



RESPONSE TO REQUEST FOR PROPOSAL
for Employee Benefits Brokerage & Consulting

August 18, 2022

Topeka Metropolitan Transit Authority



TOPEKA METRO



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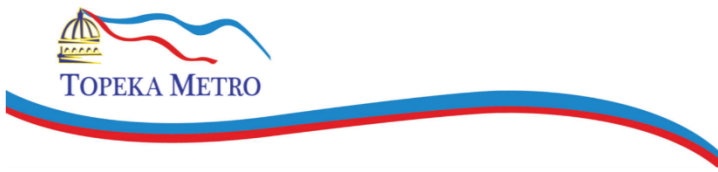
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COVER LETTER



RFB TO-23-03
Employee Benefit Broker Services

COVER SHEET

Proposer Information

Company Name	IMA, Inc.
Address	9393 w. 110th St., Suite 600
City, State, Zip	Overland Park, KS 66210
Main Phone	913-982-3650

Contact Person Information

Name	Shelly Lillibridge
Job Title	Account Executive
Phone	913-982-3690
Alt. Phone	913-982-3650
Email	shelly.lillibridge@imacorp.com

Signature *Shelly Lillibridge*

Date: 8/15/2022

SCOPE OF SERVICES

2) Brief description of your understanding of and ability to fulfill the contract requirements.

IMA, Inc. is a "Full-Service Broker," meaning that we have the capabilities to provide all broker services in-house, direct to our clients; not by outsourcing to a third party. The services that IMA will provide Topeka Metro throughout the year consist of the following:

- + **Employee Benefits Brokerage Consulting Services**
 - Plan Design & Consulting
 - Governance & Compliance Services
 - Funding Strategies
 - Virtual Employee Communications & Education

EMPLOYEE BENEFITS CAPABILITIES

STRATEGIC PLANNING

- + Objective setting
- + Benefit strategy development
- + Benefit & business objective alignment

ACTUARIAL SERVICES, UNDERWRITING & DATA SERVICES

- + Claims review
- + Benchmarking
- + Rate and contribution calculations and analysis

PARTNER MANAGEMENT

- + RFP design
- + Competitive bidding process
- + RFP analysis
- + Wellness Consulting – IMA Whole Health

LEGAL & REGULATORY COMPLIANCE

- + Annual briefings, email, newsletters webinars
- + Assist in meeting compliance requirements
- + Updates on PPACA, HIPAA et al. policies and recommendations
- + 5500 preparation resources (if needed)

HR/HRIS TECHNOLOGY

- + HR Technology strategy
- + Vendor selection
- + Implementation – governance & support
- + Technology management
- + Technology optimization
- + User adoption

COMMUNICATIONS

- + Online employee/HR portals
- + Virtual Open Enrollment
- + Electronic Employee booklets
- + IMA University

SCOPE OF SERVICES YOU CAN EXPECT FROM YOUR IMA SERVICE TEAM

IMA's first step will be to continue to listen to Topeka Metro's needs, expectations & goals in order to determine a strategic plan over the short and long-term. IMA has been the lead on the EB marketing process over the past several years. Therefore, we have insight as to what is important to the Board, HR as well as employees when it comes to the benefit package and especially the benefit budget. However, RFP's can only reveal a small portion of the scope of services needed, and we expect to gain a deeper understanding of your short & long-term goals through additional dialogue.

Secondly, IMA understands that keeping an eye on Topeka Metro's total benefit investment is critical as costs rise and plan auditing becomes tighter and more scrutinized. For this reason, we understand that meeting with senior management team and your Board of Directors to discuss their goals and initiatives on key strategies and activities is crucial. In those meetings we will provide an outline that highlights various initiatives and strategies that we are focused on for your organization. We appreciate the opportunity to respond to your Request for Bid and, while it is safe to assume all brokers are qualified, we believe our service model and corporate values will show why IMA is the best partner for Topeka Metro.

