 _____ #4 _____ #5 _____

NOTE: Any confidential/proprietary information must be clearly labeled as “confidential/proprietary”. All proposals are subject to the Texas Public Information Act.

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SECTION 1: OVERVIEW

1.0 PURPOSE

The North Central Texas Council of Governments (“NCTCOG”) seeks an experienced vendor or vendors to provide the goods or services described herein to the members of its TXShare Cooperative Purchasing Program (“TXShare”). The awarded contracts will be promoted via TXShare. The purpose of this Request for Proposals is to solicit responses that result in a contract with one or more vendor(s) that are qualified to provide one or more categories of the goods or services.

The desired service categories are listed below:

Service Category #1: Healthcare Benefits Brokerage/Consultant Services

Service Category #2: Other Ancillary Goods or Services

1.0.1 Definitions

- **Broker/Consultant** – An intermediary who facilitates transactions and provides advice/expertise to the client while ensuring vendors are performing per the agreement. Compensation is either through commissions or a fee-for-service agreement.
- **Contractor or Provider** – An Offeror that has been awarded a contract under this RFP.
- **Contract Sales** - The total compensation earned by Contractor in connection with or attributable to Services performed under the resulting Agreement(s) for Participating Entities, regardless of compensation structure or source of payment, including, without limitation:
 - fees paid directly by Participating Entities, including fixed fees, unit-based fees, retainers, hourly charges, or other direct charges;
 - carrier paid commissions; and
 - any overrides, incentive payments, bonuses, administrative allowances, contingencies, or other forms of direct or indirect third-party remuneration earned in connection with or attributable to such Services.
- **Customer** – A governmental entity.
- **Governmental Entity** – A government agency or non-profit organization.
- **RFP or Solicitation** – This Request for Proposals document.
- **Vendor** – A business interested in providing goods or services under this RFP.
- **Offeror or You** – A Vendor that submits a proposal in response to this RFP.

1.0.2 Outcome

The desired outcome of this RFP is for NCTCOG to enter into a Master Services Agreement (“MSA”) with one or more fully licensed Contractors authorized to operate in the locations listed in Exhibit 3. **A copy of the TXShare MSA is attached for reference.** These agreements will be awarded through the TXShare purchasing cooperative and made available to municipalities, counties, school districts, and other governmental entities (“Customers” or “Members”). Contracts will be non-exclusive and do not guarantee any specific volume of sales. Services will be provided on an as-needed basis, with each Customer independently negotiating their own orders. Vendors awarded contracts will be uniquely positioned to market their offerings to TXShare Members as needs arise.

SECTION 2: TXSHARE COOPERATIVE PURCHASING PROGRAM

2.0 BENEFITS OF A COOPERATIVE PURCHASING PROGRAM

2.0.1 How Does a Cooperative Purchasing Program Work?

A government cooperative purchasing program, such as TXShare, is a cooperative arrangement for acquiring goods or services that involves aggregating the demand of two or more government agencies to obtain a more economical purchase.

Government entities (cities, counties, water districts, school districts, etc.) sign up as members to use cooperative purchasing programs through a cooperative purchasing agreement. Additionally, non-profit organizations are allowed to sign up as members.

2.0.2 How Does a Government Entity Benefit?

Cooperatives help government agencies find the right goods and services that best fits their need and expedite purchases without requiring additional solicitations (RFP or IFB) to comply with laws and regulations.

TXShare uses the North Central Texas Council of Governments (“NCTCOG”) as the lead public entity to publicly solicit and award contracts through a Request for Proposal (“RFP”) process. TXShare members are eligible to access these contracts by signing an intergovernmental agreement with the NCTCOG, thereby eliminating the need to complete their own RFP process.

Membership in the TXShare cooperative purchasing program provides the agencies with access to contracts for goods and services at pre-negotiated rates or prices. Typically, the entity member then purchases the goods or services by negotiating with the cooperative’s awarded vendors and places purchase orders, or enters into sub-agreements, based on the rates or prices listed in the cooperative purchasing program’s contracts.

2.0.3 How Does A Vendor Benefit?

A Request for Proposal (RFP) such as this one is a document that competitively solicits bids from potential vendors for goods or services. The lead public entity (NCTCOG) is an independent government entity that carries out the advertising and bid procedures required by state law.

All TXShare’s contracts are competitively bid and publicly awarded through this process. NCTCOG prepares the RFP incorporating the required cooperative purchasing language that allows its entity members across the nation to utilize the awarded contract(s).

Vendors respond to the RFP by submitting their proposals. NCTCOG evaluates the responses and awards a Master Services Agreement for the TXShare cooperative, thus establishing the availability for nationwide use of the resulting contracts.

Vendors who successfully compete in the RFP process and are awarded a contract will market to any public entity or non-profit and can then forgo the RFP process for an individual entity.

When marketing to a customer, the awarded vendor can provide a quote to the customer for its unique needs based on the pricing, terms and conditions of its contracts. For a vendor, being awarded a cooperative contract can help shorten the sales cycles considerably. This is especially beneficial for smaller firms, like startups, that may not otherwise be able to access the government market.

2.0.4 Mutual Benefits

Performing a competitive bidding process typically takes more than 90 days to create the RFP solicitation, collect and evaluate proposals, then negotiate and award the contract. Reducing the amount of time that purchasing staff spend managing new solicitations and generating new contracts, especially for goods or services that don’t require too much customization, saves months of administrative time and effort. Reducing the need to respond to every bid process and market directly to the customer saves time and money as well as is an “ace in the hole” for a vendor when closing the sale on its goods or services covered

by a cooperative contract. Smaller government customers can achieve price-saving advantages from purchasing off a cooperative program with greater purchasing power.

Note: There is no obligation on the part of any Customer to purchase goods or services through the awarded contracts nor is there any guarantee, implied or otherwise, that the awarded contractor(s) will make any sales based on this solicitation.

2.1 NCTCOG OVERVIEW

The North Central Texas Council of Governments is a voluntary association of, by, and for local governments and was established to assist local governments in planning for common needs, cooperating for mutual benefit and coordinating for sound regional development. NCTCOG serves a 16-entity metropolitan region surrounding the cities of Dallas and Fort Worth.

NCTCOG's governing structure is as follows: each member government appoints a voting representative from their governing body. These voting representatives form the General Assembly, which annually elects a 17-member Executive Board. The Board also includes one ex-officio non-voting member of the legislature. The Executive Board is supported by policy development, technical advisory, and study committees, as well as professional staff.

2.2 TXHSARE OVERVIEW

TXShare is a cooperative purchasing program administered by the North Central Texas Council of Governments (NCTCOG). The program is designed to streamline procurement for public entities by offering competitively solicited contracts that meet state, local, and federal purchasing requirements. Currently the TXShare Purchasing Cooperative has over 300 members from across the USA, including counties, cities, school districts, and special districts.

