GERALD R. FORD International Airport

REQUEST FOR PROPOSALS

Employee Benefits Brokerage and Consulting Services

REQUEST NUMBER: 2629

DUE DATE: February 2, 2027

DUE TIME: 2:00 pm (local)

Contents

INTRODUCTION **2**

SOLICITATION AND PROJECT SCHEDULE **2**

WORK SCOPE **2**

General Services 2

Risk Management Services 2

SUBMISSION FORMAT **2**

EVALUATION AND SELECTION PROCESS **3**

Phase I – Written Proposal Evaluation and Shortlisting 3

Phase II – Interviews and/or Presentations 3

REQUEST FOR PROPOSAL SUBMISSION **5**

REQUESTS FOR INFORMATION **5**

TERMS AND CONDITIONS **6**

MICHIGAN FREEDOM OF INFORMATION ACT **7**

EVALUATION, STATUS UPDATES/AWARD NOTIFICATION **8**

INTRODUCTION

The Gerald R. Ford International Airport Authority (GFIAA) is requesting proposals from qualified firms to provide Employee Benefit Brokerage and Consulting Services for the marketing and placement. Coverages that will need placement are:

- Dental
- Life & Disability
- Medical
- Pharmacy
- Spending Accounts
- Vision

The Gerald R. Ford International Airport is the second busiest airport in Michigan, serving business and leisure travelers with nonstop and connecting flights on eight airlines. The Ford Airport is managed and operated by the Gerald R. Ford International Airport Authority.

SOLICITATION AND PROJECT SCHEDULE

ACTIVITY	DATE
RFP Issue Date	November 3, 2026
Question Deadline	November 27, 2026
Submission Due Date	February 2, 2027 at 2 pm
Contract Start Date	June 1, 2027

The Authority intends to award an agreement effective June 1, 2027. The term of this Agreement will be three (3) years, ending on May 31, 2030. The term may be extended by the Authority for two (2) additional one (1) year terms.

GFIAA reserves the right to modify the deadline set forth in the above table in its sole discretion. Any such modifications will be stated in an addendum.

WORK SCOPE

General Services

The successful Respondent shall provide comprehensive Employee Benefits Brokerage and Consulting Services to the Authority. Services shall support the evaluation, procurement, renewal, management, and continuous improvement of the Authority's employee benefits programs.

Services shall include, but not be limited to, the following:

- Review the Authority's existing employee benefits programs, plan designs, coverage provisions, costs, vendor arrangements, and administrative processes. Identify opportunities to improve coverage, service, employee experience, and cost-effectiveness.
- Develop and recommend employee benefits strategies consistent with the Authority's objectives, workforce needs, budgetary considerations, and overall compensation philosophy.
- Provide independent advice and recommendations regarding employee benefits plan design, funding arrangements, coverage options, carrier selection, and cost-containment strategies.
- Analyze the employee benefits marketplace and identify qualified insurance carriers, benefit providers, and service vendors capable of meeting the Authority's requirements.
- Conduct market evaluations and obtain competitive proposals, quotations, and renewal terms for applicable employee benefits programs, subject to the Authority's direction and approval.
- Review and compare proposed coverage, premiums, plan provisions, deductibles, copayments, coinsurance, provider networks, exclusions, limitations, and other material terms. Present findings and recommendations to the Authority in a clear and timely manner.
- Analyze annual renewals and negotiate with carriers and benefit providers to obtain competitive pricing, favorable coverage provisions, and service arrangements. Present available alternatives and recommendations sufficiently in advance of renewal deadlines to allow for informed decisions.
- Monitor changes in the employee benefits marketplace, healthcare costs, insurance regulations, and industry practices. Advise the Authority of developments that may affect its benefits programs.
- Provide financial analysis, cost projections, benchmarking, and other reporting necessary to support benefits planning, budgeting, and decision-making.
- Assist the Authority in developing and maintaining an annual benefits calendar that identifies renewal deadlines, carrier negotiations, open enrollment activities, employee communications, and other key milestones.
- Provide ongoing consulting and account management services, including regular meetings with designated Authority personnel, preparation of reports and presentations, and timely responses to questions and service issues.
- Coordinate with the Authority's existing benefit carriers, administrators, and service providers, as authorized, to support effective program management and resolution of service issues.
- Assist the Authority with employee benefits communications, benefit summaries, plan comparison materials, enrollment information, and educational resources as requested.
- Provide technical assistance and guidance regarding applicable employee benefits laws and regulatory requirements. Identify potential compliance concerns and recommend consultation with qualified legal, tax, or other professionals when appropriate.

