



ALABAMA COMMUNITY COLLEGE SYSTEM
REQUEST FOR PROPOSAL

FLEXIBLE SPENDING ACCOUNT
THIRD-PARTY ADMINISTRATION SERVICES

Health Care Flexible Spending Account and Dependent Care Flexible Spending Account

Title of RFP:	RFP2026-0006-ACCS
RFP Issue Date:	August 21, 2026
Purpose:	Select a qualified and experienced third-party administrator to provide administration services for the Health Care Flexible Spending Account (HCFSA) and the Dependent Care Flexible Spending Account (DCFSA)
Procurement Method:	Invited competitive proposals
Contract Term:	Three-year contract with two ACCS-initiated one-year options to extend
Issuing Office:	Alabama Community College System, Fiscal Services
Issuing Office Point of Contact:	Billy Merrill, Chief Financial Officer billy.merrill@accs.edu
Deadline for Receipt of Proposals:	September 18, 2026, at 2:00 p.m. Central Daylight Time

Mailing Address (U.S. Postal Service): P.O. Box 302130, Montgomery, Alabama 36130-2130
Physical Address (Third-Party Carriers): 135 South Union Street, Suite 451, Montgomery, Alabama 36104

SECTION I: INTRODUCTION

The Alabama Community College System (ACCS), also referred to herein as the System Office, is accepting competitive sealed proposals to engage a qualified and experienced third-party administrator (TPA) to administer two flexible spending accounts for System Office employees: a Health Care Flexible Spending Account (HCFSA) and a Dependent Care Flexible Spending Account (DCFSA). The purpose of this RFP is to solicit proposals from qualified administrators who can meet the requirements described herein.

The ACCS is empowered by Title 36, Chapter 29 of the Code of Alabama, as amended, to provide cafeteria plans within the meaning of Sections 125 and 129 of the Internal Revenue Code of 1986, as amended, and the regulations promulgated thereunder. The plan is a governmental plan and is not subject to the Employee Retirement Income Security Act of 1974.

A. Program Profile

The System Office is a single-site employer with an employee population and enrollment profile as summarized below. Proposers should price and staff accordingly; this is a small, single-employer account and not a statewide program.

Measure	Current Count
Benefits-eligible System Office employees	155
Employees enrolled in the HCFSA	48
Employees enrolled in the DCFSA	2
Payroll frequency	Semi-monthly (24 pay periods)
Plan year	Calendar year

Counts shown are current as of the RFP issue date and are provided for pricing purposes only. The ACCS makes no guarantee of participation levels.

B. Division of Responsibilities

The ACCS performs employee enrollment and payroll deduction internally and transmits an eligibility file to the TPA. The TPA is responsible for claims administration and related compliance support. The ACCS maintains an existing cafeteria plan document and summary plan description, which will be furnished to the selected Administrator for review and ongoing maintenance.

Function	Performed By
Employee enrollment and election capture	ACCS
Payroll deduction and funding of the plan	ACCS
Eligibility file transmission to the TPA	ACCS
Claims adjudication, substantiation, and reimbursement	TPA
Participant customer service and account access	TPA
Plan document review, maintenance, and compliance testing support	TPA
Monthly reporting and account reconciliation	TPA (with ACCS)

C. Objectives

- Engage an experienced external administrator for the HCFSA and DCFSA.
- Obtain the optimal combination of cost, service quality, and compliance support.
- Provide System Office employees with modern, self-service account access, including a benefits debit card and direct deposit reimbursement.
- Minimize the administrative burden placed on System Office fiscal and human resources staff.

D. Terminology

Throughout this RFP, the terms Proposer, Contractor, Vendor, and Administrator may be used interchangeably to refer to a party submitting a proposal or, following award, to the selected third-party administrator.

