

To: Harlem Board of Education

From: Josh Aurand, Assistant Superintendent of Business and Operations  
Dr. Terrell Yarbrough, Superintendent

Date: May 13, 2026

Re: Employee Benefit Consulting Services Recommendation

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In March 2026, the District issued a Request for Proposals (RFP) for Employee Benefit Consulting services to secure a strategic partner for the comprehensive oversight of our self-funded health program. This consultant will be responsible for the financial and clinical management of our medical and prescription plans, with a specific focus on our on-site health clinic and Zero Card program. Beyond high-level strategy and regulatory compliance management, the consultant will provide direct concierge-level support for staff inquiries and advocate for members regarding plan-related questions. A primary objective of this partnership will be the development and execution of a cutting-edge cost-reduction strategy designed to preserve benefit quality while ensuring long-term fiscal sustainability for the District.

### Participating Proposers

The District received three responses to the Request for Proposals (RFP). One firm subsequently withdrew, leaving two finalists for financial and service comparison.

<u>Proposer</u>	<u>Status</u>	<u>Average Annual Fee (3-Year Contract)</u>
<b>Incentisure</b>	<b>Finalist</b>	<b>\$78,000</b>
Gallagher Benefit Services	Finalist	\$97,878
Acisure	Withdrawn	\$125,000 - \$175,000

Based on a comprehensive review of the RFP documents and the subsequent in-person interviews, it is our recommendation that the Board select **Incentisure** as the District's new Employee Benefit Consultant, as their firm offers the optimal balance of specialized self-funded expertise, innovative cost-containment strategies, and while offering the most competitive fee structure of all proposers.