- Disclose all sources of compensation associated with the proposed services, including commissions, fees, bonuses, contingent compensation, overrides, revenue-sharing arrangements, and other direct or indirect compensation received from carriers or benefit providers.
- Identify potential conflicts of interest and explain how the Proposing Entity will maintain transparency and provide recommendations in the Authority's best interests.
- Within sixty (60) days following contract award, conduct an initial review of the Authority's employee benefits program and identify significant opportunities, concerns, and areas for improvement. Submit a written assessment with prioritized recommendations and an implementation plan no later than one hundred twenty (120) days following contract award, unless otherwise approved by the Authority.
- Provide other employee benefits brokerage, consulting, and related support services reasonably requested by the Authority within the scope of the resulting agreement.

SUBMISSION FORMAT

Submissions should include and will be evaluated on the elements outlined below:

Executive Summary – One (1) page maximum

Summarize the Respondent's strong points and how experience, particularly with similar responsibilities, will benefit the stakeholders.

Business Organization – One (1) page maximum

State the full name and address of the organization and, if applicable, the branch office, consultants, or other subordinate elements that will provide or assist in providing the service. Include phone number(s), email address(s) and Respondent's website address.

Problem Statement & Recommendation – Twelve (12) pages maximum

State in succinct terms the Respondent's understanding of the major issues of this request. Describe specifically the Respondent's intended process and responsibilities. Identify important steps that will be taken to meet the GFIAA's expectations and identify deliverables.

Project Staffing – Four (4) pages maximum

Provide a chart with the staff you are committing to the solicitation. Show lines of authority and communication and provide a brief role description with responsibilities for each person as they relate to the solicitation as well as each staff member's key credentials. Discuss proposing entity's approach to succession planning and/or workforce planning including replacement of key personnel.

References – One (1) page maximum

Provide a minimum of three (3) relevant references, preferably for clients of similar scope and complexity. Include the names, location, dates of service, and specific challenges for each client. Identify your firm team members engaged with the references and contact information for

each client including telephone numbers and email addresses.

Fee Proposal – Two (2) pages maximum

Describe your proposed form of compensation (i.e., commission, annual retainer, fee-for service). Be specific about arrangements that may involve contingency commission, overrides based on total book of business, loss ratios, etc. Proposals which fail to disclose compensation plan will be considered unresponsive.

EVALUATION AND SELECTION PROCESS

GFIAA will use a two-phase evaluation and selection process to identify the firm best qualified to provide Insurance Brokerage and Consulting Services.

Phase I – Written Proposal Evaluation and Shortlisting

Following the submission due date, the Authority will evaluate each responsive proposal based on the evaluation criteria identified in this RFP. The evaluation may include consideration of the Respondent's approach and recommendations, proposed staffing, relevant experience, fee structure, and overall firm capacity.

Based upon the results of the written proposal evaluation, the Authority may establish a shortlist of the highest-ranked, most qualified Respondents to advance to Phase II. Only Respondents selected for the shortlist will be invited to participate in Phase II.

The Authority reserves the right to determine the number of Respondents invited to Phase II and may elect to proceed with a single Respondent if permitted under applicable procurement requirements.

Phase II – Interviews and/or Presentations

Shortlisted Respondents may be invited to participate in an interview and/or presentation with the Authority's evaluation committee. The purpose of the interview/presentation will be to further evaluate the Respondent's qualifications, approach, proposed team, understanding of the Authority's needs, and ability to provide the requested services.

The Authority may provide shortlisted Respondents with additional information regarding the interview format, duration, participants, and specific topics or questions in advance of the interview.

Following completion of the interviews and/or presentations, the Authority will finalize the evaluation of the shortlisted Respondents and may request additional information or clarification as permitted by the RFP and applicable procurement requirements.

The Authority will consider the combined results of the written proposal evaluation and Phase II evaluation in determining the recommended firm for award.

Phase I Evaluation Criteria	Max Points
Approach and Recommendations Evaluate the Respondent's understanding of the Airport's insurance and risk-management needs and the quality and practicality of its proposed approach to providing the requested services	25
Proposed Staffing Evaluate the qualifications, experience, availability, and proposed roles of the individuals who will be responsible for providing services under the resulting contract	15
Relevant Experience Evaluate the Respondent's demonstrated experience providing services comparable to those requested in this RFP	15
Fee Structure Evaluate the Respondent's proposed compensation structure for the services described in this RFP	10
Overall Firm Capacity Evaluate the Proposer's overall ability and resources to successfully provide the requested services throughout the contract term	15
Total Phase I Score	**80**

The

Phase II Evaluation Criteria	
Understanding of Airport Needs	6
Approach and Recommendations	4
Proposed Team and Expertise	2
Questions, Scenarios, and Communication	8
Total Phase II Score	**100**

Authority reserves the right to reject any or all proposals, waive minor informalities, request clarification, and/or modify the evaluation and selection process as permitted by applicable law and the terms of this RFP.

