



Request for Proposals

Omaha Airport Authority

Employee Benefit Brokerage and Consulting Services

September 2026

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1 NOTICE OF REQUEST FOR PROPOSALS

The Airport Authority of the City of Omaha (“Omaha Airport Authority”, “Authority” or “OAA”) is inviting proposals from qualified firms (“Proposer” or “Proposers”) in response to this Request for Proposals (RFP) to provide employee benefit brokerage and consulting services for the OAA’s health and welfare plans. The selected Proposer will serve as a strategic partner in planning, designing, implementing and providing ongoing management of the OAA’s employee health and welfare programs, including programs sponsored by a governmental employer and not generally subject to ERISA except to the extent expressly applicable by law, to ensure the programs remain competitive, cost-effective, regulatory compliant, and aligned with organizational goals to provide a comprehensive valued benefit plan for the OAA’s employees.

This Request for Proposals outlines OAA’s objectives, scope of services, and submission requirements for firms interested in supporting the Authority’s employee benefits program. Services include strategic planning, financial analysis, renewal and marketing support, compliance and regulatory guidance, communication strategies, and wellness initiatives.

OAA seeks a consultant with demonstrated expertise in benefit plan management, financial and compliance analysis, and innovative program design. Proposers must show proven experience working with organizations of similar size and complexity, a commitment to proactive service delivery, and the ability to provide actionable insights that enhance employee satisfaction and fiscal responsibility.

Proposals will be evaluated on experience, technical approach, understanding of OAA’s needs, cost efficiency, references, and other considerations. The successful firm will enter into a multi-year agreement (Agreement) effective January 2027.

Through this solicitation, OAA aims to ensure employees receive high-quality, value-driven benefit programs while maintaining financial sustainability and regulatory compliance.

The selected Proposer must demonstrate experience advising governmental, non-ERISA health and welfare plans and public-sector employers, including applicable compliance, vendor oversight, and procurement considerations.

2 BACKGROUND

Located four miles from downtown Omaha, Nebraska, Eppley Airfield is a medium-hub airport. The airport is operated by the Omaha Airport Authority.

The Omaha Airport Authority maintains a staff of approximately 250 full-time and part-time employees. The Authority is comprised of various departments that include operational staff and professionals in engineering, accounting, and finance. The health and welfare benefits currently provided include:

- Medical and retired medical benefits
- Dental insurance including retired dental benefits
- Life and accidental death and dismemberment insurance
- Long-term disability insurance
- Health Savings Account
- Section 125 Flexible Spending Account
- Supplemental Life Insurance (cash value life insurance)
- Supplemental Insurances
- Vision insurance

Goals and Objectives

The Authority's mission, vision, and values are the foundation for the Authority's expectations for Proposers. Alignment by the Proposers in upholding these values is critical to a successful partnership with the Omaha Airport Authority.

Mission
To provide premier customer service and airport facilities through operational excellence
Vision
To be the Best Airport in the Midwest
Values
Cleanliness
Convenience
Customer Service
Efficiency
Employee Development
Operational Excellence
Professionalism
Safety
Security

Authority's Mission, Vision, Values

In addition to the Authority's mission, vision and values listed above, the selected Proposer will be expected to meet or exceed the following objectives throughout the Term of the Agreement to be awarded:

- Ensure cost-effective and competitive benefit programs
- Align benefit offerings with organizational goals
- Provide data-driven financial and compliance analyses
- Deliver proactive renewal, negotiation, and market insights
- Support long-term sustainability and employee satisfaction
- Provide performance evaluations of programs on an ongoing basis
- Support the Authority in conducting a transparent and well-documented evaluation of benefit service providers, including compensation, conflicts, performance, and data access

The Authority expressly reserves the right to accept or reject any or all proposals and to negotiate additional or different terms with the selected Proposer. The Authority intends to award one agreement for Employee Benefit Brokerage and Consulting Services – Health and Welfare Plans for the employees of the Authority. The Authority expects the selected Proposer to promptly enter into an agreement with the Authority.

Request for Proposal Overview

A. General Requirements

Employee Benefit Brokerage and Consulting Services Opportunity

This RFP offers the opportunity to provide professional employee benefit consulting services. The selected Proposer will assist in the strategic planning, design, implementation, compliance, and ongoing management of the OAA's employee health and welfare benefit programs to ensure the programs remain competitive, cost-effective, and aligned with organizational goals to provide a comprehensive, valued, benefit plan for the OAA's employees. The Authority intends to award one Agreement but reserves the option to cancel or postpone the award if, in the Authority's sole discretion, it is in the best interests of the Authority and its employees.

Objectivity and Clarifications

The Authority reserves the right to modify, amend, or withdraw RFP documents at any time prior to the date and time specified for receipt of proposals.

Requests for interpretation, clarification or correction of RFP documents should be made in writing as explained in **Section 7, Communications**, of this RFP. Any question or issue that necessitates changes to the RFP or the documents distributed with the RFP will be the subject of a written addendum posted on the Airport's website. Proposers are responsible for periodically checking for updates to the RFP documents on the Airport's website.

Proposers are responsible for reviewing the information provided in this RFP, including all addenda that may be issued.

B. Summary of Business Terms

Term

As further defined in the Agreement, the Term of the Agreement to be awarded will begin on the Commencement Date and continue until December 31, 2028 (Agreement Expiration Date), unless terminated earlier and will include the planning and arrangement of the calendar year 2029 benefit renewals.

The Authority is under no obligation to accept the lowest priced offer proposed.

