

# Request for Proposals (RFP) Benefits Broker and Services

Due on or before 4/7/2026



## I. Organizational Overview

The National Congress of American Indians is a small nonprofit organization headquartered in Washington, D.C., with employees working remotely across the United States. We operate fully remotely and are seeking a qualified employee benefits broker to support the design, procurement, and ongoing management of our employee benefits program.

Our organization currently employs approximately 24 full-time employees and anticipates modest growth over the next 1–3 years.

## II. Purpose of the RFP

The purpose of this RFP is to identify a benefits broker who can provide strategic guidance, competitive market access, and responsive service to ensure our employees have access to affordable, high-quality benefits that support recruitment, retention, and employee well-being.

## III. Scope of Services

The selected broker must:

- Provide proactive compliance guidance related to District of Columbia (D.C.) employer requirements.
- Ensure benefit plan design and carrier selection align with D.C. insurance market regulations and the multi-state remote workforce.
- Solicit and evaluate proposals from insurance carriers and coordinate benefit offerings with D.C. Universal Paid Leave requirements.
- Advise on D.C. continuation of coverage rules and interaction with federal COBRA.
- Support compliance with D.C. commuter benefit requirements, as applicable.
- Monitor regulatory updates affecting D.C.-based employers.
- Assist with implementation and onboarding, as needed.
- Provide ongoing account management and renewal support.
- Provide regulatory and compliance guidance across all states where employees reside.

### Benefits to be Covered:

At minimum:

- Medical
- Dental
- Vision
- Term Life and AD&D

Preferred, but optional:

- Retirement plan support (401(k))
- Voluntary benefits (FSA, HAS, commuter, wellness, EAP, etc.)
- Compliance Support (ACA, ERISA, COBRA, HIPAA)

## IV. Broker Qualifications

Proposals should demonstrate:

- Experience working with small nonprofits (under 100 employees)
- Experience serving fully remote, multi-state workforces



- Direct experience supporting employers headquartered in Washington, D.C.
- Demonstrated knowledge of D.C. employment and benefit regulations,
- Ability to ensure plan compliance for employees residing in the D.C.
- Experience advising employers with employees located in both D.C. and other states
- Ability to access national carrier networks that meet D.C. plan availability standards
- Strong knowledge of nonprofit compliance and regulations
- Dedicated account management structure

## V. Proposal Requirements

Proposals must include the following information:

### a. Firm information

- Legal name and business structure
- Years in operation
- Number of clients similar in size and scope
- Primary contact person

### b. Experience & Approach

- Description of your approach to small nonprofit clients
- Experience with remote organizations
- Sample client references (2–3)

### c. Services & Support

- Description of onboarding process
- Account management model
- Communication methods and response times
- Technology platforms used (benefit portals, enrollment tools, etc.)

### d. Compensation Structure

- How you are compensated (commissions, fees, or hybrid)
- Estimated annual cost to our organization
- Any additional service fees

### e. Value-Added Services

- Compliance assistance
- Employee education and enrollment support
- HR consulting or strategic planning services

### f. Evaluation criteria

Proposals will be evaluated based on:

- Relevant experience (demonstrated experience navigating D.C. benefit compliance requirements will be weighted heavily)
- Understanding of remote nonprofit needs
- Quality and clarity of services
- Cost-effectiveness
- Responsiveness and communication style

## VI. Submission Instructions

Proposals should be submitted electronically to:

**Contact:** Adele Wahwassuck  
**Title:** Director of Human Resources  
**Email:** [awahwassuck@ncai.org](mailto:awahwassuck@ncai.org)  
**Subject Line:** RFP-Benefits Broker Services