E. Procurement Timetable

Event	Date
RFP issued	August 21, 2026
Deadline to submit written questions	August 31, 2026, at 2:00 p.m. Central Daylight Time
Answers posted to www.accs.edu/vendors	September 4, 2026
Deadline for receipt of proposals	September 18, 2026, at 2:00 p.m. Central Daylight Time
Interviews or demonstrations, if conducted	Week of September 28, 2026
Anticipated award	October 9, 2026
Contract effective date	January 1, 2027

The ACCS reserves the right to adjust this schedule as it deems necessary. Any change will be posted as an addendum at <https://www.accs.edu/vendors/>.

SECTION II: PURPOSE OF RFP

The ACCS invites responses to this RFP to engage a qualified and experienced third-party administrator to provide the flexible spending account administration services described in Section III. The proposal shall not be limited to the requirements listed below, and each Proposer is encouraged to respond with its ability to perform or expand upon each item, as well as to describe additional capabilities not listed.

SECTION III: SCOPE OF SERVICES

The successful Proposer must provide, at a minimum, the following scope of services for both the HCFSA and the DCFSA.

1. Plan Administration and Compliance

- a. Administer the HCFSA and the DCFSA in accordance with the benefit structure established by the ACCS, without deviation, and in accordance with Sections 125 and 129 of the Internal Revenue Code and applicable regulations.

- b. Review and maintain the existing ACCS cafeteria plan document and summary plan description, prepare participant communications and any required plan amendments, and notify the ACCS of regulatory changes affecting the plan.
- c. Administer the annual salary reduction limit applicable to the health FSA under Section 125(i) and the dependent care exclusion limit under Section 129, as in effect for each plan year.
- d. Apply the uniform coverage rule applicable to health FSAs and administer the plan year run-out period and, if elected by the ACCS, either a grace period or a carryover, but not both.
- e. Perform annual nondiscrimination testing required under Sections 125 and 129 and deliver written results to the ACCS prior to the close of each plan year.
- f. Describe capabilities for administering continuation coverage for the health FSA, including any applicable notice requirements.

2. Participant Services

- a. Adjudicate and substantiate claims in accordance with Internal Revenue Service requirements, and reimburse participants no less frequently than weekly.
- b. Provide a benefits debit card for point-of-sale payment of eligible health care expenses, including automatic substantiation where permitted.
- c. Provide direct deposit reimbursement at no additional charge.
- d. Provide a secure participant portal and mobile application supporting balance inquiry, claim submission, receipt upload, and statement access.
- e. Provide toll-free customer service during, at a minimum, 7:00 a.m. to 6:00 p.m. Central Time on business days, with automated account access available at all other times.
- f. Issue participant account statements at least quarterly and provide notice to participants holding unused balances in advance of the end of the plan year and the end of the run-out period.

3. Employer Services

- a. Accept eligibility and election files transmitted by the ACCS by secure file transfer, and confirm posting within two business days of receipt.
- b. Provide standard monthly reporting, including enrollment, contributions received, claims paid, account balances, and forfeitures, within twenty calendar days following the close of each month.
- c. Reconcile contributions, claims, and account balances with the System Office not less than monthly, and resolve identified variances within ten business days.
- d. Provide a designated account representative who will respond to ACCS inquiries within two business days, and identify an individual responsible for the investigation of suspected fraudulent claims.
- e. Provide reasonable ad hoc reporting and audit support, including support of the annual financial statement audit of the ACCS, at no additional charge.

4. Implementation and Transition

- a. Provide a written implementation plan and timetable sufficient to permit full operation by January 1, 2027, including file testing, plan document execution, debit card issuance, and participant communications supporting the calendar year 2027 open enrollment period.

- b. Designate an implementation team with experience in data processing, claims adjudication, compliance, and customer service.
- c. Coordinate the transition of participant data, elections, and account balances from the incumbent administrator.

5. Data Security and Confidentiality

- a. Comply with the Health Insurance Portability and Accountability Act of 1996 and the Health Information Technology for Economic and Clinical Health Act, and execute a business associate agreement with the ACCS.
- b. Maintain administrative, physical, and technical safeguards protecting participant data, including encryption in transit and at rest, role-based access controls, logical separation of ACCS data from that of other clients, intrusion detection, and audit logging.
- c. Maintain a documented incident response plan and notify the ACCS of any breach or suspected breach affecting ACCS participant data without unreasonable delay and in no case later than the period required by applicable law.
- d. Maintain a documented business continuity and disaster recovery plan, tested not less than annually.
- e. Acknowledge the willingness and ability to adhere to and comply with the Alabama Community College System Information Security Program, available at <https://www.accs.edu/INFOSEC.pdf>.

