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HEALTH CARE BENEFITS CONSULTANT SERVICES
2021-108-WG

SECTION 0100 INSTRUCTIONS TO PROPOSERS

1. GENERAL. This Request for Proposals (RFP) is issued by the City of Miami Beach, Florida (the “City”), as the means for prospective Proposers to submit their qualifications, proposed scopes of work and cost proposals (the “proposal”) to the City for the City’s consideration as an option in achieving the required scope of services and requirements as noted herein. All documents released in connection with this solicitation, including all appendixes and addenda, whether included herein or released under separate cover, comprise the solicitation, and are complementary to one another and together establish the complete terms, conditions and obligations of the Proposers and, subsequently, the successful Proposer(s) (the “contractor[s]”) if this RFP results in an award.

The City utilizes Periscope S2G (formally known as BidSync) (www.periscopeholdings.com or www.bidsync.com) for automatic notification of competitive solicitation opportunities and document fulfillment, including the issuance of any addendum to this RFP. Any prospective Proposer who has received this RFP by any means other than through Periscope S2G must register immediately with Periscope S2G to assure it receives any addendum issued to this RFP. Failure to receive an addendum may result in disqualification of proposal submitted.

2. PURPOSE. The City of Miami Beach is committed to providing comprehensive and cost-effective benefit plans and programs to its employees and retirees. Through this RFP, the City is seeking proposals from well qualified firms for health care benefits consulting services, actuarial and financial reporting services to assist the administration with the employee benefits program offered, which include the following.

- medical insurance
- dental insurance
- vision insurance
- wellness program
- basic life insurance
- supplemental life insurance
- health savings account
- short and long-term disability
- supplemental disability insurance
- flexible spending account
- legal plan
- pet insurance
- deferred compensation
- cobra
- accidental death & dismemberment insurance (line-of-duty)
- employee assistance program
- identity theft protection

The desired scope of services is detailed in Appendix A.

3. ANTICIPATED RFP TIMETABLE. The tentative schedule for this solicitation is as follows:

RFP Issued	February 11, 2021
Pre-Proposal Meeting	February 25, 2021 @ 10:00AM ET
Deadline for Receipt of Questions	March 8, 2021 @5:00PM ET
Responses Due	March 18, 2021 @ 3:00PM ET
Evaluation Committee Review	TBD
Proposer Presentations	TBD (if applicable)
Tentative Commission Approval Authorizing Negotiations	TBD
Contract Negotiations	Following Commission Approval

4. PROCUREMENT CONTACT. Any questions or clarifications concerning this solicitation shall be submitted to the Procurement Contact noted below:

Procurement Contact:
William Garviso, CPPB

Telephone:
(305) 673-7490

Email:
WilliamGarviso@miamibeachfl.gov

Additionally, the City Clerk is to be copied on all communications via e-mail at: RafaelGranado@miamibeachfl.gov, or via facsimile: 786-394-4188.

The Bid title/number shall be referenced on all correspondence. All questions or requests for clarification must be received no later than ten (10) calendar days prior to the date proposals are due as scheduled in Section 0200-3. All responses to questions/clarifications will be sent to all prospective Proposers in the form of an addendum.

5. PRE-PROPOSAL MEETING OR SITE VISIT(S). Only if deemed necessary by the City, a pre-proposal meeting or site visit(s) may be scheduled. Attendance for the pre-proposal meeting **shall be via telephone** and recommended as a source of information but is not mandatory. Proposers interested in participating in the Pre-Proposal Meeting must follow these steps:

- (1) Dial the TELEPHONE NUMBER: +1 786-636-1480 (Toll-free North America)
- (2) Enter the MEETING NUMBER 456 223 02#

Proposers who are participating via telephone should send an e-mail to the contact person listed in this RFP expressing their intent to participate via telephone.

