



Brown & Brown  
INSURANCE®

EMPLOYEE BENEFITS

## Broker Services for Employee Insurances

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Submitted By:

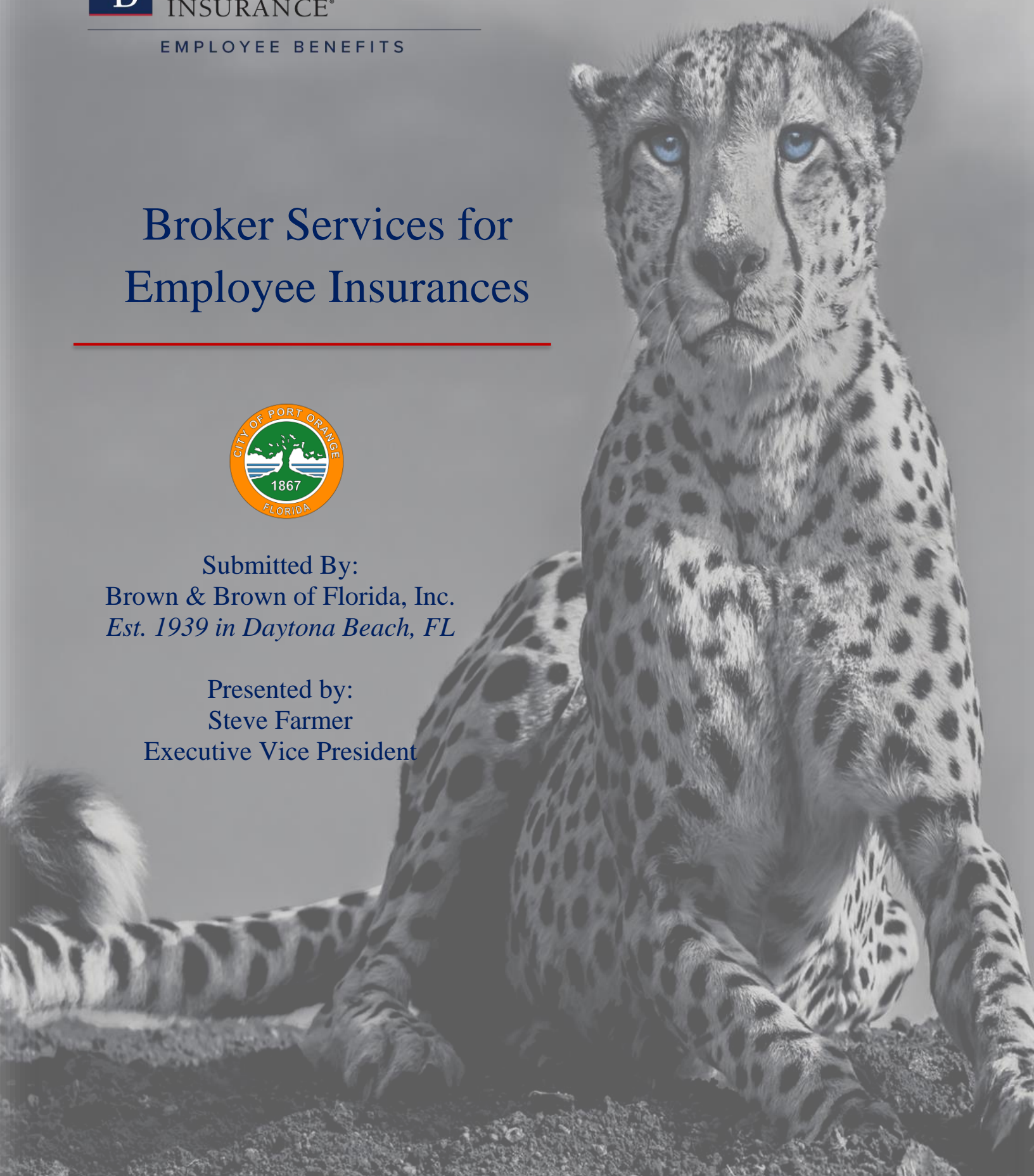
Brown & Brown of Florida, Inc.

*Est. 1939 in Daytona Beach, FL*

Presented by:

Steve Farmer

Executive Vice President



# RESPONSE AGENDA

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Tab A: Company History



Tab B: Qualifications and Abilities



Tab C: Location and Accessibility



Tab D: Licenses/ Insurance



Tab E: Financial Stability/ Litigation



Tab F: Client References



Tab G: Innovative Solutions



Tab H: Proposed Fee



Tab I: Required Documents

## STATEMENT OF INTEREST

February 18, 2021  
Michael Hall, Buyer  
City of Port Orange  
1000 City Center Circle  
Port Orange, FL 32129

RE: Request for Proposal RFP #21-04 Broker Services for Employee Insurances

Dear Mr. Hall and Evaluation Committee:

Thank you for the opportunity to continue our partnership with The City of Port Orange. The Daytona Beach Headquarters of Brown & Brown, Inc. is the current insurance consultant for the City and we are honored to submit this response to the City's Request for Proposal RFO#21-04—Broker Services for Employee Insurances.

We have proudly served The City of Port Orange and its employee benefits program for the last 5 years. Over that time, we have developed a deep understanding of the dynamics which shape the City's programmatic objectives - and we have used that knowledge to make significant enhancements to the benefits program, while keeping costs below industry and market trends.

### **The Power of our Partnership**

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The Brown & Brown Team and The City of Port Orange's Human Resources Team, in tandem with the guidance of The City's Manager and Board, have cultivated a true partnership which has allowed The City to elevate its employee benefits offerings beyond the previous capabilities. We have offered open enrollment guidance, provided and reviewed public entity benchmarking data, offered compliance education and support, created and distributed employee benefits booklets, and provided crucial employee communication materials.

Here are a few year-over-year highlights of the negotiations we have performed on behalf of the City to keep premiums as low as possible:

- **2017** – Negotiated with FHCP to cut medical renewal in half, saving the City \$228,000 from original renewal. We negotiated the dental, vision and life insurance coverages with Metlife and saved the City \$35,000 on those lines of coverage.
- **2018** – Negotiated with FHCP to keep medical rates flat and extend medical renewal from July plan year to a calendar plan year so the HSA plan deductible reset would align with the plan year. We also did the same for all lines of coverage with Metlife, extending those premiums with no increase for 18 months.

- **2019** – Medical and Ancillary premiums remained flat with no changes to plan designs.
- **2020** – Negotiated with FHCP to reduce medical renewal to under 4% increase, saving the City \$145,000 from original renewal. Negotiated lower increases for dental and Life saving the City \$9,000.
- **2021**– Negotiated with both Metlife and FHCP to keep medical and ancillary premiums flat with no plan design changes. Solidified this renewal by early August so we could get board approval by September and complete open enrollment early.

The person authorized to bind Brown & Brown in agreements and contracts is Mr. Steve Farmer. Contact information for Mr. Farmer is as follows:

Steve Farmer, Executive Vice President  
300 N Beach Street  
Daytona Beach, Florida 32114  
Email: [SFarmer@bbdaytona.com](mailto:SFarmer@bbdaytona.com)  
Office: (386) 239-7233

Enclosed are all required documents and information. Every effort was made to concisely provide all requested information, all required completed forms, and succinctly illustrate our understanding of the required scope of services.

Please consider this signed document as evidence that this proposal is in all respects fair and in good faith, without collusion or fraud.

We are available at the request of The City to participate in any oral interviews. Please feel free to contact me should you need further clarification of our proposal.