2.3 TXSHARE PROGRAM EXPLANATION

NCTCOG intends to make the contract awarded from this solicitation available to other public entities through TXShare. By promoting their TXShare contract(s) to public entities, contractors reduce the need to repeatedly respond to public customer bids or requests for proposals. The contractor then realizes substantial efficiencies that will increase sales opportunities. Contractors agree to pay an administrative fee to TXShare calculated as a percentage of sales processed through the TXShare contracts awarded and held by the contractor. This administrative fee is not an added cost to be invoiced by the contractor to TXShare participants. This administrative fee covers the costs of contract marketing and facilitation incurred by TXShare.

Under the TXShare program, any public customer or non-profit can use the TXShare contract and its selected contractor(s) to make purchases necessary to pursue their own needs. Offerors awarded a contract under the TXShare program may offer their services nationwide if they desire to do so. The TXShare contract offers a unique advertising advantage to a contractor to promote its services, as the contract satisfies most public entities' procurement requirements.

2.4 CONTRACT MANAGEMENT AND REPORTING

The contractor will be required to track and report to NCTCOG its TXShare sales activities relating to the master contract. The contractor will be required to provide management reports on a quarterly basis. Examples of management report data include, but are not limited to:

- Participating public customer's name; pricing option chosen; total fee charged. NCTCOG and contractor will agree to form and content of reports after award of contract.

2.5 ADMINISTRATIVE FEE

TXShare, through NCTCOG, acts solely as a cooperative purchasing entity providing solicitation administration, contract administration, and related program support. TXShare is not an insurance agent, broker, or producer and does not sell, solicit, negotiate, recommend, or place insurance products or services on behalf of any participating member. Any decision to procure or utilize insurance-related products or services under an awarded contract shall be made solely by the participating member, which remains responsible for its own evaluation, due diligence, and selection decisions.

TXShare will collect an administrative fee, in the form of a percentage of contract sales, applicable to all sales between the Contractor and member entities utilizing the awarded cooperative contract. NCTCOG is included as a public entity customer and may also purchase through the contract. The administrative fee will be remitted by the Contractor to NCTCOG on a quarterly basis together with required quarterly sales reporting.

The administrative fee for this program will be 2.5% of Contract Sales, as defined in this solicitation and any resulting agreement. This fee is a cooperative program fee for contract administration and related services and is not compensation for the sale, solicitation, negotiation, or placement of insurance, nor is it intended to constitute a commission or rebate.

2.6 INTERLOCAL AGREEMENT

Governmental entities are extended the opportunity to purchase from contracts awarded by the NCTCOG TXShare purchasing cooperative by virtue of an interlocal agreement between the entity and NCTCOG. However, all parties understand, and all parties hereby expressly agree, that the NCTCOG is not an agent of, partner to or representative of those government entities and that NCTCOG is not obligated or liable for any action or debts that arise out of the government customer's purchase.

2.7 STANDARD TERMS AND CONDITIONS

The NCTCOG Procurement Standard Terms and Conditions can be found at www.nctcog.org in the "Open Solicitations" section, or by clicking [here](#). Proposers shall certify its compliance with these requirements as part of their proposal response by completing the certifications included with the RFP document "Attachments" section. Failure to submit the required certification statement may be grounds for finding the proposal nonresponsive.

2.8 RESPONDENT ELIGIBILITY

Firms that are legally required to register with the Texas Secretary of State must provide their current filing number on the Cover Page (page 2 of this solicitation document). Proposals submitted by entities that are required to register and maintain an active status to transact business in Texas, but do not include a valid filing number or are not in good standing at the time of submission, may be considered non-responsive and may not be evaluated further.

SECTION 3: GENERAL INFORMATION

3.0 CONTRACT INTENT

NCTCOG intends to contract with one or more qualified Offeror(s) based upon the qualifications of the Offeror and the categories of goods or services they are able to provide. However, NCTCOG anticipates exploring any viable alternative for providing these goods or services and may decide, after reviewing the proposals submitted, to reject all proposals and not to enter into any agreement.

3.1 ADMINISTRATIVE GUIDANCE

The information provided herein is intended to assist vendors in the preparation of proposals necessary to properly respond to this solicitation. The solicitation is designed to provide interested vendors with sufficient basic information to submit proposals meeting minimum requirements but is not intended to limit a submission's content or to exclude any relevant or essential data there from. You are at liberty and are encouraged to expand upon the specifications to give additional evidence of your ability to provide the services requested in this solicitation.

3.2 ADDENDA

Addenda to this solicitation will be made available to vendors of record by posting the addenda on the Bidnet Direct website. A “vendor of record” is defined as a vendor who has downloaded the solicitation directly from the Bidnet Direct website. It is the vendor’s responsibility to check for any addenda that may be issued. You shall acknowledge receipt of addenda by checking the appropriate spaces on the cover sheet of this RFP and submit with their proposal.

3.3 SOLICITATION SCHEDULE

The anticipated schedule for the RFP process is given below. All times indicated are Central Time (CT).

The anticipated schedule is as follows:

RFP Issued	June 26, 2026	
Inquiry Period Ends	July 10, 2026	5:00 PM CT
Proposal Due Date	July 24, 2026	2:00 PM CT
Planned Contract Award	September 2026	

NCTCOG reserves the right to change this schedule at any time.

3.4 PRE-PROPOSAL CONFERENCE

There will not be a pre-proposal conference for this solicitation.

3.5 QUESTIONS AND REQUESTS FOR CLARIFICATION (INQUIRY)

Vendors may submit written questions through the Bidnet Direct by Sovra (“Bidnet Direct”) platform until the inquiry period deadline specified in Section 3.3. Vendor-specific questions about the process will often be answered directly. However, substantive questions that are not properly addressed in the solicitation information will be properly published to all vendors as an addendum or “Question & Answer” document. Proposers are responsible for reviewing the Bidnet Direct website for any updates related to this RFP prior to the closing date.

3.6 PROPOSAL SUBMISSION

The NCTCOG utilizes Bidnet Direct by Sovra (“Bidnet Direct”) as the central eProcurement portal for all formal procurement opportunities. In order to respond to this RFP, as well as receive notifications, updates, addenda, and other information regarding this solicitation, NCTCOG requires that Respondents be registered with Bidnet Direct.

Registration with Bidnet Direct is free and allows Respondents to view all of the NCTCOG’s active procurement solicitations. The landing page for this project is found [here](#).

Electronic submission of proposals shall be made in English, in searchable PDF format, and must be uploaded via Bidnet Direct no later than **2:00 P.M. (Central Time) – July 24, 2026**.