6. PRE-PROPOSAL INTERPRETATIONS. Oral information or responses to questions received by prospective Proposers are not binding on the City and will be without legal effect, including any information received at pre-submittal meeting or site visit(s). The City by means of Addenda will issue interpretations or written addenda clarifications considered necessary by the City in response to questions. Only questions answered by written addenda will be binding and may supersede terms noted in this solicitation. Addendum will be released through Periscope S2G. Any prospective proposer who has received this RFP by any means other than through Periscope S2G must register immediately with Periscope S2G to assure it receives any addendum issued to this RFP. Failure to receive an addendum may result in disqualification of proposal. Written questions should be received no later than the date outlined in the Anticipated RFP Timetable section.

7. CONE OF SILENCE. This RFP is subject to, and all proposers are expected to be or become familiar with, the City's Cone of Silence Requirements, as codified in Section 2-486 of the City Code. Proposers shall be solely responsible for ensuring that all applicable provisions of the City's Cone of Silence are complied with, and shall be subject to any and all sanctions, as prescribed therein, including rendering their response voidable, in the event of such non-compliance. Communications regarding this solicitation are to be submitted in writing to the Procurement Contact named herein with a copy to the City Clerk at rafaelgranado@miamibeachfl.gov

8. ADDITIONAL INFORMATION OR CLARIFICATION. After proposal submittal, the City reserves the right to require additional information from Proposers (or Proposer team members or sub-consultants) to determine: qualifications (including, but not limited to, litigation history, regulatory action, or additional references); and financial capability (including, but not limited to, annual reviewed/audited financial statements with the auditors notes for each of their last two complete fiscal years).

9. PROPOSER'S RESPONSIBILITY. Before submitting a response, each Proposer shall be solely responsible for making any and all investigations, evaluations, and examinations, as it deems necessary, to ascertain all conditions and requirements affecting the full performance of the contract. Ignorance of such conditions and requirements, and/or failure to make such evaluations, investigations, and examinations, will not relieve the Proposer from any obligation to comply with every detail and with all provisions and requirements of the contract, and will not be accepted as a basis for any subsequent claim whatsoever for any monetary consideration on the part of the Proposer.

10. DETERMINATION OF AWARD. The City Manager may appoint an evaluation committee to assist in the evaluation of proposals received. The evaluation committee is advisory only to the city manager. The city manager may consider the information provided by the evaluation committee process and/or may utilize other information deemed relevant. The City Manager's recommendation need not be consistent with the information provided by the

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evaluation committee process and takes into consideration Miami Beach City Code Section 2-369, including the following considerations:

- (1) The ability, capacity and skill of the Proposer to perform the contract.
- (2) Whether the Proposer can perform the contract within the time specified, without delay or interference.
- (3) The character, integrity, reputation, judgment, experience and efficiency of the Proposer.
- (4) The quality of performance of previous contracts.
- (5) The previous and existing compliance by the Proposer with laws and ordinances relating to the contract.

The City Manager may recommend to the City Commission the Proposer(s) s/he deems to be in the best interest of the City or may recommend rejection of all proposals. The City Commission shall consider the City Manager's recommendation and may approve such recommendation. The City Commission may also, at its option, reject the City Manager's recommendation and select another Proposal or Proposals which it deems to be in the best interest of the City, or it may also reject all Proposals.

11. NEGOTIATIONS. Following selection, the City reserves the right to enter into further negotiations with the selected Proposer. Notwithstanding the preceding, the City is in no way obligated to enter into a contract with the selected Proposer in the event the parties are unable to negotiate a contract. It is also understood and acknowledged by Proposers that no property, contract or legal rights of any kind shall be created at any time until and unless an Agreement has been agreed to; approved by the City; and executed by the parties.

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SECTION 0200

GENERAL CONDITIONS

TERMS & CONDITIONS –SERVICES. By virtue of submitting a proposal in response to this solicitation, proposer agrees to be bound by and in compliance with the Terms and Conditions for Services (dated April 13, 2020), incorporated herein, which may be found at the following link:

<https://www.miamibeachfl.gov/city-hall/procurement/standard-terms-and-conditions/>

DRAFT

SECTION 0300 PROPOSAL SUBMITTAL INSTRUCTIONS AND FORMAT

1. ELECTRONIC RESPONSES (ONLY). Proposals must be submitted electronically through Periscope S2G (formerly BidSync) on or before the date and time indicated. Hard copy proposals or proposals received through email or facsimile are not acceptable and will be rejected.