Kind regards,



Steve Farmer  
Executive Vice President

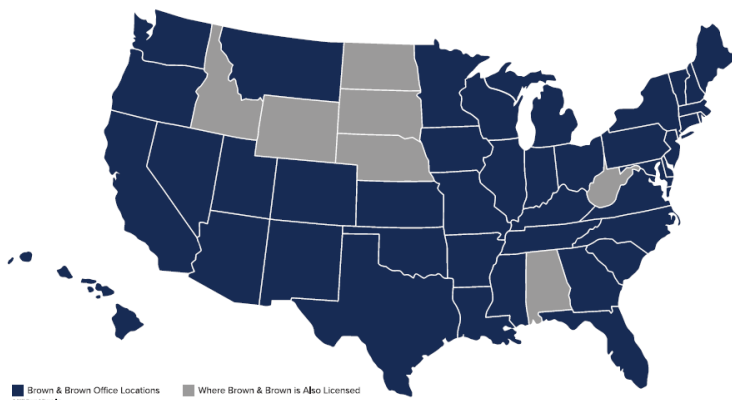
## Tab A: Company History, Qualifications, Ability and Capacity

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## 1. DESCRIPTION OF THE HISTORY OF THE FIRM, INCLUDING HOW LONG IT HAS BEEN IN BUSINESS IN THE CENTRAL FLORIDA AREA:

### Organizational History

Founded by the Brown family in Daytona Beach, Florida in 1939, Brown & Brown has grown into one of the largest insurance intermediaries in the world over the past 80 years. With over 10,000 employees and over 290 offices in 40 states, Bermuda and London, Brown & Brown and its subsidiaries offer a broad range of insurance and reinsurance products and services to business, public entity, individual, trade and professional association clients nationwide. Brown & Brown is a publicly traded company on the New York Stock Exchange under the stock symbol (BRO).



From the beginning, Brown & Brown has always focused on building meaningful relationships with our clients and with our communities, based on trust and service. Our core philosophy is: ***Always do what's best for our clients.*** It is our goal to exceed clients' expectations while maintaining the highest of professional and ethical standards.

Brown & Brown is "Built to Last" and its decentralized structure allows its offices to be proactive and to quickly react to changes according to local environments without waiting for bureaucratic approval. An important by-product of Brown & Brown's decentralized structure is that it serves to improve the quality of customer service. Each office is able to tailor its operations to fit the needs of its clients. However, we have national alignment as well. We have senior leadership dedicated solely to employee benefits, as well as a National Benefits Committee to share ideas and shape our employee benefits priorities and policies. The senior leaders and Benefits Committee sit on advisory boards of the insurance carriers and routinely meet with the insurance carriers' senior leadership teams, perform RFPs for all benefits related products and services, and are held responsible for the successful implementation of new initiatives and products.

One of our core philosophies, as communicated by Mr. J. Hyatt Brown, Chairman of Brown & Brown illustrates our culture and corporate commitment:

***"The best way is almost always the most difficult way. Long term success involves conflict with those who are not disciplined or committed. Our model is designed to allow those uncommitted undisciplined people to find other companies whose focus is not forever."***



## **CULTURE: “The People Recruiting & Enhancing Business”**

Ask anyone at Brown & Brown the secret to the Company’s eight decades of success, and they will give one answer: CULTURE. It is a corporate philosophy that combines bravado with old-fashioned business sense. Strive to do better than others and *hire only those who can surpass you*. Be bold but be sure you are willing to deal with the consequences. If something seems easy, it is probably wrong. **Our culture was built on two key segments centered on integrity and prideful relationships.**

Our drive to be the best has made Brown & Brown one of the largest and most respected independent insurance intermediaries in the nation, with over 80 years of continuous service. We believe that maintaining client loyalty requires *hiring people of the highest quality*. This commitment remains strong as we continually increase our budget to bring in new quality people and *invest heavily in each teammate’s training*. This training begins at hire and continues throughout teammates careers, many of which last over 30 years with the company. Each person is encouraged to further their education and all job-related designations are paid for by Brown & Brown. We understand that by investing in our most valuable asset, our people, we are *consistently ahead of our competition*.

Brown & Brown’s **Employee Benefits Division** has developed into one of the nation’s largest with premiums in excess of \$6 billion annually. This also includes aggregate stop loss premium in excess of \$430 million. This premium affords us a distinct advantage when it comes time to negotiate the city of Port Orange’s renewal. Brown & Brown’s established relationships with carriers, and our reputation, provide us with a proven ability to bring forth the most competitive rates and programs the market has to offer. We have a National Employee Benefits Leadership team comprised of Regional Presidents, a Medical Director, a Mental Health Director, Technology Team, and a Population Health Management team. We also have several consortiums specific to self-funded plans for prescription drug placement and stop loss insurance that leverage our national premium volume for enhanced terms and conditions as well as pricing. Brown & Brown’s success is due largely to our ability to adapt to the demands of the marketplace and to the needs of our clients.



### **Number of Years in Business:**

Brown & Brown has grown into one of the largest insurance intermediaries in the world over the past 80 years.

### **Address:**

The Daytona Beach office of 345 employees is located at 300 N Beach Street Daytona Beach, FL 32114.

### **Name Changes, Changes in Ownership, Reorganizations:**

Over the last 5 years we have grown from 7,807 employees to 10,083 employees nationally and internationally. We have achieved this through organic growth and acquisitions. Brown and Brown has not undergone name changes, changes in ownership or reorganizations.

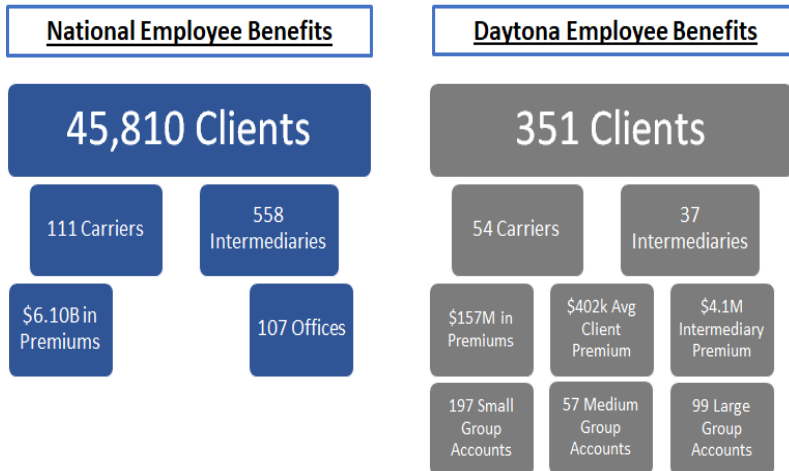
*Honesty and integrity are cornerstones of the Brown & Brown (B&B®) culture. The Company’s reputation depends on the conduct of its representatives. All persons who are associated with the Company are expected to conduct themselves professionally and ethically in the course of their duties, and to comply with all laws applicable to the Company’s operations. At Brown & Brown we know that the price of integrity is eternal vigilance.*

## 2. DESCRIPTION OF THE FIRM'S SIZE (PREMIUM VOLUME AND NUMBER OF STAFF) AND PRESENCE IN TOTAL AND AS IT OPERATES IN THE CENTRAL FLORIDA AREA:

### Employee Benefits Team

The National Employee Benefits team at Brown & Brown leverages its capabilities and volumes to create products and services for clients that standalone agencies would not be able to provide. With that said, Brown & Brown Daytona's Employee Benefits Division prides itself on operating and supporting our clients on a local level. This structure allows our office to provide hands-on service locally, while leveraging our national footprint when needed.

Brown & Brown, at a national level has tens of thousands of clients, supporting hundreds of carriers and vendors and billions of premiums. The Daytona Beach office leverages this volume and network to provide the services outlined in this proposal. The national and local volumes of clients are broken down as follows:



The National Employee Benefits team at Brown & Brown leverages its capabilities and volumes to create products and services for clients that standalone agencies would not be able to provide. With that said, Brown & Brown Daytona's Employee Benefits Division prides itself on operating and supporting our clients on a local level. This structure allows our office to provide hands-on service locally, while leveraging our national footprint when needed.