It is the responsibility of the respondent(s) to ensure that the proposals are submitted in the Bidnet Direct portal by the designated due date and time. NCTCOG assumes no responsibility for delays caused by connectivity, website

access, or any other access limitations. Late proposals will not be accepted by Bidnet Direct nor by NCTCOG through any other means of delivery and will not be opened nor considered in the evaluation of the proposal. Proposals may be withdrawn at any time prior to the submittal deadline, but they may not be withdrawn after the official opening.

Submission Support and Guidance:

For assistance with the submission process, please refer to this helpful video: [Creating and Submitting a Bid](#).

It is **strongly recommended** that proposals be submitted at least 12 to 24 hours prior to the deadline to allow sufficient time for Bidnet Direct to address any technical issues that may arise with the platform.

For Bidnet Direct Vendor Support, please contact:

- **Phone:** (800) 835-4603 (Option 2)
- **Email:** support@bidnet.com

Proposals received will be publicly opened after the response submission deadline on Bidnet Direct. Only the names of the vendor submitting the proposal will be read aloud. No other information will be disclosed at that time.

Proposal information is restricted and not publicly available until after award of a contract. All documents associated with the proposal submitted, unless the respondent indicates a portion of the proposal is proprietary, may be subject to public inspection in accordance with the Public Information Act. All information obtained in the course of this solicitation will become property of NCTCOG.

NOTE: Any confidential/proprietary information must be clearly labeled as “confidential/proprietary”. All proposals are subject to the Texas Public Information Act.

3.7 PUBLIC OPENING

The public opening for this RFP will be conducted beginning approximately 2:05 PM CT on the date proposal submissions are due. The opening meeting will be held virtually via Microsoft Teams and will be recorded. Please note that a large volume of proposals may result in a lengthy opening process. The meeting access information is included below.

Microsoft Teams meeting

Join: <https://teams.microsoft.com/meet/25078585521424?p=i3pt8jQkTVIGtgDVdH>

Meeting ID: 250 785 855 214 24

Passcode: XN3LY25b

[Need help?](#) | [System reference](#)

Dial in by phone

[+1 903-508-4574,,38640520#](#) United States, Tyler

[Find a local number](#)

Phone conference ID: 386 405 20#

Only the names of the Offerors submitting a proposal will be read aloud. No other information will be disclosed at the time of opening.

Any part of the proposal that you desire to declare as confidential information must be noted as such where the information is found in the proposal. Claims of confidentiality are subject to the opinion of the Texas Office of the Attorney General, should NCTCOG receive an open records request.

SECTION 4: EVALUATION AND AWARD

4.0 TIME FOR EVALUATION

Unless stated otherwise elsewhere in this Request for Proposals, all proposals of qualification submitted shall remain valid for a minimum of 90 calendar days after the due date to allow adequate time for evaluation and award.

4.1 EVALUATION PROCESS

All submissions in response to this solicitation will be evaluated in a manner consistent with the NCTCOG and all applicable rules and policies.

A proposal review committee will be assembled to perform the evaluations. In the initial phase of the evaluation process, the evaluation committee will review all proposals that have been received before the solicitation due date. Nonresponsive submissions (those not conforming to the solicitation requirements) will be eliminated. Each respondent bears sole responsibility for the items included or not included in the response submitted by that respondent. NCTCOG reserves the right to disqualify any submission that includes significant deviations or exceptions to the terms, conditions, and/or specifications in this solicitation.

The NCTCOG reserves the right to reject any and all submittals and to waive any informality in submittals received, deemed to be in the best interest of the NCTCOG.

4.2 BAFO AND CLARIFICATION REQUESTS

Once proposals have been submitted, the NCTCOG evaluates the proposals and determines which of those are determined to be reasonably qualified for award. Those so determined will be reviewed and scored. Clarification requests may be requested of firms where clarifying information is necessary to better understand meaning of any part of a bid submission. Best and final offers ("BAFO") for those reasonably qualified may be obtained by allowing the submission of a BAFO before the final decision is made to award a contract.

NCTCOG reserves the right to be the sole judge as to the overall acceptability of any submission or to judge the individual merits of specific provisions within competing offers.

4.3 ORAL PRESENTATIONS

NCTCOG reserves the right to require a presentation by the firm to supplement their written submission. These presentations will be scheduled, if required, after Proposals are received and prior to the award of the Contract.

4.4 AWARD OF THE CONTRACT

Upon completion of the evaluation process, NCTCOG may award the contracts to one or more respondent(s) whose submission is determined to be the most advantageous to NCTCOG.

4.5 PROPOSAL EVALUATION CRITERIA

The criteria to be used to evaluate submissions are as follows:

Pass/Fail Criteria	Description	Percentage Points
<i>References</i>	Points will be awarded on a pass/fail basis for the <u>clear inclusion</u> of the required information regarding <i>References</i> , as outlined in greater detail in Section 6.0 .	Pass/Fail - 5%
Weighted Scoring Criteria		Weighted Maximum Percentage Points
<i>Project-Related Experience and Qualifications</i>	Points will be awarded based on demonstrated experience with similar public sector or nonprofit benefit programs, innovation, and compliance expertise, as well as the clarity and quality of the response addressing <i>Project-Related Experience and Qualifications</i> , as detailed in Section 6.0 .	25%
<i>Technical Proposal</i>	Points will be awarded based on the <u>clear inclusion and quality of response</u> regarding the required details of the <i>Technical Proposal</i> , as outlined in greater detail in Section 6.0 .	40%
<i>Proposal Pricing</i>	Points will be awarded based on responses to Exhibit 1 – Pricing , with consideration of cost competitiveness, transparency in pricing structure, and flexibility, as outlined in greater detail in Section 6.0 .	20%
<i>Value-Added & Innovation</i>	Points will be awarded based on additional proposed services that could improve Member outcomes.	10%
TOTAL POSSIBLE PERCENTAGE POINTS		100%

SECTION 5: SPECIFICATIONS

5.0 INTRODUCTION AND BACKGROUND

The North Central Texas Council of Governments' TXShare ("the Cooperative") is a cooperative purchasing program that serves municipalities, governmental agencies, and nonprofit entities across the United States. Through this Request for Proposal (RFP), TXShare seeks to establish Master Services Agreements ("MSAs") with one or more experienced Providers to deliver healthcare benefits consulting, brokerage, and related ancillary services to its members.

Awarded Providers will support members on an as-needed basis. Each member will engage Providers directly through individual project agreements or statements of work.

This initiative is designed to help members address the growing complexity of employee healthcare benefits while improving cost control, compliance with applicable state/local regulations, and employee satisfaction. Providers must deliver objective, transparent, and member-first guidance, avoiding conflicts of interest and ensuring that all recommendations serve the best interests of TXShare members.

