



TWIA Employee Benefits Brokerage Services RFP Respondent Questions and Answers

Note: All questions were posed by prospective RFP Respondents in random order. Submitted questions were presented as received without editing for grammar or sentence structure, and duplicates were retained to preserve the integrity of each inquiry.

Numerous submitted questions referred to materials and data contained in Appendix B. These documents are safeguarded by a mutual NDA between the prospective Respondent and TWIA. Questions concerning this confidential data have not been addressed in this document and will be responded to individually with the respective submitters.

Q 1. What is prompting TWIA to go through the RFP process and how often does TWIA do this? Is it at the discretion of TWIA or is there a rule/bylaw that dictates the cadence of procurement?

A. TWIA received the largest medical renewal quote in our documented history during our 2024 renewal. We want to ensure we are aligning with a broker that will provide the most value as we approach the 2025 renewal process. Best practice is to conduct an evaluation of broker services every 3 years.

Q 2. Who is the incumbent benefits firm and are they being included in the RFP process? How many firms were invited to participate in the RFP? Is TWIA comfortable sharing with us all other participants who will be participating? This assists us in sharing our points of difference if disclosed.

A. Insurica is our current broker. We have invited six firms to the RFP and published the RFP to our website and the Texas Register.

Q 3. How often does the TWIA benefits/HR/Finance teams meet with their appointed broker and consultant team...monthly, quarterly, etc.? And does TWIA prefer meeting in person, virtually or both? This is helpful as it helps us set our fee/pricing accordingly.

A. We have virtual meetings on a quarterly basis and as needed with our broker.

Q 4. Will you provide a copy of your last 5500 filing? Can you also provide us with a copy of the most recent monthly billing statements for all existing benefit service providers? We were unable to locate any filing outside of 2012 as a matter of public record.

A. We are exempt from 5500 filing as a government entity.



Q 5. Are there strategic areas that deserve focus that are not specifically addressed in the RFP? Examples might be competitiveness in recruiting/retaining talent, high cost of healthcare, strategy and ideas around population health improvement, mental health and well-being, communication, care navigation/resources, in person/remote/hybrid working environments?

- A. As a government entity, our compensation policy is to pay at the average market rate, and we rely heavily on Total Rewards and the remote/hybrid work environment to attract employees. We saw a large increase in utilization and premiums in 2023 and would like to explore options to reduce costs for both employer and employee while still providing robust benefits. The other focus areas listed above are also a factor in achieving our goals and we are looking to the broker to provide us with advice on how best to address these.

Q 6. Is there dissatisfaction with any of the other benefit service providers/carriers outside of the advisory brokerage/consulting firm? Are there known requests for proposal initiatives that TWIA is anticipating with its existing benefit providers? For instance, does TWIA anticipate exploring a new health plan/ancillary line carriers for a January 1, 2025 effective date? Please identify the last time health and welfare benefit programs were marketed?

- A. In 2023, insurers declined to quote us and, as a result, we stayed with BCBS. We would like to explore all options and anticipate considering a new HSA/FSA company this year.

Q 7. Is it TWIA's preference to compensate their advisor/broker on a monthly retainer, per employee per month fee, monthly fee, or product/carrier commission basis?

- A. Product/carrier commission basis.

Q 8. We understand that TWIA is currently fully insured. Is TWIA open to alternative funding solutions that might include partial self-funding, level funding or Captive solutions?

- A. Yes, beginning in 2025 for the 2026 plan year.

Q 9. Does TWIA provide covered employees and dependents a single point of contact (1-800) or dedicated hub for all things employee benefits related and if so, describe the process? Can you describe in detail if and how TWIA helps people navigate the healthcare system, steer toward high value providers, assist with in-network price transparency, and coordinate all facets of care for optimal well-being?

- A. We have a dedicated TWIA benefits inbox that employees contact for all things employee benefits related. This is managed by two Total Rewards employees within HR to assist people. We would like our broker to assist in or fully provide this type of service, if possible.



Q 10. Does TWIA have multiple office locations throughout the US? If so, which states? How many states does TWIA have benefit eligible employees living in and which states and how many employees per location?

- A. No, the only physical office is in Austin, Texas. The benefit eligible employees are located throughout 18 states:

State	Count	State	Count
AL	1	MN	1
AR	1	MS	1
AZ	1	NC	1
CA	1	OK	1
CO	2	PA	1
FL	2	TX	210
IA	1	VA	1
IL	1	WA	3
MA	1	Total	231
MI	1		

Q 11. There are two major trends impacting absence management 1) an increasingly complex regulatory environment and 2) an increasingly mobile and distributed workforce. When we talk to leading multi-site employers across the country, we invariably here that help is needed with managing absence management policies (paid or unpaid time off programs, short and long-term disability, and an ever-changing regulatory environment for federal, state, and local leave mandates). Is this support being offered by your current advisory firm? Would TWIA like to better understand how we could help in this area?

- A. We are currently using FMLASource for similar services and are open to other proposals.

Q 12. Where does the company project its eligible and covered headcount under the group medical plans to be during the January 1, 2025 plan year?

- A. Our headcount numbers should remain stable over the next 18 months.

Q 13. Does TWIA and your current broker leverage a co-developed project charter with shared objectives and priorities, including a total rewards philosophy and mission statement? If so, please share.

- A. N/A.

Q 14. Please share your 3-5 year / multi-year strategic vision you leverage with your current broker?

- A. We currently do not have one.



Q 15. How often does the primary benefits team meet and collaborate with talent acquisition?

A. N/A.

Q 16. What is TWIA's philosophy on cultural and total rewards harmonization?

A. As a government entity, our compensation policy is to pay at the average market rate, and we rely heavily on Total Rewards and the remote/hybrid work environment to attract employees. We saw a large increase in utilization and premiums in 2023 and would like to explore options to reduce costs for both employer and employee while still providing robust benefits. The other focus areas listed above are also a factor in achieving our goals and we are looking to the broker to provide us with advice on how best to address these.

Q 17. Recognizing that renewal costs are climbing higher than ever before, please provide any additional feedback on current carrier partnerships and engagements.

A. In 2023, insurers declined to quote us and, as a result, we stayed with BCBS. We would like to explore all options and anticipate considering a new HSA/FSA company this year.

Q 18. Are you open to sharing your biggest achievements and accomplishments over the past three years, be that financial, member experience or engagement, or administrative efficiencies?

A. Last year was the first increase we have had in over 5 years.

Q 19. How many employees does TWIA have (number of benefits-eligible employees and total employees, if not all employees are eligible for benefits)

A. 231.

Q 20. Are you able to share the names of the additional firms invited to bid? If no, how many firms have provided an intent to bid? Is the incumbent invited to the bidding process?

A. We have invited six firms to the RFP and published the RFP to our website and the Texas Register.

Q 21. Who is your current broker?

A. Insurica is our current broker.

Q 22. Who will be the key decision makers involved in the selection process? Please provide full names and titles. If you are unable to share names and titles, please provide the number of evaluating committee members.

A. There are five identified Evaluation Committee members for this RFP.