C. Consideration

To have a proposal considered by the Authority, Proposers must provide all information required under the terms of this RFP. Proposers should review the following instructions carefully prior to preparing and submitting a proposal.

Any Agreement arising out of proposals submitted hereunder (including any negotiations that follow) will not be binding on the Authority, its officers, employees, or agents unless and until it is approved by the Authority, and then duly executed by the Chief Executive Officer (CEO) or Chief Financial Officer (CFO) in accordance with all applicable laws.

Information contained in the RFP documents is for information purposes only. The Authority does not warrant the accuracy of such information and any use thereof without independent verification is solely at the risk of Proposers.

The Authority reserves the right to postpone the proposal submittal due date or to withdraw and/or amend this RFP, or portions of this RFP, at any time.

3 SCOPE OF SERVICES

The following are the minimum requirements that the selected Proposer must provide. Proposers should provide a proposal that meets or exceeds the description provided in this RFP and addresses the Authority's needs as a governmental plan sponsor, including transparency, compliance support, and vendor oversight. For purposes of this Scope, "Benefit Vendors" includes carriers, third-party administrators (TPAs), pharmacy benefit managers (PBMs), stop-loss providers, and other service providers. This includes services related to self-funded plan administration, pharmacy benefit management, and stop-loss arrangements, as applicable.

Strategy

- Review and assess current benefit offerings (health, dental, vision, life, disability, wellness, etc.)
- Provide benchmarking, data-driven analysis, and recommendations
- Develop cost containment strategies and evaluate funding alternatives
- Plan cost forecasting
- Executive/Board summary reports
- Annual stewardship meeting with strategic planning, client feedback, action planning, and service calendar

Financial Management

- Budget projections
- Contribution modeling
- Funding rate/COBRA rate development
- Stop-loss deductible and attachment level analysis, including large claim probability modeling
- Alternate funding arrangement analysis, if applicable
- Financial impact of design changes
- ACA Financial Analysis: IRS/HHS compliance testing (HSA, AV, affordability based on IRS Safe Harbor Guidelines)
- Incurred But Not Paid (IBNP) and Incurred But Not Reported (IBNR) for the OAA annual audit
- Quarterly financial reporting including monitoring of budget variances for self-insured plans
- Comprehensive medical and pharmacy utilization analysis using carrier and vendor data
- Identify and explain any material financial incentives, commissions, overrides, contingent compensation, or revenue-sharing arrangements that may affect vendor recommendations

Renewal/Marketing

- Pre-renewal projections
- Detailed renewal report and market analysis
- Market selection and approval
- Network discount analysis for self-insured plans
- Network access and provider disruption analysis

- Interaction and negotiation with Benefit Vendors (including carriers, TPAs, PBMs, and stop-loss providers)
 - Conduct market checks or RFP processes for Benefit Vendors, as appropriate
 - Vendor performance and service level guarantees
 - Carrier financial ratings/market review
- Funding methodology evaluation
- Finalist meetings, presentations and scorecard analysis, if needed
- Best and Final negotiations – renewals, contracts and fees
- Describe methodology for evaluating carriers and vendors, including any market access limitations or preferred vendor relationships
- Disclosure of all proposals and compensation, including direct and indirect compensation, commissions, fees, overrides, bonuses, incentives, revenue sharing, affiliate compensation, and any potential conflicts of interest

Implementation/Renewal

- Carrier application preparation assistance
- Annual enrollment meeting support/coordination
- Review Benefit Vendor-provided employee communications
- Assist with administrative arrangements (billing, banking, reporting data), including coordination with Benefit Vendors (carriers, TPAs, PBMs)
- Executive summary of final decision

Ongoing Services

- National vendor liaisons
- Lead/attend Benefit Vendor service meetings
- Escalated issue resolution (claim, billing, eligibility)
- Work plan for ongoing tasks/projects – deliver quarterly and annual benefit plan performance reports and vendor oversight reporting
- Act as a day-to-day resource for OAA HR staff and management
- Periodic status meetings including benchmarking, cost projections and trend analyses
- Conduct an annual vendor performance and stewardship review addressing service levels, fees, and program effectiveness

Compliance and Regulatory Support

- Review of welfare plan documents (e.g., benefit booklets, benefit summaries, plan materials, and contracts) by subject-matter expert consultant on non-legal matters for consistency in terms
- Updates to OAA plan administration documents, benefit summaries, plan documents, and other employee benefit materials, as applicable
- Ensure benefit programs comply with applicable federal and state requirements affecting governmental employers, including the ACA, public-sector COBRA, HIPAA, and Internal Revenue Code Section 125

requirements

- Provide guidance on legal and regulatory updates impacting benefit plans
- Assist in identifying and supporting any required benefit-related notices, disclosures, or reporting obligations
- Periodic ad hoc support on technical questions
- Summary annual report preparation
- Legislative Alerts
- Educational Webinars and Seminars
- Assist in identifying which compliance obligations are handled by vendors (TPAs, COBRA administrators, PBMs)
- Support review of vendor privacy, data security, and confidentiality provisions

Communications

- Develop communication strategies and materials to educate employees
- Support open enrollment activities including communications, benefit guides and review of vendor communications
- Provide tools and resources to support employee decision-making
- Periodic ad hoc support on employee communications

Wellness Support

- Annual tactical plan - support development of plan – vendor information and overviews
- Provide wellness and incentive trends in the market
- Wellness incentive development
- Webinars and training

Other

- Other ad hoc reporting as needed
- Assistance with other items as necessary

4 CONDITIONS OF THE SOLICITATION

Solicitation Timeline

The Authority intends to generally follow the solicitation timeline shown below. The Authority reserves the right to extend or change any of the dates shown at its sole discretion.

