



REQUEST FOR PROPOSALS

FOR

## Benefit Broker Services

Issued by the

Community College System of New Hampshire

RFP #SYS26-04

Date of Issue: May 20, 2026

Proposals must be received no later than  
3:00 PM on June 17, 2026

All questions related to the RFP should be submitted via e-mail to:

Sean Fitzpatrick, System Office Procurement at [CCSNHPurchasing@ccsnh.edu](mailto:CCSNHPurchasing@ccsnh.edu)

The full content of this Request for Proposals, Attachments, Appendices, Response to Questions and all Addenda via CCSNH website located at:

[CCSNH RFP Bidding](#)

The RFP contains specific protocols relating to discussion and other communications regarding this RFP. Any violations of these provisions may result in immediate disqualification of a firm's submission.

Prospective firms are encouraged to promptly notify CCSNH of any apparent inconsistencies, problems, or ambiguities in the RFP.

## **I. BACKGROUND OF CCSNH:**

The Community College System of New Hampshire (CCSNH) is a corporation established by statute for the purpose of providing a well-coordinated system of public community colleges. CCSNH consists of a System Office providing centralized functions and services and seven component colleges, each independently accredited by the New England Commission of Higher Education (NECHE). CCSNH serves over 26,000 learners annually and 95% of CCSNH students are New Hampshire residents.

CCSNH provides affordable, accessible education and training that aligns with the needs of the State's businesses and communities, delivered through an innovative, efficient, and collaborative system of colleges. CCSNH is dedicated to the educational, professional, and personal success of each student, a skilled workforce for our state's businesses, and a strong New Hampshire economy.

CCSNH has a workforce of approximately 800 full-time faculty and staff, the majority of whom are represented by a union that serves as their exclusive bargaining representatives. CCSNH's current turnover rate averages approximately 10%.

CCSNH currently provides benefits to its employees through a variety of brokers and vendors, each handling different segments. A complete list of benefits and current providers is below:

Benefits Broker, COBRA Program - **Alera Group**

Medical Benefits provider – **Anthem**

- CCSNH currently offers three plan options through Anthem BCBS.
- Each health plan has a \$4000/individual and \$8000/family in-network deductible.
- CCSNH provides a Health Reimbursement Account that funds 50% of the annual deductible costs.
- CCSNH currently covers 94% of the premium for all plans at all coverage levels.
- CCSNH also offers a Medical Buy-Out Plan.
- The three plans available are:
  - CDHP Lumenos BlueChoice New England with HRA
  - CDHP Lumenos National PPO Health plan with HRA
  - Access Blue New England HMO Site of Service with HRA

Retirement Health Care Provider (Non-NHRS healthcare) - **Emeriti Healthcare**

Dental Insurance provider - **Delta Dental**

- 100% coverage for diagnostic and preventive care
- Three cleanings per calendar year
- 80% coverage for basic restorative care
- 50% coverage for major restorative care up to a calendar year maximum of \$2000 per person.
- 50% orthodontia coverage, up to \$1500 lifetime maximum

Vision Insurance provider – **Delta Dental**

- Voluntary, 100% EE paid through EyeMed Vision Care Network Basic Term Life/AD&D,

Long Term Disability, Supplemental life insurance & AD&D for dependents - **The Hartford**

- 1x Basic Annual Earnings up to \$300,000 maximum

Health & Dependent Care FSA & FSA COBRA - **CS On**

Employee Assistance Program – **KGA Employee Assistance and Work-Life Program**

Non-NHRS Retirement 403(b) – **Fidelity**

Prior to 2007, New Hampshire's community college system existed as a department of the State of New Hampshire. As a department of the State of New Hampshire, CCSNH's full-time employees were members of the NH Retirement System (NHRS), a contributory defined benefit plan that is governed by NH RSA 100-A and administrative rules and policies adopted by the NHRS Board of Trustees, and the Internal Revenue Code. In 2012, CCSNH established a 403(b) retirement savings plan for executive officers hired on or after February 1, 2012 and then for administrative, professional, technical, and operating staff exempt from the collective bargaining process, who were hired on or after January 1, 2014 and who were not enrolled in the NHRS as an active contributing member at the time of appointment. The CCSNH 403(b) retirement savings plan is administered through Fidelity Investments.

