

Association of Washington Cities Employee Benefit Trust Request for Proposal for Dependent Verification Services

On behalf of the Association of Washington Cities Employee Benefit Trust (AWC Trust), Aon is soliciting proposals for Dependent Verification Services for a **January 1, 2026, effective date**.

The purpose of this RFP is to select a dependent verification vendor for ongoing services that best meets the service needs of the AWC Trust. The AWC Trust last completed a full dependent verification audit in 2013 and has continued with ongoing dependent verification services since 2014. In addition to a proposal for ongoing dependent verification services, the AWC Trust would also like a proposal for a full dependent verification audit in follow up to the full audit completed in 2013.

The selected vendor will be responsible for ongoing verification of newly eligible dependents enrolled in the AWC Trust's self-funded health and benefits plans to ensure eligibility compliance and reduce avoidable costs.

The following information is provided to aid in generating a proposal:

	2022 Total		2023 Total		2024 Total	
	Regence	Kaiser	Regence	Kaiser	Regence	Kaiser
Total Annual # of EEs with Dependents	76,784	17,317	82,675	17,128	86,956	17,023
Average Monthly # of EE with Dependents	6,399	1,443	6,890	1,427	7,246	1,419
Total Annual # of Dependents	166,921	36,125	179,877	35,892	189,609	35,796
Average Monthly # of Dependents	13,910	3,010	14,990	2,991	15,801	2,983

	2022 Total		2023 Total		2024 Total	
	Regence	Kaiser	Regence	Kaiser	Regence	Kaiser
Avg Annual Benefit Expense per Dependent	\$6,020	\$6,243	\$6,377	\$6,009	\$8,028	\$6,910
Claim Costs per Dependent*	\$5,657	\$5,314	\$5,989	\$5,020	\$7,598	\$5,782
Admin Costs per Dependent	\$364	\$929	\$388	\$989	\$430	\$1,128

*Included Stop Loss Reimbursements, excluding Rx Rebates

All responses are due no later than **5:00 PM PST, July 18, 2025**.

Questions related to this RFP with your intent to bid should be sent to Aon by **5:00 PM July 11, 2025**. We will provide responses to all bidders by **July 15, 2025**.

Request for Proposal

Introduction

The AWC Trust, which was established in 1970, is a voluntary employees' beneficiary association (VEBA) under Internal Revenue Code section 501 (c)(9). It provides welfare (non-pension) benefits, such as medical, dental, vision, life, long-term disability, and employee assistance program benefits, to eligible employees, their dependents, and the retirees of the cities, towns, and other governmental entities (transit, libraries, etc.) in Washington State who participate in the Trust.

The AWC Trust is administered by an eight-board member Board of Trustees, which is comprised of four regionally elected officials from Trust member cities or towns, the Employee Benefit Advisory Committee Chair and Vice Chair, and two appointed individuals from the AWC Board of Directors who are from Trust member cities or towns. The AWC Trust has three to four regular Board meetings per year.

The AWC Trust Board of Trustees contracts for operational management of the Employee Benefit Trust with the Association of Washington Cities (AWC). The AWC is a private, non-profit corporation formed to provide legislative, technical and member services to all cities and towns in the state of Washington. Currently, all of Washington's cities and towns are members of the AWC. Most of AWC's member cities participate in the AWC Trust.

The mission of the AWC Trust is to provide quality benefit programs and insurance services to the cities and towns of Washington in an efficient and cost-effective manner. Our vision is to be innovative and be able to anticipate changes in the benefits marketplace while understanding the evolving needs of our members and providing a sophisticated array of creative and cost-effective services that build health and wellness among our members. The key principles of the AWC Trust are identified in the **Mission Vision Core Value Goals**.

There are approximately 18,000 active employees and retirees covered by the AWC Trust and approximately 280 participating employers. Additional information can be found on the Association of Washington Cities website: wacities.org

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Vendor Information and Questions

1. Company Overview

- What is your company's history and experience in conducting dependent eligibility verification?
- What certifications or accreditations does your company hold?

2. Service Model

- Explain your service model, including timelines, and if you integrate with any billing/enrollment/eligibility systems, and name those that are preferred.
- Explain the use of automation and technology during the verification process and identify any manual tasks that may need to be completed by the AWC Trust Staff.
- How much customization is allowed for materials/letters? Please provide associated cost for customization and example materials.
- What reporting or dashboards are available?
- Can you provide references from previous clients?

3. Service Team

- Is there a dedicated service team member for the AWC Trust?
- Provide additional information about how the AWC Trust will be supported for ongoing needs. Include details of vendor portal and if AWC Trust Operations Staff will have access to assist members as needed.

4. Systems and Technology

- How do you ensure data security and privacy?

5. Eligibility Verification Process

- What is your approach to verifying dependent eligibility?
- What types of documentation do you require from employees?
- How do you handle discrepancies and appeals?

6. Call Center and Support

- What are the details of your call center operations? Provide business hours of availability.
- What support services do you offer to employees during the audit process?

7. Compliance and Legal Considerations

- How does your process comply with relevant laws and regulations?
- What legal support do you provide in case of disputes or audits?

8. Cost Proposal

- What is your detailed cost proposal, including setup fees, per-employee costs, and any other charges?

- What is your pricing model and any available discounts?

Project Timeline

Provide a detailed implementation timeline.

Submission Instructions

Timetable of Activities	
It is important to our client that the following timetable is met. Your ability to meet this deadline will be considered in the analysis of your capabilities.	
Activity	Date
Release RFP to Bidders	June 30, 2025
Questions Due from Bidders Along with Intent to Bid	July 11, 2025
Responses to Bidder Questions	July 15, 2025
Proposals Due from Bidders	July 18, 2025, by 5pm PST
RFP Responses Reviewed with Client	Week of August 11, 2025
Finalists Notified	Week of August 18, 2025
Finalist Presentation	September 4, 2025
Decisions Made	Week of September 22, 2025
Contract Effective Date	January 1, 2026

Please submit questions and the final RFP response, including all supporting documents to Aon:

Contacts for RFP	
Broker Contact	Paris Ramsey
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We look forward to reviewing your proposal and selecting a vendor to partner with the AWC Trust on this important project.