Challenge Statement:

Public sector and nonprofit organizations face mounting challenges in managing employee healthcare benefits. Rising costs, complex regulatory requirements, evolving workforce needs, and limited internal expertise often hinder their ability to design and manage sustainable, competitive benefits programs.

This Request for Proposal (RFP) is issued in response to these challenges. TXShare seeks to establish a network of qualified healthcare benefits consulting firms that can provide strategic, data-driven, and compliant solutions to help members:

- Optimize healthcare benefit plan design and cost efficiency
- Navigate regulatory compliance (e.g., ACA, ERISA, (where appropriate), HIPAA)
- Improve employee engagement and health outcomes
- Leverage data analytics for smarter decision-making

Service Categories:

In your bid response (Exhibit 1), please indicate which of the following categories your firm is able to provide:

Service Category #1: Healthcare Benefits Broker/Consultant Services

Involves negotiation and placement of insurance products, renewal management and carrier relationship oversight including strategic advisory services for plan design, compliance, vendor selection, data analytics, and employee engagement with full disclosure of all compensation through commissions and/or fees.

Service Category #2: Other Ancillary Goods or Services

Additional offerings such as voluntary benefits consulting, wellness programs, technology solutions, and compliance audits.

5.1 SCOPE OF WORK

The selected provider(s) will deliver healthcare benefits consulting services in areas that include, but are not limited to, the following:

Service Area	Description	Optional/Additional Services Providers May Propose	Key Deliverables / Expected Outcomes
5.1.1 Strategic Benefits Planning	Develop or update multi-year healthcare benefits strategies aligned with organizational goals and budget priorities: * Conduct benchmarking and market analysis to evaluate competitiveness of benefit offerings. * Advise on plan design, funding models (fully insured vs. self-funded), and cost containment strategies. Cost Containment Strategies: * Negotiating favorable rates * Fiduciary alignment and governance support Utilization Management Strategies: * Alternative Payment Models and support for value-based care (including cash-based models) * Network adequacy and broad provider access * Strong provider relationships Effective Communication Strategies: * Accurate billing practices and inclusive services Clinical and Population Health Management: * Robust analytics and gap identification in care * Prevention, wellness, and member engagement * Members experience enhancement Technology, Data Integration, and Online Portals: * Care coordination and member responsibility estimation	* Predictive modeling for plan changes * Wellness program optimization * Digital health solutions integration * <i>Any additional strategic planning services not listed.</i>	* Comprehensive multi-year benefits strategy document * Benchmarking report with actionable insights * Cost containment plan with measurable savings targets * Recommendations for plan design and funding options * Types of detailed reports and analytics
5.1.2 Regulatory Compliance and Risk Management	* Ensure compliance with ACA, ERISA (where applicable), HIPAA, COBRA, and other applicable laws. * Conduct compliance audits and maintain documentation to demonstrate adherence. * Advise on fiduciary responsibilities and strategies to mitigate legal, financial, and operational risk.	* Proactive risk assessments * Regulatory training for HR teams * Automated compliance tracking tools * <i>Any additional compliance and risk management services not listed.</i>	* Compliance audit reports and documentation * Recommendations for risk mitigation and governance improvements * Updated policies and procedures reflecting current regulations

Service Area	Description	Optional/Additional Services Providers May Propose	Key Deliverables / Expected Outcomes
5.1.3 RFP Development and Procurement Support	* Assist Members in developing RFPs for healthcare-related services by defining scope, objectives, and evaluation criteria. * Support evaluation of vendor responses and scoring methodologies. * Provide recommendations for contract awards based on strategic fit, service quality, and value.	* Market research and benchmarking * Ongoing vendor negotiation support * <i>Any additional procurement-related services not listed.</i>	* Drafted RFP documents ready for distribution * Scoring tools and evaluation summaries * Recommendation report for contract awards
5.1.4 Vendor and Carrier Management	* Evaluate vendor and carrier performance using Key Performance Indicators (KPI), Service Level Agreements (SLA), member satisfaction surveys, and claims accuracy. * Support implementation and transition planning with detailed timelines, stakeholder coordination, and operational risk mitigation. * Advise on SLAs and performance guarantees.	* Vendor consolidation strategies * Contract optimization * Proactive risk mitigation * <i>Any additional vendor management services not listed.</i>	* Vendor performance reports * Transition and implementation plans * Recommendations for SLA adjustments and vendor improvement initiatives
5.1.5 Data Analytics and Reporting	* Analyze claims data, utilization trends, and cost drivers. * Provide dashboards and detailed reporting tools for HR, finance, and leadership teams. * Model financial impact of plan design changes or wellness initiatives through scenario analysis.	* Predictive modeling * Benchmarking against industry standards * Customized reporting for stakeholders * <i>Any additional analytics or reporting services not listed.</i>	* Claims and utilization analysis reports * Interactive dashboards for decision-making * Scenario modeling results with projected financial impact
5.1.6 Employee Engagement and Communication	* Develop communication strategies and materials for open enrollment and year-round education through multi-channel campaigns. * Support employee surveys, feedback mechanisms, and analysis. * Advise on wellness, disease management, and incentive programs to improve participation and member outcomes.	* Personalized benefits communications * Targeted education for high-risk populations * Gamified wellness programs * <i>Any additional engagement or communication services not listed.</i>	* Communication plans and materials * Survey and feedback analysis reports * Recommendations for wellness, disease management, or incentive program improvements

5.2 OPTIONAL VALUE-ADDED SERVICES

Providers are encouraged to propose additional services that enhance overall value for Members. These may include, but are not limited to:

Service Area	Description	Optional/Additional Services Providers May Propose	Key Deliverables / Expected Outcomes
5.2.1 Labor Relations and Union/Civil Service Support	* Provide specialized benefits consulting in unionized environments, ensuring compliance with collective bargaining agreements and alignment with negotiated benefit terms. * Support collective bargaining negotiations related to healthcare benefits by preparing cost analyses, plan comparisons, and financial impact projections. * Offer consultation on labor-management trust funds, joint benefit committees, and strategies to balance affordability, equity, and competitiveness. * Assist Members in developing employee communication materials and education tools that support understanding of negotiated benefits.	* Labor relations training for HR and management teams * Modeling of proposed union benefit changes * Guidance on grievance or arbitration issues related to benefits.	* Unionized Environment Assessment: Report analyzing current benefits in the context of collective bargaining agreements, identifying compliance gaps and alignment opportunities. * Negotiation Support Deliverables: Cost analyses, plan comparisons, and financial impact projections prepared for collective bargaining sessions. * Labor-Management Consultation: Recommendations for trust funds, joint benefit committees, and strategies balancing affordability, equity, and competitiveness. * Employee Communication Materials: Drafted guides, handouts, or digital materials to educate employees on negotiated benefits. * Optional Training/Modeling Outcomes: Labor relations training sessions for HR and management teams. Modeling of proposed union benefit changes. Guidance on grievance or arbitration issues related to benefits.