6. Performance Standards

The Contractor must meet the performance standards set forth below. The stated percentage of the quarterly administrative fee is at risk for each measure, measured and reported quarterly.

Measure	Standard	Fee at Risk
Customer service	Ninety percent of calls answered within forty-five seconds; abandonment rate not greater than three percent	5%
Claims processing timeliness	Ninety-five percent of clean claims processed within five business days	5%
Claims payment accuracy	Ninety-eight percent of claims paid accurately	5%
Reporting	Monthly reports delivered within twenty calendar days following the close of the month	5%

7. Insurance

Prior to commencement of services, the Contractor must provide a certificate of insurance evidencing the minimum coverages below and naming the Alabama Community College System as an additional insured on all applicable policies.

Coverage Type	Minimum Limit
Commercial General Liability	\$1,000,000 per occurrence / \$2,000,000 aggregate
Professional Liability (Errors and Omissions)	\$1,000,000 per claim / \$2,000,000 aggregate
Cyber Liability	\$1,000,000 per occurrence

Workers Compensation	Statutory limits per applicable law
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SECTION IV: PROPOSAL REQUIREMENTS

Each Proposer must submit a proposal organized in the order presented below. Restate each numbered item and provide the response immediately following it. Responses of “will discuss” or “will consider” are not acceptable. If a Proposer cannot meet a requirement, or declines to disclose requested information, the Proposer must state the reason. Failure to provide requested information may result in rejection of the proposal.

A. Transmittal Letter

Submit a transmittal letter on Proposer letterhead, signed by an individual authorized to legally bind the Proposer, containing the following:

1. A statement that the Proposer has been licensed to transact business as an administrator of health care and dependent care flexible spending accounts for at least five years as of the RFP issue date.
2. Identification of any subcontractor proposed, the scope of work each will perform, and confirmation that the prime Contractor will perform not less than eighty percent of the work as measured by price. A statement signed by each proposed subcontractor confirming its scope and willingness to perform must be appended.
3. A statement that the Proposer does not discriminate in its employment practices with regard to race, color, religion, age except as provided by law, sex, marital status, political affiliation, national origin, disability, or other protected classification.
4. A statement that the proposal meets the requirements of this RFP and any addenda, identifying each addendum by number, and identifying and explaining any deviation from the requirements of this RFP.
5. The name, telephone number, and electronic mail address of the individual who may be contacted regarding the proposal during business hours.

B. Minimum Qualifications

The following requirements are mandatory. Failure to document any requirement will result in disqualification. Restate each requirement and provide documentation demonstrating how the Proposer meets it.

1. The Proposer currently provides third-party administration services for health care and dependent care flexible spending accounts to employer clients having at least one hundred benefits-eligible employees.
2. The Proposer has at least five years of experience as an organization providing third-party administration services of the type requested in this RFP.
3. The Proposer is licensed and in good standing to conduct business in the State of Alabama, or will be so licensed prior to the contract effective date.
4. The Proposer provides three client references, preferably governmental or higher education employers of comparable size, each identifying the client name, contact name and title, telephone

number and electronic mail address, number of covered participants, scope of services provided, and the first contract effective date. References that cannot be reached for verification will not be considered.

C. Proposal Content

1. Company Overview and Experience

- a. Describe the organization, its corporate structure, and its ownership.
- b. State the number of employer clients and the number of participants for which the Proposer administers health care and dependent care flexible spending accounts, and the volume and dollar amount of such claims processed in the most recent calendar year.
- c. Identify the location of the service facility that will support the ACCS account.
- d. Disclose whether the Proposer, or any related entity, principal, or officer, has been a party to any litigation involving services of the type requested in this RFP, or to any criminal litigation, during the past five years, including dates and outcomes.

