



Agent of Record for Employee Benefit Programs

RFP 35-18-19

RESPONSE SUBMISSION DATE AND TIME

Friday, May 24 2019 by 3:30 PM (LOCAL TIME)

AT

CITY OF NORTH MIAMI, OFFICE OF THE CITY CLERK

CITY HALL, 1ST FLOOR, 776 NE 125TH STREET

NORTH MIAMI, FL 33161-4116

Log In Sheet for RFP Submittals

| | Company Name | Name | Date of Submittal | Time |
|----|--------------------------|------------------|-------------------|----------|
| 1 | Florida League of Cities | John Cabzares | 5/18/2019 | |
| 2 | Tamara Bryan-Sylvestre | Weeks & Callaway | 5/20/19 | |
| 3 | ROBECA CHARLES | SAPOTU/IN INS. | 5/24/19 | 11:38 AM |
| 4 | COMPOSITE SYNERGYS | Jay Manjarian | 5/24/19 | 1:38 |
| 5 | Gen Ring Group | | 5/24/19 | 10:00 AM |
| 6 | CRIZ Insurance | | | |
| 7 | Genix Benefits Group | Mike Getin | 5/24/2019 | 1:29 PM |
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COVER PAGE & CONTACT INFORMATION

**RFP No. 35-18-19
AGENT OF RECORD FOR EMPLOYEE BENEFIT PROGRAMS**

This form should be included as the very first page of your Proposal. Please complete the form in its entirety and have it signed by an authorized officer and/or principal of the Respondent. The "Contact Person" listed below should be an authorized designee of the Respondent whom the City may contact for any questions and/or to forward any correspondence related to this Solicitation.

Legal Name of
Proposer(s): CBIZ Benefits & Insurance Services, Inc.

Federal Employee
Identification (FEIN)
Number: 31-1582098

Mailing Address: 3945 W Atlantic Ave

City, State, Zip Code: Delray Beach, FL 33445

Contact Person: Nichelle Santos

Title: Vice President, Benefits Consultant

Email Address: nsantos@cbiz.com

Telephone Number: 732.433.0557

Fax Number: 816.897.4411

CBIZ Employee Benefits Consulting Services

May 20, 2019

City of North Miami

RFP No. 35-18-19

Nichelle Santos
Vice President, Benefits Consultant
2421 Atlantic Ave, Ste 101
Manasquan, NJ 08736
732.223.0070 | nsantos@cbiz.com

Jeff Booker
Vice President, Benefits Consultant
2421 Atlantic Ave, Ste 101
Manasquan, NJ 08736
215.292.8540 | jbooker@cbiz.com



C. LETTER OF INTRODUCTION



May 20, 2019

City of North Miami
Office of the City Clerk
776 NE 125th Street
North Miami, Florida 33161

Dear members of the evaluation committee,

The ability to offer competitive and comprehensive benefits packages is critical when it comes to attracting and retaining a workforce. With this goal in mind, CBIZ Employee Benefits makes it easier to navigate the complicated process of choosing the right benefits package. We understand and are sensitive to the challenges the City of North Miami is currently faced with regarding Employee Benefits and we are confident in our strategies to find solutions.

At CBIZ, we believe the growing complexity of the insurance industry necessitates a team who can offer a fresh look and innovative solutions, unique to each client and industry. Working with an experienced consultant provides critical guidance, leaving your HR team time to focus on the human element of their job.

With CBIZ, you have a strategic local partner who is backed by national resources, ensuring you always receive the most up-to-date options. Our dedicated staff have the expertise, knowledge and partnerships needed to deliver a fresh take on what our competitors view as plug-and-play options.

We ensure a competitive advantage by:

- Analyzing opportunity and risk related to cost, compliance, communication and administration
- Projecting costs using data analytics to aid in budgetary forecasting
- Providing consistency and engagement through a dynamic communication platform
- Tailoring multi-year strategy solutions to desired outcomes
- Minimizing uncertainty while maximizing health and welfare-plan dollars

After reviewing your Request for Proposal, we are excited to explore the opportunity of a partnership that offers an innovative benefits solution. We look forward to sharing a range of accessible program services that meet your needs.