Health and Welfare Plan Strategic Consulting

Description of Services:

- Establishment of goals and objectives for benefit program performance
- Benchmarking reporting by set parameters
 - Annually – Trends
- Pre-Renewal Strategy
- Claims utilization review (if available)
- Renewal Review
 - Vendor evaluation to be presented to Client in side by side comparison
 - Rate and contribution analysis
 - Presentation of results in annual strategy meeting or in separate meeting specific to project

Health and Welfare Plan Technical Consulting

Description of Services:

- Annual Claims utilization review and analysis (if available)
- Health & welfare benefit/program renewal management and negotiation
- Benefit plan contribution analysis and options
 - Annually
- Vendor/Carrier RFP process (as needed) to include the following:
 - Market list recommendations and RFP questionnaire
 - Management of bidding process
 - Analysis and evaluation of proposals

- Present side by side comparison of vendors/carriers to Client
- Manage vendor finalist presentations
- Collaborate with Client on recommendations for final selection
- Health plan network evaluation and analysis, to include geo-access, disruption and analysis (as needed)

Health and Welfare Plan Client Service and Day to Day Administration

Description of Services:

- Day to day service and administration to include, but not limited to the following:
 - Carrier/vendor liaison from HR to IMA account team
 - Assistance with escalated claims issues
 - Assistance with billing issues from HR to IMA account team
 - Benefit plan structure and eligibility questions from HR to IMA account team
- Project management of all vendor implementations, including if multiple vendors are to be implemented

Benefits Compliance Consulting

Description of Services:

- Resources for fulfillment of compliance obligations (i.e. HIPAA policy and training, wrap plan document preparation, etc.). Utilizing Mineral or ERISA Fire
- Ongoing compliance webinars throughout the year
- Compliance email bulletins throughout the year
- ERISA Form 5500 preparation (prepared by third party firm - ERISA Fire. No additional fees apply.)
- 24/7 access to Mineral platform for Client which includes compliance resources, sample policy documents and community access to other HR professionals nationwide

Open Enrollment and Open Enrollment Technology

Description of Services:

- Virtual Open Enrollment
- Customized Benefit Guides & Brainshark
- Communicate and facilitate carrier open enrollment material requirements
- IMA in-house Employee Navigator Implementation and Support
- New coverage implementation and open enrollment communication support with carriers

Benefit Program/Wellness Marketing and Communications Consulting

Description of Services:

WHOLE HEALTH

Our in-house Wellness Advisor is responsible for consulting with our clients that strive to integrate wellness into their corporate culture. The purpose of the Wellness Advisor is to discover where clients currently are within their wellness program, understand what their goals are and strategize how best to help them reach the outcomes they desire. Our goal is to find the right solution for each unique client to ensure customers feel supported in their wellness initiatives, and specifically provides support in the following areas:

- + Partner with your team to establish goals and objectives for your Whole Health program to include focus areas of prevention, mental health and financial health
- + Work collectively with IMA benefits consulting team to integrate Whole Health strategies with benefit program strategies
- + Collaborate with your carriers to understand what Whole Health resources and programs they can provide
- + Assist with the ongoing design of your strategic plan, including budget allocation for your wellness initiatives
- + Provide industry and market trend updates, measure success of Whole Health program strategy through analysis of data through IMA People Analytics (powered by Deerwalk) and report on engagement of individuals in the program (if the data is available)
- + Ensure Whole Health program is compliant with ACA/EOCC/ADAAA/GINA regulations
- + Vendor RFP process (if needed) to include the following:
 - Provide vendor recommendations and design of RFP questionnaire
 - Management of bidding process
 - Analysis and evaluation of proposals
 - Present side-by-side comparison of vendors/carriers to Topeka Metro
 - Manage vendor finalist presentations
 - Collaborate with Topeka Metro on recommendations for final selection
 - Non-legal contract review
- + Support your Whole Health communication needs and provide a year-long engagement campaign with monthly health education materials



IMA HISTORY + EXPERIENCE

3) Provide your experience, including how long you have been in business.

IMA History

IMA was formed in 1974 out of the merger of three agencies in Wichita, Kansas: Yankey Agency, Moddrell Agency and Cohen-Steenrod Agency. Our goal, then and now, is to be an innovative leader in the commercial insurance, risk management, surety and employee benefits brokerage and consulting industry.

IMA is the third largest and one of the fastest growing privately held insurance brokers in the United States. Our over 1,800 associates are located across offices in Alaska, California, Colorado, Hawaii, Kansas, Michigan, New York, Oregon, Pennsylvania, Texas, Utah, and Washington, and throughout the U.S. and Canada.

