

**The Philadelphia Parking Authority  
701 Market Street, Suite 5400  
Philadelphia, PA 19106**

**RFP No. 26-05  
Health Insurance Broker Services  
Addendum Two**

To: See Email Distribution List

From: Shannon Stewart  
Manager of Contract Administration

Date: April 10, 2026

No Pages: 5 plus Appendix A

This addendum is issued on April 10, 2026, prior to the proposal due date to add, delete, modify, clarify and/or to respond to questions submitted by eligible Offerors regarding the work included in the above referenced solicitation.

**QUESTIONS**

1. **Question:** Can we get a copy of PPA’s latest Form 5500 filing and all associated Schedules A for their health and welfare programs (Plan Numbers beginning with ‘5’)? If there is no Form 5500, can we get copies of the latest monthly invoices from PPA’s medical, rx and dental carriers?  
**Response: There is no Form 5500 and the Authority will not provide copies of monthly invoices.**
2. **Question:** What is PPA’s current benefits Plan Year?  
**Response: The Authority’s current benefits plan year is April 1, 2026 – March 31, 2027.**
3. **Question:** How many employees are enrolled in medical/rx coverage?  
**Response: There are 666 employees enrolled.**
4. **Question:** Are there any retiree medical obligations that PPA has?  
**Response: Yes.**
5. **Question:** What is the effective date of engagement once an Offeror is selected?  
**Response: The effective date of engagement will be determined by the board meeting the contract is approved.**
6. **Question:** Is PPA’s medical/rx program fully insured or self-funded?  
**Response: The Authority’s medical/Rx program is self-funded.**
7. **Question:** Is PPA’s dental program fully insured or self-funded?  
**Response: The Authority’s dental program is self-funded.**
8. **Question:** If fully insured, what is the current carrier? What are the current medical, pharmacy, dental, vision?  
**Response: The Authority is self-funded for Dental (Sun-Life), Medical and RX (IBX and Optum). The vision, with Vision Benefits of America, is fully insured.**

9. **Question:** Who is the medical carrier?  
**Response:** See response to Question 8.
10. **Question:** Who is the pharmacy vendor?  
**Response:** See response to Question 8.
11. **Question:** Who is the dental carrier?  
**Response:** See response to Question 8.
12. **Question:** Can we have monthly rate-equivalents or premiums for all medical/rx and dental programs?  
**Response:** See Appendix A of this addendum.
13. **Question:** If PPA is self-funded for their medical/rx coverage, can we have the monthly ASO and Stop Loss premiums, along with a copy of the Stop Loss policy?  
**Response:** This information will be provided to the selected Offeror.
14. **Question:** May we get a copy of PPA’s latest medical/rx renewal including the carrier’s calculations?  
**Response:** This information will be provided to the selected Offeror.
15. **Question:** Can we get a copy of any medical and rx claims information for the most recent 24 months, including high cost claimants?  
**Response:** This information will be provided to the selected Offeror.
16. **Question:** Can we get a copy of any employee-facing benefits communication materials like Benefit Guides and Open Enrollment notices or letters?  
**Response:** This information will be provided to the selected Offeror.
17. **Question:** Can the Authority provide a de-identified benefit-eligible employee census in Excel format? The requested census should include the following fields:
- Numeric identifier (not Social Security Number)
  - Date of birth
  - Date of hire
  - Exempt or Non-Exempt status
  - Annual earnings
  - 5-digit home ZIP code
  - Gender
  - Division / employee class
  - Medical/Rx plan election
  - Medical/Rx coverage election
  - Medical/Rx employee contribution
  - Dental coverage election
  - Dental coverage employee contribution
  - Vision plan election
  - Vision coverage election
  - Voluntary LTD election
  - Voluntary Life election (Employee, Spouse, Child)
  - Voluntary AD&D election (Employee, Spouse, Child)
- The most important information requested for the employee census includes demographic data as well as medical/Rx and dental plan election information.

**Response: This information will be provided to the selected Offeror.**

**18. Question:** How many employees are currently enrolled in the medical plan?

**Response: See response to Question 3.**

**19. Question:** What is the current funding arrangement of the medical plan (fully insured, level-funded, or self-insured)?

**Response: See response to Question 6.**

**20. Question:** Is The Philadelphia Parking Authority currently fully-insured or Self-Funded?

**Response: See response to Question 8.**

**21. Question:** Can you share 3 specific challenges or areas for improvement you have identified with the current medical plan?

**Response: Currently the Authority is not having any issues.**

**22. Question:** Can you share any information around census or a current benefit guide?

**Response: No, this information will be provided to the selected Offeror.**

**23. Question:** What are the main drivers for going out to RFP? (e.g., cost pressures, service concerns, board directive, leadership changes)?

**Response: The current contract is expiring.**

**24. Question:** Did anything specific besides the current contract expiration prompt the broker search?

**Response: No.**

**25. Question:** Can you provide the current consultant/organization PPA is currently under contract with?

**Response: The current contractor is USI Insurance Services, LLC.**

**26. Question:** Can you provide the consultant/broker compensation for all contracts for brokerage services with current consultant, since they engaged with the PPA?

**Response: The current contractor is paid an annual flat fee of \$110,000, paid monthly, for each year of the contract.**

**27. Question:** Can the Authority provide the current total annual compensation (including fees, commissions, and overrides) paid to the incumbent broker for services?