Service Area	Description	Optional/Additional Services Providers May Propose	Key Deliverables / Expected Outcomes
5.2.2 Retiree Health and Other Post-Employment Benefits Strategy (“OPEB”)	* Advise on retiree health plan design, funding mechanisms, and transition strategies (e.g., HRAs, Medicare Advantage, or private exchange solutions). * Support Governmental Accounting Standards Board (GASB) compliance and coordinate with actuaries to maintain accurate valuation and disclosure requirements. * Provide guidance on plan sustainability, liability management, and cost containment for post-employment benefits. * Develop communication plans and materials to educate retirees about plan options, changes, and available resources.	* Scenario modeling of long-term Other Post-Employment Benefit liabilities * Retiree engagement surveys * Customized retiree benefit administration support or vendor coordination.	* Retiree Plan Assessment: Report evaluating retiree health plan design, funding mechanisms, and sustainability. * GASB/OPEB Compliance Support: Documentation and coordination with actuaries to maintain accurate valuations and disclosures. * Cost Containment & Liability Management Recommendations: Actionable strategies to manage retiree health costs and OPEB liabilities. * Retiree Communication Materials: Drafted materials to explain plan options, coverage changes, and available resources. * Optional Enhancements Outcomes: Scenario modeling of long-term OPEB liabilities. Retiree engagement surveys. Customized retiree benefit administration support or vendor coordination.

Service Area	Description	Optional/Additional Services Providers May Propose	Key Deliverables / Expected Outcomes
5.2.3 Innovation and Technology Integration	* Recommend and assist with implementation of benefits administration platforms to improve efficiency, accuracy, and user experience. * Advise on digital health tools, telehealth, virtual care, and wearable technology integration to promote member engagement and overall well-being. * Support secure data exchange and	* Predictive health analytics * AI-driven claims or utilization analysis * Customized employee self-service portals * Digital engagement	* Technology Platform Recommendations: Report and roadmap for benefits administration platforms or system enhancements. * Digital Health Integration Plan: Recommendations for

	interoperability among HR, payroll, and carrier systems to improve administrative processes. * Evaluate and recommend technology vendors based on functionality, scalability, compliance, and cost-effectiveness.	dashboards	telehealth, virtual care, wearable devices, or other digital health solutions. * System Interoperability Assessment: Guidance for secure integration among HR, payroll, and carrier systems. * Vendor Evaluation: Documentation and recommendations for technology vendors based on functionality, compliance, scalability, and cost. * Optional Enhancements Outcomes: Predictive health analytics AI-driven claims/utilization analysis Employee self-service portal design and implementation support Digital engagement dashboards for monitoring participation
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5.3 ADDITIONAL SERVICES NOT IDENTIFIED

To encourage innovation and ensure comprehensive support, TXShare invites Providers to propose value-added services not explicitly identified in this Scope of Work.

Service Area	Description	Optional/Additional Services Providers May Propose	Key Deliverables / Expected Outcomes
5.3 Additional Services	* Emerging Trends and Best Practices: Recommendations based on evolving industry standards, legislative changes, or demographic shifts. * Customized Solutions: Tailored services addressing unique organizational needs or challenges not covered in the preceding sections. * Collaborative Partnerships: Opportunities for joint initiatives with other vendors, community organizations, or academic institutions. * Pilot Programs and Proofs of Concept: Proposals for testing new benefit models, technologies, or engagement strategies. * Training and Capacity Building: Internal education for HR teams or leadership on benefits strategy, compliance, or analytics.	* Providers are encouraged to outline the following: Anticipated impact Implementation approach Cost structure of any additional services proposed.	* Trend Analysis Reports: Regular updates highlighting key developments in healthcare policy, technology, and market behavior. * Strategic Recommendations: Actionable insights on how Members can adapt benefit programs to align with emerging trends. * Legislative Briefings: Summaries of new or pending regulations with potential organizational impact. * Optional Enhancements: Annual trend forecasting presentation to leadership. Customized benchmarking against peer organizations or public-sector entities.

5.4 LICENSING AND CERTIFICATION REQUIREMENTS

Respondents must be legally authorized to operate in the United States and in each state where services will be delivered. For Texas entities, appropriate State of Texas business registration and insurance are required. For firms operating outside Texas, equivalent registration and insurance compliance in their service-delivery states must be demonstrated.

- Appropriate State of Texas business registration and insurance
- Staff credentials relevant to healthcare benefits consulting
- Strongly preferred certifications include:
 - Certified Employee Benefit Specialist (CEBS)
 - Group Benefits Associate (GBA)
 - Health Insurance Associate (HIA)

- Project Management Professional (PMP)
- Certified Healthcare Reform Specialist (CHRS)

5.5 OTHER REQUIREMENTS

5.5.1 Objectives.

The Master Agreement awarded for TXShare may cover a variety of services. Each Customer that selects to utilize the Master Agreement will negotiate the specific services it needs into a Supplemental Agreement with a customized SOW for that Customer. All proposals must be made based on, and either meet or exceed, the requirements contained herein.

Vendors are advised that this RFP does not commit any participating entity to a specific scope of work currently. Any contract(s) awarded as a result of this solicitation will be utilized on an as-needed basis by one or more members of the TXShare Cooperative who choose to engage services under the awarded agreement(s).

5.5.2 Service Area.

In preparing a proposal, you will designate what geographic region(s) will be served. You must specify, on the service area designation forms included with their proposal, the service areas that they are willing and able to provide goods and services to. A vendor does not have to propose to service the entire State of Texas, nor have to propose to service all fifty (50) states, to be considered for an award of a TXShare contract.

Service area designation forms are found in **Exhibit 3**.

5.5.3 Service Category Offer.

You should prepare a proposal that describes in detail the goods or services that you are proposing to provide. Proposals must demonstrate your capability to provide all or part of the requested services. A proposal will be evaluated only for the services it proposes.

5.6 CONTRACT TYPE

If awarded, your proposal will result in a fixed price contract based on submitted pricing you propose. It is at your discretion to propose either unit pricing or a percentage discount off the list price for the goods or services you wish to offer. It is generally recommended that you propose a discount, however.

By signing this proposal, you certify that you have obtained and will continue to maintain during the entire term of this contract, all permits, approvals, or licenses, necessary for lawful performance of its obligations under this contract.