3RD LARGEST
INDEPENDENTLY OWNED BROKER
IN THE UNITED STATES

We have structured our benefits consulting teams to meet the needs and expectations of various clients based on key characteristics such as employee count, complexity and type of health plan funding. For Benefits, company-wide we serve over 1,000 clients with a focus on multi-state, high-growth, thriving companies who believe in the value of employee benefits as a key tool in building a successful culture of talented team members.

We are proud to be an employee-owned company with premium placements in excess of \$2.6B and revenue exceeding \$300M and employees across the country who work tirelessly for their clients and serve their respective communities.



BUSINESS STRENGTH

Over \$450 Million
in Revenue



CARRIER RELATIONSHIPS

\$8 Billion in Premium
Placed Annually



EMPLOYEE OWNED

1,800+ Owners Focused
on Clients' Success



IMA FOUNDATION

Community Focused



CLIENT FOCUSED

97% Client Retention Rate



GLOBAL REACH

Clients in all 50 States +
Over 100 Countries

IMA'S STRATEGIC BENEFITS APPROACH

The benefits consulting team's approach to developing strategy for our clients is one established in our proven-effective consultative philosophy. That philosophy is rooted in two foundational components: being educational and informative so clients can make well-founded decisions and following a strategic and active approach to plan management. We do not believe there are any "silver bullets" or single solutions that work for all clients. We understand that one size does not fit all, and it is our goal to collaborate with our clients to create a customized multi-year strategy.

The IMA team has collaborated with each of our clients to establish highly personalized benefits programs that represent the individual values and objectives of those entities. The goal is that clients feel empowered by the development of a deliberate benefits strategy that employs active plan management rather than making reactive benefit plan decisions that may adversely impact their employees. The combination of our consultative philosophy, continued training and development of the team, and ongoing collaboration with Topeka Metro will ensure an alignment of a multi-year strategic plan with the specific needs of Topeka Metro.

The plan will be augmented by the ongoing evaluation of Topeka Metro's goals and objectives, benefit plan utilization patterns, demographic changes, compliance concerns and market trends. It is imperative that a part of that evaluation is ongoing measurement of the effectiveness of past and future solutions and plan programs.

Different from our competitors, our employee-ownership model is specifically designed to eliminate silos within our business. Our producers, account teams and directors are incentivized to leverage any and all resources across our business (whether from different offices, operating units, etc.) to help clients.

IMA serves only the interests of our clients, not the market (as is the case with public brokers) and not a small cadre of senior 'employee-owners' or family members. IMA's overarching goal is the perpetuation of the firm and our continued ability to provide for our associates and their families, a goal accomplished only one way – by providing exceptional service, insight and partnership for our clients. We are uniquely able to invest in value-added services for clients, at 2x the national average, as we are able to take a long-term view of client success unshackled by quarterly earnings calls and analysts. Our ownership structure has enabled us to maintain a model focused on service and value rather than revenue or profit generation.



CORE VALUES

Professionalism

We set the standard with an unwavering commitment to excellence.

Relationships

We nurture relationships built on trust, integrity, honesty, humility and mutual respect.

Expertise

We are knowledgeable, hands-on, collaborative, innovative and passionate about service.

Balance

Our environment encourages a balance of work, family and community.

Results

We constantly strive for profitable growth.

Equity

We embrace diversity, equity and inclusion and are uncompromising in our support and encouragement of all voices.

IMA'S VISION

- + Be a trusted advisor to our clients
- + Build and perpetuate a great company
- + Benefit our employees and their families
- + Remain independent



IMA IS EMPLOYEE OWNED

Why Employee Ownership Matters to Topeka Metro?

IMA is one of the fastest growing and largest brokers/consultants in the U.S., and our ownership structure is the cornerstone of our success. Employee ownership is a crucial difference between IMA and other private or public insurance brokers. Our ownership structure has enabled us to maintain a model focused on service and value rather than simply sales. The following results from our ownership structure are critical for Topeka Metro to understand:

+ **Reinvestment in Our Company**

IMA has always maintained the belief that reinvesting profits into talent, services or resources will ensure stronger client relationships and help retain clients on a long-term basis. We are not constrained to deliver excessive profits on a quarterly basis to ensure viability. Reagan Consulting, a financial & management consulting firm that specializes in services for insurance agencies, recently performed a national survey of the top 350 brokers. The survey was performed to provide benchmarks for best practices and services provided to accounts generating a minimum of \$250,000 in annual premiums. The resulting data indicated that the typical independent brokers invest 3.8% of revenues into value added services, while IMA invests 8%. In other words, IMA invests more than 2 times the national average into value added services & resources for its clients. This fact is due to our ownership structure and service philosophy.