## **II. PURPOSE OF REQUEST FOR PROPOSAL:**

CCSNH is issuing this Request for Proposals (RFP) to partner with a qualified broker to administer all the System's employee benefits, and in doing so, act as a single point of contact and reduce CCSNH's overall expense for the benefits. The ideal bidder will be able to provide greater coverage, one-stop shopping, enhanced benefit program design, reduced cost, improved accessibility, and greater ease of administration. Specific knowledge of and client advising experience with State, Municipal and/or Higher Education benefit management is highly desirable. The intent of this REQUEST FOR PROPOSAL is to establish a contract with a qualified broker that possesses expertise in benefit administration that aligns with the goals, objectives and mission of CCSNH.

At a minimum, bidders should have experience with:

- Employee health insurance
- Self-funded plans
- Regulatory compliance
- FSA administration
- COBRA administration
- HSA and HRA administration
- Life/LTD/AD&D programs
- Smart Shopper and other cost savings resources
- Actuarial analysis
- Plan design
- Stop loss policies - management of high-cost claims
- Employee Wellness and EAPs
- Employee Engagement and Education

**III. BIDDER QUESTIONS:**

Questions regarding the meaning and interpretation of the RFP, attachments, specifications, etc., shall be requested via email. Answers will be provided by an RFP addendum posted to [CCSNH RFP Bidding](#). Please direct all questions or correspondence regarding this RFP to:

Sean Fitzpatrick, Procurement Manager  
CCSNH System Office  
(781) 572-1076  
[CCSNHpurchasing@ccsnh.edu](mailto:CCSNHpurchasing@ccsnh.edu)

**IV. SCHEDULE OF KEY EVENTS:**

Request for Proposal Issued	Wednesday, 5/20/26
Proposal Due Date	Thursday, 6/17/26 @ 3:00 PM
Award and Notification to Successful Bidder	Thursday, 7/2/26
Contract Start Date	Tuesday, 8/1/26

**V. SCOPE OF SERVICES/STATEMENT OF QUALIFICATIONS:**

The following specifications describe the scope of services desired by CCSNH and the firm's qualifications to administer CCSNH's benefit program.

5.1 Scope of Services to be Provided by the Broker

- Manage all aspects of benefit administration for CCSNH
- Work directly with all existing benefit providers and act as CCSNH's single point of contact
- Analyze current benefit options and advise CCSNH on potential changes/ improvements
- Assist in the development of CCSNH benefit plan design
- Ensure CCSNH's regulatory compliance
- Assist with actuarial analysis

5.2 Statement of Qualifications (Please provide responses to the following)

- A. Provide a description of your firm, including a description of experience, competencies, number of clients, number of employees and overall organizational capabilities.
- B. Provide a brief history of your firm, including number of years in business, client and business philosophy, influence and representation in NH and beyond.
- C. Describe your firm's service model as it relates to our request for benefit broker services.
- D. Describe your firm's capabilities to provide the specified services.
- E. Provide the names, qualifications (education, certifications, and licenses) and relevant experience of all staff that would be providing services to CCSNH, including the length of time with your firm and the responsibilities that each staff member would have during the execution of services.

- F. Describe your firm's client support structure
- G. Describe your firm's knowledge of and experience with defined benefit plans, preferably the NHRS.
- H. Describe your firm's approach to administering benefit programs
- I. Describe your firm's digital tools, such as enrollment platforms, etc.
- J. How does your firm define and measure success as it relates benefit program management
- K. Have any individuals from your firm ever been disciplined by any governmental regulator for unethical or improper conduct or been sued by a client who was not satisfied with the work performed by the organization?
- L. Please list four reference clients, preferably within higher education, government, or non-profit entities, with similar plan types.
- M. Describe potential conflicts of interest that may arise with the proposed advisory/consultative relationship.
- N. Describe at least three strategic solutions that your company has developed/ implemented that illustrate prior success for your clients in relevant areas.