A proposer may submit a modified proposal to replace all or any portion of a previously submitted proposal until the deadline for proposal submittals. The City will only consider the latest version of the bid.

Electronic proposal submissions may require the uploading of attachments. All documents should be attached as separate files in accordance with the instructions included in Section 4, below. Attachments containing embedded documents or proprietary file extensions are prohibited. It is the Bidder's responsibility to assure that its bid, including all attachments, is uploaded successfully.

Only proposal submittals received, and time stamped by Periscope S2G (formerly BidSync) prior to the proposal submittal deadline shall be accepted as timely submitted. Late bids cannot be submitted and will not be accepted. Bidders are cautioned to allow sufficient time for the submittal of bids and uploading of attachments. Any technical issues must be submitted to Periscope S2G (formerly BidSync) by contacting (800) 990-9339 (toll free) or S2G@periscopeholdings.com. The City cannot assist with technical issues regarding submittals and will in no way be responsible for delays caused by any technical or other issue.

It is the sole responsibility of each Bidder to ensure its proposal is successfully submitted in BidSync prior to the deadline for proposal submittals.

2. NON-RESPONSIVENESS. Failure to submit the following requirements shall result in a determination of non-responsiveness. Non-responsive proposals will not be considered.

1. Bid Submittal Questionnaire
2. Failure to comply with Minimum Eligibility Requirement (See Appendix A, Section A1).
3. Cost Proposal (Tab 4).

3. OMITTED OR ADDITIONAL INFORMATION. Failure to include the Bid Submittal Questionnaire (completed and submitted electronically) and the Cost Proposal shall render a proposal non-responsive. Non-Responsive proposals will not be considered. With the exception of the Bid Submittal Questionnaire (completed and submitted electronically) and the Cost Proposal, the City reserves the right to seek any omitted information/documentation or any additional information from Proposer or other source(s), including but not limited to: any firm or principal information, applicable licensure, resumes of relevant individuals, client information, financial information, or any information the City deems necessary to evaluate the capacity of the Proposer to perform in accordance with contract requirements. Failure to submit any omitted or additional information in accordance with the City's request shall result in proposal being deemed non-responsive.

4. ELECTRONIC PROPOSAL FORMAT. In order to maintain comparability, facilitate the review process and assist the Evaluation Committee in review of proposals, it is strongly recommended that proposals be organized and tabbed in accordance with the tabs, and sections as specified below. The electronic submittal should be tabbed as enumerated below and contain a table of contents with page references. The electronic proposal shall be submitted through the "Line Items" attachment tab in Periscope S2G.

TAB 1 Cover Letter & Minimum Qualifications Requirements

1.1 Cover Letter and Table of Contents. The cover letter must indicate Proposer and Proposer Primary Contact for the purposes of this solicitation.

1.2 Minimum Qualifications Requirements. Submit verifiable information documenting compliance with the minimum qualification requirements established in Appendix A, Minimum Requirements and Specifications.

TAB 2 Experience & Qualifications

2.1 Qualifications of Proposing Firm. Submit detailed information regarding the relevant experience and proven track record of the firm and/or its principals in providing the scope of services similar as identified in this solicitation, including experience in providing similar scope of services to public sector agencies. Submit at least three (3) projects within the last five (5) years where the Proposer has performed services similar to the scope of this RFP for a public sector agency. For each project that the Proposer submits as evidence of similar experience for the firm and/or any principal, the following is required: project description, agency name, agency contact, contact telephone & email, and year(s) and term of engagement. For each project, identify whether the experience is for the firm or for a principal (include name of principal).

2.2 Qualifications of Proposer Team. Provide an organizational chart of all personnel and consultants to be used for this project if awarded, the role that each team member will play in providing the services detailed herein and each team members' qualifications. A resume of each individual, including education, experience, and any other pertinent information, shall be included for each Proposal team member to be assigned to this contract. including but not limited to:

- a. An actuary with experience in employee benefits and, in particular, self-funded plans.