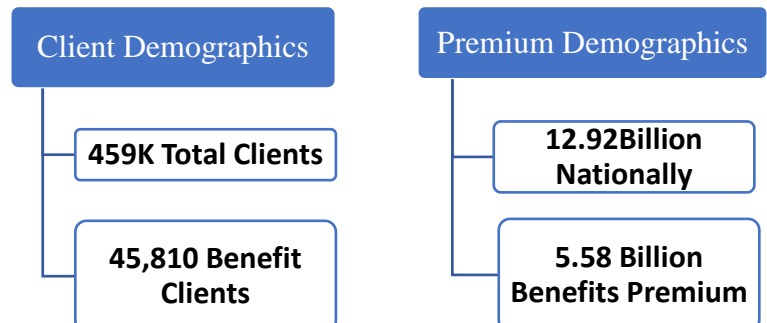
### Premium Volume

Brown & Brown's Employee Benefits Division has developed into one of the nation's largest with premiums in excess of \$6 billion annually. This premium affords us a distinct advantage when it comes time to negotiate the City of Port Orange's medical renewal. Brown & Brown's established relationships with carriers and our reputation provide us with a proven ability to bring forth the most competitive rates and programs the market has to offer.

Our staff is comprised of experienced forward-thinkers, with a client-first, service-focused approach. They are highly trained in public entity compliance and Florida State Statute 112.08 regarding public entity insurance placement. Our dedicated service and marketing teams act as an extension of your human resources and risk management departments. They, along with our account executives understand the unique demands and processes that public entities require. **This experience and expertise in serving public entities is a factor that differentiates us from the competition.**

Brown and Brown has 495K total accounts making up 12.92 Billion dollars in total premium.

Employee benefit broker services is nearly 10% of our book of business, which results 5.58 billion dollars in premium. Employee benefits products is 43.2% of our annual premium.





### 3. PROVIDE A LIST OF ALL PRESENT AND PAST PUBLIC SECTOR CLIENTS IN THE STATE OF FLORIDA:

State	Dept. of Financial Services	Florida, State of		
Counties	Baker Brevard Citrus Clay Columbia Desoto	Flagler Gadsden Gilchrist Gulf Highlands Jefferson	Lafayette Lee Levy Madison Marion Okaloosa	Santa Rosa Sarasota Volusia Wakulla Washington
Cities, Towns, Villages	Atlantis Auburndale Aventura Bal Harbour Village Bay Harbor Islands Bellevue Bunnell Casselberry Chattahoochee Chipley Coconut Creek Dania Beach Davenport Davie Daytona Beach Daytona Beach Shores Deland Deltona Destin	Doral Eagle Lake Edgewater Fellsmere Flagler Beach Fort Lauderdale Fort Myers Fort Walton Beach Freeport Groveland Haines City High Springs Highland Beach Holly Hill Indian Shores Indian River Shores Inverness Jacksonville Beach Jupiter	Lake Helen Lake Worth Lauderhill Lighthouse Point Longwood Madeira Beach Madison Marco Island Margate Mayo Miami Miami Gardens Monticello Mulberry Naples New Smyrna Beach North Miami North Port Ocala	Orange City Ormond Beach Palm Bay Palm Coast Perry Pierson Polk City Ponce Inlet Port Orange Punta Gorda Royal Palm Beach St. Cloud Sarasota South Daytona Tallahassee Treasure Island West Palm Beach Weston
Special Districts, Other	Barefoot Bay Recreation District Bayfront Bay Recreation District Big Bend Water Authority Bonita Springs FCD Broward County Housing Authority Broward MPO Buckhead Ridge MCD Central Florida Fire Charlotte County Sheriff Children's Board of Hillsborough Citrus County Sheriff Citrus MCD Clay County Utility Collier MCD Davie CRA East County WCD East Lake Tarpon Fire Emerald Coast Utilities Authority Estero Fire Rescue Fellsmere WCD Ft. Myers HA Ft. Myers Bch Fire	Golden Gate FCD Highlands County Sheriff Hillsborough Transit Authority Immokalee FCD Immokalee WSD Indian River Lagoon Council Jacksonville Beach CRA Jupiter RA Key Largo Ambulance Key Largo Fire/Rescue Lake Asbury MSBD Lake Region Lakes Lakewood Ranch Interdistrict Authority Lakewood Ranch Stewardship Dist. Lake Worth Drainage District Lee County HA Lehigh Acres Municipal Services Improvement Loxahatchee Groves WCD Loxahatchee River Dist. Melbourne Tillman WCD Miami Beach HA Miami Sports & Exhibition Authority	Moore Haven MCD Naples Airport Authority New River Solid Waste North Springs Improvement District Northern Palm Beach Co. Improvement District Old Plantation WCD Palm Beach County HA Pasco County Sheriff Dept. Peace River WSA Pine Tree WCD Pinellas Park WMD Pinellas Suncoast Fire Pinellas Suncoast Transit Pompano Beach HA Port Ybor Association, Inc. Ranger Drainage District St. Johns River WMD Sanibel Fire & Rescue Sebring Airport Seminole Improvement District South Indian River WCD South Trail Fire	Southeast Overtown Park West CRA Southwest Florida WMD Spring Lake Improvement Dist. St. Johns River Water Management District Suwannee River WMD Tallahassee Community Redevelopment Agency TBARTA Tampa Bay Water Tampa Historic Streetcar Three Rivers Library Tindall Hammock Irrigation & Soil Titusville HA Upper Captiva FD Viera Stewardship District Volusia County Clerk of Court Wakulla UFFA Washington County Sheriff West Palm Beach CRA Winter Haven HA 54 Community Development Districts
Schools, Universities	Bethune Cookman Univ. Cape Coral Charter Schools Authority Collier School District Embry-Riddle Aeronautical Univ.	Flagler County Public School Florida Atlantic Univ. Florida International Univ. Florida Polytechnic Univ. Lee School District	Madison School Board Marion School Board Okaloosa School District Orange County Schools Pasco School District	Seminole School District Volusia County School Board Univ. of Central Florida Univ. of Florida Univ. of West Florida

**4. LIST THE INSURANCE MARKETS AND CARRIERS THE FIRM CAN ACCESS LOCALLY AS WELL AS NATIONALLY:**

<b>Fully Insured</b>	<b>Alternate Funding</b>
Aetna	Aetna
AllSavers	BlueCross BlueShield
Assurant	Benecon/Veris
AvMed	Cheetah 1
BlueCross BlueShield (Public)	Cigna
BlueCross BlueShield (National)	Humana
Benecon/ Veris	Maestro
Capital Health Plan	National General Life
Cigna	Next Impact, LLC
Florida HealthCare	Ownership Rewards
Health First and Florida Hospital Care Advantage	Pareto
Humana	Roundstone
United Health Care	Trustmark
	WellNet
<b>TPA</b>	<b>Stop Loss</b>
Ameraplan	American General
Allied	Berkshire Hathaway Specialty
America's Choice	Berkley Accident and Health
Cigna	Companion Life
Continental Benefits	Crum & Foster
Coresource (a trustmark company)	ISU
Health Plans, Inc.	HM Insurance
Maestro Health	TMS
Mayo Clinic	Stealth Partner Group
Meritain	Strategic Benefit Advisors

Nova Health	SunLife
Health Scope Benefits	Symetra
Preferred Benefit Administrators	Voya
Paradigm Health Plans	Zurich
Roundstone	Buckingham Insurance
Prairie States	Medical Risk Managers
	Xchange Benefits LLC
<b>Ancillary</b>	<b>FSA, HSA, HRA</b>
Advantica - Vision only	EBC Flex
Aetna	Calirtly Benefit Solutions
Ameritas	HSA Bank
Avesis	Medcom
BlueCross BlueShield	Discovery Benefits
Cigna	Infinisource
Davis Vision	Wage Works (Health Equity)
Delta Dental	TASC
EyeMed	HR workplace
Guardian	ProBenefits
Hartford	<b>Worksite</b>
Humana	Aflac
Lincoln	Allstate
MetLife	Boston Mutual
Mutual of Omaha	Trustmark
Principal	Transamerica
Prudential	US Able Life (Florida Blue)
Reliance Standard	Colonial Life
Renaissance	<b>GAP/ MEC</b>
SunLife	American Public Life
Superior Vision	Chubb Accident & Health

