JSI

Q&A Addendum | RFP – Employee Health & Welfare Benefit Brokerage Services

Section 1: RFP Process & Evaluation

1.1 Q: Confirming there will be no opportunity for follow-up discussions or clarifications after the RFP questions are answered?

A: Correct. To maintain a level playing field, no individual discovery calls will be granted.

1.2 Q: Will there be an opportunity to present our proposal in person or virtually?

A: Yes, firms selected as finalists will be invited to present virtually to the JSI team.

1.3 Q: Due to the number of RFP processes we're asked to participate in, we have a standing policy to not give out reference contact information unless we're selected as a finalist. How would JSI factor that into your evaluation process?

A: We completely understand and respect this policy. Delaying the provision of references until the finalist stage will not negatively impact the evaluation of your written proposal. Please simply note this policy in the reference section of your submission, and we will request those contacts if your firm advances to the final round.

1.4 Q: Is the assumption of the Aptia contract absolutely mandatory as written? Will other arrangements be considered? (Regarding Massachusetts compliance on rebating)

A: JSI is open to a compliant workaround. Reducing the overall broker consulting fee by the exact cost of the Aptia platform to offset the expense is an acceptable solution to remain compliant with state insurance regulations.

1.5 Q: How many firms have been invited to respond to this RFP?

A: We do not disclose the number of prospective offerers to ensure a competitive procurement process.

1.6 Q. What level of involvement is expected from the broker after the implementation phase (e.g., monthly check-ins, quarterly reviews)?

A: We expect a highly proactive partnership. This should include, at a minimum, monthly operational checkpoints to address ongoing administration and formal quarterly strategic reviews to analyze claims data, utilization trends, and upcoming compliance requirements.

Section 2: The Aptia Platform & Administration

2.1 Q: How is the current Aptia estimated cost of $162,560 annually calculated? Is it based on current headcount? Do you expect it to grow or shrink based on FTE changes?

A: The current Aptia cost is calculated on a Per Employee Per Month (PEPM) basis, meaning it is tied directly to our headcount. Yes, we expect that cost to scale up or down proportionally alongside any future FTE fluctuations.

2.2 Q: Can you provide more details about the current integration with the Aptia platform? Which HRIS/Payroll systems are integrated?

A: At this time, there is no integration between the Aptia and ADP platforms. There are only integrations set up between Aptia and the benefit providers.

2.3 Q: What level of broker involvement is expected with the administration and management of Aptia?

A: We recognize that Aptia is now an independent company after spinning off from MercerMarketplace365. As such, any selected broker would operate as a third-party partner without direct operational oversight of the platform, focusing their involvement on client management rather than day-to-day technical troubleshooting.

2.4 Q: What are your pain points with Aptia, and what does success look like post-2027?

A: Success for us is a balance of fiscal stability and a benefits strategy that meets our employees where they are. We have a diverse workforce—ranging from young single professionals to mid-career parents, and those caring for aging family members—so our priority is a 'something for everyone' approach. We are looking for a partner who can help us achieve cost stability without sacrificing the flexibility and variety our staff needs across their different life stages.

2.5 Q: Is the Aptia agreement directly between JSI, Inc. and Aptia?

A: Yes, the agreement is held directly between JSI and Aptia.

2.6 Q: Are there any penalties or risks associated with transitioning to a new platform after 2027, or before?

> **A:** We are bound by the terms of our current contract through 2027. This is why we are seeking a compliant financial offset solution for the duration of the current term, while looking for the broker to provide strategic recommendations for our platform post-2027.

2.7 Q: Our compliance team just advised that NFP paying for the Aptia platform from our commissions in the state of Massachusetts would run afoul of insurance regulations and be considered rebating. We are committed to finding a compliant solution and would recommend reducing your broker compensation to offset the cost, which would allow you to continue paying for Atria through your contact termination date directly.

> **A:** We appreciate your team's proactive approach to compliance and are open to specific recommendations in the proposal to ensure a solution that is in accordance with state insurance regulations. Looking ahead, please note that we are also open to evaluating alternate platforms or administrative solutions once our current contract with Aptia expires. We expect your team to provide a comparative analysis of available market solutions at that time to ensure we maintain the most efficient and cost-effective benefits ecosystem.