2. Service Model and Staffing

- a. Identify the account representative and service team assigned to the ACCS account, including the decisions each is authorized to make and the escalation path for unresolved matters.
- b. Describe customer service hours, telephone and electronic service channels, automated self-service capability, call documentation practices, and the quality assurance program applied to customer service representatives.
- c. Describe the participant portal and mobile application, and provide credentials and instructions permitting the ACCS to access a demonstration environment.

3. Claims Administration

- a. Describe the claims adjudication and substantiation process for each account type, including the reimbursement cycle, average turnaround time in the most recent calendar year, and the procedure followed when additional documentation is required.
- b. Describe the benefits debit card program, including card issuance, automatic substantiation, merchant restrictions, and any associated cost.
- c. State whether the Proposer can accept health plan carrier files to identify eligible out-of-pocket expenses for automatic reimbursement or debit card substantiation, and identify the carriers with which the Proposer has coordinated.
- d. Describe quality control procedures for assuring accurate claims payment, and the procedures applied to identify and recover improper payments.

4. Eligibility, Funding, and Reporting

- a. Describe the eligibility file format supported, the transmission method, and the time required to post eligibility updates.
- b. Describe the funding and disbursement model, including the account structure used to pay claims, the timing of funding requests to the ACCS, and the treatment of forfeited balances.

- c. Identify the five standard reports recommended for this account, provide a sample of each, and state the reporting cycle and purpose of each. State whether custom reports are provided at no additional charge.

5. Security, Compliance, and Financial Stability

- a. Confirm compliance with the Health Insurance Portability and Accountability Act and the Health Information Technology for Economic and Clinical Health Act, and confirm willingness to execute a business associate agreement.
- b. Provide the two most recent SOC 1 or SOC 2 Type II reports, or describe the equivalent independent control assurance obtained.
- c. Describe the business continuity and disaster recovery plans, including the frequency of testing and recovery objectives.
- d. Provide audited financial statements for the two most recent fiscal years. If the Proposer is privately held and audited statements are not prepared, provide the balance sheet and statement of operations for the three most recent fiscal years. Financial information will be used to evaluate the financial condition of the Proposer.
- e. Provide evidence of the insurance coverages required by Section III, paragraph 7.

6. Implementation and Transition

- a. Provide an implementation work plan and timetable demonstrating full operation by January 1, 2027, including the time required for file testing and the transition of participant data from the incumbent administrator.
- b. Describe the participant communication materials and enrollment support that will be provided in advance of the calendar year 2027 plan year.

7. Performance Standards and Contract Termination

- a. State whether the Proposer agrees to the performance standards in Section III, paragraph 6. If not, identify each standard the Proposer proposes and the percentage of the administrative fee the Proposer is willing to place at risk.
- b. Confirm that the Proposer will surrender all records, data, and files to the ACCS upon termination or expiration of the contract in a current and usable form, and describe the transition assistance the Proposer will provide to a successor administrator. Identify any material the Proposer considers proprietary.

8. Additional Information

Provide any additional information the Proposer deems relevant to the assessment of its ability to provide the services requested.

D. Price Proposal

Complete Appendix B. Pricing must be quoted on a per participant per month basis and must be a firm, guaranteed fixed price for each of the five contract years. Pricing must include all costs associated with servicing this account, including the cost of any interface with a subcontractor. The completed Appendix B must be included as part of the proposal response. Information contained in the price proposal may not be designated confidential.

SECTION V: PROPOSAL SUBMISSION AND EVALUATION

A. Submission Requirements

1. Proposals must be received no later than September 18, 2026, at 2:00 p.m. Central Daylight Time at one of the addresses below. Late proposals will not be accepted for any reason, including delay by postal or courier service, and will be disqualified. It is the sole responsibility of the Proposer to ensure delivery by the deadline.

