REQUEST FOR QUALIFICATIONS
EMPLOYER SPONSORED EMPLOYEE
BENEFIT BROKERAGE SERVICES

SUSQUEHANNA AREA REGIONAL AIRPORT AUTHORITY
ONE TERMINAL DRIVE, SUITE 300
MIDDLETOWN, PA 17057

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SECTION I: GENERAL INFORMATION

The Susquehanna Area Regional Airport Authority (SARAA) is seeking statements of qualification from experienced insurance brokers to provide Insurance Brokerage Services for our Employer Sponsored Employee Benefits Programs beginning October 1, 2016. SARAA is a municipal authority that owns and operates Harrisburg International Airport, Capital City Airport, Franklin County Regional Airport and Gettysburg Regional Airport. SARAA currently has 100 employees, of which 91 are full time. There are currently 72 employee insurance contracts (24 – Family, 15 – Employee plus 1, 36 – Employee only). Current carriers are as follows:

Medical and Prescription Drug:	HealthAmerica
Dental:	United Concordia
Vision:	Davis Vision (Highmark)
Disability and Life:	Lincoln

SARAA currently has fully insured coverage. SARAA covers the cost of a single employee fully; the employees are required to pay 40% for spouses and/or dependents through biweekly payroll deductions.

Interested parties may download the instructions from the HIA website: www.flyhia.com under Doing Business with Us, Insurance RFQ.

1.01 Purpose and Scope – Susquehanna Area Regional Airport Authority (SARAA) is requesting qualifications to provide brokerage services for our Employer Sponsored Employee Benefits Programs. These programs include medical, prescription drug, dental, vision, life and disability.

1.02 Scope of Brokerage Services:

1. The broker will assist SARAA with all aspects of their Employee Benefits Program:
    a. Strategic Planning
        i. What resources do you have available to help us manage our benefits and outline a benefits strategy consistent with current and future business plans?
        ii. What is your firm's capability to model and project the cost impact of plan design changes?
        iii. What benchmarking tools do you use? Please provide examples.
    b. Patient Protection Affordable Care Act (PPACA) compliance
        i. How are you keeping ahead and compliant with the Patient Protection and Affordable Care Act?
        ii. How are you helping your clients prepare for these changes?
    c. Renewal Solution & Competitive Bidding
        i. Describe your process for negotiating renewals. Be prepared to share examples of your success in negotiating renewals

d. Implementation Management
    i. Describe any additional services offered by your company that may be of interest to us such as employee surveys/focus groups, client professional development, etc.
e. Financial Management
    i. How can you help us develop cost projections tied to our fiscal goals?
    ii. Do you assist clients in the preparation of their Form 5500's, Summary Annual Reports and Summary Plan descriptions? Is there a cost for these services?
f. Legal Compliance
    i. How do you support your clients in ensuring their employee benefits programs remain compliant with all federal and state laws, as well as HIPAA?
    ii. Describe methods you employ to disseminate information about current trends and legislation. Please provide examples.
g. Client Service
    i. Does your firm provide general Human Resources consulting services and/or support?
    ii. Does your company provide and/or support corporate wellness initiatives? Describe any programs that you provide to your clients that foster employee wellness. How do you measure the success or failure of a wellness program? What type of metrics can be provided to support a wellness program?
    iii. How often does your team meet with clients and for what purposes?
    iv. Who would be working directly with us on administrative issues, questions, and problem solving? Please provide the roles and qualifications of each person.
    v. Have you assisted any of your clients with auditing medical and/or prescription claims by using a third-party auditor?
    vi. What is your client retention rate?
h. Employee Advocacy
    i. Describe your standard package of employee communications services. Please provide samples.
    ii. Do you provide a call center for client's employees? Please describe how the call center functions when handling employee concerns and issues. Do you have the ability to track when associates call-in and what they called about? Are calls recorded? Indicate the hours of your call center for employee questions and if any of your call center staff is fluent in any other languages. How does your call center keep track of outstanding issues/questions from employees?
i. Employee Benefits Website Maintenance and Development
    i. What online client resources do you offer, if any?
    ii. Do you have the capabilities to develop an employee benefits website? Who would be in charge of maintaining this website?

