



Request for Proposals (RFP) for Network Benefits

Issued by: Ontario AIDS Network (OAN)

Issue Date: March 6, 2025

Proposal Submission Deadline: March 25, 2025

Introduction

The Ontario AIDS Network (OAN) is a network of community-based agencies delivering services to communities living with and impacted by HIV/AIDS. The OAN is seeking proposals from insurance brokers, administrators, and consultants to develop a network-wide extended benefits and dental plan with comprehensive coverage, including HIV-related care, mental health services, gender-affirming care, and strong support for frontline workers in the HIV/AIDS sector.

The network includes 45 agencies with approximately 1,000 collective staff across Ontario. We aim to offer a competitive benefits program as part of their membership to the OAN.

Key Considerations

1. OAN serves the HIV/AIDS sector and inclusion of people living with HIV is central to our work. As a result, many staff members within our network are people living with HIV and/or may also identify as queer, trans, or 2-Spirit. Their healthcare needs can be complex and often financially burdensome, requiring access to robust prescription drug coverage options.
2. Due to the nature of frontline work in the sector, there is a significant need for strong coverage and support for mental health and counseling services. Employees within our network face high levels of stress and burnout, making access to mental health resources essential.

Scope of Services

The selected provider(s) will be expected to offer a benefits plan that includes, but is not limited to:



- Prescription Drug Coverage: Either offering no annual drug coverage cap, or providing services to support navigation to prescription drug coverage to minimize out-of-pocket expenses.
- Extended Health Benefits: Coverage for paramedical services, mental health services, and gender-affirming care.
- Dental Coverage
- Vision Care
- Employee Assistance Program (EAP): A program with a strong understanding of the sector's needs, including support for mental health and well-being.
- Navigation Support: Assistance in understanding and accessing services within the benefits plan.

Proposal Requirements

Interested providers must submit a detailed proposal that includes the following:

1. Organizational Qualifications & Experience (2 pages maximum)

- Overview of the organization, including years of experience in the insurance industry providing group benefits
- Demonstrated experience working with non-profit organizations, preferred experience working with network and/or association structures
- Understanding and experience working with the diverse populations our agencies employ
- Include list of 3 similar agencies you've provided benefits support to

2. Coverage Options & Plan Design (5 pages maximum)

- Description of how you will negotiate and provide coverage that will meet our network needs; please include specific details on:
 - Prescription drug coverage - particularly how to minimize out of pocket expenses for HIV medication coverage (for prevention and care) for employees
 - Extended Health Benefits - Gender-affirming care options and mental health services, including therapy and counseling
 - Dental coverage (dentures, orthodontics, crowns)
 - Vision care
 - Employee Assistance Program (EAP) with sector-appropriate resources.
- Details on how to minimize premium increases over time



- Details on how plan navigation and support services will be provided.

4. Implementation & Administration (5 pages maximum)

- Description of the staged sign-up process to allow phased enrollment across network as members opt-in
- Administrative support and process for claims management.
- Accessibility and ease of use of services for employees.
- Support for non-permanent and seasonal employees.
- Demonstrated competency in working with diverse populations, including those employed in HIV service organizations.

Evaluation Criteria

Proposals will be evaluated based on the following criteria:

1. Experience & Qualifications (20%) – Experience working with non-profit and community-based organizations.
2. Coverage & Plan Design (30%) – Comprehensive and inclusive plan offerings that align with our priorities.
3. Pricing & Cost Stability (25%) – Competitive pricing with options for staged sign-up and rate stability.
4. Implementation & Administration (15%) – Ease of enrollment, claims process, and administrative efficiency.
5. Understanding of our community (10%) - demonstrated commitment and understanding of equity, diversity, and inclusion

Proposal Submission Instructions & Next Steps

Proposals must be submitted electronically by March 25, 2025 to nsmith@ontarioaidsnetwork.ca

All proposals will be reviewed by April 30, 2025 and final candidates will be invited to a follow up interview with the network shortly after.

The Ontario AIDS Network reserves the right to accept or reject any proposal and to negotiate with the selected provider(s) to ensure the best outcomes for our member agencies and employees.