5.7 CONTRACT TERM

A contract resulting from this RFP shall be effective for 24 months from the date of award. This contract will automatically renew for up to three (3) additional one-year periods, not to exceed five (5) years in total, unless earlier terminated as provided herein. NCTCOG reserves the right not to renew at its discretion.

5.8 WARRANTY/GUARANTEE

Please state in your proposal what warranty or guarantee may apply to the goods or services you are proposing. By signing this proposal, you certify that you have obtained and will continue to maintain during the term of this contract, registration with the Texas Secretary of State to transact business in the State of Texas, all permits, approvals, or licenses necessary for lawful performance of its obligations under this contract.

5.9 CATALOGS

Responding Offerors are requested to submit a proposal that will contain a schedule of goods or services line that would qualify under one or more of the Categories stated in Section 1.0 of this RFP. This schedule is commonly referred to as a “catalog”.

Catalogs contain a range of items that are published in either an electronic or hard copy form and are modified from time to time to reflect internal and external changes in the vendor’s marketplace. It is at the vendor’s discretion to propose any limitations of the goods or services offered. A good or service offered must be listed in the catalog to be eligible for sale through a Category of the awarded contract.

Catalogs are to be submitted with the proposal and may be provided electronically using either a PDF document or web link. Use a spreadsheet or a searchable document containing the pricing information. A physically delivered hard copy of the catalog is NOT acceptable. Catalogs **do not** count towards the proposal page count.

Catalogs may be priced with a percentage discount or a fixed unit price. Pricing may be one or multiple tiers of varying discounts based on purchase quantity.

5.10 QUALITY

It is expected that you have knowledge of all applicable industry standards, laws, and regulations and possess an ability to market and distribute the services to members of the cooperative.

5.11 NEW GOODS AND SERVICES

New goods and services may be added to the resulting contract(s) during the term of the contract by written amendment, to the extent that those goods or services are within the scope of this RFP and include, but will not be limited to, new services added to the manufacturer’s list offerings, and services which reflect new technology and improved functionality. Service Categories or individual items of a fixed price nature are subject to review and approval of the NCTCOG before addition to the contract. Individual items added to catalog awards do not require prior approval of the NCTCOG.

5.12 ALL OR NOTHING AWARD

“All or nothing” proposals are not acceptable and will be rejected. You must be willing to accept a partial award for any combination of the Categories proposed at the discretion of the NCTCOG.

The NCTCOG may award contracts to multiple Offerors supplying comparable goods or services, also known as a multiple award schedule, or award the contract to a single vendor. The NCTCOG’s decision to make multiple awards or a single award will be based upon its sole discretion regarding the type of award that provides best value.

5.13 PRICING

This Request for Proposals (RFP) requires submission of pricing information that clearly demonstrates cost structure and flexibility. Proposed pricing will apply to all items within the Respondent’s product categories. Projects awarded under a contract resulting from this RFP will be priced based on the agreed-upon structure. Vendors should ensure pricing is auditable and transparent.

Proposal pricing must exclude freight, transportation, delivery charges, and sales tax.

5.13.1 General Proposal Information

You must clearly identify which Category your pricing submittal applies to.

You have the option (but are not required) to propose ancillary optional goods or services. Examples are similar product lines, travel costs, and other similar goods and services that are not specifically covered by any of the other PRICING CATEGORIES listed in the RFP. Please provide adequate information explaining what the ancillary good or service consists of.

Any good and or service that your business sells, and reasonably meets one of the category descriptions of

this RFP, may be proposed. However, they all require pricing by either unit price or discount from list in the proposal. The list pricing may be by a schedule attached to your proposal or by a weblink to your business catalog. The pricing information, including link, are to be attached to the Price Sheet included in this RFP.

NOTE: Only goods or services categories that have pricing submitted in the proposal (either by unit cost or percentage discount off of list) are eligible for purchase through a contract award. You may propose pricing in a manner that works best for you to prepare your customized quotes to customers, but the pricing must be stated in such a manner that must be capable of audit by the customer.

- For example, if you propose a discount off list, then your current list price card for the items proposed must be made available so that the customer can calculate the contract price. Such would mean if you were proposing “10% discount off list price of tables”, then you must provide with your proposal the current list price for tables offered under the contract.

- 5.13.2 Exhibit 1 Categories Offered – All bidders must complete this form to indicate which categories they are offering in their proposal. Check the appropriate box. If you are offering an “Other Ancillary Good or Service”, you must list those goods and services under this Category in order for the goods or services to be considered for award.

Note that not all RFPs will contain an Exhibit Price Sheet.

- 5.13.3 Market Basket - For Evaluation Purposes Only (If Required).

FOR EVALUATION PURPOSES ONLY: Respondents are asked to fill out and return a copy of the Sample Market Basket Pricing Form, included as **Exhibit 2** in this RFP package. This item is used to evaluate a Respondent’s ‘best value’ as opposed to raw percentage discounts, and is what is used to score your proposed pricing. This item will not be considered or used beyond evaluation purposes. Respondents are not required to fill out the entirety of the form – e.g., if a Respondent does not offer all of the items listed, they are asked to only fill out those that they do provide.

Responses are encouraged from vendors who can only provide a handful of products. Respondents are not expected to be able to provide the entirety of the desired goods, though are welcome to if they are able.

- 5.13.4 Price Escalation/De-escalation.

The unit pricing (or discount percentage) proposed by the Offeror shall be of a fixed price nature for the first six (6) months of the contract. Escalation requests may be made no more than every ninety (90) days and are subject to mutual written amendment to the contract between NCTCOG and the contractor. It is the responsibility of the contractor to petition NCTCOG changes to the pricing structure. The awarded contractor must provide upon request such supporting documentation as TXShare may require that justifies the requested price escalation.

A price change (based on the Bureau of Labor Statistics, Consumer Price Index escalation) may be considered. Price changes may not exceed the most recent 12-month CPI-U table. Request for increases must be submitted in writing for consideration. Should the price change be granted and the NCTCOG accepts, a written amendment will be executed.

Price decreases (or discount percentage increase) may be made at any time and without written agreement. Further, the awarded vendor may negotiate more favorable pricing terms with the individual customer based on quantity or other conditions of purchase without seeking approval from NCTCOG. Change to unit prices in a contract must be approved via mutual execution of an amendment to the contract. In the event of price decreases, an executed amendment is not required. If applicable, a copy of, or link to, the vendor’s current pricelist should be submitted with the Proposal.

- 5.13.5 Sales Tax & Freight.

Do not include sales tax in proposal pricing. Nearly all Customers will be tax exempt. Freight/shipping cost should be addressed in your pricing. There is full flexibility on the vendor’s behalf as to whether these costs

are included in the price, or an additional charge to be determined at the time of the negotiation between the Contractor and Customer. However, this must be stated up front at the time of the submission of the proposal. Failure to state the method in the proposal will result in a default assumption of “additional charge” for freight/shipping costs when evaluating the proposal.