+ **Attracting & Retaining Talent**

Our business is essentially the delivery of intellectual capital, and the competition for attracting and retaining talented individuals is fierce. Offering employees ownership is a key advantage in this competition and is a major selling point for employment at IMA. From your perspective, each IMA employee that works with you will have a vested interest in working with you, and we believe this translates into better service. Our culture naturally attracts talented people who are enabled to be innovators.

+ **Perpetuation Planning**

The founders of IMA had the foresight and vision to create this ownership structure as a plan for continuation that avoids becoming a public company or being sold to another broker. When either of these scenarios occurs, it usually causes the sellers to reduce staff or services in order to improve profitability for the impending sale. These changes impact all clients.

IMA's ownership structure has allowed us to perpetuate internally through an organic system without making structural changes. It has enabled us to remain independent and continue to reinvest in staff and resources for our clients as opposed to potentially selling and causing major service disruption to our clients.

+ **Ownership Culture**

Ultimately, owners think differently about the services and products they deliver to clients. As an employee-owned organization, IMA associates have a personal stake in maintaining successful partnerships with our clients. This fosters a positive culture that our clients feel through superior service.

IMA believes that our employee ownership structure is the core reason for our growth and positive culture; we would like to illustrate how our model is financially more beneficial to our clients. As illustrated, IMA is able to reinvest 85% of every dollar earned back into resources & services for our clients, a significantly higher percentage as compared to other ownership models which are constrained by outside investor allocations.



Regional Brokers

Global Brokers

Revenues Under \$100M	Revenues \$400M+	Revenues Over \$1B
Ownership Structure Public, Private, Bank Owned	Ownership Structure Independently Owned	Ownership Structure Publicly Traded, Private Equity Owned + Closely Held
Sample Firms M3 Insurance Solutions, Frost Insurance Agency	Sample Firms IMA	Sample Firms Willis, AON, Lockton, USI, Marsh, HUB + Alliant
Client Focus Small to Middle Market	Client Focus Clients who need advanced resources but want personalized and customized service	Client Focus Fortune 500
Marketing Approach Wholesale Brokers + Marketing Departments	Marketing Approach Direct Access to Global Markets through IMA Service Teams	Marketing Approach Indirect National Marketing Depts., Wholly-owned Intermediary + London Brokers
Value Added Services Limited Risk Control, Claims Reporting	Value Added Services Enterprise Risk Management, Contract Review, Risk Control, Legal Risk Management, Carrier Access, Actuarial Modeling + More	Value Added Services Specialty Profit Centers Claims, Loss Control, Actuarial, Contract Review, Specialty Lines Expertise
Profit Goals/Reinvest Seek 25% Profit Margin Reinvest Less Than 5%	Profit Goals/Reinvest Seek 15% Profit Margin Reinvest 10%	Profit Goals/Reinvest Seek 30%+ Profit Margin Reinvest Less Than 2%

“**IMA’s management** is empowered to direct the resources of the company **to serve its customers first** rather than to meet the quarterly earnings expectation of Wall Street.”

KEVIN M. STIPE, CPCU, REAGAN CONSULTING

IMA CULTURE

One of our guiding principles as an organization is to support and share generously within the communities in which we live and do business.

IMA team members tutor students, deliver meals to the elderly, raise funds for cultural institutions, support the United Way, build homes, work to improve early childhood education, adopt schools, donate to reduce homelessness and volunteer at dozens of local organizations. This is demonstrated through the examples of our leadership as well as the financial contributions of our corporation and the time dedicated by our employees. Of course, we do these things not for acclaim, but because we live, work, learn and play in our communities.

Our culture was founded upon community involvement by our CEO, Rob Cohen. As a result of his initial efforts, IMA has created the following programs to support our communities.



THE IMA FOUNDATION

The IMA Foundation was created to formally provide financial support in the communities in which we live and serve. Currently, the foundation funds numerous charitable projects annually.



COMMUNITY ACTION COMMITTEE

THE IMA COMMUNITY ACTION COMMITTEE (CAC)

IMA employees formed the Community Action Committee (CAC), which facilitates opportunities for employees to support and volunteer with organizations, both during and after business hours.