Third-Party Carrier Delivery

Alabama Community College System
Attention: Fiscal Services
135 South Union Street, Suite 451
Montgomery, Alabama 36104

U.S. Postal Service

Alabama Community College System
Attention: Fiscal Services
P.O. Box 302130
Montgomery, Alabama 36130-2130

2. Proposals must be submitted in a single sealed envelope or package. The outside of the package must clearly identify the Proposer name, RFP2026-0006-ACCS, and the deadline of September 18, 2026, at 2:00 p.m. Central Daylight Time. Electronic mail and facsimile responses are not accepted.
3. The package must contain one original signed proposal, including all addenda and required documentation, together with one electronic copy in searchable PDF format on a USB drive.
4. An authorized officer of the Proposer must sign the proposal in ink and complete the Proposal Certification Form in Appendix A. Failure to do so will result in rejection of the proposal.
5. Questions regarding this RFP must be submitted in writing to Billy Merrill at billy.merrill@accs.edu no later than August 31, 2026, at 2:00 p.m. Central Daylight Time. Answers and any addenda will be posted at <https://www.accs.edu/vendors/>. From the RFP issue date until the selection is announced, Proposers must not communicate regarding this procurement with any ACCS employee, officer, or Board member other than the point of contact named on the cover page. The ACCS reserves the right to reject the proposal of a Proposer that violates this provision.
6. A proposal may not be modified, withdrawn, or canceled by the Proposer for a period of one hundred twenty days following the deadline for receipt of proposals, and the Proposer so agrees by submitting the proposal. Prior to the deadline, a proposal may be withdrawn by written request signed by the Proposer and delivered to the point of contact.
7. The cost of preparing a proposal is solely the responsibility of the Proposer. The ACCS will not reimburse any such cost.

B. Evaluation Criteria

All responsive proposals received by the deadline will be evaluated on a one hundred point scale using the factors below.

Evaluation Factor	Points
Service model, claims administration, technology, and compliance capability	40
Price	40
Experience, references, and financial condition	10

Interview or system demonstration	10
Total	100

Price will be scored by awarding the maximum available points to the lowest total five-year cost, with points awarded to remaining proposals in proportion to that cost. The ACCS may elect not to conduct interviews or demonstrations, in which case the points allocated to that factor will be reallocated to the first factor.

At any time during the evaluation, the ACCS may contact a Proposer to obtain clarification or missing information, to request an oral or remote presentation, to interview proposed personnel, or to conduct reference checks. The ACCS may request best and final offers on price, technical requirements, or both, and total scores may be revised as a result. The ACCS is not obligated to seek clarification, and each Proposer should therefore ensure that its proposal is complete.

C. Rights Reserved

Issuance of this RFP does not constitute a commitment by the ACCS to award or execute a contract. Upon a determination that such action is in its best interest, the ACCS reserves the right to cancel this RFP; to reject any or all proposals; to waive any minor irregularity in an otherwise valid proposal that would not have a significant adverse effect on cost or performance; to negotiate with any Proposer within the competitive range with respect to technical approach and cost; to proceed to the next best Proposer if negotiations do not result in a contract; to amend this RFP by written addendum; to re-issue this RFP for the same or revised services; and to make no award.

In the event of an inconsistency between this RFP and a Proposer response, this RFP prevails. An addendum issued by the ACCS prevails over both this RFP and any Proposer response.

Proposals are kept confidential until the evaluation is complete and a Proposer is selected. Any information in a proposal may be subject to disclosure under Alabama law. Designation of material as proprietary or confidential does not protect it from disclosure if disclosure is required by law. A Proposer must mark each page it considers proprietary as “CONFIDENTIAL” and must state the legal authority supporting that designation. If a Proposer designates its entire proposal as confidential, the ACCS may deem the proposal non-compliant and reject it.

D. Contract Term, Payment, and Termination

The contract will take the form of a three-year contract with two ACCS-initiated one-year options to extend, with an anticipated effective date of January 1, 2027. The ACCS will pay the Contractor monthly at the price set forth in the Price Proposal. Any resulting contract is contingent upon the availability of appropriated funds; if funds are not available or the fund from which payment is made is prorated, the contract is subject to termination without liability upon written notice.