Symetra	Humana
United Health Care	Key Benefits
Unum	OptiMed
VOYA	ACA Suite/ Solenture
VSP	Transamerica
<b>FMLA</b>	<b>Captive</b>
Hartford	IHC Captive (Pareto)
Guardian	AACEC Trust
Prudential	Benecon (Captive)
MetLife	Captive Resources
Standard	Swiss Re
Lincoln Financial	Roundstone
Cigna	Innovative Health Plan
<b>Other</b>	<b>Student/Int'l Programs</b>
AmWins Group Benefits	Aetna
Cigna Marketplace	AIG
Compass	Chubb
Conexis	Consolidated Healthplan
Elap	UHC (pghglobal)
Health Advocate	GBG
Hodges Mace	Hartford
Liazon Marketplace	Zurich
One America	Gerber Life (SMIC)
Nationwide (Pet Insurance)	Markel School
Pet Benefit Solutions	Metlife
Trupanion Pet Insurance	<b>Medical, Rx &amp; Dependent Audit</b>
Crum & Foster Pet Insurance (ASPCA)	BMI Audit
Surepoint (Wellness)	J. Graham Inc.
MD Live (Consult-a-doc)	MedReview, LLC

Teladoc / healthiestyou / best doctor	Claim Technologies Inc.
My Ideal Doctor	Locey & Cahill, LLC
Dr. On Demand (500+ only)	HMS
1800MD	<b>Business Travel</b>
Arag Legal	Chubb
Legal Shield	AIG
Legal Shield	GBG
Metlife Legal	Metlife
Bay Care	Hartford
New Directions	Reliance Standard
Morneau Shepell	Aetna
ComPsych Corporation	
CuraLinc	
CyberScout	
US Legal	
ID Watchdog	
Population Management	
Aetna Resources For Living	
Aetna	
<b>PBM's</b>	<b>Payroll Processing</b>
Axia Strategies	Payco
BeneCard	Plan Source
RxBenefits	ADP
Express Scripts	Paycor
Navitus	Paylocity
Pillar Rx	
CVS/Caremark	
Southern Scripts	
WelldyneRx	



<b>COBRA</b>	<b>Student Loans</b>
Infinisource	Prudential
Wage Works (Conexis)	Ameritas
Medcom	Ion Tuition
Demand Star	
BAS Health	

The carriers that were previously listed we work with and have a preferred status (not exhaustive).

Brown & Brown will leverage our substantial book of business with the insurance carriers to ensure the City receives the most competitive rates available in the market. Brown & Brown, Inc., has more business with the insurance carriers than any of our competitors which affords us a distinct advantage when it is time to negotiate.

## 5. DESCRIPTION OF THE FIRM'S NATIONAL NETWORKS AND CONTACTS:

Our parent company, Brown & Brown, Inc. was founded in 1939 in Daytona Beach and has since grown to be the largest insurance intermediary in Florida and the 6th largest in the world. That growth has pushed our company beyond 200 offices nationwide, housing more than 11,000 teammates. In Florida, our more than 50 offices, are comprised of 2,500 teammates responsible for the design, placement and servicing of annual insurance premiums in excess of \$2.5 Billion. Brown & Brown, Inc. is a family of highly specialized units performing insurance brokerage and advisement services for clients worldwide. Below is an example of some of our business units relevant to this RFP which provide philosophical and resource support to the Brown & Brown team.

We also have a National Employee Benefits team that provides additional resources which allow us to provide our clients with cutting edge solutions in all areas of their health and welfare plans. Please find examples of these resources:

- Medical Director
- Behavioral Health Director
- Population Health Team
- EB Technology Team
- Innovation Hub
- Compliance Teams
- Rx Consulting & Auditing
- Employee Benefits Specific
- Captives
- Stop Loss and Rx Consortiums
- Employee Communication
- (Benefits Hub, Benefits App)
- Industry leading communication on COVID-19 and its impact through our Medical Director and Compliance Team
- Industry white papers
- Membership in national and local insurance vendors brokerage committees
- Creation of proprietary products
- Data Warehouse Solutions
- Dedicated Data Analytics team that can create customized reporting for our clients.

Regarding Benefits Technology, we understand the landscape is constantly evolving which is why we have an entire Brown & Brown team dedicated to employee benefit technology and platforms. We recently completed an RFP of over 60 HRIS and Benefit Administration technology platforms and have selected four as our preferred vendors.

We build and maintain these preferred vendors systems in house so there can be more flexibility with adjustments that need to be made, assured of the accuracy of the systems and an expedited EDI file feed process can occur.

All of our preferred vendors have employee mobile apps available for member convenience and the ability to text message updates and reminders.

Our clients are able to view the systems in their entirety and run any type of report needed for informational and administrative purposes. In addition, we have preferred pricing with these vendors to make them affordable to all of our clients.

We also have enhanced technology services with our Employee Benefits App and Benefits Hub website. The Benefits app can allow your employees easy access to the health and welfare plans information, ID cards, and fund balances in HSA and FSA accounts.

The Benefits Hub website is a discount service platform that contains discounts for many different services such as weight loss programs, gyms, grocery delivery, pet insurance, etc. This is a service currently being offered to City of Port Orange employees.

With the impact of our national presence, we have direct relationships with leadership within all carriers on a national level.

We have regular communication with the C-level suite within all carriers, so that we can partner on services and products that will best benefit our mutual clients.

### Employee Engagement With BenefitHub

ATTRACT, RETAIN, AND MOTIVATE THE BEST TALENT FOR YOUR BUSINESS WITH BENEFITHUB

BenefitHub is an easy-to-use portal with a full range of benefits and rewards you can offer your employees.

**Why BenefitHub?**

- All your benefits, in one place
- Easy to use
- Incredible savings for your employees

20

Years in Business

5/10

Largest US Employers Use BenefitHub

10,000+

Customers Using BenefitHub

\$4,900

Average Annual Employee Savings

72%

Employee Engagement

Join dozens of Fortune 100 companies including America's two biggest employers. Please contact us to learn more about our employee benefit solutions.

### Access your ABC Company Benefits Anytime, Anywhere!

As an ABC Company employee, you can now access most employee benefits plan information and resources when you're "on the go" from your mobile device.

Nothing to install! Access from a computer, tablet or smartphone.

**Searchable**  
Quickly find service contact information and online resources

**Benefits Plans**  
Review benefit plan design information and find online provider directories

**Group Information**  
Access and print generic ID cards with group information

**Forms**  
Download and print benefit-related documents and forms

**demo.mybenefitsapp.com**

Add an icon to your smartphone for quick access

**iPhone**

Tap the Share icon in the bottom right corner

Tap the Add to Home screen icon

**Android**

Tap this icon in the top right corner

Select: Add to Home screen

### B&B CLIENT WEBINAR

Exploring New Alternatives to Traditional Employer Group Health Coverage

APRIL 25, 2018 AT 2PM EST

As a result of new DOL regulations, the requirements to establish an association health plan have been relaxed, potentially opening up this option for more employees. We will discuss the new rules and how they differ from the old ones and explain the situation where employees may want to consider joining an association health plan. We will also explain what a "captive health insurer" is, and how a captive may differ from a traditional self-funded employer group health plan with stop loss insurance. Again, we will identify the circumstances under which an employer may want to consider using a captive. Finally, we'll update you on any new legal developments affecting employer group health and welfare plans.