2.3 Actuary Experience. Actuary experience is critical for the performance of the resulting contract. As such, provide the resume of each actuary professional, including education, experience, and any other pertinent information, to be assigned to this contract.

TAB 3 Approach and Methodology

3.1 Routine Services. Submit detailed information on how Proposer plans to accomplish the required scope of services, including detailed information, as applicable, which addresses, but need not be limited to:

- review and evaluate existing City benefit related agreements to provide recommendations;
- assist in preparation of City's request for proposals for its medical, dental, life, disability and voluntary benefit plans;
- provide plan design and contribution design modeling; manage negotiations of premium rates, actuarial and reporting services, etc.;
- assisting the City with any analysis and research necessary to develop recommendations for ensuring cost effectiveness in all plans and offerings.

TAB 4 Cost Proposal

Submit a completed Cost Proposal Form (Appendix B).

SECTION 0400

PROPOSAL EVALUATION

1
Evaluation Committee. An Evaluation Committee, appointed by the City Manager, shall meet to evaluate each Proposal in accordance with the requirements set forth in the solicitation. If further information is desired, Proposers may be requested to make additional written submissions of a clarifying nature or oral presentations to the Evaluation Committee. The evaluation of proposals will proceed in a two-step process as noted below. It is important to note that the Evaluation Committee will score the qualitative portions of the proposals only. The Evaluation Committee does not make an award recommendation to the City Manager. The results of Step 1 & Step 2 Evaluations will be forwarded to the City Manager who will utilize the results to make a recommendation to the City Commission. In the event that only one responsive proposal is received, the City Manager, after determination that the sole responsive proposal materially meets the requirements of the RFP, may, without an evaluation committee, recommend to the City Commission that the Administration enter into negotiations. The City, in its discretion, may utilize technical or other advisers to assist the evaluation committee in the evaluation of proposals.

2. Step 1 Evaluation. The first step will consist of the qualitative criteria listed below to be considered by the Evaluation Committee. The second step will consist of quantitative criteria established below to be added to the Evaluation Committee results by the Procurement Department. An Evaluation Committee, appointed by the City Manager, shall meet to evaluate each Proposal in accordance with the qualifications criteria established below for Step 1, Qualitative Criteria. In doing so, the Evaluation Committee may review and score all proposals received, with or without conducting interview sessions.

Step 1-Qualitative Criteria	Maximum Points
Experience and Qualifications	60
Approach and Methodology	20
TOTAL AVAILABLE POINTS for Qualitative Criteria	80
Step 2-Quantitative Criteria	
Veteran's Preference Points	5
Cost Proposal	20
TOTAL AVAILABLE POINTS for Qualitative and Veteran's Preference Criteria	25

3. Revenue Proposal Evaluation. The cost proposal points shall be developed in accordance with the following formula:

Sample Objective Formula for Revenue Points				
Vendor	Vendor Revenue Proposal	Example Maximum Allowable Points (Points noted are for illustrative purposes only. Actual points are noted above.)	Formula for Calculating Points (cost of proposal being evaluated / highest revenue proposal X maximum allowable points = awarded points) Round to	Total Points Awarded
Vendor A	\$200	20	$\$200 / \$200 \times 20 = 20$	20
Vendor B	\$150	20	$\$150 / \$200 \times 20 = 15$	15
Vendor C	\$100	20	$\$100 / \$200 \times 20 = 10$	10

4. Determination of Final Ranking. At the conclusion of the Evaluation Committee Step 1 scoring, Step 2 Points will be added to each evaluation committee member's scores by the Procurement Department. Step 1 and 2 scores will be converted to rankings in accordance with the example below:

		Proposer A	Proposer B	Proposer C
Committee Member 1	Step 1 Points	82	76	80
	Step 2 Points	22	15	12
	Total	104	91	92
	Rank	1	3	2
Committee Member 2	Step 1 Points	79	85	72
	Step 2 Points	22	15	12
	Total	101	100	84
	Rank	1	2	3
Committee Member 2	Step 1 Points	80	74	66
	Step 2 Points	22	15	12
	Total	102	89	78
	Rank	1	2	3
Low Aggregate Score		3	7	8
Final Ranking*		1	2	3