DIVERSITY,
EQUITY &
INCLUSION

IMA DIVERSITY, EQUITY & INCLUSION (DEI)

Diversity, Equity & Inclusion Committees are in IMA’s four major offices. They will lead customized efforts to educate and inform associates on the DEI initiative, identify key community partnerships and liaise with the IMAFG (IMA Financial Group) Corporate DEI committee. Additionally, we have a communications team to assist in sharing these messages throughout IMA.

REFERENCES

4) At least three references with current contact information, for which you are providing the same services as specified in this RFB.

COMMUNITIES IN SCHOOLS OF MID-AMERICA

- + Bobbie Jo Ray, CFO
1919 Delaware St.
Lawrence, KS 66046
bobbiejo.ray@cismidamerica.org
Cell: 479-466-2147

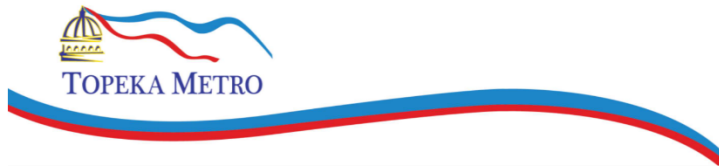
CARLSON PRODUCTS LLC A DIVISION OF THE VOLLRATH CO

- + **Marjie Hale, Manager HR/Safety**
4601 N. Tyler Rd.
Maize KS 67101
marjie.hale@vollrathco.com
Direct: 316-559-2354

TRANSITIONS GROUP

- + **Angie McDonald, HR Manager**
116 N. Cleveland Ave.
Wichita KS 67214
amecdonald@transitionsgroup.net
Direct: 316-425-7318

FORMS + CERTIFICATIONS



RFB TO-23-03
Employee Benefit Broker Services

COVER SHEET

Proposer Information

Company Name IMA, Inc.
Address 9393 w. 110th St., Suite 600
City, State, Zip Overland Park, KS 66210
Main Phone 913-982-3650

Contact Person Information

Name Shelly Lillibridge
Job Title Account Executive
Phone 913-982-3690
Alt. Phone 913-982-3650
Email shelly.lillibridge@imacorp.com

Signature *Shelly Lillibridge*

Date: 8/15/2022

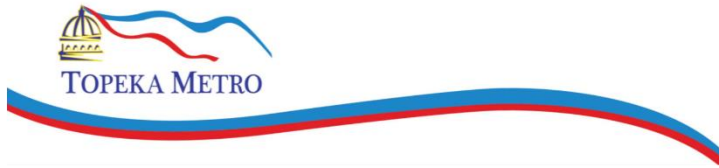


PRICE QUOTE

Proposer IMA, Inc.

Renewal, Consulting, and Marketing – Medical and Dental, Voluntary benefits (including Vision, Short-Term Disability, Accident, and other indemnity plans), as well as Flexible Spending Account, and Employee Assistance Program	\$ <u>30,000</u>
Open Enrollment and Ongoing Support	\$ <u>0</u> Virtual Only includes Brainshark and electronic materials
Employee Wellness Program	\$ <u>Consultation Included</u>
Compliance and Regulatory Support	\$ <u>0</u>
Additional Charges:	\$ <u>N/A</u>
Employee Wellness Program will be scoped out and priced accordingly per project for Development, RFP and Implementation. IMA will be available virtually for claims, renewal and Board meetings. IMA is 100% transparent and would make you aware of any additional fees that could be charged for work outside of our comprehensive scope of services.	
Total:	\$ <u>30,000</u>

Topeka Metro is tax exempt. Do not include sales tax in your proposed price.



DISADVANTAGED BUSINESS ENTERPRISES (DBE) CERTIFICATION

This contract is subject to the requirements of Title 49, Code of Federal Regulations, Part 26, *Participation by Disadvantaged Business Enterprises in Department of Transportation Financial Assistance Programs*. The national goal for participation of Disadvantaged Business Enterprises (DBE) is 10%. Metro’s overall 2022-2024 goal for DBE participation is 1.62%; the race neutral goal is 1.25%, and the race conscious goal is 0.37%. There is no contract goal for this procurement.