SECTION 6: HOW TO SUBMIT YOUR PROPOSAL

6.0 INSTRUCTIONS FOR RESPONDENTS

Please provide a written response regarding ability to meet each requirement as outlined in the Specifications (Section 5). Include any additional pertinent information on how your proposed solution meets each requirement. Provide any pertinent additional functionality and/or services not outlined in the Scope of Work that you wish to offer.

Important: Your proposal shall consist of responses to the Required Response Information outlined below. Each section should be clearly labeled using the headings provided.

Each section of information should be *clearly defined* using the following section or heading titles:

1. Certificate of Offeror and Statement of Understanding

Include the following at the beginning of your proposal:

- **Cover Page** (page 2 of this solicitation).
- A **brief statement of your understanding** of the work to be performed and the deliverables requested in this solicitation.

2. References

Provide **at least four (4) recent references** (preferably public agencies) for similar services within the last five (5) years. For each reference, include:

- Organization name
- Contact person, phone number, and email address
- Brief description of services performed

NCTCOG reserves the right to contact or visit any current or past customers to evaluate performance and customer satisfaction.

3. Project-Related Experience and Qualifications

In addition to completing the [Respondent Questionnaire \(Exhibit 4\)](#), provide a written response addressing the following:

- **Organizational Background**
 - Brief history of the firm, including years in business and areas of specialization relevant to healthcare benefits consulting.
 - Overview of organizational structure, ownership, and office locations.
- **Relevant Project Experience**
 - Description of at least three (3) comparable projects within the past five (5) years.
 - For each example, include client name, project description, scope of services, duration, contract value, and measurable outcomes (e.g., cost savings, plan optimization, employee engagement results).
- **Approach to Client Collaboration**
 - How your team typically coordinates with public sector entities.
 - A sample communication framework or reporting structure used in similar engagements.
- **Subcontractors or Third-Party Services (if applicable)**
 - Identify any subcontractors or third parties to be used.
 - Describe their roles, qualifications, and integration approach.

- **Additional Capabilities (Optional)**

- Describe any value-added services or innovative approaches not specifically requested in the Scope of Work that may benefit the project.

4. **Technical Proposal**

Provide a description of your standard service delivery approach and explain how it can be adapted to meet varied needs of potential users under this contract.

Requirements:

- Outline how your approach aligns with the general requirements in Section 5.0 and describe flexibility for different service categories and entity sizes.
- Describe the methods, tools, and processes you typically use and how they can scale or adjust for different client needs.
- Demonstrate Expertise and Innovation: Highlight relevant experience, specialized knowledge, and any innovative approaches that add value to the project.

5. **Pricing**

Provide a clear and comprehensive pricing proposal that includes flexible pricing models designed to accommodate varied needs of potential public sector entities.

- **Complete Pricing Details**

Provide pricing for all roles and services, including any that are not explicitly listed in this RFP but are relevant to Healthcare Benefits Brokerage/Consultant Services. Include pricing tiers or scalable options for different service levels, and entity sizes.

- **Full Disclosure of Additional Compensation**

Disclose any commissions, referral fees, rebates, or other forms of remuneration received from third parties in connection with the proposed services. Clearly identify the source, nature, and amount (or the basis for calculation) of such payments.

- **Compensation Structure Explanation**

Explain your compensation structure and provide examples of flexible models (e.g., fee-based, commission-based, hybrid) that can be adapted for different client requirements.

Points will be awarded based on overall cost-effectiveness, transparency, and clarity in explaining the pricing approach.

6. **Exhibits**

Upload the following completed Exhibits:

- Exhibit 1: Categories Offered and Pricing Proposal
- Exhibit 3: Service Designation Areas
- Exhibit 4: Respondent's Questionnaire

7. **Cooperative Contracts**

List any cooperative purchasing programs or consortiums in which your organization has been an awarded vendor, currently or in the past. Include the following:

- Cooperative Name
- Contract Scope
- Contract Duration

8. **NCTCOG/TXShare RFP Attestations (I-XII)**

Upload completed and signed RFP Attestation documents in the space provided in Bidnet. All attestations must be included with your proposal; failure to do so may result in disqualification as non-responsive. If an attestation item does not apply, mark it as “**Not Applicable**”, sign the document, and submit it with your proposal.

9. Compliance and Exceptions

Identify any exceptions to the RFP terms, requirements or TXShare Master Services Agreement. If none exists, explicitly state that no exceptions are taken. Proposals must comply with all stated terms and conditions unless NCTCOG formally accepts the exceptions noted.

EXHIBIT 1: CATEGORIES OFFERED AND PRICING PROPOSAL

Select the categories you are offering in your proposal:

☐ Service Category #1: Healthcare Benefits Broker/Consultant Services

☐ Service Category #2: Other Ancillary Goods or Services (List Below)

Pricing Submission Requirements

Respondents must submit a pricing model that clearly specifies whether pricing is based on Discount Pricing or Fixed Pricing. Pricing should be distinctly outlined for each Service Category. In addition, respondents must provide a clear and comprehensive proposal detailing the cost structure for all services under the categories defined in this RFP. The proposal must include:

- Pricing for any roles or services not explicitly listed in this RFP but considered relevant to Healthcare Benefits Broker/Consultant, and/or Ancillary services.
- Full disclosure of any commissions, referral fees, rebates, or other forms of remuneration received from third parties in connection with the services proposed. Respondents should clearly identify the source, nature, and amount (or basis of calculation) of such payments.

Label your pricing proposal as “**Exhibit 1 – Pricing**” and use as many pages as necessary.

Important Note: This RFP is not tied to any specific project at this time. The purpose is to secure pricing for potential future use by TXShare member entities. Respondents are encouraged to provide pricing models that are as descriptive and flexible as possible to accommodate the varied needs of potential users.

EXHIBIT 2: SAMPLE MARKET BASKET FORM

A Sample Market Basket Form is not required for this RFP.