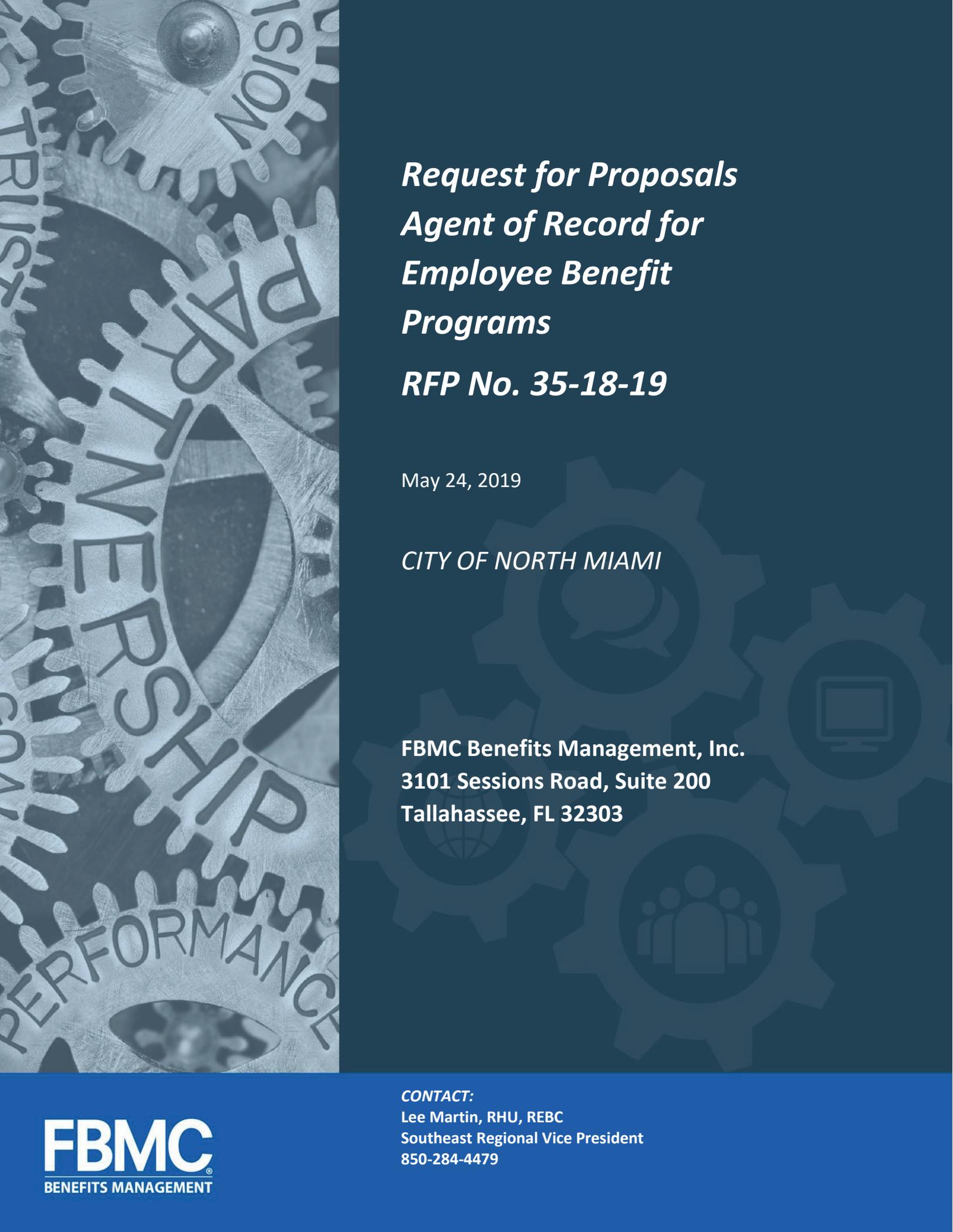
Best regards,

Nichelle Santos
Team Lead, Vice President

Jeff Booker
Vice President, Benefits Consultant



Nichelle Santos
Team Lead and Vice President
3945 West Atlantic Avenue
Delray Beach, FL 33445
732.433.0557 | nsantos@cbiz.com



