

REQUEST FOR PROPOSAL - Employee Group Benefits

Date of Issue:	September 9 th , 2026
Intent to Submit Due Date:	4:00 pm, September 18 th , 2026
Deadline for Questions:	4:00 pm, September 23 rd , 2026
Submission Due Date:	12:00 pm, September 30 th , 2026
Anticipated Service Start Date:	January 1 st , 2027

Indus Community Services ("Indus") is seeking comprehensive proposals from qualified, licensed Employee Benefits Brokers and Consultants to act as our exclusive Advisor of Record.

Indus currently provides a robust group benefits program to our eligible workforce. Our current underlying service provider has formally advised that it will be discontinuing its operations. Consequently, Indus requires a strategic, proactive benefits consulting partner to achieve the following goals:

- Immediately navigate the competitive Canadian insurance market to secure alternative coverage.
- Manage a seamless data and employee enrollment transition with zero coverage gaps.
- Provide ongoing, long-term renewal optimization and day-to-day HR administrative support.

Organizational Background:

Indus Community Services is an accredited, not-for-profit community benefit organization that has served local communities for over four decades. We are a registered charity, supported by our donors and by all three levels of government. Through our professional staff, we are a leader in the provision of culturally responsive services to newcomers, families, women & seniors.

Vision: To be leaders in building strong and inclusive communities.

Mission: We are a community benefit organization focused on building resilient and healthy communities by offering person-centered, anti-oppressive programs and services.

Scope of Services:

The successful respondent will be expected to deliver the following core consultative services:

- 1. Market Review & Benchmarking**
 - i. Review Indus' historical plan design, pricing, and historical funding structures.
 - ii. Anonymize, structure, and market our employee data package to competitive Canadian underwriting insurers.
 - iii. Deliver a clear financial spread analysis detailing premiums, pooling thresholds, and administrative underwriting fees.
- 2. Plan Design & Innovation Strategy**
 - i. Identify immediate cost-containment opportunities without sacrificing core plan value.
 - ii. Advise on flexible eligibility waiting periods appropriate for field and community support workers.
- 3. Transition & Implementation Management**
 - i. Develop a structured transition roadmap from our discontinuing provider to eliminate liability gaps.

- ii. Manage employee digital enrollment onboarding and create clear digital communication materials.
- iii. Deliver information sessions to employee.
- 4. Ongoing HR Support & Advocacy**
 - i. Assign a dedicated Account Executive and back-up representative for Indus.
 - ii. Serve as the primary escalation point to advocate for employees during complex or disputed claims.
 - iii. Provide regular, proactive reporting regarding plan utilization, prescription drug trends, and pooling data.
- 5. Renewal Governance & Compliance**
 - i. Actively audit, cross-reference, and negotiate annual carrier renewal adjustments.
 - ii. Provide clear legislative updates regarding Ontario and Federal employment standards affecting benefits.

Current Benefits Program Information:

Interested respondents who intend to submit a proposal must execute and return the attached Non-Disclosure Agreement (NDA) to the contact listed in the Inquiries & Submission Details section. Upon receipt of the intent to submit and signed NDA, Indus will share the current carrier benefits booklet, available claims experience utilization reports, and the anonymized employee census file.

Proposal Requirements:

- 1. Executive Summary & Firm Profile:** Overview of corporate capabilities, years in business, and specific expertise serving Canadian registered charities or not-for-profits.
- 2. Proposed Service Team:** Bios and credentials of the dedicated account management team, including clear service availability and response-time standards.
- 3. Carrier Access & Leverage:** A comprehensive list of the Canadian insurance markets your firm maintains active contracts with, along with your strategy for maximizing negotiation leverage.
- 4. Transition Plan:** A sample timeline demonstrating how your team would migrate an organization of our scale between November 1st, 2026, and January 1st without service disruptions.
- 5. References:** Contact details for three (3) current non-profit or public sector clients in Ontario utilizing your brokerage services.

Compensation and Fees:

Respondents must explicitly outline their complete compensation structure. You must populate the exact matrix below. Any alteration, masking, or omission of this table structure will result in immediate disqualification.

Fee Component	Year 1 Metric	Year 2 Guarantee	Year 3 Guarantee
Broker Commission (% of Premium)			
Flat Annual Consulting Fee (\$)			
Third-Party Admin (TPA) Fee (%)			
Incurred Claims Administration Fee			

**Evaluation of Proposals:**

- Technical Expertise & Not-For-Profit Experience.
- Service Model, Account Management Team, & Advocacy Strategy.
- Cost Containment Capabilities & Financial Transparency.
- Transition Methodology & Implementation Timelines.

Inquiries & Submission Details:

All communication, clarifying questions, Intent to Submit, and final proposal must be directed via email to:

Vinitha Miranda

Director, People, Culture & Governance

Telephone: 905-275-2369, ext. 1290,

Email: vmiranda@induscs.ca

Services for Newcomers, Seniors and Families

Locations to serve you in Mississauga and Brampton

HEAD OFFICE 3038 Hurontario Street, Suite 206 Mississauga, ON L5B 3B9 Phone: 905-275-2369 Fax: 905-275-6799

info@induscs.ca • Charity Business Number: 10750-5810-RR0001

INDUSCS.CA

MUTUAL NON-DISCLOSURE & CONFIDENTIALITY AGREEMENT

BETWEEN: INDUS COMMUNITY SERVICES (hereinafter referred to as "Indus")
3038 Hurontario Street, Suite 206, Mississauga, ON L5B 3B9
AND

(hereinafter referred to as the "Recipient")

WHEREAS: Indus is releasing sensitive corporate and employee information to facilitate the evaluation and bidding process for its Employee Group Benefits Request for Proposal (RFP) issued on September 9, 2026.

1. Definition of Confidential Information:

"Confidential Information" refers to any proprietary information, technical data, trade secrets, or know-how disclosed by Indus, whether orally or in writing, including but not limited to:

- i. Anonymized employee demographic census data (birth dates, genders, salaries, family status).
- ii. Historical claims utilization and premium history reports.
- iii. Current benefit plan booklets, design features, and structural rate histories.

2. Obligations of the Recipient

The Recipient agrees to hold all Confidential Information in the strictest confidence and shall:

- i. Use the information solely for the purpose of preparing a competitive group benefits proposal for Indus.
- ii. Restrict access to the information to employees, partners, or underwriters who directly require it to fulfill the bidding process and who are bound by similar confidentiality terms.
- iii. Not disclose, replicate, distribute, or publish any part of the information to unauthorized third parties without prior written consent from Indus.

3. Term and Return of Data

This Agreement shall remain in effect for a period of three (3) years from the date of execution. Upon written request by Indus, or immediately upon a Recipient's decision to withdraw from the RFP process, the Recipient must securely destroy or return all electronic and physical copies of the data packages provided.

4. Governing Law

This Agreement shall be governed by, and construed in accordance with, the laws of the Province of Ontario and the federal laws of Canada applicable therein.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date signed below.

For: Indus Community Services

Signature	Date
Vinitha Miranda, Director - People, Culture & Governance	

For:

Signature	Date
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