EXHIBIT 3: SERVICE DESIGNATION AREAS

Texas Service Area Designation or Identification			
Proposing Firm Name:			
Notes:	Indicate in the appropriate box whether you are proposing to service the entire state of Texas		
	Will service the entire state of Texas	Will not service the entire state of Texas	
	If you are not proposing to service the entire state of Texas, designate on the form below the regions that you are proposing to provide goods and/or services to. By designating a region or regions, you are certifying that you are willing and able to provide the proposed goods and services.		
Item	Region	Metropolitan Statistical Areas	Designated Service Area
1.	North Central Texas	16 counties in the Dallas-Fort Worth Metropolitan area	
2.	High Plains	Amarillo Lubbock	
3.	Northwest	Abilene Wichita Falls	
4.	Upper East	Longview Texarkana, TX-AR Metro Area Tyler	
5.	Southeast	Beaumont-Port Arthur	
6.	Gulf Coast	Houston-The Woodlands-Sugar Land	
7.	Central Texas	College Station-Bryan Killeen-Temple Waco	
8.	Capital Texas	Austin-Round Rock	
9.	Alamo	San Antonio-New Braunfels Victoria	
10.	South Texas	Brownsville-Harlingen Corpus Christi Laredo McAllen-Edinburg-Mission	
11.	West Texas	Midland Odessa San Angelo	
12.	Upper Rio Grande	El Paso	

(Exhibit 3 continued on next page)

Nationwide Service Area Designation or Identification Form							
Proposing Firm Name:							
Notes:	Indicate in the appropriate box whether you are proposing to provide service to all Fifty (50) States. <table border="1"> <tr> <td>Will service all fifty (50) states</td> <td>Will not service fifty (50) states</td> </tr> <tr> <td></td> <td></td> </tr> </table> If you are not proposing to service to all fifty (50) states, then designate on the form below the states that you will provide service to. By designating a state or states, you are certifying that you are willing and able to provide the proposed goods and services in those states. If you are only proposing to service a specific region, metropolitan statistical area (MSA), or City in a State, then indicate as such in the appropriate column box.			Will service all fifty (50) states	Will not service fifty (50) states		
Will service all fifty (50) states	Will not service fifty (50) states						
Item	State	Region/MSA/City (write "ALL" if proposing to service entire state)	Designated as a Service Area				
1.	Alabama						
2.	Alaska						
3.	Arizona						
4.	Arkansas						
5.	California						
6.	Colorado						
7.	Connecticut						
8.	Delaware						
9.	Florida						
10.	Georgia						
11.	Hawaii						
12.	Idaho						
13.	Illinois						
14.	Indiana						
15.	Iowa						
16.	Kansas						
17.	Kentucky						
18.	Louisiana						
19.	Maine						
20.	Maryland						

21.	Massachusetts		
22.	Michigan		
23.	Minnesota		
24.	Mississippi		
25.	Missouri		
26.	Montana		
27.	Nebraska		
28.	Nevada		
29.	New Hampshire		
30.	New Jersey		
31.	New Mexico		
32.	New York		
33.	North Carolina		
34.	North Dakota		
35.	Ohio		
36.	Oregon		
37.	Oklahoma		
38.	Pennsylvania		
39.	Rhode Island		
40.	South Carolina		
41.	South Dakota		
42.	Tennessee		
43.	Texas		
44.	Utah		
45.	Vermont		
46.	Virginia		
47.	Washington		
48.	West Virginia		
49.	Wisconsin		
50.	Wyoming		

End of Exhibit 3

EXHIBIT 4: RESPONDENT QUESTIONNAIRE

The following questionnaire is designed to gather detailed information about your qualifications, experience, and approach to providing Healthcare Benefits Consulting, Brokerage, and/or Ancillary Services. All questions must be answered completely. If a question does not apply to your firm, please indicate “**Not Applicable.**”

Respondents should provide clear, concise, and comprehensive answers. Where requested, include supporting documentation, exhibits, or examples.

I. General Information

- a. Are you responding as a Broker, Consultant, Both or Other? Please explain.
- b. Are you licensed and authorized to conduct business in all jurisdictions identified in Exhibit 3 (Service Designation Areas) where services will be provided under this RFP? Please specify whether you are licensed as a Broker, Consultant, or both.
- c. Confirm that your firm has the expertise, licenses, and resources to provide services for TXShare members current and future operations.
- d. Confirm that your firm maintains and allocates sufficient staffing resources to provide timely service for member needs.
- e. Confirm that your staff is qualified and available to provide specialized technical expertise in various disciplines as needed.
- f. Upon member request, confirm your agreement to execute and adhere to the **Plan Sponsor Bill of Rights (Attachment A)**.
- g. Upon member request, confirm your agreement to execute and submit the **Benefits Advisor Compensation Disclosure Form (Attachment B)**, which discloses all direct or indirect compensation from third-party vendors and/or insurance companies related to member’s plan.

II. Agency Relationship & Fiduciary Responsibilities

- h. Define your agency relationship when acting as a Broker and as a Consultant. Do you represent the client’s interest or the carrier’s interest?
- i. How does your firm manage conflicts of interest where your financial interest may conflict with the client’s fiduciary obligations?
- j. Describe how you provide fiduciary services and how your firm remains accountable for fiduciary responsibilities.

III. Compensation & Transparency

- k. How do you reduce commission payments as premium volume grows?
 - Graded commission schedules?
 - Revenue caps by line of coverage?
 - Per Employee Per Month (PEPM) structure?
- l. Has your firm reduced commission percentages to offset premium growth?
- m. How will your firm guarantee transparency in all forms of compensation (direct, indirect, or contingent)?
- n. How can our members be assured that your compensation structure aligns with fiduciary responsibilities as an employer?
- o. Are you willing to provide an annual revenue statement to clients outlining compensation received for each line of business?
- p. Describe your compensation structure and revenue expectations for the following service lines:
 - Dental
 - Vision
 - Life

- Voluntary Benefits
- q. How does your firm determine which vendors appear on your preferred list?
- r. Do you accept remuneration for placing vendors on a preferred list?
- s. Of your total revenue, what percentage is commission-based versus fee-based?
- t. Do you accept any form of remuneration from vendors that is not directly tied to products placed or serviced?
Examples include:
 - Production bonuses
 - Profitability bonuses
 - Trips
 - Overrides
 - Coordination fees
 - Marketing fees
 - State your philosophy on compensation disclosure.
 - Do you provide 408(b)(2) compensation disclosures to clients?

IV. Background & Experience

- u. Describe your background and experience for the Services proposed (e.g. Consultant, Broker, Both, or Other).
- v. Describe attributes that make you a valuable strategic partner and/or co-fiduciary to TXShare members.
- w. Share any industry awards, recognitions, and certifications.

V. Strategic Planning

- x. Describe your approach to guiding clients through high-performance health plan principles that deliver superior benefits while reducing costs.
- y. Provide your standard project plan template covering architecture, underwriting, and implementation phases for clients adopting a high-performance health plan.

VI. Clients

- z. What percentage of your clients currently use the strategic planning approach described above?
- aa. Provide the percentage of your clients that are fully insured, level-funded, and self-funded (must total 100%).
- bb. Do you or your firm serve healthcare provider organizations? If yes, list all healthcare provider clients by state or region.
- cc. Describe two innovative strategic solutions you have implemented for clients that demonstrate your expertise.
- dd. Describe your internal process for ensuring customer satisfaction.