REQUEST FOR PROPOSAL SUBMISSION

Responses may be delivered physically or electronically. To be considered, complete submissions must be received prior to the due date and time specified (local time).

- Hard copy responses can be mailed or otherwise delivered to the address below.

  Submission address:

  Attn: Marissa Norris, Sr. Procurement Specialist
  Gerald R Ford International Airport Authority
  5500 44th St SE
  Grand Rapids, MI 49512

- Electronic responses can be securely uploaded as a single pdf document to:

  https://www.dropbox.com/request/hzk2fbz3ozxzkv2fe78u

Electronic submissions shall be named with a form or portion of the firm's name as part of the document name.

The firm certifies the response submitted has not been made or prepared in collusion with any other respondent and the prices, terms or conditions thereof have not been communicated by or on behalf of the respondent to any other respondent prior to the official opening of this request. This certification may be treated for all purposes as if it were a sworn statement made under oath, subject to the penalties for perjury. Moreover, it is made subject to the provisions of 18 U.S.C. Section 1001, relating to the making of false statements.

Submissions may be withdrawn by written request only if the request is received on or before the opening date and time.

Submissions not meeting these criterions may be deemed non-responsive.

GFIAA is not liable for any costs incurred by any prospective firm prior to the awarding of a contract, including any costs incurred in addressing this solicitation.

REQUESTS FOR INFORMATION

Questions regarding this solicitation are to be submitted in writing to *purchasing@grr.org* prior to 2 p.m. on November 27, 2026.

GFIAA reserves the right to publish and respond to an inquiry, respond directly to the inquirer without publishing or not respond to the inquiry at its sole discretion. Unless otherwise indicated, all questions will be complied into one document and answers will be issued as a Questions & Answers document within 4 days after the question deadline.

It is the firm's responsibility to become familiar with and fully informed regarding the terms, conditions, and specifications of this solicitation. Lack of understanding or misinterpretation of any portions of this solicitation shall not be cause for withdrawal after opening or for subsequent protest of award.

Addendums will only be published by the GFIAA Purchasing Department and available for review at www.grr.org.

TERMS AND CONDITIONS

GFIAA reserves the right to require that its standard terms and conditions apply to any actual order placed in response to a firm's submission. No attempt to modify GFIAA's Standard Terms and Conditions shall be binding, absent agreement on such modification in writing and signed by GFIAA.

No payment shall be made to the Respondent for any extra material or services, or of any greater amount of money than stipulated to be paid in the contract, unless changes in or additions to the contract requiring additional outlay by the Respondent shall first have been expressly authorized and ordered in writing by contract amendment or otherwise furnished by the GFIAA.

The intent of these specifications is to solicit a properly designed and all-inclusive response. Any requirements not in the specifications, but which are needed for such a response, are to be included in the submission.

The Gerald R. Ford International Airport Authority, in accordance with the provisions of Title VI of the Civil Rights Act of 1964 (78 Stat. 252, 42 U.S.C. §§ 2000d to 2000d-4), 28 CFR § 50.3, and 49 CFR Part 21, hereby notifies all Respondent that it will affirmatively ensure that any contract entered into pursuant to this advertisement, all contractors will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of the owner's race, color, national origin, sex, creed, age, or disability in consideration for an award.

The Respondent shall not discriminate against an employee or applicant for employment with respect to hire, tenure, terms, conditions or privileges of employment, or a matter directly or indirectly related to employment, because of race, color, religion, national origin, age, sex, height, weight, marital status, or disability that is unrelated to the individual's ability to perform the duties of a particular job or position.

The Respondent shall observe and comply with all applicable federal, state, and local laws, ordinances, rules and regulations at all times during the completion of any contract with the GFIAA.

The terms of this request shall be interpreted, construed and enforced pursuant to the laws of the State of Michigan, and the Parties irrevocably consent to the jurisdiction of the federal and state courts presiding in Michigan.

The GFIAA is tax-exempt and a regional airport authority organized under 2015 P.A. 95, being MCL 259.137 et. seq.