5. DETERMINATION OF AWARD. The City Manager may appoint an evaluation committee to assist in the evaluation of proposals received. The evaluation committee is advisory only to the city manager. The city manager may consider the information provided by the evaluation committee process and/or may utilize other information deemed relevant. The City Manager's recommendation need not be consistent with the information provided by the evaluation committee process and takes into consideration Miami Beach City Code Section 2-369, including the following considerations:

- (1) The ability, capacity and skill of the Proposer to perform the contract.
- (2) Whether the Proposer can perform the contract within the time specified, without delay or interference.
- (3) The character, integrity, reputation, judgment, experience and efficiency of the Proposer.
- (4) The quality of performance of previous contracts.
- (5) The previous and existing compliance by the Proposer with laws and ordinances relating to the contract.

The City Manager may recommend to the City Commission the Proposer(s) s/he deems to be in the best interest of the City or may recommend rejection of all proposals. The City Commission shall consider the City Manager's recommendation and may approve such recommendation. The City Commission may also, at its option, reject the City Manager's recommendation and select another Proposal or Proposals which it deems to be in the best interest of the City, or it may also reject all Proposals.

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APPENDIX A

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Minimum Requirements & Specifications

2021-108-WG
HEALTH CARE BENEFITS CONSULTANT
SERVICES

PROCUREMENT DEPARTMENT
1755 Meridian Avenue, 3rd Floor
Miami Beach, Florida 33139

A1. Minimum Eligibility Requirements. The Minimum Eligibility Requirements for this solicitation are listed below. Bidder shall submit the required submittal(s) documenting compliance with each minimum requirement. Proposers that fail to comply with minimum requirements shall be deemed non-responsive and shall not have its bid considered.

1. Proposers must be licensed in the State of Florida as a Type 21, Class 05 Agency (Resident) or Type 91, Class 05 Agency (Non-Resident).
2. Proposer must have provided services similar to those defined herein to three (3) public sector clients within the last five (5) years.

Submittal Requirements: Provide a list of public sector clients to include contact name, title, agency, telephone number, email address, and contract dates.

A2. Statement of Work Required. The successful proposer shall provide health care benefits consulting services, actuarial and financial reporting services to assist the administration with the employee benefits program offered. There are presently 1584 employees/retirees within the plan network.

Consultant shall at a minimum provide the following scope of services as specified in each group:

Group 1 Health Care Benefits Consulting Services:

- Work with City's Human Resources Department and medical and dental health care coverage providers to develop an in-depth analysis of current self-funded programs.
- Advise the City in establishing strategic goals with respect to its employee benefits program and its employee wellness program.
- Review and evaluate existing or future City benefit related agreements, including but not limited to administrative service agreements with insurance carriers, new case documents and service agreements to provide recommendations to the City on terms and conditions, accuracy and appropriateness, and cost effectiveness
- .
- Annual review of all current group benefit programs to provide recommendations of plan and funding design for short-term and long-term direction.
- Assist in preparation of the City's Request for Proposal process for its self-insured medical, dental, life and voluntary coverage benefit plans which include, but may not be limited to, short and long-term disability coverage, critical illness coverage, accident care, dependent life and supplemental care coverage.
- Assist in the preparation of, and participate in, meetings held between labor bargaining units and the City to discuss benefit contract issues, including cost estimates for modified benefit programs and methodology for rate calculations. The selected Proposer shall be able to discuss emerging trends, critical success factors, best practices, and the potential financial impact to the City.

