Request for Proposals (RFP)

To:	**Offerors**
From:	**JSI Research & Training Institute, Inc.**
Subject :	**Employee Health and Welfare Benefits Broker Services**

RFP Issue Date:	**15 April 2026**
RFP Closing Date:	**11 May 2026**
RFP Closing Time:	**5:30 pm**
Performance Period:	**Selection will take place in June 2026, and work will begin as soon as possible for the benefits renewal period beginning 1 January 2027.**

Offerors are encouraged to read this RFP in its entirety (including any attachments), paying specific attention to the instructions and requirements included herein. Issuance of this solicitation does not in any way obligate JSI Research & Training Institute Inc. (herein referred to as "JSI") to award a contract, nor will JSI pay for any costs incurred in the preparation and submission of a proposal. The agreement resulting from this RFP will be provided to the most responsive Offeror(s) whose Offer will be the most advantageous to JSI in terms of cost, functionality, and other factors as specified in this RFP.

Enclosed is a Request for Proposals (RFP). JSI invites qualified firms and organizations ("Offerors") to submit a best price proposal for the requested services.

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The required services are described in the "**Statement of Work" in Attachment A**. JSI encourages your organization to indicate its interest in this RFP by submitting a proposal according to the instructions in "**Proposal Preparation Instruction.**" Proposals will be evaluated based on the "**Evaluation Criteria.**"

All proposals are due by the dates and times stated above. Any proposal received after the required time and date specified for receipt shall be considered late and non-responsive. Late proposals will not be evaluated.

Questions: Any questions are to be submitted **in writing** via email to the email address listed below, no later than Monday, 20 April 2026, 5:00 PM EASTERN. No questions will be entertained if they are received by means other than the specified email address. No oral answers will be provided. Answers to questions JSI deems relevant to this RFP will be published on Wednesday, 22 April 2026, 5:00 PM EASTERN on JSI's website under "Partner with US" (https://www.jsi.com/partner-with-jsi/solicitations/).

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Proposal Submission: Proposals, including any attachments (limited to 6MB), should be sent electronically in PDF format to: hrinfo@jsi.org. Be sure to include in the subject line: Employee Health and Welfare Benefits Broker Services. JSI will not accept proposals received by fax.

Event	Date
RFP Issue Date	Wednesday, 15 April 2026, 5:00 PM ET
RFP Closing Date	Monday, 11 May 2026, 5:00 PM ET
Offeror's Questions Submission Deadline	Monday, 20 April 2026, 5:00 PM ET
Responses to Offeror's Questions	Wednesday, 22 April 2026, 5:00 PM ET

Section 1: Background and Purpose

Background

JSI Research & Training Institute, Inc. (JSI) is dedicated to improving lives through better health and education outcomes for individuals and communities in the US and around the globe. At JSI, we believe all people should have what they need to live their healthiest lives and reach their full potential.

To accomplish this, JSI works hand-in-hand with government agencies, community organizations, and the private sector to design pragmatic strategies for complex problems. We drive measurable impact in public health, health care, and education to enhance the well-being of people in the United States and around the world.

Purpose of Request for Proposal

The purpose of this Request for Proposal ("RFP") is to invite qualified organizations to submit a proposal for broker services for the organization's US-paid team members and affiliate subgroup(s). JSI is seeking written proposals for a brokerage firm to provide Employee Health and Welfare Benefit Brokerage and Consulting services. The objective of this proposal is to obtain an Employee Benefits Broker who will work within its various functional areas and provide brokerage services, including working with current JSI Benefit Advisors, as outlined in the attached scope of work. The selected consultant services will include, but are not limited to, renewal, negotiations, analysis and recommendations, compliance and consulting, provide customized reports, conduct employee surveys as well as assist JSI with additional services that may or may not be listed below. Additionally, the selected consultant may be asked to provide assistance with the implementation of recommended actions.

The current broker service need is for the organizations' US-paid employees. However, the capability of global brokerage service is of interest to JSI for future plans.

Section 2: RFP Conditions

JSI reserves the right to:

- Reject any or all offers and discontinue this RFP process without obligation or liability to any potential Offeror or other party.
- Accept other than the lowest price offered.
- Award a contract on the basis of initial offers received, without discussions or requests for best and final offers.
- Award more than one contract.