The contractor shall not discriminate on the basis of race, color, national origin, or sex in the performance of this contract. The contractor shall carry out applicable requirements of 49 CFR Part 26 in the award and administration of this DOT-assisted contract. Failure by the contractor to carry out these requirements is a material breach of this contract, which may result in the termination of this contract or such other remedy as Metro deems appropriate. Each subcontract the contractor signs with a subcontractor must include the assurance in this paragraph (see 49 CFR 26.13(b)).

The contractor is required to pay its subcontractors performing work related to this contract for satisfactory performance of that work no later than 30 days after the contractor’s receipt of payment for that work from Metro.

The contractor may not hold retainage from its subcontractors.

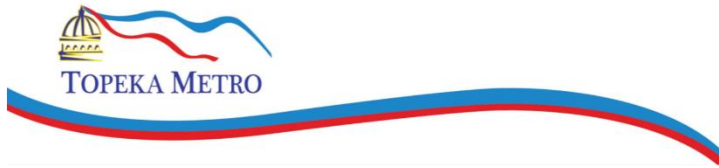
The contractor must promptly notify Metro, whenever a DBE subcontractor performing work related to this contract is terminated or fails to complete its work, and must make good faith efforts to engage another DBE subcontractor to perform at least the same amount of work. The contractor may not terminate any DBE subcontractor and perform that work through its own forces or those of an affiliate without prior written consent of Metro.

Signature: Shelly Lillibridge

Name and Title: Shelly Lillibridge, Account Executive

Company Name: IMA, Inc.

Date: 8/15/2022



NON-COLLUSION CERTIFICATION

This is my sworn statement to certify that this proposal was not made in the interest of or on behalf of any undisclosed entity. This proposal is not collusive.

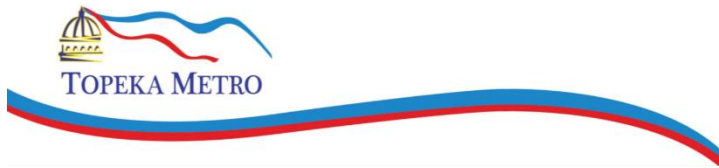
This proposer has not been a party to any agreement or collusion in restraint of freedom of competition by agreement to bid a fixed price, to refrain from bidding, or otherwise. This proposer has not, directly or indirectly, by agreement, communication or conference with anyone, attempted to induce action prejudicial to the interest of Topeka Metropolitan Transit Authority, or of any proposer, or anyone else interested in the proposed contract.

Signature: Shelly Lillibridge

Name and Title: Shelly Lillibridge, Account Executive

Company Name: IMA, Inc.

Date: 8/15/2022



SUSPENSION / DEBARMENT CERTIFICATION
In regard to 2 CFR Parts 180 and 1200

In accordance with 2 CFR Parts 180 and 1200, the contractor is required to verify that none of its principals or affiliates:

- 1) is included on the federal government's suspended and debarred list;
- 2) is proposed for debarment, declared ineligible, voluntarily excluded or disqualified;
- 3) within three years preceding this proposal, has been convicted of or had a civil judgment rendered against them for (a) commission of fraud or criminal offense pertaining to performing a public transaction, (b) violation of any federal or state antitrust statute, or (c) embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements or receiving stolen property;
- 4) is indicted or charged by a governmental entity for any of the charges in 3) above; and
- 5) has had any public transaction terminated for cause or default within three years preceding this proposal.

The contractor is required to include this requirement in any subcontracts related to this contract.

By signing and submitting its proposal, the proposer certifies that the certification in this clause is a material representation of fact relied upon by Metro. If it is later determined that the proposer knowingly rendered an erroneous certification, in addition to remedies available to Metro, the Federal Government may pursue available remedies, including but not limited to suspension and/or debarment. The proposer agrees to verify that none of its principals or affiliates is included on the federal government's suspended and debarred list at any time throughout the period of this contract. The proposer further agrees to include a provision requiring the same compliance in its subcontracts related to this contract.

Signature: Shelly Lillibridge

Name and Title: Shelly Lillibridge, Account Executive

Company Name: IMA, Inc.

Date: 8/15/2022



About IMA Financial Group

IMA Financial Group, Inc. (IMA) is an integrated financial services company specializing in risk management, insurance, employee benefits solutions and wealth management. It is the third-largest privately held and employee-owned insurance broker in the country and employs 1,700+ associates.

Please visit <http://imacorp.com/terms-service/> to review our full privacy and compensation disclosure statements.