**Hosted By Mary V. Bauman**

Mary V. Bauman is an attorney at Miller Johnson in Grand Rapids, MI. She works with employers in establishing, amending, and terminating employee benefit plans of all types. Ms. Bauman is the chair of the firm's employee benefits and executive compensation practice group, and leads the health care reform team. She is a frequent speaker to corporations and professional associations on employee benefits topics including health care reform (Affordable Care Act), HIPAA (Health Insurance Portability and Accountability Act), and HITECH (Health Information Technology for Economic and Clinical Health Act). Ms. Bauman is recommended by Chambers USA for Employee Benefits & Executive Compensation and is listed in the "Best Lawyers in America" for Employee Benefits Law. Other significant honors include being recognized as a Most Influential Woman by the Grand Rapids Business Journal and a Woman in the Law by Michigan Lawyers Weekly.

**MILLER JOHNSON**  
Attorneys

**Brown & Brown**  
Insurance

For Brown & Brown employees and their clients:  
**CLICK THE LINK TO REGISTER:**  
[https://pgl.webcasts.com/joinhere.jsp?e=1186375&tp\\_key=c58ef1e91a](https://pgl.webcasts.com/joinhere.jsp?e=1186375&tp_key=c58ef1e91a)

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## **6. LIST SPECIAL EXPERIENCES OF THE FIRM IN PLACING INSURANCE COVERAGES FOR A MEDIUM SIZE CITY OR SIMILAR EXPERIENCE IN THE PRIVATE SECTOR:**

### **Public Entity Specialist**

Our Daytona office is the largest B&B office in Florida and specializes in public entities. We have developed systems and products to specifically address the needs of our public sector clients. We have separate and distinct job functions which allow our team to be specialists in their field and leaders over our peers.

Our marketing department follows all procurement guidelines when bidding insurance coverage and we access the entire market, not just a select few that we prefer to do business with. We offer the distinct combination of a “boutique” public entity brokerage offering concierge-level service with the resources of a large national broker that allows us to negotiate better terms and conditions and create unique service plans based on our client’s goals and objectives. This arrangement allows us to design, place and service in excess of \$130 Million in insurance for our Florida based governmental clients alone. Our sole focus on the public entity sector enables us to provide expert consultation and guidance that will ensure our clients’ will efficiently manage the volatile risks that Florida governmental entities face.

Our service department is trained in public entity compliance and acts as a “back-office HR department” to help guide our public sector groups through any and all issues that may arise. We believe in proactive service to identify problems before they occur and work with the vendors to tailor their programs to suit the needs of the City. We understand the budget process and timeline as well as the unique demands of City Council’s.

Our risk management division likely can’t be matched within the state of Florida. We tailor the quarterly reports, monthly budget reports and benchmarking to the concerns of city of Port Orange. We can provide ad-hoc reporting and we provide vital insight on the claims experience and utilization to ensure a long-term sustainable health and welfare plan.

Brown & Brown staff is proudly involved and committed to top industry organizations and professional affiliations, including:



Abilities and characteristics that make Brown & Brown unique:

- Dedicated to Public Entities in the State of Florida
- Holistic program approach focused on lowering insurance premiums, reducing claims, improving benefits, and streamlining program administration through technology and concierge services.
- Access to 10,000 teammates worldwide within our Family of Companies which provide our team with guidance on industry trends. This includes our sister companies which represent Fortune 100 clients and 100,000+ life groups.
- History of designing and delivering the most competitive and efficient employee benefits programs to public entities.
- History of seeking and providing proactive solutions. We have consistently provided both short and long term, strategically sound, Employee Benefits, Property, Casualty and Workers' Compensation solutions that have saved our clients millions of taxpayer dollars.
- Our large client retention rate is 98% - This is testament to our ability to manage complex programs and maintain our clients' trust and confidence in us.
- Our teammates are highly trained in public entity compliance and Florida State Statute 112.08 regarding public entity insurance placement.
- We work with the unions as directed by our clients, usually by providing reports, insurance proposals, presentations and can be involved directly with union negotiations, at the City's direction.
- We have served as consultant for the majority of the local public entities for over a decade.

Our team's collective experience exceeds **500 years**, and all teammates are encouraged to continue their pursuit of knowledge by continuing educational endeavors. As a result, most teammates hold professional insurance/risk designations, including:

- |   |  |
|---|--|
| • GBA – Group Benefits Associate                            | • ARM-P – Associates in Risk Management for Public Entities                |
| • GBDS – Group Benefits Disability Specialist               | • RMPE – Completion of Risk Management for Public Entities Specific Course |
| • GWPC -Certified Wellness Program Coordinator              | • CIC – Certified Insurance Counselor                                      |
| • VBS – Voluntary Benefits Specialist                       | • CISR – Certified Insurance Service Representative                        |
| • CEBS – Certified Employee Benefits Specialist             | • CRM – Certified Risk Manager   |
| • Bachelor of Science – Risk Management/Insurance & Finance |  |

In addition to earning designations, Brown & Brown participates in continuing education sessions facilitated by our carrier partners and vendors keeping us at the forefront of any trends that may have an impact on our clients, attending webinars provided by Brown & Brown's ERISA attorney partner Miller Johnson, P.A., where legislative updates are concerned.

We then communicate any pertinent information with our clients through channels deemed appropriate by the City. Brown & Brown utilizes channels such as, in-person meetings, web meetings, conference calls, newsletters, emails and direct phone calls to our clients.



Below are some of our successes in negotiating cost savings and ongoing cost containment strategies specific to public entities of a similar size.

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## **City of St. Cloud – (Self-Funded with Onsite Clinic)**

**Employee Benefits Summary** – Brown & Brown provides the City with a full complement of employee benefits services. Including servicing and marketing of all employee benefits lines of insurance coverage, health care center, COBRA administration, quarterly/ semi-annual claims review, open enrollment meetings, health fair, benefits-at-a-glance booklets, OPEB Filing, Actuarial Services, Online Enrollment system, Telehealth Program, Employee Assistance Program, Mail Order Pharmacy Program, compliance updates and ACA Reporting.

Brown & Brown was awarded the City of St. Cloud's agent of record contract in April 2011. Since that time, we have saved the City more than **\$6,000,000 in premium** when compared to the fully insured program that was in place in 2011. At the inception of our agreement the City was fully insured, did not have a wellness program, and continued to struggle with double digit premium increases on their medical plan. Through a carefully constructed and innovative plan we mapped out a strategic vision to improve the cost effectiveness of the City's short and long-term healthcare benefits program.

### **2015**

Our objective for 2015 was to increase employee utilization to the health care center, monitor the disease management program through Marathon Health due to ongoing large claims and continued rise of health insurance cost. After our continued evaluation of the City's current plan utilization and cost control, we worked with staff to provide:

- Health Care Center employee participation rose to 70% due to promotion, plan design and education aimed directly to employees
- Cost savings plan design changes with the least amount of impact to the employees and their families. Brown & Brown implemented these changes after a detailed utilization process thereby minimizing the impact on employees
- Examined 4 pharmacy benefit vendor programs for cost containment and specialty drug programs

### **2016**

Our objective for 2016 was to see continued high level utilization of the employee health care center as well as continued engagement in the wellness initiatives.

- Presented a plan design analysis showing the best plan options for the City's self-funded program to further incentivize employee utilization to the health care center.
- The City has experienced the true strength and savings from a self-funded health insurance program and an onsite health care center. The City had endured multiple large claimants for two consecutive years driving up claim cost.
- However, as a result of transitioning to a self-funded plan and implementing the Health Care Center, we were able to sustain an enhanced employee benefit program while still controlling costs. The total 2-year cost (2014 to 2016) of the self-funded program and the Health Care Center was \$ 7.9 million, while a fully insured insurance program alone would have cost over \$10 million dollars.

Our objective for 2017 was again to increase utilization of the employee health care center as well as continued engagement in the wellness initiatives. We also aimed to save the City money through the renewal RFP process. Through carrier negotiations and actuarial expertise, Brown & Brown saved the City \$75,312 in Stop Loss premium, \$22,018 on Dental, for a total of **\$97,330**.