Task	Prospective Date(s)
RFP Issued	09/22/26
RFP Questions and Clarification Requests Deadline	10/06/26
Proposal Deadline	10/27/26
Proposer Interviews, if necessary	TBD
Commencement Date	01/01/27

Late Proposals

Late proposals will be rejected and returned to the Proposer. Proposals received after the due date and time will not be considered. The Authority's email system will determine the date and time of the receipt of the proposal.

Questions

Proposers may submit questions regarding this RFP in writing by the question deadline noted above. The Authority reserves the right to respond only to questions that are applicable and appropriate.

Any changes in the requirements of this RFP as a result of questions will be made by addendum to the RFP. All questions submitted and their answers will be included in an addendum to the RFP and posted on the Airport's website.

Procurement Contact

Any questions regarding the RFP must be directed to:

Nancy Wordekemper

Omaha Airport Authority

1519 E Hartman Ct.

Omaha, Nebraska 68110

Nancy.wordekemper@flyoma.com

Subject Line: OAA Employee Benefit Brokerage and Consulting Services RFP Questions

Examination of Proposal Materials

The submission of a proposal will be deemed a representation and certification by the Proposer that it has investigated all aspects of the RFP to be awarded, that it is aware of the applicable facts pertaining to the RFP process, its procedures, and requirements, and that it has read and understood the RFP. No request for modification to the proposal will be considered after its submission on grounds that the Proposer was not fully informed as to any fact or condition.

By the submission of a proposal, the Proposer authorizes the Authority to verify any information provided during the RFP process, to contact references listed by the Proposer, to contact any other persons known by the Authority to have contracted with the Proposer, and to make any inquiry deemed appropriate by the Authority concerning the representations, financial capabilities, experience, and qualifications of the Proposer.

Irregularities

A proposal will be considered irregular and may be rejected if it is improperly executed or fails to satisfy the submittal requirements in this document. Notwithstanding the foregoing, the Authority reserves the right, in its sole discretion, to waive any informalities or irregularities in a proposal, except that:

- The Authority will not consider any proposal that does not conform in all material respects to the terms of this RFP.

The Authority reserves the right to request clarification of and/or independently verify information submitted in any proposal, to require additional information from any Proposer, or to reject any or all proposals for any reason and to re-advertise or postpone the RFP process for the Agreement.

Public Nature of Proposal Material

All correspondence with the Authority, including proposals in response to this RFP, will become the exclusive property of the Authority and will become public records under the Nebraska Public Records Act. All documents the Proposer sends to the Authority will be subject to disclosure if requested by a member of the public. There are a very limited number of narrow exceptions to this disclosure requirement. Therefore, any proposal that contains language purporting to render all or significant portions of the proposal “confidential,” “trade secret,” or “proprietary,” or that fails to provide the exemption information required as described below, will be considered a public record in its entirety. The Proposer will not mark the entire proposal as “confidential.”

The Authority will not disclose any part of any proposal before it announces a recommendation for award on the grounds that there is a substantial public interest in not disclosing proposals during the evaluation process. After the announcement of a recommended award, all proposals received in response to this RFP will be subject to public disclosure. If the Proposer believes there are portions of the proposal that are exempt from disclosure under the Nebraska Public Records Act, the Proposer must mark it as such and state the specific provisions in the Nebraska Public Records Act that provide the exemption as well as the factual basis for claiming the exemption. For example, if the Proposer submits trade secret information, the Proposer must plainly mark the information as “trade secret” or “proprietary.” The Authority will provide the Proposer who

submitted the information with reasonable notice to seek protection from disclosure by a court of competent jurisdiction.

Selection Procedure

All proposals will be reviewed and a selection made by the Authority in its sole discretion. One or more Proposers may be invited by the Authority to an in-person interview to discuss its proposal or to demonstrate the Proposer's capabilities. If the Authority deems appropriate, one or more Proposers may be requested to present a best and final proposal. The Authority expressly reserves the right to accept or reject any and all proposals, to waive irregularities, and to negotiate additional or different terms with the selected Proposer. Proposers must clearly demonstrate that they have the experience, organization and operational capabilities, and financial resources required to successfully provide the required benefit consulting services. Some of the elements that may be considered in the determination of the selected Proposer are outlined in the Evaluation Criteria below.

Evaluation Criteria

Proposals received will be evaluated in detail in accordance with the evaluation criteria listed below. The listed evaluation criteria are not of equal value or decision weight.

- Experience and expertise of the firm/team
- Experience working with organizations of similar size and complexity
- Demonstrated understanding of the OAA's needs
- Explanation of how Proposer would deliver the provided Scope of Work
- Quality of proposed approach and methodology
- Cost-effectiveness and transparency of fees and overall compensation
- Client references and satisfaction
- Governmental plan experience
- Compensation transparency
- Compliance capabilities
- Data access, privacy, and cybersecurity capabilities

The evaluation committee will make a recommendation for the award. Each Proposer submitting a proposal will be informed in writing regarding their status in the selection process.

Execution

The proposals will bear the signature of an officer authorized to sign for the Proposer, and the printed or typewritten name of the signing officer and office held.