5.3 The firm will also be expected to meet the following requirements.

**Compliance with State and Federal Laws and Equal Opportunity:** In connection with the performance of this RFP and the contract, the firm shall comply with all statutes, laws, regulations, and orders of federal, state, county or municipal authorities which impose any obligation or duty upon the firm, including, but not limited to, civil rights and equal opportunity laws. This may include the requirement to utilize auxiliary aids and services to ensure that persons with communication disabilities, including visions, hearing and speech, can communicate with, receive information from, and convey information to the firm. In addition, the Contractor shall comply with all applicable copyright laws.

In connection with this RFP and the contract, the firm shall not discriminate against any employee or applicant for employment because of race, color, religion, national origin, age, sex, disability, gender identity and expression, genetic information, veteran status, sexual orientation, or marital status.

**Professional Liability Insurance:** The firm shall provide evidence of capability to obtain and maintain in force, at its sole expense, professional liability insurance in amounts of not less than \$1,000,000 per occurrence and \$3,000,000 aggregate.

**Certificate of Good Standing:** The firm shall provide affirmation from the New Hampshire Department of State that the firm has filed all required annual reports, paid all fees, has no dissolution in process, and has a legal existence. For more information, contact the Department of State at (603) 271-3242.

**VI. COST**

Provide an annual cost for the proposed services for the next three years. Please explain the proposed annual cost for your scope of services and detail how cost and fees are structured, defining core fees as well as incremental fees

**VII. CONTRACT TERMS**

The term of the contract will be for a three (3) year period from August 1, 2026, through July 30, 2029, with the option to renew annually for two (2) additional one (1) year periods by mutual agreement. CCSNH reserves the right to cancel the contractual services with 90 days' advance notice.

**VIII. ADDENDUM:**

In the event it becomes necessary to add to or revise any part of this RFP prior to the scheduled submittal date, CCSNH will email addenda to all who have already submitted bids and post any changes to its website. Before your submission, always check for any addenda or other materials that may have been issued, which would affect the RFP.

Any change, correction or deviation to this RFP must be addressed in a written addendum. Verbal changes will not be allowed.

**IX. PROPOSAL SUBMISSION:**

Contractors shall provide proposals via email to [CCSNHpurchasing@ccsnh.edu](mailto:CCSNHpurchasing@ccsnh.edu). Proposals must be signed by an official authorized to bind the Contractor to the resulting contract. Proposals must be received by 3:00 p.m. EST on June 17, 2026.

**Bid responses must include the following documents:**

- Statement of Qualifications responses
- Detailed Cost Proposal
- Bidder's W9
- Bidder's certificate of insurance (sample is acceptable)

CCSNH, in its sole discretion, reserves the right, among other things, to suspend, modify, or terminate this procurement at any time.

**X. EVALUATION CRITERIA**

CCSNH will evaluate the RFPs based on the following:

- Qualifications and experience of the firm and staff assigned to provide benefit management services
- Broker’s knowledge of and experience with State, Municipal, and/or Higher Education benefit management.
- Consultant’s perceived ability to manage CCSNH’s employee benefit program.
- Record of performance with other higher education, non-profit, or governmental entities.
- Cost for services.
- Clear and concise presentation and organization of proposal.

Each proposal will be reviewed by a review committee according to the following criteria:

Table 1  
*1RFP Evaluation Categories Chart*

<b>RFP EVALUATION CATEGORIES</b>	<b>MAX. POINTS</b>
<b>1. Qualifications, Experience, and Past Performance</b>	<b>60</b>
a. Firm Qualifications and Experience	40
i. Experience in providing benefit management services	20
i. Specific knowledge and experience with State, Municipal and/or Higher Education benefit management.	20
b. Past Performance	20
i. Prior experience working with higher education, government, or non-profit entities	20
<b>2. Project Understanding and Approach</b>	<b>20</b>
a. Project Understanding and Approach	20
i. Management and organization approach to providing benefit management services	20
<b>3. Cost for Services</b>	<b>20</b>
<b>TOTAL POINTS</b>	<b>100</b>

**XI. SELECTION**

Upon completion of the RFP evaluation and scoring process, CCSNH will notify the selected firm in writing and the selection will also be posted on the CCSNH website: [CCSNH RFP Bidding](#). Announcement of the selected firm is expected no later than July 2, 2026.