Upon termination or expiration of the contract, all data, records, files, and electronic media held for the purpose of performance under the contract, together with the applicable guides, instructions, and manuals, must be surrendered to the ACCS in current and updated form. Each party will return the copyrighted or proprietary materials of the other held for the purpose of performance. Each party will assist the other in the orderly termination of the contract and the transfer of all aspects of the work necessary for non-disruptive continuation of business.

SECTION VI: PROPOSER'S RESPONSIBILITY

A proposer, by submitting a Proposal, represents and understands that:

1. The proposer is familiar with the conditions under which the services defined in this RFP must be performed. The proposer possesses the capabilities, resources, and personnel necessary to provide efficient and successful service to the ACCS; and
2. The proposer shall be solely responsible for all services provided. It is the responsibility of the proposer to verify the completeness of the requirement and its suitability to provide the services described in this RFP.

SECTION VII: GENERAL TERMS

1. All responses become a matter of public record at award. The ACCS accepts no responsibility for maintaining confidentiality of any information submitted with a response whether labeled confidential or not.
2. The Alabama Community College System reserves the right to reject any or all responses and to waive informalities in the best interest of ACCS. The Alabama Community College System reserves the right to not make any awards and re-issue this RFP at any time if it serves the ACCS' best interest.
3. The successful proposer shall, at its sole expense, procure and keep in effect all necessary permits and licenses required for its performance of the requested work or service.
4. If the resulting contract meets or exceeds the threshold requiring bid or other formal solicitation under Alabama law, the successful proposer shall be required to submit a State of Alabama Vendor Disclosure Statement, as required by Section 41-16-82 of the Code of Alabama, as amended by Act 2025-35, within thirty (30) days of the award. The disclosure statement must be signed and dated but is not required to be notarized, and is not required for contracts with publicly traded companies. Any change to the status of the information on this form will require the submission of an updated form to the ACCS.
5. All selected vendors are required to complete the Certificate of Compliance with the Beason-Hammon Alabama Taxpayer and Citizen Protection Act (Act 2011-535, as amended), the State and Local Tax Certification, the Alabama Immigration Law Compliance documents, and IRS Form W-9.
6. Verification of enrollment in the E-Verify program will be required prior to any award to a vendor who employs one or more employees within the State of Alabama. Failure to provide documentation within 5 calendar days of notification will result in the rejection of your response. To enroll in the E-Verify program visit <https://www.e-verify.gov/>.
7. The ACCS reserves the right, for its convenience and without cause or penalty, to terminate any contract for services at any time with 30 days written notice. This provision may not be changed by subsequent contract.
8. Notwithstanding any other provision in this RFP, the proposing vendors acknowledge and agree that the terms and commitments contained herein shall not constitute a debt of the State of Alabama in

violation of Section 213 of the Constitution of Alabama of 1901, as amended by Amendment No. 26.

9. The successful proposer shall comply with all applicable federal, state, and local laws, rules, and regulations in the performance of the work or service.
10. Any contract resulting from an award in connection with this RFP shall include the following terms:
 - a. This agreement shall be governed and construed in accordance with the laws of the State of Alabama without giving effect to any choice or conflict of laws, provisions, or rules (whether of the State of Alabama or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than the State of Alabama.
 - b. It is further agreed that the terms and commitments contained herein shall not constitute a debt of the State of Alabama in violation of Section 213 of the Constitution of Alabama of 1901, as amended by Amendment Number 26.
 - c. If any provision of this agreement shall contravene any statute or constitutional provision, either now in effect or which may be enacted during the term of this agreement, then the conflicting provision of this agreement shall be deemed null and void.
 - d. Contractor understands, acknowledges, and agrees that its sole and exclusive remedy for any claim which may arise from or relate to this agreement is to file a claim with the Board of Adjustment of the State of Alabama.
 - e. By signing this agreement, the parties affirm, for the duration of this agreement, that they will not violate federal immigration law or knowingly employ, hire for employment, or continue to employ an unauthorized alien within the State of Alabama. Furthermore, a contracting party found to be in violation of this provision shall be deemed in breach of this agreement and shall be responsible for all damages resulting therefrom.
 - f. This agreement constitutes the sole and entire agreement of the parties to this agreement with respect to the subject matter contained herein, and supersedes all prior and contemporaneous understandings, negotiations, and agreements, both oral and written, with respect to such subject matter.
 - g. In compliance with Act 2016-312 and Act 2023-409, the parties hereby certify that they are not currently engaged in, and will not engage in, the boycott of a person or an entity based in or doing business with a jurisdiction with which this state can enjoy open trade, and do not engage in prohibited economic boycotts.
 - h. This agreement may be executed in counterparts, each of which shall be deemed an original, but all of which together shall be deemed to be one and the same agreement.
 - i. The Contractor shall provide all materials, supplies, workspace, personnel, and equipment that it deems necessary to perform the services provided for herein.
 - j. The relationship between the parties is that of independent contractors. Nothing contained herein shall be construed as creating any agency, partnership, joint venture, or other form of joint enterprise, employment, or fiduciary relationship between the parties, and neither party shall have authority to contract for or bind the other party in any manner whatsoever.