Nothing in this RFP is, or should be relied on by Offeror as a promise or representation by JSI. JSI does not make any representation or warranty as to the completeness of this RFP or have any liability for any representations (express or implied) contained in, or omissions from, this RFP. This RFP and any replies to any written notifications are transmitted to the Offeror solely for the Offeror preparing and submitting a Proposal. Each Offeror shall keep the RFP and its contents confidential and shall return the RFP (without keeping copies) to JSI if the Offeror elects not to submit a proposal, or upon being requested to do so by JSI.

Any proposals submitted in response to this RFP and/or as a proposal (whether successful or unsuccessful) shall become the property of JSI and will not be returned. In submitting a proposal, you must agree that your offer shall remain firm for a period of no less than **120** days from the RFP closing date.

Failure to follow the specifications and requirements provided in this RFP may result in disqualification.

Section 3: Proposal Preparation Instructions

The offeror's proposal must be accompanied by a cover letter typed on official organizational letterhead and signed by an individual who has signatory authority for the Offeror. Proposals are expected to be comprehensive, yet concise, addressing all the information set forth below. Please be sure to respond to each of the elements requested and frame your answers in direct response to the information being sought.

Offerors shall include only the information necessary to provide a clear understanding of the proposed action and the justification for it. Greater detail than necessary, as well as insufficient detail, may detract from a proposal's clarity. Assume that the reader is not familiar with the particular context in which the project will be implemented. Minimize or avoid the use of jargon and acronyms as much as possible. If acronyms or abbreviations are used, include a separate page explaining the terms.

Include only your own work and no text copied from sources outside of your organization, unless those sources are adequately cited and credited. To be qualified for this RFP, all Offerors are requested to provide the following information and format their proposal as follows:

1. Basic information

- Legal name, registered address, and "Remit to" mailing address, if different from registered address
- Name of authorized representative for this RFP, with telephone number(s), and e-mail address
- General information about your organization and the services it offers
- Description of relevant partnerships and business relationships
- Market presence

2. Qualifications and Capabilities

- Brief description of the organization/entity and qualifications in the field that illustrate overall services and capabilities to meet the terms of the RFP
- Staffing plan for this activity and a general overview of the expertise of the individuals included. Please include the following: name, position on your team, and a summary of relevant expertise and experience.
- Any plans to outsource/subcontract the services or any part thereof

3. Experience and References

- Description of relevant experience
- Years of relevant experience
- Document similar successfully implemented activities within the past 3 years, including the following in your description:
    - Name of client
    - Activity title
    - Synopsis of the activity and relevance to this RFP
    - Performance period (date and duration)
- Reference contact information for at least three similar projects. You may also include recommendation/appreciation letters as attachments

4. Implementation of the Statement of Work

- Detailed description of the services being offered and any information relevant to meeting the technical specifications stated in **Attachment A**
- Proposed project timeline, including total estimated hours to implement the work
- Innovative approaches or technology you plan to use
- Methodology and reasoning behind the methodology chosen
- Provide examples of the materials and resources you will use or distribute as part of the services (if applicable)
- Post-implementation and continuing consulting services
- Quality control plan, including a description of internal review procedures that facilitate high-quality standards
- Exceptions to the RFP, additional or different ideas in the statement of work, and other requirements should be expressly noted

5. Cost Proposal

- Submit a detailed cost proposal, in U.S. dollars
- Offerors must have the financial viability and resources to complete the proposed activities within the period of performance and under the terms of payment outlined below

Section 4: Terms of Payment

Payment terms for the award shall be approximately net thirty (30) days after satisfactory completion of each deliverable or milestone agreed upon and established in the resulting agreement. Payment shall be made by JSI Research & Training Institute, Inc. ("JSI") via electronic funds transfer/bank wire. The final payment terms in the contract will control, not this RFP. No advance payments will be provided.