Nondiscrimination/Non-Preferential Treatment

The selected Proposer agrees that there will be no discrimination against, or segregation of, any person, on the basis of race, sex, sexual orientation, color, age, religion, actual or perceived gender identity, disability,

ethnicity, national origin, marital status, or family status, in connection with or related to the performance of the Agreement.

Minimum Qualifications

To be considered for an Agreement, Proposers must demonstrate that they meet the following minimum requirements and have the necessary experience, expertise, and resources to fulfill the Agreement requirements throughout the Agreement term. The Authority will have sole discretion to determine a Proposer's qualifications.

- Firm/team must be licensed in the State of Nebraska to perform employee benefit brokerage and consulting services and meet all licensing and state requirements to perform such services.
- Firm/team must have the expertise, licenses, and resources to provide Employee Benefit Brokerage and Consulting Services for the OAA's current and future operations.
- Firm/team must consistently maintain and allocate sufficient staffing resources to provide timely service for the OAA's brokerage and consulting needs.
- Firm/team must maintain the proper staff that are qualified and available to provide specialized technical expertise in various disciplines, as necessary.
- Experience with governmental plans
- Transparency of compensation and conflicts of interest
- Experience with self-funded plans and TPAs/PBMs

Proposers may not contact the insurance marketplace or discuss the OAA's account(s) with underwriters, sales representatives, or other representatives of insurance carriers or third-party administrators until the OAA has made the final selection.

Proposals not meeting the submittal requirements set forth in this RFP may be considered non-responsive and may be excluded from consideration in the selection process at the sole discretion of the Authority.

5 PROPOSAL FORMAT AND ORGANIZATION

Instructions for Submitting Proposal

Submission Information

To facilitate the review and evaluation of all proposals, the Authority requires that proposals be submitted in the format outlined below, including all information listed in the following section.

The mailing address, telephone number, and email address of the Proposer as well as the opportunity for which the proposal is being submitted (“OAA Employee Benefit Brokerage and Consulting Services RFP”) will be on the first page of the proposal.

Proposal signed by an authorized official should be submitted electronically (PDF format preferred) by 2:00 p.m. Central Time on October 27, 2026, to

Nancy.wordekemper@flyoma.com

Subject line: **OAA Employee Benefit Brokerage and Consulting Services RFP**

While there is no page limit to this response, Proposers should include only relevant materials that directly respond to the requested information, with a target of 25–35 pages for the core response, excluding appendices or supplemental materials. Any proposal received after the proposal due date and time may be returned unopened. The Authority reserves the right to postpone the due date for proposal submission.

No proposal may be withdrawn after it has been submitted to the Authority unless the Proposer so requests in writing and the request is received by the CEO or the CFO before the due date for proposals.

Proposers are solely responsible for any costs incurred in the submission of a proposal or in completing any necessary studies or designs for the preparation of a proposal.

Each section of the proposal must have a clearly labeled tab and be presented in the order set forth below. Proposers should ensure that their responses clearly address the Evaluation Criteria outlined in this RFP, including qualifications, methodology and approach to the Scope of Services, fee structure, and overall service model.

A. Cover Letter

The cover letter will, at a minimum, include the following information:

- Proposer Name
- Identification of the RFP that is the subject of the proposal for which the Proposer is submitting (“OAA Employee Benefit Brokerage and Consulting Services RFP”)

- Proposer's company name, contact name, principal address, corporate website address, federal tax ID number, telephone number, facsimile number, and email address
- Statement that the Proposer will execute an Agreement as negotiated by the Proposer and the Authority
- Documentation that the Proposer is licensed in the State of Nebraska and with the Nebraska Department of Insurance to perform employee benefit brokerage and consulting services and any other licenses as needed/required by the State of Nebraska
- Other general information that the Proposer desires to include as an introduction to the proposal
- The Proposer will acknowledge that it will comply with all terms and conditions set forth in the RFP, unless otherwise agreed in writing by the Authority. The letter must be signed by an individual authorized to enter the company into an Agreement with the Authority

B. Proposer's Checklist

Complete the Proposer's Checklist attached as **Appendix A** to the RFP.

C. Proposer's Background and Experience

The Proposer's background and experience should include the following information:

- Brief History of the Proposer
- An organizational chart of the team that would support this relationship and brief biographies for each team member, including an outline of their experience and qualifications. Please consider adding a biography for at least one team member focused on each of the following areas:
 - Overall account management
 - Analytics and underwriting
 - Experience with public sector clients
 - Account service
- A list of at least three (3) current references who have knowledge of the Proposer's experience, proficiency, and capabilities. Client references shall be provided in response to Appendix B, Question 36.

D. Responses to Questions

- Responses to Questions provided in **Appendix B**.

E. Conflicts of Interest and No Violation of Communications Prohibition

- Conflict of Interest and No Violation of Communications Prohibition: The Proposer must acknowledge and list all potential conflicts of interest it would have, if awarded the Agreement, or attest to no conflicts of interest. Additionally, the Proposer must attest that it has not conducted any

communications in violation of the Communications Prohibition. Proposers will complete and submit the form in **Appendix C**.

F. Acknowledgment of Addenda

The Proposer must complete and submit a fully executed copy of **Appendix D**, Addenda Acknowledgment Form, to confirm the receipt of any, and all, addenda issued for this RFP. It is the responsibility of the Proposer to ensure that all addenda have been received and receipt of each has been acknowledged. It is the Proposer's responsibility to ensure that all required documents have been received, reviewed, and incorporated into its response. Failure to submit acknowledgment of each addendum issued may result in the Proposer being deemed nonresponsive. Failure of any Proposer to review any addendum will not relieve them from any obligation contained therein.