SECTION II: INSTRUCTIONS TO RESPONDENTS

2.01 Statement Submittal – Respondents shall abide by all the procedures set forth in the Request for Qualifications in the preparation and submission of their Statement. Each Respondent must include three originals and one electronic copy of the Statement. Mail or deliver this material to:

Heather Spencer
Human Resources Manager
SARAA
One Terminal Drive, Suite 300
Middletown, PA 17057

2.02 Request For Proposal Deadline – The deadline for Request for Qualification submission is **12:00pm on May 9, 2016**. Submissions after the deadline will not be considered.

2.03 Minimum Statement Requirements – In order for a Respondent's Statement to be considered by the Authority, a Respondent must meet the following minimum requirements and provide the following information in the Statement:

1. Please describe any niche expertise you have in both the municipal authority (public sector) and aviation industries. List any industry organizations you are involved. How many clients in the aviation industry? How many municipal authority clients?
2. Please provide the full name and address of your organization.
3. Please identify the primary contact for this proposal. Provide name, title, address, phone number and email address.
4. Please provide an overview of your organization and a general description of your consulting services.
5. Please provide at least five (5) references including other similar airports or municipalities, including a brief description of the account and reference contacts.
6. Please provide a certification and warranty that your organization has successfully provided brokerage services for at least the last ten (10) consecutive years.
7. Please provide evidence of a minimum of five (5) years of experience of managing accounts similar in scope and size to the Authority.
8. Identify the team to be dedicated to SARAA. Describe the proposed role for each member, including who will have primary responsibility and final authority for the delivery of the work product. Provide background and resumes of the team.

2.04 Additional Information Requested:

1. Describe your firm's methods and processes used to accomplish the scope of services, including:
   a. Consulting methods and processes.
   b. Data collection and analysis capabilities

c. Plan design, approach and resources

2. Please describe your implementation process as it relates to either new vendors or a new Employee Benefits Plan offering.

1 Describe your firm's process to assist SARAA in resolving claim issues.

2 Describe your firm's process to assist SARAA in resolving billing issues.

3 Describe your firm's process to assist SARAA in resolving network issues.

4 Describe your firm's process to assist SARAA in resolving eligibility issues.

5 Does your firm help facilitate open enrollments?

6 Has your firm been involved in any litigation surrounding benefit services in the past two (2) years?

7 What level of Errors and Omissions insurance do you carry?

8 Identify internal resources (compliance, legal counsel, underwriter, etc.).

9 What is your process for ensuring customer satisfaction?

10 Do you provide employee communication services for your clients' employees? If so, please provide a general description of your firm's capabilities. Please provide a sample of employee communication materials that you have distributed to other clients.

11 Please provide a sample Request for Proposal which would be used to market SARAA's Employee Benefit Program.

12 Please provide a sample analysis of the results of a Request for Proposal..

13 Please describe your experience with consumer-directed health plans Health Reimbursement Account/Health Savings Account (HRA/HSA). What percentage of your book of business has an HRA or HSA?

14 Please explain how your firm will assist SARAA with the Summary Plan Description (SPD) preparation.

15 Describe your firm's fee structure and how your fees are paid.

16 What resources does your firm use to analyze medical and pharmacy claims?

17 How will your firm save SARAA money?

18 What sort of benchmarking data can you provide?

2.05 Contract Term – The Contract(s) term will be for an initial three (3) year period, with two (2) year renewal options available at the sole discretion of the Authority. The anticipated Contract(s) state date is June 1, 2016.

2.06 SBE/DBE – The Authority is committed to promoting of development of small business enterprises (SBE) and disadvantage business enterprises (DBE) in this area. All SBE and DBEs are encouraged to participate in this RFQ process and the Authority agrees to comply with all applicable federal, state and local laws, including the Civil Rights Act of 1964.