- Benchmarking is a tool we routinely use to determine the level of cost efficiency and competitiveness of our benefits program designs. For example, a benchmarking comparison of the City of St. Cloud's and the City of Kissimmee's programs done in 2016 reveals that the City of St. Cloud's health insurance cost per employee was about 20% less than Kissimmee's cost. Even more revealing is that St Cloud's benefits program is a traditional PPO while Kissimmee's is a high deductible plan.
- The City's cost per employee per month for the Health Care Center was also about 15% less than Kissimmee's cost (\$62.16 vs \$72.77). \*This comparison is based on data received directly from Kissimmee in July 2016.
- Health Care Center employee participation rose to 75% due to promotion, plan design and education aimed directly to employees.

### **2018**

Our objective for 2018 was to continue to drive results and engagement at the clinic and further promote a culture of health and wellness at the City.

- Onsite Health Care Center (Healthy4Life) – Brown & Brown negotiated the increased hours and renewal pricing.
- Administrative Services Agreement with Florida Blue – Brown & Brown negotiated the contract extension with no fee increase and an additional ***\$100,000*** in wellness dollars through October 1, 2019.
- Stop Loss – through Brown & Brown's analysis on the City's stop loss retention level and history of large claimants we were able to reduce the City's renewal increase from 6% to a 5%, an annual savings of ***\$110,783***.
- Dental Insurance – After examination of the City's 2-year claim history with MetLife, Brown & Brown negotiated a 9% annual increase down to a 4% increase, an annual saving of ***\$17,000***.

- Savings Achieved:

Administrative Services Agreement Wellness	\$100,000
Stop Loss Renewal	\$110,783
Dental	<u>\$ 17,000</u>
<b>Total Renewal Savings for 2018</b>	<b><u>\$227,783</u></b>

## 2019

Our objective for 2019 was again to see high level utilization of the employee health care center and to promote meaningful wellness initiatives, while assisting the City with the Onsite Clinic RFP. As with each year, we strived to save the City money through the renewal RFP process.

- Through our negotiations with the carriers and expertise of our actuary, Brown & Brown saved the City \$35,510 in Stop Loss premium, \$19,238 on Dental, for a total of \$54,748. *We also negotiated another \$25,000 wellness fund from Florida Blue.*

Throughout the year, we worked with staff to provide the following:

- Increased biometric screening rate to 88% of all employees, with 93% of those with chronic conditions engaged with the health center.
- Assisted HR and purchasing with developing RFP specifications for the onsite clinic RFP
- Assisted procurement with answering vendors questions throughout the RFP process.
- Once CareHere was selected, Brown & Brown began working with Marathon Health, CareHere and the City to ensure a smooth transition
- with minimal impact to the employees.
- Reviewed in depth claims analysis provided by our Senior Analytic Consultant.
- Provided benchmarking, funding projections, budget recommendations based on Brown & Brown's actuary's recommendation to allow for plenty of time for budget.
- Conducted multiple Employee Lunch and Learns at the health care center.
- Assisted with Lakefront Walking Challenge, which engaged 55% more of those employees that were not already engaged at the health center.
- Provided actuarial certification for the City's annual State Filing for their self-funded health insurance plan.
- Affordable Care Act Employer Responsibilities – Brown & Brown provided the following guidance:
  - Patient Center Outcome Research Institute – payment and filing IRS form 720.
  - Transitional Reinsurance Filing - TRF Reporting and filing assistance.
  - Health Plan Identification (HPID) – Filing to Centers from Medicare and Medicaid Services.

## City of Sarasota– (Self-Funded with Onsite Clinic)

**Employee Benefits Summary** – Brown & Brown was awarded the City of Sarasota’s Employee Benefits consulting contract in December 2016. Included in this contract is the complete suite of employee benefits brokerage, consulting, and support services. Including complete marketing of employee benefits coverages, onsite health care center, quarterly claims reviews, open enrollment meetings, health fair coordination, benefits-at-a-glance booklets, OPEB Filing, Actuarial Services, Online Enrollment system, Telehealth Program, Employee Assistance Program, Mail Order Pharmacy Program, and compliance updates.

We have worked with the City to ensure they are making the most out of their onsite health center and using the health center to drive costs down on their health plan. Each year, Brown & Brown works with the City to develop any RFPs according to when each contract is expiring.

### 2017

The City’s 2017 renewal was completed prior to Brown & Brown being awarded their business.

- Brown & Brown marketed the City’s EAP plan.
- Provided 8 alternate plans that either matched or enhanced their EAP plan and ultimately saved the City \$11,000 annually.
- Managed the procurement process for the City’s health care clinic vendor. The City chose to transition vendors effective 1/1/2018 from CareHere to Marathon Health.

### 2018

Brown & Brown marketed all lines of coverage including procuring rates for short and long-term disability, which were new lines of coverage to the City’s program.

- The 2018 competitive marketing process saved the City more than \$15,000 for the 1/1/2019 plan year.
- While the ASO was not taken through a competitive process, Brown & Brown negotiated a reduction by \$2.00 PEPM a 1-month fee holiday producing an additional savings of \$20,880 and \$43,937 respectively.
- Brown & Brown implemented CanaRx as an additional resource for safe and affordable brand name medications. The first year of the program, the City saved approximately **\$270,000** as compared to average U.S. plan costs.

## 2019

Brown & Brown worked with the City to develop RFPs for medical, Rx, dental, vision, stop loss, HRA, FSA, COBRA, Online Enrollment. During pre-renewal discussions, Brown & Brown recommended the City evaluate carving out their prescription drug plan for the 2020 plan year due to the substantial savings we have seen for other clients recently through a **Group Purchasing Organization** we have access to. After the RFP process, Brown & Brown's Senior Analytic Consultant analyzed and repriced all medications through the various respondents. The result was astounding.

- The City is projected to **save over 36%** on their prescription drug costs in 2020, resulting in over **\$1.3 million in savings**. This was due to improved purchasing terms and stronger rebates.
- CanaRx continued to prove beneficial as 75 enrolled members received 361 prescriptions at just over a total of \$103,000 as opposed to the average U.S. cost of \$375,600. Again, saving the City almost \$272,000 on their prescription spend.

For medical, Brown & Brown worked for months in assisting the City with evaluating ASO options. This included finalists' interviews, **repricing analysis on claims** to determine the strength of each carrier's network and a **disruption analysis on networks** to ensure employees would not be negatively impacted by a change in carrier/network.



### **City of Palm Coast – 385 full time employees**



The City of Palm Coast has been a Brown & Brown client since 1999 and at that time had only 35 employees. We have worked with them as they have grown to over 400 employees and changed their employee benefits package to grow along with them. Today they have a successful self-funded medical and pharmacy program with a high deductible option and an employee clinic. They have not increased their employee contribution amounts on their medical plan in four years. Their medical and pharmacy costs are currently in a negative trend. We have accomplished this while the employees remain very satisfied with their benefits package. In addition to the financial success of the City's health plan, Brown & Brown keeps the City up to date with all regulations and statutes on an ongoing basis.

### **City of DeLand – 350 full time employees**



The City of DeLand has been a client since 2010. Over the years we have worked closely with the Insurance Committee to evaluate new plan offerings, monitor claims utilization, and solicit and evaluate competitive proposals. The results of our negotiations on behalf of the City has saved over \$1.4 million dollars in health premiums. Brown & Brown also works closely with the City's onsite clinic provider to ensure the City's insurance plan benefits from the cost containment provided by the clinic. In addition to the financial success of the city's health plan, Brown & Brown keeps the City up to date with all regulations and statutes on an ongoing basis.

### **City of Daytona Beach – 775 full time employees**



The City of Daytona Beach has been our client since 2010. With aggressive marketing of this account we saved this client and its employees just under \$1,000,000 dollars in one year. We received multiple rate guarantees for this group as well. The following year we implemented a Health Savings Account (H.S.A.) plan and strategy that allowed for employees to have multiple options on their benefit plan. However, if the employees were to choose the H.S.A. plan, the City would contribute the difference in premium to the individual's H.S.A. account. Since implementation, we have been able to better control the loss ratio as well as mitigate cost increases. Prior to this strategy, many of the union employees wanted a separate benefits package from the other employees. During a recent renewal, we were able to negotiate a - 1% decrease for the medical plan, saving the City \$91,000. In addition to the financial success of the City's health plan, Brown & Brown keeps the City up to date with all regulations and statutes on an ongoing basis.