Section 3: Workforce Demographics & Global Strategy

3.1 Q: Is MA currently your "headquarters" state, and will it remain so?

> **A:** Yes. Massachusetts is currently our headquarters state for legal, compliance, and administrative purposes. While JSI is actively transitioning to a Virtual-First operating model and sunsetting physical office spaces, we do not have current plans to change our designated headquarters state.

3.2 Q: Do you expect the number of FTEs to grow or shrink significantly? Will there be growth into new states not currently listed in the RFP?

> **A:** We do not expect significant FTE growth in the near term. We have recently completed a workforce realignment to stabilize our operations, so bidders should expect the overall US headcount to remain relatively flat. Regarding geography, our transition to a Virtual-First model does open the door for hiring in new states as we recruit top talent regardless of physical location, though we do not have a predetermined list of expansion states at this time.

3.3 Q: What is the timeline for expanding to global brokerage services? What regions?

A: There is no strict timeline for global expansion of this specific scope yet, though JSI operates in over 15 countries. We are looking for a partner with the capability to scale globally when JSI is ready to standardize our international benefits strategy.

3.4 Q: Are there specific global compliance or regulatory requirements we should prepare for?

A: For the immediate scope of this U.S.-focused RFP, standard ACA, ERISA, and complex multi-state leave laws are the primary focus.

Section 4: Virtual-First Strategy & Employee Experience

4.1 Q: As you transition to a fully virtual workforce, what challenges are you seeing around employee engagement and multi-state compliance?

A: Multi-state compliance (navigating varying state leave laws and tax implications) is a primary focus. Engagement challenges revolve around effectively communicating benefits without a physical office. We expect our broker to bring proven communication strategies tailored for remote workforces.

4.2 Q: As it relates to employee advocacy, what level of support does JSI expect from the consulting team (e.g., escalation through HR-only vs direct employee support?) Is this currently provided in-house by the broker or outsourced to a third-party?

A: Given our shift to a Virtual-First environment, we require robust, direct-to-employee support. We prefer a model where the consulting team (or their designated partner) handles complex claims, billing issues, and navigation directly with the employee, rather than relying solely on the JSI P&C team to act as a middleman.

4.3 Q: What methods do you currently use to communicate your benefits offering to employees, and are there specific communication channels or tools JSI prefers?

A: We primarily utilize email, our intranet, and a virtual open enrollment website.

4.4 Q: How effective has your open enrollment process been in a remote environment, and what are the key challenges JSI has faced?

A: It has been generally effective, but requires heavy administrative lifting to ensure engagement and adherence to deadlines.

4.5 Q: Where do employees struggle most when navigating their benefits, and what are the most common employee concerns?

A: Employees most commonly struggle with navigating out-of-network claims, determining which plan is the most cost-effective for their specific life stage, and determining which and how supplemental plans (such as Aflac) can assist them based on their specific situation.

4.6 Q: Are there any specific training or educational materials JSI expects the broker to provide to employees or HR staff?

A: Yes. We expect the broker to provide ready-to-distribute digital enrollment materials, host virtual employee education sessions during Open Enrollment, and provide ongoing compliance and legislative updates tailored for our P&C and leadership teams.

Section 5: Benefits Strategy, Funding, & Data

5.1 Q: The RFP mentioned both commissions and fees. Is there a preference for a fee-based or commission-based model?

A: JSI strongly prefers a transparent, flat-fee model. As an organization managing federal and donor funds, predictable operational costs and full transparency are critical for our fiduciary standards. We expect any broker recommendations to be completely agnostic to carrier commission rates. If your model relies on commissions, you must clearly outline how those are transparently reported and credited back or offset against your consulting fee.

5.2 Q: What is the funding type for the medical, dental, and vision programs?

A: JSI medical plans are currently fully insured; however, we are open to exploring level-funded, self-funded, or additional alternatives if they offer significant cost savings or better data transparency. We are looking for a partner who can provide a clear risk-benefit analysis to help us determine if moving away from a fully insured model makes sense for our population.