Vendor Representation and Warranty Regarding Federal Excluded Parties List: The Respondent acknowledges that the GFIAA may be receiving funds from or through the Federal Government; such funds may not be used to pay any Respondent on the Federal Excluded Parties List (EPLS). The Respondent represents and warrants to the GFIAA that it is not on the Federal EPLS. If the Respondent is in non-compliance at any time during execution or term of this agreement (including any extensions thereof), the Respondent shall be in breach and the GFIAA shall be entitled to all remedies available to it at law or equity, specifically including but not limited to recovery of all moneys paid to the Respondent, all consequential damages (including the loss of grant funding or the requirement that grant funding be returned), and attorney fees (including the costs of in-house counsel) sustained as a result of the Respondent's non- compliance with this warranty and representation.

Pursuant to the Michigan Iran Economic Sanctions Act, 2012 P.A. 517, by submitting a bid, proposal or response, Respondent certifies, under civil penalty for false certification, that it is fully eligible to do so under law and that it is not an "Iran linked business," as that term is defined in the Act.

Insurance requirements are posted on the Documents and Forms page of the GFIAA website within the Purchasing Terms and Conditions document.

Termination For Cause: Should the firm fail to perform the Work as required by and in accordance with the schedule or time requirements, or otherwise violate any of the terms set forth in the Solicitation Request, it shall constitute breach of the Contract. Other than in force majeure situations, Respondent shall have five (5) calendar days to cure a breach of the Contract (the "Cure Period") following issuance of GFIAA written notice. Failure to cure a breach of the Contract within said Cure Period shall allow the GFIAA to, without further notice to the Respondent, declare the Contract terminated and proceed with the replacement of the Respondent and the GFIAA shall be entitled to all remedies available to it at law or in equity including a claim against any required payment/performance bonds.

Termination Without Cause: Notwithstanding any other provision, at any time and without cause, GFIAA shall have the right, in its sole discretion, to terminate the contract by giving sixty (60) days written notice.

Although it is the intent to contract with one provider, the GFIAA reserves the right to contract with alternate sources if the Respondent is unable or unwilling to service its obligation, or it is deemed by GFIAA to be in its best interest to use alternate sources.

Assignment: Neither party shall assign or delegate any of its rights or obligations under this Agreement without the prior written consent of the other party.

Respondent warrants that they are an authorized provider of products or services of his/her submission.

MICHIGAN FREEDOM OF INFORMATION ACT

Information submitted in this solicitation is subject to the Michigan Freedom of Information Act and may not be held in confidence after the Respondent's submission is opened. A submission will be available for review after the project has been awarded.

GFIAA cannot assure that all of the information submitted as part of or peripheral to the Respondent's submission will be kept confidential. Any Respondent submission language designated as confidential is considered automatically invalid and void. GFIAA is subject to the Michigan Freedom of Information Act, which prohibits it from concealing information on or associated with responses, successful or unsuccessful, once they are opened.

EVALUATION, STATUS UPDATES/AWARD NOTIFICATION

The Authority reserves the right to request additional information it may deem necessary after the submissions are received.

As part of the evaluation process, Respondents may be requested to make an oral presentation, at the Respondent's expense, to an evaluation committee. Key staff to be assigned to this project must participate in this presentation unless otherwise waived by the Authority. The presentation may be followed by a question-and-answer session.

The Authority reserves the right at its discretion to waive irregularities of this solicitation process.

In the event of extension errors, the unit price shall prevail and the Respondent's total offer will be corrected accordingly. In the event of addition errors, the extended totals will prevail and the Respondent's total will be corrected accordingly. Respondent must check their submission where applicable. Failure to do so will be at the Respondent's risk. Submissions having erasures or corrections must be initialed in ink by the Respondent. Respondents are cautioned to recheck their submissions for possible errors.

The Respondent shall not be allowed to take advantage of error, omissions or discrepancies in the specifications.

The Authority, at its sole discretion, reserves the right to award to the Respondent whose response is deemed most advantageous to the Authority. The Authority, at its sole discretion, shall select the most responsive and responsible Respondent and evaluate all responses based on the requirements and criterion set forth in this solicitation while reserving the right to weigh specifications and other factors in the award. The Authority reserves the right to reject any and all submissions as a result of this solicitation.

The Authority reserves the right to award by line item when applicable and to accept or reject any or all parts of a submission.

Accelerated discounts should be so stated at the time of submission. If quick-pay discounts are offered, The Authority reserves the right to include that discount as part of the award criterion. Prices must, however, be based upon payment in thirty (30) days after receipt, inspection, and acceptance. In all cases, quick-pay discounts will be calculated from the date of the invoice or the date of acceptance, whichever is later.

Award notifications are posted on the Authority website. It is the Respondent's responsibility to monitor the website for status updates.