***Request for Proposals
Agent of Record for
Employee Benefit
Programs***

RFP No. 35-18-19

May 24, 2019

CITY OF NORTH MIAMI

**FBMC Benefits Management, Inc.
3101 Sessions Road, Suite 200
Tallahassee, FL 32303**

CONTACT:
Lee Martin, RHU, REBC
Southeast Regional Vice President
850-284-4479

Tab C - Letter of Introduction



May 24, 2019

City of North Miami
Office of the City Clerk
776 NE 125th Street
North Miami, FL 33161-4116

Dear Mr./Madam:

FBMC Benefits Management, Inc. (FBMC) is pleased to submit this proposal in response to: **THE REQUEST FOR PROPOSALS – AGENT OF RECORD FOR EMPLOYEE BENEFIT PROGRAMS**. Through FBMC's 43 years of history serving public sector employers, FBMC has acquired a thorough understanding of the unique needs and customized requirements of state and local government entities' benefits programs.

Employee benefits is our only business, and we offer a **Total Solution** for benefits brokerage, management, and consulting, including:

- **Consulting and Brokerage** Services of core and voluntary employee and retiree benefits;
- **Communications & Education** of benefits;
- **Enrollment Management** and support for annual and year-round enrollments;
- **Administration** through our proprietary technology support systems; and
- **Compliance** services.

FBMC possesses the depth and quality of resources necessary to complete all phases of the contract, and we welcome the opportunity to further discuss ways that FBMC will address your needs and requirements. We look forward to the opportunity to provide the City of North Miami the products and services identified and described in this response.

During the period of proposal evaluation, please refer inquiries or requests to Lee Martin, Southeast Regional Vice President, by Phone: (850) 284-4479, or Email: lmartin@fbmc.com. Cookie Garcia, will be the primary contact throughout the contract term(s) if FBMC is the selected vendor. FBMC's corporate office is in Tallahassee, FL, where the scope of work in this proposal will be executed.

I am authorized by the Board of Directors to bind FBMC to the terms of the enclosed proposal. This proposal shall remain valid for a period of not fewer than sixty days from the date of this letter.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Patrick D. Flemming'.

Patrick D. Flemming, Esq.
Chief Regulatory Officer



FLORIDA MUNICIPAL INSURANCE TRUST

City of North Miami
Agent of Record for Employee Benefit
Programs
RFP No. 35-18-19
Due: Monday, May 20th at 3:30pm

Represented by:
Lindsey Larson, Account Executive

ELECTRONIC COPY

your **RESOURCE** | *your* **ADVOCATE** | *your* **PARTNER**



FLORIDA MUNICIPAL INSURANCE TRUST

May 20, 2019

Jean Joinville
Purchasing Agent
City of North Miami
Office of the City Clerk
776 NE 125th St
North Miami FL 33161

Re: RFP No 35-18-19

Dear Ms. Joinville:

In 1977, the Florida League of Cities established its insurance program at the urging of city officials, as they were unable to find affordable coverage. Today, the FMIT has grown to be one of the largest public entity programs in the United States, and is recognized for its outstanding service, broad forms of coverage with competitive pricing and value added services built by and for cities. The Trust has superior financial strength, highlighted by \$475 million in assets, \$195 million in surplus and approximately 600 members.

The Florida League of Cities is your association. We have established our programs in response to the needs and requests of our membership. Providing these services has saved our cities money over the past 40 years.

In addition to the cost savings, our proposal will show the significant improvement in services that have been implemented at the specific request of cities/members like North Miami.

These include:

- Insurance coverage provided by the League in partnership with United Healthcare without the additional fees associated with other fully insured programs.
- Hometown Health is a customized wellness initiative designed by and for cities exclusively. This is provided at no additional cost.
- Hometown Health screenings for your employees are fully funded by the League as part of your program. No additional cost.
- Hometown Health incentive awards for your employees are fully funded by the League as part of your participation. No additional cost.
- On-site services and health coaching provided by the League for your employees. No additional cost.
- Automated online enrollment and billing services provided at no additional cost.
- Claims administration provided directly by the League with claims management support by United Healthcare.
- League staff provides direct support on claims management – we know you by name.
- League plans are reviewed and fully compliant with the Affordable Care Act.
- The League is providing newsletters to members as well as quarterly webinars to inform County staff on the implementation and impacts of the Affordable Care Act. No additional cost.
- Regional workshops are continually held for member cities for personalized training on the Affordable Care Act. No additional cost.