5.3 Q: Are you able to provide employee census, current benefit guide, and employer/employee cost share information?

A: To protect data privacy and confidentiality, our current benefit guides, high-level employer/employee cost-share structures, detailed employee census files, and claims utilization data will only be provided to finalist firms.

5.4 Q: Do you currently use a data warehouse, and what reporting insights are missing?

A: No; however, we do review aggregated claim data and utilization rates.

5.5 Q: What are your top priorities, challenges, or pain points relative to your benefits strategy? Are there specific organizational goals JSI is looking to address?

A: Our top priority is cost containment without eroding the employee experience. Our challenge is balancing fiscal responsibility with our goal to provide a benefits package that supports our diverse, remote workforce.

5.6 Q: What cost containment strategies are currently in place, and how effective have they been?

A: We have utilized standard plan design adjustments and tiering. While these have provided baseline stability, we are looking for a broker to introduce more proactive, data-driven cost-containment strategies (e.g., specialized point solutions, pharmacy carve-outs, or alternative funding evaluations).

5.7 Q: How frequently are you reviewing claims and utilization data?

A: We typically review data quarterly and on an as-needed basis. We are looking to move toward more dynamic, predictive reporting.

5.8 Q: Are you utilizing any external vendors for cost transparency, care navigation, or member engagement? How are they performing, and where are the gaps?

A: We currently utilize Health Advocate for care navigation, but we find the results to be hit-or-miss and the overall value-add questionable. While the service is intended to help with claims and member support, the primary gaps are inconsistent performance and low employee awareness. We are looking for a partner who can either help us maximize this investment or propose a more integrated, effective alternative for member engagement, focused on highly personalized, proactive care navigation to guide employees toward cost-effective, high-quality providers.

5.9 Q: Which wellness initiatives are currently in place? Do you have a dedicated wellness budget?

A: Our primary wellness offering is an EAP, EmployeeConnect - through Lincoln Financial Group, though utilization is currently lower than we'd like. We do not have a standalone internal wellness budget; instead, we rely on wellness credits provided by our medical carrier. We are looking for a broker who can strategically deploy these carrier funds toward high-impact initiatives that actually resonate with our diverse workforce, rather than just checking a box.

5.10 Q: Do you currently offer any supplemental or executive benefits for leadership or key employees? Is this an area of interest?

A: We do not currently offer executive carve-out benefits. While it is not our primary operational focus right now, we are open to evaluating market trends if they align with our broader retention and organizational strategies.

5.11Q: How are benefits decisions made internally between HR, finance, and leadership?

A: Benefits decisions are highly collaborative. P&C analyzes market trends and employee needs, our CFOO evaluates budgetary impact, and final strategic alignment is reached with the Executive Leadership Team. We expect our broker to be comfortable presenting data-backed recommendations to the P&C team and CFOO.

5.12 Q: How many employees are currently enrolled in each of the employer-sponsored benefits?

A: Detailed enrollment tier breakdowns will be provided exclusively to finalist firms.

5.13 Q: Are there any specific compliance issues or audits JSI has faced recently? What level of involvement is expected from the broker in preparing IRS/government filings and compliance audits?

A: We have not faced any recent compliance audits or issues. We expect our broker to fully manage and prepare our Form 5500 filings, provide updated ERISA and Wrap SPD documents, and issue proactive alerts regarding upcoming state or federal regulatory changes.

5.14 Q: What specific data points or metrics are most important to JSI in customized reports, and are there any existing reporting tools or formats the broker should align with?

A: We prioritize tracking high-cost claimants, overall utilization rates, pharmacy trends, and predictive cost modeling. We do not have legacy reporting formats you must adhere to; we want to adopt your best-in-class reporting tools.

5.15 Q: Are there specific industries or organizations JSI would like to benchmark against, and how frequently do you expect benchmarking studies?

A: We expect formal benchmarking on an annual basis. We like to compare ourselves against similar global NGOs and public health and education organizations, but also against the broader technology and professional services sectors, as we compete with them for top talent.