



Omaha Airport Authority

Employee Benefit Brokerage and Consulting Services

Request for Proposals Dated September 2026

Addendum No. 1

October 15, 2026

The following changes, additions, and/or clarifications to the Request for Proposals (RFP) for Employee Benefit Brokerage and Consulting Services issued by the Omaha Airport Authority (“Authority” or “OAA”) in September 2026, constitute Addendum No. 1, and are hereby incorporated into the RFP documents. All Proposers must prepare their Proposals based on the information contained in the RFP documents including this Addendum No. 1. Proposers must acknowledge receipt of this Addendum on the Addenda Acknowledgment Form included as Appendix D in the RFP. Failure to acknowledge any addendum may result in a Proposal being deemed nonresponsive.

Clarifications/RFP Responses to Written Questions

The following written questions were submitted to the Authority by RFP document holders on or before October 6, 2026. All Proposers should carefully review the questions and corresponding Authority responses.

1. What is the current structure of OAA’s benefit plans, including funding arrangement (fully insured, self-funded, or level-funded). What is the enrollment by plan and tier?

Response: The OAA’s medical plan is self-funded. The medical plan includes four separate plan options: High-Deductible Health Plan (HDHP), a Preferred Provider Organization (PPO) plan with no deductible, a PPO plan with a deductible, and a Medicare Advantage Plan. Eligible retirees under the age of 65 are enrolled in the HDHP or one of the PPO plans. Eligible retirees and their spouses age 65 and older are enrolled in the Medicare Advantage Plan.

Current Enrollment in Medical Plan:

Plan Type	Single	Family
HDHP	5	4
PPO - \$0 Deductible (Includes 10 retirees—5 Family/5 Single)	36	88
PPO – with Deductible (Includes 4 retirees—3 Family/ 1 Single)	6	5
Medicare Advantage – 65 and Older (Retirees & their spouses)	71	0



2. Who are the current carriers/TPAs/PBM?

Response: *OAA's self-funded medical plan is administered by Blue Cross and Blue Shield of Nebraska. OAA does not separately contract with an independent Third-Party Administrator (TPA) or Pharmacy Benefit Manager (PBM).*

Current benefit carriers are:

*Medical benefits administration, including COBRA – Blue Cross and Blue Shield of Nebraska, Inc.
Stop loss carrier – HM Insurance Group
Retired Medical Benefits – Aetna Medicare Advantage
Dental insurance including retired dental benefits – Ameritas
Life and Accidental death and dismemberment insurance – Lincoln Financial
Health Savings Account – HealthEquity, Inc.
Section 125 Flexible – HealthEquity, Inc.
Supplemental Life Insurance – Principal Life (McCamish, LLC)
Supplemental Insurances – AFLAC
Vision Insurance – EyeMed
Employee Assistance Program – Lincoln Financial*

3. If self-funded, are you currently receiving data? Do you have a data warehouse?

Response: *The OAA receives weekly claims data from its medical plan provider but does not maintain a data warehouse.*

4. Are you currently utilizing a benefit administration system like Employee Navigator or Selerix? Do you pay a separate fee for that?

Response: *No, the OAA does not currently use a separate benefit administration system. The OAA is implementing a new ADP payroll system and may evaluate future benefits administration capabilities based on the functionality available through the new system and its Human Resources Information System (HRIS) features.*

5. Will any claims, enrollment, pharmacy, financial, or vendor performance data be made available prior to RFP due date?

Response: *OAA will not provide claims, enrollment, pharmacy, financial, or vendor performance data before the Proposal submission deadline.*



6. Can you please provide your current new hire/open enrollment communication packet/guide?

Response: *Refer to Attachment #1 –Benefit Enrollment & Plan Documentation. (2026 Open Enrollment Packet)*

7. Is this RFP part of OAA’s regular broker review process, or are there specific circumstances or changes driving the search for a new consultant such as cost, service, or employee-experience challenges?

Response: *The current RFP is part of the OAA’s regular broker review process.*

8. Who is OAA’s current broker/consultant, and how long has the current relationship been in place?

Response: *NFP (formerly AON) is our current broker/consultant. They have been providing broker/consultant services to the OAA for more than 15 years.*

9. Given the January 1, 2027 effective date, what 2027 renewal responsibilities (if any) does OAA expect the selected consultant to assume?

Response: *The OAA’s current broker/consultant will be responsible for completing all 2027 benefit renewals. Effective January 1, 2027, the selected consultant will assume responsibility for the services outlined in the RFP, following completion and implementation of the 2027 renewals. OAA will coordinate any necessary transition activities between the incumbent and selected consultants to ensure continuity of services and a smooth transfer of responsibilities*

10. How does OAA define a successful strategic partnership with its benefits consultant and how will OAA measure the success of the selected consultant during the engagement—financial performance, service, employee experience, compliance, operational improvements, or other measures?

Response: *OAA defines a successful strategic partnership with its benefits consultant as a collaborative, proactive, and transparent relationship that supports the Authority’s long-term objectives of providing competitive, cost-effective, and sustainable employee benefit programs. The selected consultant should serve as a trusted advisor providing strategic guidance, industry expertise, innovative solutions, and responsive service while ensuring regulatory compliance and supporting employee satisfaction.*

OAA will evaluate the consultant’s performance based on several key factors, including financial performance and cost management, quality and responsiveness of service, employee benefit program competitiveness and satisfaction, regulatory compliance, effective communication, and operational efficiencies. Success will also be measured by the consultant’s ability to provide timely,



actionable recommendations, meet agreed-upon deliverables, identify opportunities for improvement, and demonstrate measurable value throughout the engagement.

11. Are there specific concerns with the current vendors or service model that OAA would like the selected consultant to address?

***Response:** The OAA has not identified any specific concerns with its current broker/consultant. This RFP is being conducted as part of the OAA's regular broker review process.*

12. How is the current consultant paid today and does OAA have a preferred compensation methodology for the selected consultant, or will fee, commission, or hybrid arrangements be evaluated based primarily on transparency and overall value?

***Response:** Our current broker/consultant is paid through a flat fee arrangement.*

13. Does OAA have an established budget or benchmark for brokerage/consulting compensation?

***Response:** Proposers are encouraged to submit their most competitive compensation proposal, clearly demonstrating the overall value of the proposed services.*

~~~~~

**This Addendum No. 1 shall be effective as of October 15, 2026.**