your **RESOURCE** | *your* **ADVOCATE** | *your* **PARTNER**



COVER PAGE & CONTACT INFORMATION

**RFP No. 35-18-19
AGENT OF RECORD FOR EMPLOYEE BENEFIT PROGRAMS**

This form should be included as the very first page of your Proposal. Please complete the form in its entirety and have it signed by an authorized officer and/or principal of the Respondent. The "Contact Person" listed below should be an authorized designee of the Respondent whom the City may contact for any questions and/or to forward any correspondence related to this Solicitation.

Legal Name of Proposer(s): Foundation Risk Partners, Corporation
DBA-Foundation Risk Partners Public Entity Services

Federal Employee Identification (FEIN) Number: 81-5191759

Mailing Address: 1540 Conerstone Boulevard, Suite 230

City, State, Zip Code: Daytona Beach, FL 32117

Contact Person: Alan Florez

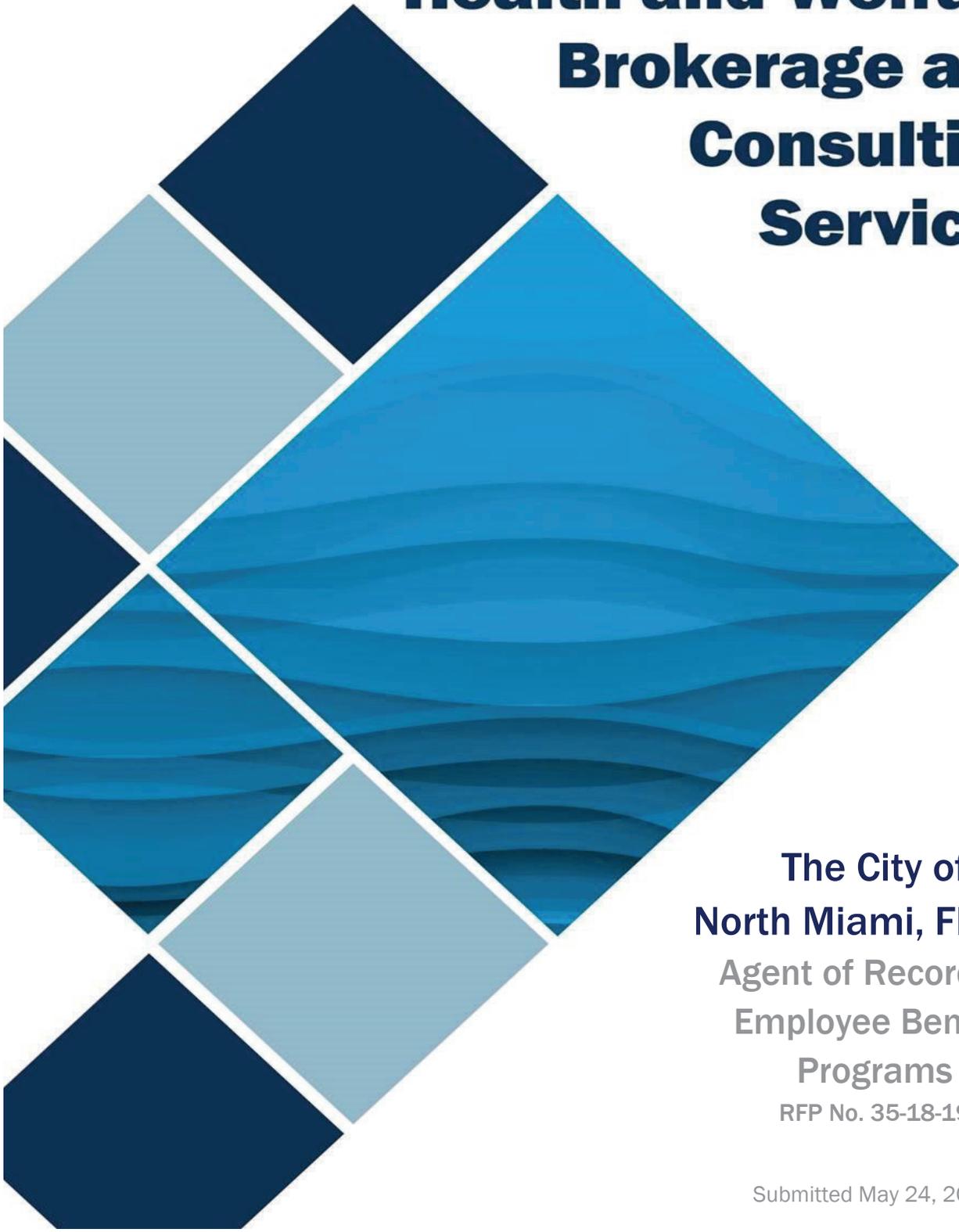
Title: EVP, Southeast Sales

Email Address: aflorez@FoundationRP.com

Telephone Number: 386.455.0128

Fax Number: 386.673.5370

Health and Welfare Brokerage and Consulting Services



**The City of
North Miami, Florida**
Agent of Record for
Employee Benefit
Programs
RFP No. 35-18-19

Submitted May 24, 2019

C. LETTER OF INTRODUCTION

Thank you for the opportunity to present our employee benefits consulting capabilities and service platform to The City of North Miami, Florida (the “City”).

Why Us?

- Dedicated Public Entity practice
- Reduce the City’s commission spend by approximately \$48,500 annually
- Dedicated employee resolution center (BenefitsVIP)
 - Multi-lingual employee advocacy, including Spanish and Creole
 - An average of 22 years industry experience
 - Open Mon-Fri, 8:30am to 8pm, EST
 - Accessible for employees, spouses and child dependents
 - 91% of inquiries resolved within 24 hours and 80% resolved on the first call
 - We adapt to North Miami’s culture
- Performance guarantees to ensure consistent, world-class service for the City
- Dedicated service lead (Eric Brewer), with a team of 8-10 individuals involved in ongoing support
- Onsite and local representation for employee meetings and monthly new hire orientation
- Proactive partner committed to containing \$4.8M benefits spend with innovative, creative and long-term cost-containment strategy