## 7. ADDITIONAL SERVICES OFFERED BY THE FIRM THAT ARE NOT LISTED IN THIS RFP BUT MAY BE OF INTEREST TO THE CITY.



### Brown and Brown, Daytona Beach

The Daytona Beach office of Brown & Brown has focused on risk management and the insurance needs of Florida's public entities since 1992. Since that time our public entity business has grown to include over 230 of Florida's public entities ranging from small special districts and towns to large school districts and counties. Brown & Brown Daytona has a particularly strong presence in the Volusia County and Central Florida area. We consult or act as a broker on 15 of the 16 municipalities in Volusia County and over 75 public entities within Central Florida.

#### Compliance with State Statutes and Regulations

Our cities, counties, and school district clients have come to count on Brown & Brown to keep them compliant and up to date on any new regulations or state statutes that will impact their benefits programs. Our internal counsel monitors initiatives being considered in Tallahassee and keeps the benefits team informed throughout the legislative session. A recent example of this was just this year when the Florida Legislature passed SB 426, which is now known as the **Firefighter Cancer Law**. We kept our cities informed as the bill was being considered and once it was signed into law, letting them know what exactly this new law meant. We sent out bulletins and emails as well as presented at several local luncheons to explain the new law, our recommendations for coverage, and the potential unknowns that were still to be resolved via court decisions.

The team assigned to the city of Port Orange is made up of public sector specialists with each one being trained and highly experienced with the statutes that govern our public entity clients. An example of this is **Florida Statute 112.08** which governs the procurement of insurance for public entities. We understand the requirement for cities, counties, and school districts to allow retirees to continue health coverage on the group plan. We follow the guidelines specific to marketing our clients' insurance plans to get them a fair price.

We also handle the annual actuarial filing for all our self-insured public entity clients.

### Compliance with Federal Laws

Employee Benefits compliance has become one of the most complex challenges facing employers and is where Brown & Brown can add tremendous value. Since the implementation of the Affordable Care Act, employers are turning to us more than ever to keep them informed and to assist them in complying with all DOL requirements

Brown & Brown has recognized this challenge facing our employer clients, and in turn, has devoted substantial resources into developing solutions for addressing the ACA requirements. We have hired Miller Johnson, a highly regarded ERISA/Employee Benefits Compliance firm, to be on retainer specifically to provide guidance as it is released and to answer questions that arise.

Brown & Brown will strive to keep city of Port Orange leadership and employees informed. We distribute several employee communications during open enrollment and throughout the year regarding wellness, compliance, benefit offerings and various newsletters that will be reviewed and approved by the city of Port Orange prior to printing and distributing to employees.

In addition to ACA Compliance, any time a client has a benefit related legal question, we email our attorneys at Miller Johnson and forward their legal opinion on the matter to the client. These responses are generally within the same day and add significant value. Should changes in regulation impact the City's employee benefits program, we will work with Miller Johnson to ensure you are educated on the matter as early as possible and a plan is established for compliance moving forward.

For some of the less complex HR / compliance questions, we have additional resources such as HR Workplace Services and Zywave, which also provide guidance for our clients. In addition to having the above resources available for specific questions and issues, we frequently advise our clients to attend the webinars that are hosted to proactively ensure compliance. We periodically send out newsletters and communications to keep our clients at the forefront of any legislative and/or industry updates.

In addition to the quality services highlighted in this RFP, Brown & Brown offers the below additional services:

- Free Cobra Administration
- HR Workplace Services – additional HR consulting and advise for all HR needs
- Benefits Admin/Online Enrollment – Online enrollment, billing, ACA compliance reporting and ongoing benefit administration
- Certified Wellness Program Coordinator
- Quarterly Claims Review (including historical claim analysis to identify trends and anomalies and make recommendations for potential actions to be taken)
- Employer and employee contribution modeling
- Ad Hoc Claims Analysis any time throughout the year
- Dedicated Senior Account Manager
- Expert Consulting and Implementation of Employee Clinics
- Customized Rx Programs
- Customized wellness programs
- Zywave
- Benchmarking Analysis
- Access to Florida Local Government Health Insurance Consortium
- Self-funded Feasibility Study
- Telemedicine Programs
- Employee Decision Making Tools
- Employee Total Compensation Statements
- Section 125 Compliance
- Plan Document/Wrap Document Preparation
- Medicare Supplemental Plan Options
- Assistance with Union Negotiations
- Free Access to ERISA Attorney
- Employee Surveys
- Dependent Eligibility Audits
- Pharmacy Benefit Manager Consulting
- Advantage Card Coalition
- Payroll vendor partnerships/discounts
- Commission Workshop Presentations
- Plan Design Analysis for medical and ancillary coverages (review of alternative options with associated cost savings projections)
- On-going contract review (to ensure conformity with City requirements)
- Attend and participate in annual open enrollment/benefits fairs
- Coordinate and participate in implementation of benefits, open enrollment and employee educational meetings
- Development of employee communications/educational materials
- Prepare and customize Benefits at a Glance Booklets
- State and Federal Legislative Compliance and updates including ACA
- Provide guidance and assistance with PPACA, HIPAA, ADA, FMLA, etc. reporting and employee notification
- Billing reconciliation and audits
- Act as a liaison with employees and insurers to resolve any issues/claim settlements
- Design and prepare annual personalized Employee Compensation Statements
- Provider Transparency Tools
- Health Advocacy Services

## Tab B: Qualifications and Abilities of Professional Personnel

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# 1. DESCRIPTION OF THOSE INDIVIDUAL'S EDUCATIONAL BACKGROUND INDICATING SPECIFIC STEPS TAKEN TO REMAIN CURRENT WITH TRENDS IN THE INSURANCE INDUSTRY.

## Employee Benefits Expertise

Brown & Brown's Employee Benefits practice makes your people our business. Backed by our national strength, our local service teams leverage our knowledge and experience to optimize the value created by your employee benefits program. Whether improving employee attraction and retention, getting the most out of your vendor partners, optimizing medical costs, or helping you assess the most suitable technology to meet your needs, our thoughtful and customer-specific solutions help give you peace-of-mind.

Brown & Brown Daytona's employee benefits staff of 50 teammates has over 500 years of collective benefits experience and each member is licensed by the State of Florida Insurance Department. Members of our team have rich backgrounds in a range of insurance professions including underwriting, risk management, claims processing, third party claims administration, medical billing, HR management, wellness plans, provider contracting, marketing, employee benefits technology as well as account management and health and welfare plan implementation.

