

ADDENDUM NUMBER THREE TO
REQUEST FOR PROPOSALS - INSURANCE BROKER SERVICES

Tulsa International Airport
Tulsa Riverside (Riverside) Airport

Addendum Title: General Questions
Issue Date: January 27, 2026. 2:02 p.m.

This Addendum Number Three responds to general questions:

- *What parts of your current broker relationship are not meeting expectations, and where do you feel there is room for someone to step in and do better? For both P&C and Employee Health & Benefits?*

Response For Employee Health & Benefits: Relationship is generally responsive, but it tends to be transactional rather than strategic. Support often centers on renewals and compliance reminders instead of proactive planning. There is room for improvement in anticipating cost drivers, translating data into actionable recommendations, and providing employee-level support and education.

Response for P&C: TAIT is satisfied with our relationship with AON, whether in support, planning, approach to markets, and work product.

- *When you are evaluating brokers, how much weight does brand name or firm size (for example Marsh, Aon, WTW) carry in your decision for both services listed in the RFP?*

Response: Brand names have no weight on decision; viability as a going concern, and the ability to perform broker services for an airport does play a role in our evaluation.

- *From an HR standpoint, what aspects of your current health and wellness programs are the most challenging, and where would you like a broker to be more involved in supporting employees or managing costs?*

Response: We would like a broker to be more involved in: helping us align wellness strategy with claims, utilization, and our population's needs; supporting employee education and navigation, especially for high-cost or complex claims; and, bringing creative cost-management ideas that do not simply shift costs to employees, including vendor discounts (apps, IT platform, etc.).

- *To make sure we propose a structure that fits what TAIT is looking for, can you provide us with what you currently pay your brokers for both the Property and Casualty and Benefits programs, and whether that is fee based, commission based, or a blend?*

Response: The current fee for Broker Services for Property and Casualty is \$78,220.00. All the Employee Health & Benefits programs have traditionally been commissioned based.

- *Looking ahead a few years, what do you see as the top priorities for your benefits program, such as maintaining cost stability, improving employee experience, updating plan designs, or something else?*

Response: TAIT's top priorities are cost stability, sustainability of plan design, including multi-year rate guarantees, and a better overall employee experience. TAIT wants to offer benefits that are competitive but also easy to navigate. This may include evaluating alternative funding strategies, refining plan designs, and modernizing how benefits are communicated.

- *When it comes to renewals, what changes would you like to see, whether that is timing, how the market is approached, or how options are presented? For both P&C and Employee Health & Benefits.*

Response: TAIT's biggest challenge as far as renewals for both P&C and Employee Health & Benefits is timing. TAIT's insurance policies must be approved by a board that meets the second Thursday of each month, so advanced planning and time to make informed, well-reasoned choices with adequate time for questions and answers are critical to TAIT. Employee Health & Benefits would like renewals to feel less compressed and more consultative. Earlier market analysis, clearer explanations of tradeoffs, and fewer last-minute decisions would improve the process. We also want options presented in a way that ties budgetary impact, employee impact, and long-term implications together, rather than focusing solely on premium increases.

- *Are there parts of benefits administration, such as open enrollment, onboarding, eligibility, or vendor coordination, where your team could use additional support?*

Response: Reducing administrative friction would allow HR to focus more on strategic initiatives rather than day-to-day troubleshooting. Structured Open enrollment project management and execution, including communications and employee education. Vendor coordination and issue resolution.

- *With PlanSource and the Healthee app in place today, what is working well and what feels like it could be improved? Are there specific features or capabilities you wish the system had?*

Response: What's working well: PlanSource provides an enrollment platform and centralizes benefits information; Healthee has helped improve employee access to benefits information and navigation. Where improvement is needed: better integration and data flow between systems and vendors; more robust reporting and analytics that HR can easily interpret and act on; enhanced employee-facing education tools; and greater flexibility in configuration as our needs evolve. We would welcome enhancements that make it easier for employees to get personalized guidance and for HR to extract data that informs plan decisions.

- *On the compliance side, which areas would you like a broker to take more responsibility for, such as HIPAA, ACA, 5500 filings, Section 125, ERISA notices, or something else?*

Response: We would like a broker to take greater ownership of: Currently, Paylocity provides ACA reporting and ongoing monitoring; ERISA notices and disclosures; Section 125 plan documentation; Plan documents management; 5500 filings coordination; Guidance on HIPAA compliance and best practices. Our goal is to reduce compliance risk while minimizing the internal effort required to stay current. Proactive compliance management rather than reminders would be a meaningful improvement.

- *As TAIT continues to grow, where do you anticipate needing more benefits support, whether that is benchmarking, workforce planning, or keeping your benefits offering competitive?*

Response: More support with benchmarking, workforce-aligned benefits planning, Ongoing market intelligence, not just at renewal but throughout the year, and staying competitive in a tightening labor market.

This addendum/clarification, and any other addendum/clarification will be posted at the following link on the FlyTulsa website: [Business Opportunities - Fly Tulsa](#)

END.

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