Section 5: Evaluation of Proposals

Item	Requirement	Points Available
Qualifications and Capabilities	Assessment of the bidder’s qualifications and capacity to complete the scope of work. Staffing plan for this activity and a general overview of the expertise of the individuals included.	**20**
Experience and References	Demonstrated past experience implementing a similar scope of work. Assessment of reference responses.	**20**
Implementation of the Scope of Work	Assessment of the proposed approach to completing the scope of work, including the project timeline. Higher scores will be awarded to methodologies that indicate a greater practical understanding of implementing the work and transparency in the analysis process.	**20**
Cost Proposal	JSI’s review of the cost proposal shall determine if the overall costs proposed are realistic for the work to be performed, reflect a correct understanding of the project requirements, and are consistent with the Offeror’s technical proposal. Assessment of the overall cost of the proposal. Willingness and ability to assume the specific platform costs outlined in Task 2	**40**
TOTAL		**100**

Attachment A: Statement of Work

JSI Research & Training Institute, Inc. is seeking proposals from qualified firms to provide Employee Health and Welfare Benefit Brokerage and Consulting services. The objective of this proposal is to obtain an Employee Benefits Broker who will work within its various functional areas and provide brokerage services, including working with current JSI Benefit Advisors. JSI is seeking a broker that will work closely with the design, development, review, and recommendation for current benefit plans and carriers, including: medical, dental, vision, life, disability, wellness, voluntary benefits, and compliance. JSI is also seeking a broker that will aid in finding cost-effective plans and support JSI's wellness and Open Enrollment initiatives, and organizational strategies. Furthermore, JSI is seeking a partner that is willing to develop documents and provide training, guidance, and information to ensure proper management of benefit plans and compliance with all applicable State and Federal regulations and requirements.

The approximate U.S. team member population is 429, and another 509 are located in over 15 countries. The current broker service need is for the organizations' U.S.-paid employees. However, the capability of global brokerage service is of interest to JSI for future plans

JSI is transitioning to a Virtual First work environment. As part of this evolution, we are phasing out our traditional physical office footprints. While we previously maintained several regional hubs, our remaining U.S. offices will follow the sunset schedule below:

Denver, Colorado: Closing November 2026
Providence, Rhode Island: Closing July 2027

Our legacy locations in Arlington, VA; Boston, MA; and Bow, NH have already begun their transition to fully virtual operations. By mid-2027, JSI will operate as a fully remote organization within the United States.

In addition to the offices above, JSI is registered to do business in the following states:

Arizona	Massachusetts	Tennessee
Arkansas	Michigan	Texas
California	Minnesota	U.S Virgin Islands
Colorado	New Hampshire	Vermont
Florida	New Jersey	Virginia
Georgia	New Mexico	Washington (state)
Illinois	New York	Washington, DC
Louisiana	North Carolina	Wisconsin
Maine	Pennsylvania	
Maryland	Rhode Island	

Below are specific services and responsibilities of the brokerage:

Task 1 – Work Plan/Technical Approach

- This task should establish your firm's understanding of JSI's objectives and requirements, demonstrate your firm's ability to meet all identified requirements, and outline clearly and concisely the plan for accomplishing the specified work.
- Describe succinctly how your firm would accomplish the work and satisfy JSI's objectives described in the Request for Proposal (RFP). If appropriate, divide the work into segments or tasks to represent milestones for measuring progress.
- Describe the firm's technical expertise in underwriting and actuarial analyses of premium/claim data.
- Provide an action plan and timetable for assuming responsibilities, as well as a future design/cost containment plan.
- Current use of technology, especially the capability of the online portal for enrollments/changes, with an integrated file feed to benefit carriers and payroll systems.
- Details of services that will be provided to JSI.
- Provide samples of newsletters and benefit communication materials, such as brochures, to introduce new or changed benefits and summary plan descriptions.
- Provide examples of HIPAA and other compliance-related notices to employees.
- Attach as an appendix a sample insurance renewal proposal your firm prepared for a client, the size and complexity of JSI. You may redact any identifying data or references as needed to protect the client's privacy.
- Describe the firm's resources and strategies to address compliance issues related to Healthcare Reform, including PPACA, HCFRA, etc. It is JSI's interest to select a firm that can perform all identified services.