G. Proposal Certification

Complete the Proposal Certification form attached as **Appendix E** to the RFP.

6 SOLICITATION PROVISIONS

Conditions of Agreement Award

The Authority reserves the right to accept or reject any item or group(s) of items in a proposal. The Authority also reserves the right to waive any informality or irregularity in any proposal. Additionally, the Authority may, for any reason, decide not to award an Agreement as a result of this RFP or cancel the RFP. The Authority will neither be obligated to respond to any proposal submitted, nor be legally bound in any manner by submission of a proposal.

Proposals will be evaluated to determine the most advantageous proposal based on a variety of factors.

Proposers may be requested to attend an interview prior to final selection.

The Authority may request best and final offers. The Authority may enter into negotiations with one or more Proposers. The Authority may award an Agreement based on the proposals received, without discussions. Therefore, each proposal will contain the Proposer's best financial offer. If, for any reason, an Agreement cannot be awarded to a selected Proposer within a reasonable time period, the Agreement may be awarded, through negotiations or otherwise, to the Proposer receiving the next highest evaluation rating.

Form of Agreement

Proposer shall provide a copy of its proposed form of agreement, including all standard terms and conditions that the Proposer would request to govern the services contemplated by this RFP.

Terms and Conditions of Agreement

Upon conclusion of the RFP process, Authority staff will select the Proposer, based on the evaluation of the proposals. The Authority reserves the right to enter into negotiations with one or more Proposer(s). All proposals will remain in effect and subject to selection by the Authority until the date the contract is awarded. The selected Proposer will enter into an Agreement with the Authority as negotiated by the Authority prior to the award of the Agreement.

The selected Proposer will fully execute and deliver to the Authority a signed Agreement within five (5) business days after receipt of a Notice of Award and final Agreement unless this time frame is extended at the sole discretion of the Authority. Should the selected Proposer fail to execute and deliver the Agreement within five (5) business days, the Authority may cancel the Agreement award and the proposal will be deemed rejected.

The Agreement will require the Proposer to adhere to the terms of its proposal, representations submitted in the Proposer's response to the RFP, and to act in accordance with all applicable laws and regulations.

The Authority reserves the right to negotiate changes with the Proposer.

Additional Information for Proposers

1. The selected Proposer will comply with the insurance and indemnification requirements as negotiated and included in the Agreement and submit evidence of insurance at the time the executed Agreement is delivered to the Authority.
2. The selected Proposer will comply with the Federal Requirements as included in the Agreement and listed in Appendix F of this document.
3. After the Authority staff have received a signed Agreement from the selected Proposer, the Agreement will be signed by the CEO or CFO. The Agreement will not be effective until execution is complete.
4. The turnover date for the services will be January 1, 2027. The selected Proposer should be prepared to handle correspondence and interaction with the Authority and its current carriers until such time as new plan agreements are negotiated for the 2027 plan year.

7 COMMUNICATIONS

General Communications

The following provides general communication requirements for this RFP.

Procurement Contact

Any communication regarding matters of process or procedure from a potential Proposer must be referred to the Procurement Contact for this solicitation: Nancy Wordekemper. All communications with the Procurement Contact must be in writing via email at nancy.wordekemper@flyoma.com. If any technical difficulties are experienced when attempting to reach the Procurement Contact via this email address, please call (402) 661-8000 between the hours of 8:30 a.m. and 4:30 p.m., Monday through Thursday, and between 8:30 a.m. and 2:30 p.m., Friday, and request to speak with Nancy Wordekemper.

Clarifications and Interpretations

No oral interpretation or clarification of the RFP will be made to any Proposer. If discrepancies or omissions are found, or there is doubt as to the intended meaning of any part of the RFP, a written request for clarification or interpretation must be submitted by email to the Procurement Contact at nancy.wordekemper@FlyOMA.com with “Request for Clarification – Employee Benefit Brokerage and Consulting Services RFP” in the subject line by October 6, 2026, at 5:00 p.m. Central Time. No other requests for clarification or interpretation of the RFP will be accepted from any Proposer after that date and time except those regarding matters of process or procedure.

RFP Modifications, Clarifications, and Updates

Any modifications, clarifications, or other updates to this RFP will be issued in an addendum. Any addenda will be posted on the Airport website. It is the Proposer’s responsibility to ensure that all required documents have been received, reviewed, and incorporated into their proposal. Failure of any Proposer to review any addendum will not relieve them from any obligation contained therein. Proposers must acknowledge receipt of all addenda by completing and inserting the form in **Appendix D** of this RFP in their proposal.

Communications Prohibition

The Authority has established a communication prohibition for this RFP. The prohibition will be imposed beginning with the public release of this RFP and will end upon the award of an Agreement to the selected Proposer. Any violation of the communication restrictions as described herein will render voidable the offending proposal, and if applicable, its awarded Agreement. Proposers must certify adherence to these communication restrictions using the form in **Appendix C** of this RFP.