- Present key legislation affecting employee benefits to City Officials, including Mayor and Commissioners.
- Provide professional legal consulting support and advice on the review of recommended plan amendments and for other benefit-related matters, as necessary, to ensure compliance with federal and state legislation.
- Evaluate stop loss coverage and make related recommendations to ensure the City's self-insurance benefits are protected from catastrophic losses.
- Provide guidance on Transitional Reinsurance program and calculate Transitional Reinsurance Fee.
- Assist with all compliance issues including the Patient Protection and Affordable Care Act, Health Insurance Portability and Accountability Act (HIPAA), Medicare Part D, Consolidated Omnibus Budget Reconciliation Act (COBRA) and Governmental Accounting Standards Board (GASB) and any legislation that has an impact on employee benefits.
- Provide guidance on Medicare Part D Retiree Drug Subsidy and submit actuarial attestation.
- Review vendor summary plan descriptions for accuracy in benefits provided and ensure compliance with all governmental regulations.
- Prepare reports informing the City Administration of benefit market conditions (Market Analysis) that may affect the City's policies and risk exposures prior to policy renewals.
- Conduct quarterly meetings with the City's Human Resources, Finance and Budget staff to provide claims experience, plan costs and projections of claims and revenues.
- Provide assistance in resolving complex claims issues.
- Provide other services that may be necessary in the future.

Group 2 Actuarial and Financial Reporting Services:

- Provide all actuarial services, by a professional actuary who is either a staff member or sub-contractor of the successful proposer, as required by the City in relation to health and benefit plans to provide information to decision-makers and reduce risks.
- Provide actuarial services to analyze all benefit programs including plan design, claims, utilization trends, and contribution rates for the self-insured plans prior to open enrollment, by June 1 of each year.
- Prepare full bi-annual Governmental Accounting Standards Board (GASB) evaluation and reporting.
- Provide the City with guidance on its Obligations for Postemployment Benefits other than pensions (OPEB) Trust.
- Prepare an annual report of the City's OPEB liability as of September 30 each year by October 15 of the same year.
- Conduct the City's Healthcare Reform Forecasting Analysis.
- Conduct annual claims audit of self-funded plans at Administrator's facility, to include review and compliance with contractually established:
- Performance standards

- Payment accuracy of claims
- Coding accuracy of claims
- Claims turnaround time
- Plan provisions accuracy
- Any errors identified by selected Proposer must be properly classified as financial or non-financial and presented in a written report with findings, or upon completion of the audit, to the City's Project Manager.

A3. Special Conditions

1. **TERM OF CONTRACT.** The term of the Agreement resulting from this RFP shall be for an initial term of two (2) years.
2. **OPTION TO RENEW.** The City, through its City Manager, will have the option to extend for three (3) additional one-year periods at the City Manager's sole discretion. The successful contractor shall maintain, for the entirety of any renewal period, the same revenue share, terms, and conditions included within the originally awarded contract. Continuation of the contract beyond the initial period, and any option subsequently exercised, is a City prerogative, and not a right of the successful contractor.
3. **ADDITIONAL SERVICES.** Services not specifically identified in this request may be added to, or deleted from, any resultant contract upon successful negotiations and mutual consent of the contracting parties, and approval by the City Manager.
4. **FIRM NON-AFFILIATION.** Proposer must be an independent consulting firm and not affiliated with any insurance company, third party administration agency for benefits, or insurance provider network.
5. **ACTUARIAL EXPERIENCE.** Proposing firm shall have on staff or as part of its team an actuary with experience in employee benefits and in particular self-funded plans.

APPENDIX B

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Cost Proposal Form

2021-108-WG
HEALTH CARE BENEFITS CONSULTANT
SERVICES

PROCUREMENT DEPARTMENT
1755 Meridian Avenue, 3rd Floor
Miami Beach, Florida 33139

**APPENDIX B
COST PROPOSAL FORM**

Failure to submit Appendix B, Cost Proposal Form, in its entirety and fully executed by the deadline established for the receipt of proposals will result in proposal being deemed non-responsive and being rejected.

Proposer affirms that the prices stated on the cost proposal form below represent the entire cost of the items in full accordance with the requirements of this RFP, inclusive of its terms, conditions, specifications and other requirements stated herein, and that no claim will be made on account of any increase in wage scales, material prices, delivery delays, taxes, insurance, cost indexes or any other unless a cost escalation provision is allowed herein and has been exercised by the City Manager in advance. All corrections on the Cost Proposal Form (**Appendix B**) shall be initialed.