Task 2 – Term of Contract and Proposed Fee for Services

The contract awarded through this Request for Proposal (RFP) will be effective upon full execution of the agreement for an initial term, unless terminated earlier in accordance with the provisions specified in the JSI Professional Services Agreement.

- Explanation of carrier commissions for your firm under this proposal related to all services provided.
- JSI currently utilizes **Aptia** as its benefits administration platform. It is a mandatory requirement of this RFP that the selected brokerage firm assumes full financial responsibility for all licensing, maintenance, and administrative fees associated with this platform through 31 December 2027, at an approximate annual cost of $162,560. Following this date, JSI remains open to evaluating alternative benefit platforms recommended by the broker; however, any transition or ongoing platform costs must continue to be fully subsidized or covered by the brokerage firm's fee or commission structure for the duration of the contract.
- Indicate any alternate billing arrangements you would be willing to consider and under what circumstances they would be most appropriate.
- Within a detailed cost proposal, provide cost for the initial one- year term of the contract (considering current operation on a calendar year, allowing ample time for setup and market, with potential to shift to fiscal plan year of October through September) and for the potential second- and third-year options to be exercised at the discretion of JSI.

Task 3 – Strategic Planning, Plan Design & Renewals

- **Annual Strategy:** Develop a comprehensive annual work plan detailing objectives, timelines, and performance metrics aligned with JSI's organizational goals.
- **Renewal & Negotiation:** Conduct thorough market analysis, negotiate with carriers to secure optimal terms, and present data-backed recommendations for plan renewals or adjustments.
- **Cost Containment:** Actively identify alternative cost-saving initiatives, including evaluating different carriers, restructuring benefits, or accessing joint purchasing programs.
- **Vendor Management:** Assist in evaluating, selecting, and managing benefit carriers and third-party vendors. Assign a dedicated senior account manager to provide ongoing, timely support to the JSI People & Culture team.

Task 4 – Legislative Compliance

- **Regulatory Support:** Provide proactive guidance and written updates on federal and state legislation affecting health and welfare plans, including ERISA, HIPAA, COBRA, ACA, and Medicare D.
- **Compliance Auditing:** Assist with necessary IRS/government filings, review and development of Summary Plan Documents (SPDs) and Evidence of Coverage (EOC) for accuracy, and conduct ACA compliance audits.

Task 5 – Data Analytics & Financial Benchmarking

- **Customized Reporting:** Deliver regular reporting on benefit utilization patterns, claims experience, and cost analysis to drive strategic decision-making.
- **Benchmarking:** Conduct periodic benchmarking studies comparing JSI's benefit offerings against similar public health and NGO entities to ensure market competitiveness.
- **Employee Sentiment:** Provide tools or surveys to gauge employee satisfaction and identify trends in workforce benefit needs.

Task 6 – Open Enrollment, Communications & Wellness Strategy

- **Open Enrollment Support:** Develop timelines and assist in creating comprehensive open enrollment materials, including benefit guides, total reward statements, and electronic communications.
- **Technology Solutions:** Support JSI's current benefits administration platform (Aptia) through 2027. Following this period, the broker may recommend scalable alternative technology/portals for JSI's evaluation.
- **Employee Advocacy:** Serve as an escalation point for complex claims issues and provide multifaceted support for employee well-being.
- **Wellness Consulting:** Provide strategic advice, best practices, and resource toolkits to help JSI's People & Culture team optimize internal wellness initiatives and identify mental health resources.

Important questions to address:

1. Does your firm provide access to all insurance carriers and administration markets, and are you prepared to integrate with JSI's mandated platform, Aptia, through 2027?
2. What value-added services do you offer beyond your firm's internal expertise? Examples would be national affiliations.
3. What type of customized strategic planning services and methods for controlling healthcare costs do you offer your clients?
4. Are your services delivered through a team of specialized experts or one main contact?
5. Describe your firm's experience managing and funding third-party platforms like Aptia, and what additional technology resources you provide.?
6. What type of actuarial or data analysis techniques does your firm use to manage and predict plan costs?
7. How does your firm ensure that your clients are kept in compliance, and what resources are available to your clients directly?
8. Do you provide ongoing employee support for benefit-related issues/questions beyond?