Communication Prohibition Details

The Communication Prohibition prevents any Proposer or partners, which includes vendors, service providers, bidders, lobbyists, and consultants and their representative(s) from contacting any of the following individuals and companies regarding this solicitation throughout the procurement process:

1. Authority staff and legal counsel, except for communications with the Authority Procurement Contact, which must be provided in written form to nancy.wordekemper@FlyOMA.com
2. Members of the Authority Board of Directors
3. Consultants retained by the Authority, unless otherwise permitted in writing by the Authority

Exceptions

Unless specifically provided otherwise, the Communications Prohibition does not apply to:

1. Oral communications during any interview

8 APPENDIX A – PROPOSAL CHECKLIST

- ☐ Cover Letter
- ☐ Proposal Checklist
- ☐ Remaining Sections of Written Proposal, including the following sections in this order:
 - ☐ Proposer's Background and Experience
 - ☐ Proposer's Scope of Services Offerings in response to the needs of the OAA
 - ☐ Fee Proposal
 - ☐ Appendix B - Responses to Questions including references
 - ☐ Appendix C - Disclosure of Potential Conflict of Interest and Certification of Compliance with Communications Prohibition
 - ☐ Proposer's Sample Agreement
 - ☐ Appendix D - Acknowledgment of Addenda
 - ☐ Appendix E - Certification and Execution

9 APPENDIX B – RESPONSES TO QUESTIONS

Respond to questions as directly and thoroughly as possible. Include supporting documentation where appropriate. Responses will be evaluated in accordance with the Evaluation Criteria outlined in this RFP.

General Information / Firm Qualifications

1. Describe your firm's overall experience and expertise in providing employee benefits brokerage and/or consulting services. Include years in business, ownership structure, and core areas of specialization.
2. How many of your clients do you currently serve on:
 - A commission-based (broker) compensation arrangement?
 - A fee-based (consultant) compensation arrangement?
3. Describe your experience working with:
 - Government agencies
 - Organizations comparable in size to the Omaha Airport Authority (OAA)
 - Organizations with similar benefit structures
 - Organizations with both union and non-union employee groups
 - Self-insured medical plans
 - Self-insured ancillary benefit plans
4. For the team proposed to serve the OAA:
 - Identify key team members and their roles.
 - Describe their relevant experience and credentials.
 - Indicate what percentage of their client base includes:
 - a. Government agencies
 - b. Organizations comparable in size to OAA
 - c. Comparable benefit structure types
 - d. Union and non-union workforces
 - e. Self-insured medical plans
 - f. Self-insured ancillary benefits
5. Describe your team's familiarity and experience with:
 - Self-insured plans
 - Regulatory compliance for public-sector employers
 - Collective bargaining environments
 - Benefits analytics, underwriting, and cost trend analysis
6. Provide two (2) specific examples where your firm delivered measurable cost-containment results. Include methodology used and outcomes achieved.
7. Describe your contractual relationships, if any, with third-party organizations necessary to implement your proposal (e.g., actuarial firms, underwriting services, data analytics vendors, compliance firms).
8. Describe what differentiates your firm from other firms that may submit proposals, particularly in serving public-sector or similarly complex organizations.
9. Describe your experience advising governmental, non-ERISA health and welfare plans.

Understanding of OAA's Needs and Scope of Work Delivery

10. Based on the Scope of Work in this RFP, describe your understanding of the OAA's needs, priorities, and operational environment.
11. Provide a detailed explanation of how your firm would deliver the full Scope of Work. Include:
 - Timeline and implementation approach
 - Roles and responsibilities
 - Communication protocols
 - Performance measures and accountability standards
12. Describe how you structure day-to-day service and ongoing account management for a client such as OAA.
13. Do you guarantee a maximum turnaround time for acknowledging and resolving service requests? If so:
 - What is the guaranteed timeframe?
 - Are any fees at risk if service standards are not met?

Account Services and Employee Support

14. Describe how you would assist OAA's Human Resources team with:
 - Annual open enrollment planning and execution
 - Vendor coordination
 - Employee meetings and communications
 - Enrollment technology support
15. Provide examples of communication materials developed by your firm for employee education, open enrollment campaigns, or benefits updates.
16. Describe how you educate employees about benefit trends, cost-sharing strategies, and plan changes.
17. Provide samples of newsletters, publications, or other communication tools used to support clients.

Analytics, Underwriting and Strategic Planning

18. Describe the analytics and underwriting services you would provide to OAA.
19. Outline your methodology for:
 - Claims analysis
 - Trend identification
 - Cost forecasting
 - Plan design recommendations
20. Do you utilize benchmarking tools to compare benefits to industry or regional standards? Identify the benchmark studies or data sources used.

21. Describe your experience supporting clients during collective bargaining, including cost modeling and financial projections.
 22. Describe your experience implementing cost containment strategies such as:
 - Stop-loss captives
 - Direct primary care
 - Pharmacy benefit management optimization
 - Other innovative strategiesInclude number of clients currently utilizing these strategies.
-

Strategic Marketing and Vendor Management

23. Describe your approach to competitive marketing and placement of benefit plans, including:
 - Development of marketing specifications
 - Market analysis
 - Evaluation of proposals
 - Carrier negotiations
 - Contract placement
 24. Identify the principal insurance carriers, TPAs, PBMs, stop-loss providers, and other Benefit Vendors with which your firm is authorized or otherwise able to place or facilitate business relevant to OAA's benefit programs. Identify any material limitations on your firm's access to the market.
 25. Identify any carriers, TPAs, PBMs, or other Benefit Vendors with which your firm has preferred relationships or receives additional compensation.
-

Compliance and Regulatory Support

26. Describe how your firm monitors and communicates regulatory and legislative developments that may impact OAA, including:
 - IRS Code Section 125/COBRA and other Federal and Nebraska state regulations affecting public employers
 27. How do you proactively notify clients of regulatory changes?
 28. Identify whether you maintain in-house legal, tax, auditing, actuarial, or compliance expertise. If external firms are used, identify those firms and describe the scope of services provided.
 29. Describe your data privacy, security, and cybersecurity practices, including any prior incidents or investigations.
-