- In-house ERISA attorney aligned to North Miami to support all aspects of benefits compliance

Foundation Risk Partners (FRP) began with the convergence of two large, established consulting and brokerage platforms that now provide FRP’s comprehensive property and casualty and employee benefits insurance services. FRP currently operates in eight states with more than 900 employees and is among the 30 largest insurance consulting and brokerage firms in the United States.

We proudly represent large national brands such as, ABC Fine Wine & Spirits, IKEA and H&M, along with a number of cities and municipalities in the U.S. We understand the unique needs associated with a public entity, helping these employers manage people, compensation and benefit programs in the face of mounting costs, regulatory pressures and ongoing changes in the healthcare and insurance industries.

As a hopeful partner with the City, we wish to make it clear that we will work for you, not insurance companies. Our commitment is to ensure that, year in and year out, we will negotiate the most optimal carrier contracts available in the marketplace, and we will leverage the breadth and depth of our book of business to do so.

Our services and expertise are positioned to mitigate the City’s healthcare cost and risk challenges. We are fully prepared to fulfill each of 30 Scope of Services requirements outlined in Section 3.1 of your RFP and to meet all other requirement listed in the document.

A. Cover Page (Included in Appendix “B” of this RFP)

Include this sheet as the very first sheet of your Proposal. Please complete the form in its entirety. The contact person indicated should be someone the City may contact for any questions or provide any correspondence related to this RFP.



COVER PAGE & CONTACT INFORMATION

RFP No. 35-18-19
AGENT OF RECORD FOR EMPLOYEE BENEFIT PROGRAMS

This form should be included as the very first page of your Proposal. Please complete the form in its entirety and have it signed by an authorized officer and/or principal of the Respondent. The “Contact Person” listed below should be an authorized designee of the Respondent whom the City may contact for any questions and/or to forward any correspondence related to this Solicitation.