APPENDIX A: PROPOSAL CERTIFICATION FORM

Alabama Community College System | RFP2026-0006-ACCS

PLEASE ENSURE THAT ALL REQUIRED SIGNATURE BLOCKS ARE COMPLETED. FAILURE TO SIGN THIS FORM WILL RENDER YOUR PROPOSAL INVALID.

Proposal

We propose to furnish and deliver the services named in the attached Request for Proposal for which prices have been set. The price or prices offered herein shall apply for the period of time stated in the RFP. It is understood and agreed that this proposal constitutes an offer, which when accepted in writing by the Alabama Community College System, and subject to the terms and conditions of such acceptance, will constitute a valid and binding contract between the undersigned and the Alabama Community College System.

It is understood and agreed that we have read the Alabama Community College System's specifications shown or referenced in the RFP and that this proposal is made in accordance with the provisions of such specifications. By our written signature on this proposal, we guarantee and certify that all items included in this proposal meet or exceed any and all such Alabama Community College System specifications. We further agree, if awarded a contract, to deliver services which meet or exceed the specifications.

It is understood and agreed that this proposal shall be valid and held open for a period of one hundred twenty (120) days from the proposal due date.

Proposal Signature and Certification

I certify that this proposal is made without prior understanding, agreement, or connection with any corporation, firm, or person submitting a proposal for the same services and is in all respects fair and without collusion or fraud. I understand collusive bidding is a violation of State and Federal law and can result in fines, prison sentences, and civil damage awards. I agree to abide by all conditions of the proposal and certify that I am authorized to sign this proposal for the proposer.

Proposer (Legal Name of Organization)

Authorized Signature

Printed Name and Title

Date

APPENDIX B: PRICE PROPOSAL

Alabama Community College System | RFP2026-0006-ACCS

Provide the administrative fee for the HCFSa and DCFSa on a per participant per month basis. For pricing purposes, assume 48 HCFSa participants and 2 DCFSa participants. Each price quoted must be a firm, guaranteed fixed price for the applicable contract year and must include all costs associated with servicing this account.

Plan	CY2027	CY2028	CY2029	CY2030 (Option)	CY2031 (Option)
HCFSa fee, per participant per month					
DCFSa fee, per participant per month					
Other recurring fee (identify)					
One-time implementation fee, if any					

Indicate whether each service below is included in the administrative fee quoted above. If a service is not included, state whether it can be provided and identify the additional fee. Use the rows marked "Other" to identify any applicable fee category not listed. Fees not disclosed in this Appendix B may not be charged during the contract term.

Service	Included in Administrative Fee?	If not included, state fee and explain
Weekly claims processing and reimbursement	Yes No	
Benefits debit card program	Yes No	
Direct deposit reimbursement	Yes No	
Online employer and participant account access, including mobile application	Yes No	
Quarterly participant account statements	Yes No	
Plan document review and amendment	Yes No	
Annual nondiscrimination testing	Yes No	
Participant enrollment communications	Yes No	
Ad hoc reporting and audit support	Yes No	
Other (identify)	Yes No	