Fees, Compensation and Cost Transparency

30. Provide a detailed breakdown of your proposed fees and compensation structure. This includes the total estimated annual compensation your firm expects to receive in connection with the OAA

account from all sources, based on current plan arrangements, and clearly identify the assumptions used. Clearly identify:

- Consulting fees
- Commission arrangements
- Supplemental or contingent compensation
- Any revenue-sharing arrangements

31. How long are your proposed fees guaranteed?

32. Does your fee structure include automatic annual increases? If so, explain the methodology.

33. How would your compensation be modified if carrier-paid commissions change?

34. How frequently will you invoice OAA? Provide a sample invoice.

35. Identify any services that are not included in your quoted fees but may be relevant to serving OAA.

References and Client Satisfaction

36. Provide at least three (3) current client references for whom you provide comparable services. Include:

- Organization name
- Contact name and title
- Phone number
- Email address
- Description of services provided
- Length of relationship

37. Describe how your firm measures client satisfaction and maintains long-term client relationships.

10 APPENDIX C

DISCLOSURE OF POTENTIAL CONFLICT OF INTEREST AND CERTIFICATION OF COMPLIANCE WITH COMMUNICATIONS PROHIBITION FORM

In accordance with the submittal requirements for RFP Section 2 and Section 7, the Proposer hereby indicates that it has, to the best of its knowledge and belief:

- ☐ Determined that no potential conflict of interest exists.
- ☐ Determined a potential conflict of interest exists as follows (including any compensation-related conflicts, affiliate relationships, or vendor incentive arrangements):

1. Describe in detail the nature of any potential conflict of interest. Attach additional sheets as necessary.

2. Describe in detail the measures proposed to mitigate the potential conflict of interest. *Attach additional sheets as necessary.*

Additionally, Proposer hereby certifies that it has, to the best of its knowledge and belief, complied with the Communications Prohibition stated in this RFP.

Signature

Title

Printed Name

Date

If a potential conflict of interest or communications violation has been identified, please provide the name and phone number of a contact person with Proposer who is authorized to discuss this Disclosure of Potential Conflict of Interest and Certification of Compliance with Communications Prohibition Form with Authority personnel.

Printed Name

Phone

11 APPENDIX D – ADDENDA ACKNOWLEDGMENT FORM

Employee Benefit Brokerage and Consulting Services RFP

Listed below are the dates of issue for each Addendum received in connection with this RFP:

Addendum No. _____	Dated: _____
Addendum No. _____	Dated: _____
Addendum No. _____	Dated: _____
Addendum No. _____	Dated: _____
Addendum No. _____	Dated: _____
Addendum No. _____	Dated: _____
Addendum No. _____	Dated: _____
Addendum No. _____	Dated: _____

☐ No Addendum issued for this RFP

Proposer's Name: _____

Authorized Representative's Name: _____

Title: _____

Date: _____

Authorized Signature: _____

12 APPENDIX E – PROPOSAL CERTIFICATION FORM

Company Information	
Company name	
Company address	
Company telephone (office and cell)	
Email address	
Contact person and title	
Person authorized to legally contract on behalf of the Proposer (with title)	
Website URL	
State of incorporation or legal establishment	
Date on which Proposer was incorporated or otherwise established	

Accuracy of Representations and Authorization

1. By signing below, the proposing company represents that it has investigated all aspects of the RFP, that it is aware of the applicable facts pertaining to the RFP process and requirements, that it has read and understood the RFP and understands that the proposal it submits in response to the RFP will be treated as public record as detailed in the RFP.
2. By signing below, the Proposer authorizes the Authority to engage in any background check and to make any inquiry deemed appropriate by the Authority concerning the financial capabilities, experience, or qualifications of the proposing company.
3. The undersigned acknowledges and represents that all statements, answers, and representations made in this Proposal Certification and in its proposal submitted in response to the RFP are true and accurate.
4. The undersigned represents that s/he is a duly authorized representative of the Proposer and has the authorization of the Proposer to submit this proposal in response to the Authority's RFP and is authorized to execute this Proposal Certification.

Company Name

Phone Number

Authorized Representative Signature

Email

Authorized Representative Name (print)

Date

13 APPENDIX F – FEDERAL REQUIREMENTS

FEDERAL REQUIREMENTS

1. A.4.3.1 In all its activities within the scope of its airport program, Contractor agrees to comply with pertinent statutes, Executive Orders and such rules as identified in Title VI List of Pertinent Nondiscrimination Acts and Authorities to ensure that no person shall, on the grounds of race, color, national origin, creed, sex, age, or disability be excluded from participating in any activity conducted with or benefiting from Federal assistance.

This provision binds the Contractor and subcontractors from the bid solicitation period through the completion of the contract. This provision is in addition to that required by Title VI of the Civil Rights Act of 1964.