2.07 **Authority Contact –** Inquires on all matters pertaining to this RFQ or the process should be directed in writing no later than Friday, May 6, 2016, to:

Heather Spencer
Human Resources Manager
SARAA
One Terminal Drive
Suite 300
Middletown, PA 17057
heather.spencer@saraa.org

Inquires shall be limited to this RFQ, or questions related to clarification of the contents of this RFQ. All clarifications will be supplied to known Respondents and posted on HIA's website, www.flyhia.com, Doing Business with us, Insurance RFQ.

SECTION III – POST SUBMITTAL EVENTS

3.01 **Evaluation of Statements -** The Authority will use evaluation criteria it judges most appropriate to the review process and the relative importance of this criteria will be determined at the sole discretion of the Authority. During the review the Authority may contact a firm or firm's to conduct a brief presentation. There may be some firm's that are not selected to give presentations. No Respondent shall have any cause of action against the Authority arising out of a failure to secure an agreement with the Authority, failure by Authority to consider a Respondent's Statement or the methods by which the Authority evaluated Statements received. The selection of the prospective Company(s) and the decision to engage in negotiations with that Company shall be at the sole discretion of the Authority.

The Authority intends to enter into a Contract(s) with selected Company(s) whose Statement(s), in the sole judgment of Authority, is advantageous to Authority and users of the Airport. The Authority reserves the right 1) to accept the Company it deems most suitable and beneficial, 2) to reject any or all Statements for any reason, and 3) to waive any of the requirements of the Statement procedures explained in this document. The Authority reserves the right to retain all copies of Statements submitted by prospective Respondents.

3.02 **Statement Selection -** The Authority may select more than one insurance broker to provide Employer Sponsored Employee Benefit Brokerage Services but reserves the right to accept none of the Statements, to negotiate for modification of any Statement with the mutual consent of the Company, to accept the Statement which, in the judgment of the Authority, shall be deemed the most advantageous to the Authority, and/or to proceed in any other manner deemed to be in the Authority's best interest.

3.03 **Selection Criteria -** Although not intended to be an inclusive list of factors to consider, the following items will be considered when selecting a Company(s):

a. Qualifications and Experience
b. Location of the office managing the account
c. Background of the project team
d. References
f. Other minimum requirements of this Statement

3.04 Notice of Acceptance of Statement - Upon the Authority's selection of Statement(s), the selected Company(s) will be notified not later than June 10, 2016 by telephone, then Certified Mail, Return Receipt Requested, of the selection to provide the Brokerage Services. Should the selected Company(s) fail or refuse to so perform, the Authority reserves the right and shall be free to revoke such selection by June 31, 2016. The selected Company(s) will enter into Contract(s) with the Authority. The Company(s) and Authority will schedule a meeting or separate meetings to discuss Authority's background information to solicit insurance quotes, if necessary.

3.05 Right To Know Law – The Statements will be subject to the Pennsylvania Right to Know Law. A Respondent acknowledges, in submitting a Statement, that any documents or information provided to the Authority may be subject to release to the public under the Pennsylvania Right to Know Law. All Respondents shall appropriately label any document or information that the Respondent considers a trade secret or confidential proprietary information. The Authority will make reasonable attempts to maintain the confidentiality of any trade secrets or proprietary information identified by a Respondent and shall notify the Respondent in accordance with the Pennsylvania Right to Know Law when a request has been made under the Right to Know Law for the release of such document or information. However, under no circumstances shall the Authority be liable to any Respondent, or to any other person or entity, for any disclosure of any such trade secret or confidential information. The Authority may not consider Statements in which all or a substantial portion of the Statement is declared by Respondent to constitute trade secrets or confidential information.

SECTION IV - SCHEDULE

4.01 Tentative Schedule of Events

RFQ Advertised	April 4, 2016
Statements Due	May 9, 2016
Presentation (A few firms may be selected to conduct a brief presentation)	Week of May 23 - 27, 2016
Selection of Company	June 3, 2016
Notify All Respondents	June 10, 2016

Contract Execution and Authority background information gathering	June, 2016
Policy Quotes Due	September, 2016

SECTION V – EXHIBITS

5.01 Existing Grid Benefits for Medical, Prescription, Dental and Vision