Legal Name of Proposer(s): Gelin Benefits Group, LLC

Federal Employee Identification (FEIN) Number: 47-2805753

Mailing Address: 1801 N.E. 123rd Street, Suite 314

City, State, Zip Code: North Miami, FL 33181

Contact Person: E. Mike Gelin

Title: President

Email Address: mike@gelinbenefitsgroup.com

Telephone Number: (954) 260-0181

Fax Number: (888) 960-6146

RFP No. 35-18-19
AGENT OF RECORD FOR EMPLOYEE BENEFIT PROGRAMS Page 35 of 41

C. Letter of Introduction

Provide a brief introduction letter highlighting the overall experience and qualifications of the Respondent with respect to the services requested under this Solicitation.

Alberto Destrade
Purchasing Director
City of North Miami
776 NE 125th Street
North Miami, Florida 33161

Dear Mr. Destrade and Selection Committee Members,

The Gelin Benefits Group is pleased to submit this proposal for RFP No. 54-17-18 Agent of Record for Employee Benefits Programs to the City of North Miami. We affirm that we can provide the scope of services outlined in the RFP and have the resources, skills, experience, and capacity to successfully meet the needs of the City of North Miami.

The Gelin Benefits Group is an insurance advisory, brokerage and benefits consulting firm with over 50 years of combined industry experience. The team is led by Mike Gelin, a Certified Employee Benefits Specialist, who spent 15 years advising large complex clients at some of the largest and most respected global insurance brokerage firms including Marsh & McLennan and Aon Consulting. The Gelin Benefits Group takes a systematic and detailed approach to managing projects and tasks. We fully understand the scope of services outlined in the RFP and commit to providing those services based on the highest level of expectations.

The City of North Miami offers a comprehensive employee benefits package, wellness program, and online enrollment system to a diverse and multigenerational and multi-ethnic group of employees and dependents. The Gelin Benefits Group staff has the insurance, brokerage, advisory, and cultural understanding necessary to communicate the strengths of the benefits program to the City's valued employees and dependents. We will assist in identifying gaps in coverage and making recommendations to cover those gaps while educating employees on how to best maximize the benefits and wellness program services offered.

The Gelin Benefits Group is uniquely qualified and positioned to provide all the services outlined in this Request for Proposal. We look forward to working with you in helping the City attain its budgetary and human capital objectives. We will provide unparalleled service, legal advice, actuarial expertise if necessary, and technology solutions to the City of North Miami's valued employees and their dependents.

Sincerely,

E. Mike Gelin

▶▶▶ REQUEST FOR PROPOSAL



**Agent of Record for
Employee Benefits Program**

PREPARED BY:

Andrew Goodman
VP, Benefits Consultant

877.948.8887
andrewg@sapoznik.com



May 24, 2019

Alberto Destrade, Purchasing Director
City of North Miami
776 NE 125th Street
North Miami, FL 33161

Re: Agent of Record for Employee Benefits Program
RFP No. 35-18-19

Dear Alberto,

Sapoznik Insurance is pleased to participate in the RFP for the City of North Miami. We have served the City for almost two decades, and we are proud of what we have accomplished together. We are confident that our continued partnership will have a positive impact on your employee satisfaction and bottom line. We have prepared this reply to illustrate our continued enthusiasm to provide cost-effective benefit products, health and wellness solutions, time-saving services, including our robust technology solutions and creative cost containment strategies for the City.

Sapoznik has a reputation of excellence, however, we do not rest on our laurels nor take this relationship for granted. We serve the City, not the insurance carriers, and we work hard to earn your trust every day. We welcome the opportunity to demonstrate to the City that Sapoznik understands your employees' needs, demographics, challenges, and motivations. As your trusted partner, we use our knowledge of the specific needs of the City and its employees to drive our strategy, design and execution of your benefits. We will continue to help you manage the various programs in the face of escalating costs, regulatory pressures, and ongoing challenges in the healthcare industry.

Eighteen years ago, we accepted a challenge to improve the City's standings with the insurance carriers. We are elated that over our tenure, we have elevated the City to its current premier status, which was no easy feat. We stabilized your costs in a market of rising rates, and received multiple rate passes and premium reductions. We will continue to exercise our negotiating power to secure the best carrier contracts and provide comprehensive benefits while being mindful of the cost incurred by the employees. Last year we collaborated with the City Manager to seamlessly change carriers, reduce costs by 13%, improve benefits, and performed open enrollment in record time to name a few examples.