2. A.5.4.2 During the performance of this contract, Contractor, for itself, its assignees, and successors in interest (hereinafter referred to as “Contractor”), agrees as follows:
 - (a) Compliance with Regulations. The Contractor (hereinafter includes consultants) will comply with the Title VI List of Pertinent Nondiscrimination Acts and Authorities, as they may be amended from time to time, which are herein incorporated by reference and made a part of this contract.
 - (b) Non-discrimination. The Contractor, with regard to the work performed by it during the contract, will not discriminate on the grounds of race, color, national origin, creed, sex, age, or disability in the selection and retention of subcontractors including procurements of materials and leases of equipment. The Contractor will not participate directly or indirectly in the discrimination prohibited by the Nondiscrimination Acts and Authorities, including employment practices when the Agreement covers any activity, project, or program set forth in Appendix B of 49 CFR Part 21 including amendments thereto.
 - (c) Solicitations for Subcontracts, including Procurements of Materials and Equipment. In all solicitations, either by competitive bidding or negotiation made by Contractor for work to be performed under a subcontract, including procurement of materials, or leases of equipment, each potential subcontractor or supplier will be notified by the Contractor of the contractor’s obligations under this contract and the Nondiscrimination Acts and Authorities on the grounds of race, color, or national origin.

- (d) Information and Reports. The Contractor will provide all information and reports required by the Acts, the Regulations, and directives issued pursuant thereto and will permit access to its books, records, accounts, other sources of information, and its facilities as may be determined by the Omaha Airport Authority or the Federal Aviation Administration to be pertinent to ascertain compliance with such Nondiscrimination Acts and Authorities and instructions. Where any information required of a contractor is in the exclusive possession of another who fails or refuses to furnish the information, the Contractor will so certify to the Omaha Airport Authority or the Federal Aviation Administration, as appropriate, and will set forth what efforts it has made to obtain the information.
- (e) Sanctions for Noncompliance. In the event of a Contractor's noncompliance with the non-discrimination provisions of this contract, the Omaha Airport Authority will impose such contract sanctions as it or the Federal Aviation Administration may determine to be appropriate, including, but not limited to:
- (1) Withholding payments to the Contractor under the contract until the Contractor complies; and/or
 - (2) Cancelling, terminating, or suspending a contract, in whole or in part.
- (f) Incorporation of Provisions. The Contractor will include the provisions of paragraphs (a) through (f) in every subcontract, including procurements of materials and leases of equipment unless exempt by the Acts, the Regulations and directives issued pursuant thereto. The Contractor will take action with respect to any subcontract or procurement as the Omaha Airport Authority or the Federal Aviation Administration may direct as a means of enforcing such provisions including sanctions for noncompliance. Provided, that if the Contractor becomes involved in, or is threatened with litigation by a subcontractor, or supplier because of such direction, the Contractor may request the Omaha Airport Authority to enter into any litigation to protect the interests of the Omaha Airport Authority. In addition, the Contractor may request the United States to enter into the litigation to protect the interests of the United States.

3. A5.4.1 Title VI List of Pertinent Nondiscrimination Acts and Authorities.

- (a) During the performance of this contract, the Contractor, for itself, its assignees, and successors in interest (hereinafter referred to as the “Contractor”) agrees to comply with the following non-discrimination statutes and authorities; including but not limited to:
- (1) Title VI of the Civil Rights Act of 1964 (42 U.S.C. § 2000d *et seq.*, 78 stat. 252) (prohibits discrimination on the basis of race, color, national origin);
 - (2) 49 CFR part 21 (Non-discrimination in Federally-assisted programs of the Department of Transportation – Effectuation of Title VI of the Civil Rights Act of 1964) including amendment thereto;
 - (3) The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, (42 U.S.C. § 4601) (prohibits unfair treatment of persons displaced or whose property has been acquired because of Federal or Federal-aid programs and projects);
 - (4) Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. § 794 *et seq.*), as amended (prohibits discrimination on the basis of disability); and 49 CFR part 27 (Nondiscrimination on the Basis of Disability in Programs or Activities Receiving Federal Financial Assistance);
 - (5) The Age Discrimination Act of 1975, as amended (42 U.S.C. § 6101 *et seq.*) (prohibits discrimination on the basis of age);
 - (6) Airport and Airway Improvement Act of 1982 (49 U.S.C. § 47123), as amended (prohibits discrimination based on race, creed, color, national origin, or sex);
 - (7) The Civil Rights Restoration Act of 1987, (P.L. 100-259), (broadened the scope, coverage and applicability of Title VI of the Civil Rights Act of 1964, the Age Discrimination Act of 1975 and Section 504 of the Rehabilitation Act of 1973, by expanding the definition of the terms “programs or activities” to include all of the programs or activities of the Federal-aid recipients, sub-recipients and contractors, whether such programs or activities are Federally funded or not);
 - (8) Titles II and III of the Americans with Disabilities Act of 1990 (42 U.S.C. § 12101, *et seq.*) (prohibit discrimination on the basis of disability in the operation of public entities, public and private transportation systems,

places of public accommodation, and certain testing entities) as implemented by U.S. Department of Transportation regulations at 49 CFR Parts 37 and 38;

- (9) Title IX of the Education Amendments of 1972, as amended, which prohibits Contractor from discriminating because of sex in education programs or activities (20 U.S.C. § 1681 *et seq.*).

- 4. Fair Employment. Contractor further agrees to pay all laborers and mechanics for labor that shall be performed, to pay for materials and equipment rental which is actually used or rented in performing the Agreement, to pay to the **Unemployment Compensation Fund** of the State of Nebraska the unemployment contributions and interest due under provisions of Nebraska Law (§§ 48-601 to §§ 48-669) on wages paid to individuals employed, and to comply with the conditions regarding Fair Employment practices, as contained in the Nebraska Statutes, and to comply with the Minimum Wage Scale and Non-discrimination on Basis of Sex, as contained in the Nebraska Statutes in the performance of this Agreement.