**Response: See response to Question 26.**

**28. Question:** How is the current consultant compensated, fee arrangement or commissions?

**Response: See response to Question 26.**

**29. Question:** Does PPA currently pay the consultant monthly, quarterly or semi-annually?

**Response: See response to Question 26.**

**30. Question:** If there is a fee structure in place and the contract renews for multiple years, can cost of living increases be negotiated?

**Response: No, please see II-5 of the RFP document.**

**31. Question:** Can you provide the top three issues that the PPA would like to see improvement from previous plan years? Examples may be cost, technology, employee advocacy, reporting etc?

**Response: See response to Question 21.**

- 32. Question:** Can you provide additional detail on the size and structure of the current employee population (active vs. retirees, union vs. non-union)?
- Response:** **The Authority currently has 1205 employees, 1099 are full-time and 106 are part-time. There are 257 non-union and 842 union employees across five collective bargaining units.**
- 33. Question:** If Self-Funded, do you have any information or insight on how The Philadelphia Parking Authority's plan is running? Can you share renewal data, claims/utilization reports? What is your Stop-Loss Carrier?
- Response:** **The Authority's plan is running fine. Renewal data will be provided to the selected Offeror and the Authority's Stop Loss carrier is Sun Life.**
- 34. Question:** How aggressive is the Authority willing to be in plan design changes to drive cost containment?
- Response:** **The Authority does not wish to be aggressive in the area of plan design. However, the Authority will work with the selected Offeror to review and make determinations as needed.**
- 35. Question:** Are there any collective bargaining constraints that may limit plan changes?
- Response:** **No.**
- 36. Question:** What was the medical renewal premium rate for 2026?
- Response:** **This information will be provided to the selected Offeror.**
- 37. Question:** How would you describe the Philadelphia Parking Authority's satisfaction with the current broker relationship and where leadership sees gaps?
- Response:** **The Authority's current contractor is proactive, open, honest and reliable.**
- 38. Question:** Among The Philadelphia Parking Authority's goals (cost containment, simplification, employee experience, compliance) which are highest priority for the **Authority** and executive team in year one?
- Response:** **To ensure the Authority is providing great benefits for our employees, staying compliant and ensure the employees have a good experience with our plans.**
- 39. Question:** What system is the group using for payroll/HRIS? And are you using this tool to process benefit elections? If not, what tool do you use?
- Response:** **The Authority is using HRMS-SAGE and enrollment is a manual process.**
- 40. Question:** What are the biggest pain points in benefits administration or employee communication?
- Response:** **Ensuring all information is provided to all employees. This can be challenging as most Authority employees are working in the field and not on a computer.**
- 41. Question:** How do employees get questions answered regarding their plans and coverage?
- Response:** **Employees can contact the Authority's Manager of Benefits and Compensation, in addition to utilizing the current contractor's Benefit Resource Center.**
- 42. Question:** What factors are driving PPA's decision to go to market at this time? Are there any specific service challenges, capability gaps, or areas of dissatisfaction with the current arrangement that respondents should be aware of? Additionally, are there particular broker resources or services PPA believes are currently lacking?
- Response:** **See response to Question 23 and there are no services lacking.**
- 43. Question:** The RFP work statement lists items that address review and strategy development of the benefits, specifically work statement items 1, 2, 12. Does the PPA want any review and strategies shared during the RFP process. If so, are there specific cost drivers, risk factors, or performance issues the RFP is

intended to mitigate through defined cost control or risk management strategies? Are there any concerns regarding the financial performance of the medical plan that respondents should address?

**Response: The Work Statement is intended to be addressed after selection for future strategic planning. Offerors should include their overall approach and capabilities related to benefit review, cost, and risk management, trend comparisons in their proposal.**

**There are no concerns regarding the overall financial performance of the medical plan that require action. However, the Authority's focus is to be proactive in cost control, and the value of the plans for Authority employees.**

**44. Question:** Given the RFP's requirement for hardcopy submission, is there a defined cutoff date and time for issuing addenda? Please confirm the latest point at which addenda will be released to ensure respondents have sufficient time to acknowledge and incorporate updates into their final printed submissions?

**Response: The Authority can release an addendum no later than seven days prior to the Proposal Due Date.**

**END OF ADDENDUM TWO**

## Appendix A

### 2026 - 2027 Fully Insured Equivalent Rates

**Philadelphia Parking Authority-  
2026-2027 Fully Insured Equivalent Rates**

Coverage Tier Employer Cost - Monthly Cost	Fully Funded PPO/RX	Dental Basic Plan	Dental Buy Up Plan	Vision	Aetna Retiree Plan
Employee	\$1,146.89	\$24.54	\$35.20	\$4.53	\$493.25
Employee+Spouse	\$2,627.26	\$65.41	\$93.34	\$7.71	\$986.50
Employee+Child	\$1,740.01	\$48.11	\$69.01	\$7.71	N/A
Employee+Children	\$2,510.78	\$48.11	\$69.01	\$10.66	N/A
Employee+Family	\$3,366.38	\$94.68	\$135.81	\$10.66	N/A

Rate Per Employee Per Month	
Dental ASO fee PEPM	\$2.80
Specific SL Composite	\$247.23
Aggregate Stop Loss	\$5.64
Base Admin Fee	53.5
RX rebate credit	-54
claims fiduciary	2.85
IBX better health Liaison	4.18
Telemed	0.79
Stop Loss Credit	-1.5
Compsite Rate (PEPM)	5.82