From paper to online enrollments, and everything in between, what allows us to remain nimble and to adjust our strategy and services are the advancements of technology that we employ. We use employee portals and customized websites to expedite employee communications to provide timely, and accurate information. To alleviate administrative burdens, we have automated manual processes such as the Affordable Care Act (ACA) tracking and reporting. With all of the advances made in technology, we are all still human. We believe that the key is to embrace technology while never losing sight of the importance of the human touch.

Both the City and Sapoznik have a passion for wellness, and we have worked together with the Personnel Department to enhance your wellness program each year, resulting in the City becoming a finalist two years in a row for the South Florida Business Journal's Healthiest Employers Awards and the Florida Worksite Wellness Awards. Here are some of the additional accomplishments we've achieved together:

- In excess of \$2 million of negotiated savings over the past five years
- Based on 2018 national averages, we saved the City approximately \$1.4 million dollars in 2018 (please see benchmarking document that follows)
- Maintained rich comprehensive benefit plans, with current actuarial value of 90%, while successfully reducing employee costs in 2019
- In 2018, we engaged the City with over 2,900 wellness touchpoints
- Implemented and maintained new technology platforms to streamline open enrollment, employee communications, ACA compliance, and telemedicine

CITY OF NORTH MIAMI

RFP # 35-18-19 AGENT OF RECORD FOR EMPLOYEE BENEFIT PROGRAMS

Proposal Contact: Cindy Thompson, V.P. of Operations
Tel: (800) 244-3696 or (561) 626-6797
Email: cindy.thompson@gehringgroup.com

Due Date:
Friday, May 24, 2019 @ 3:30 P.M.

Submitted by:



4200 Northcorp Parkway, Suite 185
Palm Beach Gardens, Florida 33410
(561) 626-6797 / (800) 244-3696
(561) 626-6970 - Fax
www.gehringgroup.com

May 20, 2019

City of North Miami
Office of the City Clerk
City Hall, First Floor
776 NE 125th St.
North Miami, FL 33161-4116

Re: RFP # 35-18-19

Dear Evaluation Committee Member:

Gehring Group is pleased to provide this proposal in response to the City of North Miami's RFP for Agent of Record for Employee Benefits Programs. Gehring Group is unique in our qualifications to be your broker/consultant for three notable reasons: 1) we are public sector experts as public sector is our only industry specialty; 2) our unique non-producer corporate organizational structure allows us to offer our clients a broad depth of value-added services and a deep bench of expertise; and 3) our all-inclusive service model allows our clients the opportunity to utilize our resources without concern for additional cost.

First, public sector is (and for the past 26 years has been) our only specialty industry, and accordingly it influences how we think, and how we tailor our services and processes – specifically for the unique needs and nuances of this very important sector of employer organizations. Currently, we provide insurance related services for over 100 public sectors throughout Florida. These organizations include municipalities, counties, school boards, first responders (fire and law enforcement), special taxing districts and constitutional officers. Our extensive public sector focus and expertise affords us the ability and experience to provide real time benchmarking studies and related case study comparatives for consideration.

Second, our organization is a collaborative advisory firm, rather than an agency of producers. Our team members, including our benefits consultants, are paid a salary rather than a commission. What this means for our clients is a depth of centralized resources and a think tank of seasoned experts and professionals committed to serving all clients' needs, collaborating and negotiating in an informed and experienced concurrent manner in order to achieve the most cost savings and greatest results for our clients. It also means resources – we employ our own wellness coordinators, ACA experts and graphic designers, and we tap into necessary outside focused resources to benefit our clients such as employment attorneys, Affordable Care Act attorneys, and actuaries with health program specialty. Without producers as a sales force, it is especially important to our organization that we create amazing client experiences – because we grow by having great references. At the foundation of Gehring Group's approach to client engagement is a commitment to transparency, flexibility and responsiveness.

Third, Gehring Group is unique in that we offer an all-inclusive model. Our core services encompass those requested in the Scope of Services outlined in the RFP; and we have outlined various additional value-added