Group 1 Description		(A) Fixed Fee per employee per month	(B) Estimated number of Employees/ Retirees (for calculation purposes only)	(C) Monthly Cost A x B=C
G1.	Fee To Be Paid Per Employee Per Month For Healthcare Benefits Consulting Services	\$_____	1584	\$_____
			Total (C x 12 months)	\$_____

Group 2 Description		Annual Retainer Amount
G2.	Annual Retainer Amount For Actuarial And Financial Reporting Services (To Be Paid On A Quarterly Basis)	\$_____

Total Cost of Services per year
(G1 Total + G2 Total) \$_____

Bidder's Affirmation	
Company:	_____
Authorized Representative:	_____
Address:	_____
Telephone:	_____
Email:	_____
Authorized Representative's Signature:	_____

APPENDIX C

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Insurance Requirements

2021-108-WG
HEALTH CARE BENEFITS CONSULTANT
SERVICES

PROCUREMENT DEPARTMENT
1755 Meridian Avenue, 3rd Floor
Miami Beach, Florida 33139

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INSURANCE REQUIREMENTS

The vendor shall maintain the below required insurance in effect prior to awarding the contract and for the duration of the contract. The maintenance of proper insurance coverage is a material element of the contract and failure to maintain or renew coverage may be treated as a material breach of the contract, which could result in withholding of payments or termination of the contract.

- A. Worker's Compensation Insurance for all employees of the vendor as required by Florida Statute 440, and Employer Liability Insurance for bodily injury or disease. Should the Vendor be exempt from this Statute, the Vendor and each employee shall hold the City harmless from any injury incurred during performance of the Contract. The exempt Vendor shall also submit (i) a written statement detailing the number of employees and that they are not required to carry Workers' Compensation insurance and do not anticipate hiring any additional employees during the term of this contract or (ii) a copy of a Certificate of Exemption.
- B. Commercial General Liability Insurance on an occurrence basis, including products and completed operations, property damage, bodily injury and personal & advertising injury with limits no less than \$1,000,000 per occurrence, and \$2,000,000 general aggregate.
- C. Automobile Liability Insurance covering any automobile, if vendor has no owned automobiles, then coverage for hired and non-owned automobiles, with limit no less than \$1,000,000 combined per accident for bodily injury and property damage.
- D. Professional Liability in the amount of \$1,000,000.

Additional Insured - City of Miami Beach must be included by endorsement as an additional insured with respect to all liability policies (except Professional Liability and Workers' Compensation) arising out of work or operations performed on behalf of the contractor including materials, parts, or equipment furnished in connection with such work or operations and automobiles owned, leased, hired or borrowed in the form of an endorsement to the contractor's insurance.

Notice of Cancellation - Each insurance policy required above shall provide that coverage shall not be cancelled, except with notice to the City of Miami Beach c/o EXIGIS Insurance Compliance Services.

Waiver of Subrogation – Vendor agrees to obtain any endorsement that may be necessary to affect the waiver of subrogation on the coverages required. However, this provision applies regardless of whether the City has received a waiver of subrogation endorsement from the insurer.

Acceptability of Insurers – Insurance must be placed with insurers with a current A.M. Best rating of A:VII or higher. If not rated, exceptions may be made for members of the Florida Insurance Funds (i.e. FWCIGA, FAJUA). Carriers may also be considered if they are licensed and authorized to do insurance business in the State of Florida.

Verification of Coverage – Contractor shall furnish the City with original certificates and amendatory endorsements, or copies of the applicable insurance language, effecting coverage required by this contract. All certificates and endorsements are to be received and approved by the City before work commences. However, failure to obtain the

required documents prior to the work beginning shall not waive the Contractor's obligation to provide them. The City reserves the right to require complete, certified copies of all required insurance policies, including endorsements, required by these specifications, at any time.

CERTIFICATE HOLDER MUST READ:

CITY OF MIAMI BEACH
c/o EXIGIS Insurance Compliance Services
P.O. Box 4668 – ECM #35050
New York, NY 10163-4668

Kindly submit all certificates of insurance, endorsements, exemption letters to our servicing agent, EXIGIS, at:

Certificates-miamibeach@riskworks.com

Special Risks or Circumstances - The City of Miami Beach reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances.

Compliance with the foregoing requirements shall not relieve the vendor of his liability and obligation under this section or under any other section of this agreement.