We provide our teammates with extensive training that is on-going and includes categories such as industry overview, lines of coverages, carriers/vendors, servicing employers and members, compliance, technology, open enrollment and human resources. Below is a snapshot of some of the specific training items our teammates receive:

Category	Specific Training
Industry Overview	<ul style="list-style-type: none"> <li>Obtain License</li> <li>EB 101 CBT or Class</li> </ul>
Lines of Coverage/Strategy	<ul style="list-style-type: none"> <li>Medical, Ancillary &amp; Worksite</li> <li>Fully-Insured, Level-Funded, Self-Funded</li> <li>Consortium, Captives, RBP</li> <li>Contribution Modeling, Repricing, Disruption</li> </ul>
Service	<ul style="list-style-type: none"> <li>Customer Service – Insurance &amp; HR</li> <li>Communication – Tools &amp; Techniques</li> <li>Carrier Relationships/Negotiating</li> <li>Claims, Billing and Eligibility</li> <li>SBC's, SPD's and COC's</li> </ul>
Carriers/Vendors	<ul style="list-style-type: none"> <li>Medical, Ancillary &amp; Worksite</li> <li>HRIS and Benefit Administration</li> <li>HRA, HSA, FSA</li> <li>COBRA, HIPAA, ACA, 5500, Wrap, Sect. 125</li> <li>ERISA, Technology, Human Resources</li> </ul>
Compliance	<ul style="list-style-type: none"> <li>COBRA, HIPAA, ACA, 5500, Wrap, Sect. 125</li> </ul>
Technology	<ul style="list-style-type: none"> <li>HRIS and Benefit Administration</li> <li>System Testing and File Feeds</li> </ul>
Open Enrollment	<ul style="list-style-type: none"> <li>Benefit Guides</li> <li>Systems and Applications</li> <li>Mock Presentations</li> </ul>
On-Going Training	<ul style="list-style-type: none"> <li>Carrier Lunch &amp; Learns</li> <li>Industry Certifications</li> <li>Brown &amp; Brown University</li> </ul>

## Professional Designations

We are committed to remaining at the forefront of all industry trends by participating in professional memberships, continuing education, and through earning designations, as a result, most teammates hold professional insurance/risk designations, including:

CEBS – Certified Employee Benefits Specialist

GBA – Group Benefits Associate

GBDS – Group Benefits Disability Specialist

GWPC -Certified Wellness Program Coordinator

VBS – Voluntary Benefits Specialist

## Professional Organization Memberships

Florida League of Cities

Florida City and County Management Association

Florida Association of Special Districts

Florida Public Human Resources Association

National Association of Health Underwriters

National Organization of Life & Health Agents

Florida Association of Counties

Florida Educational Risk Management Association

Public Risk Management Association



**This information is proprietary and confidential and is not subject to public record.**

### **Brown and Brown University (BBU)**

Teammate development is very important at Brown & Brown. Our company leaders believe that change is constant, but culture survives, so Brown & Brown is forever. We want to constantly and consistently get better. Growth, change and teammate development is the hallmark of a healthy, flourishing company.

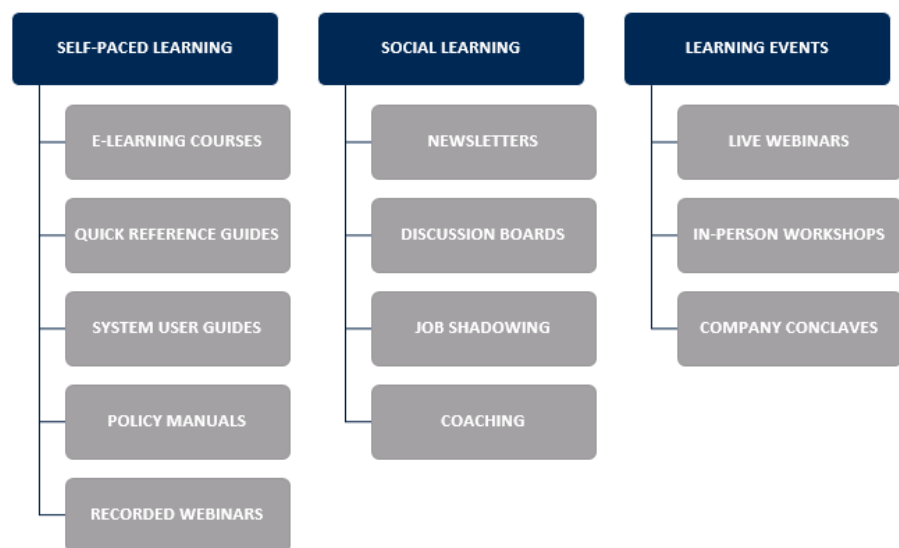
Brown & Brown University is a critical part of our ongoing education program and a key component of our relentless pursuit of talent development. At BBU, teammates, mentors, and leaders gain knowledge and form bonds that are the building blocks of a strong team. This helps drive our advocacy and service model, supports cross-company collaboration, and ultimately furthers our success.

### **Structure of BBU**

Brown & Brown University is designed to ensure that new and existing teammates receive consistent messaging regarding company culture, compliance, and job-related processes and procedures. Due to the decentralized nature of Brown & Brown, some profit centers may have extensive education programs in place, while others do not. The learning products available within Brown & Brown University may either replace or supplement the existing profit center education program.

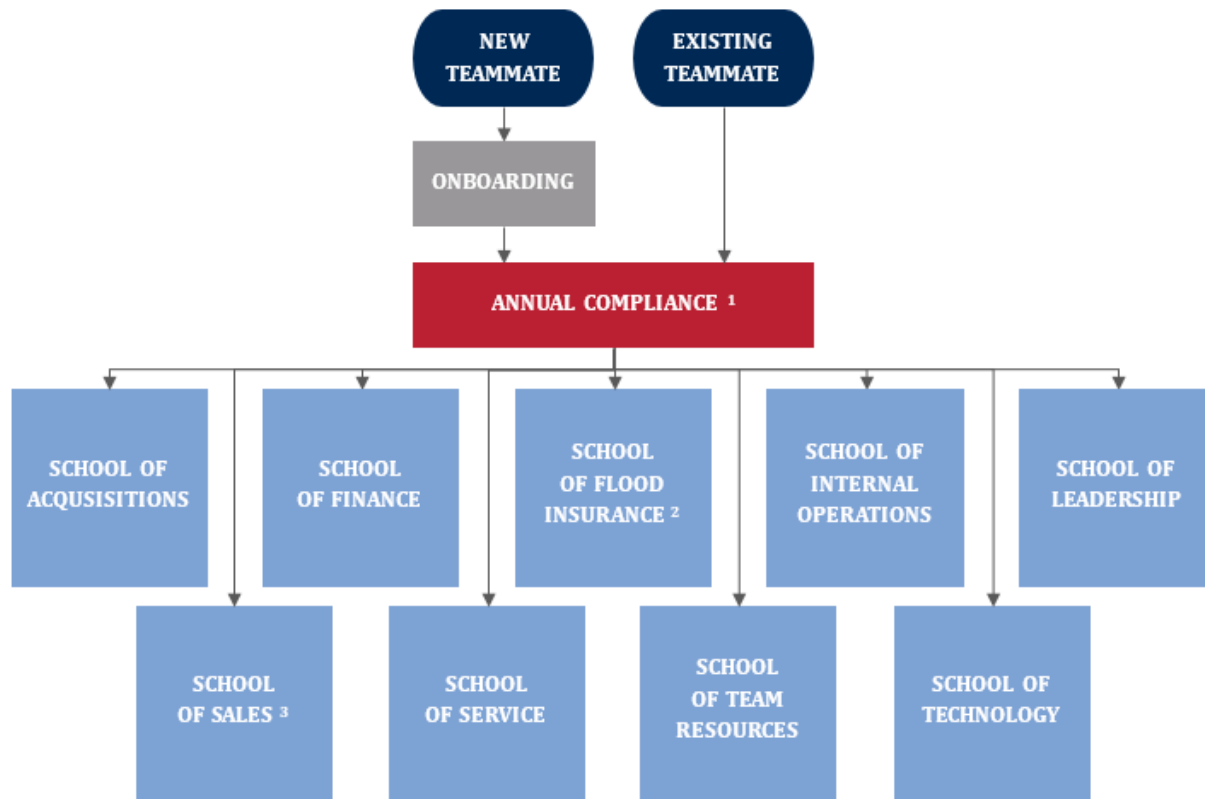
New Brown & Brown teammates are automatically enrolled in the Onboarding curriculum. They have 30 days to complete the training and upon completion are automatically enrolled in the school and curriculum that best matches their role in the company. Existing teammates are automatically enrolled in the appropriate school and curriculum as it is deployed in the learning management system or as their role within the company changes.

In addition to a teammate's job role training, which is automatically assigned, all learning products within Brown & Brown University are available to all teammates. The catalog within the learning management system allows teammates to browse or search for any items of interest. Learning products include:



**This information is proprietary and confidential and is not subject to public record.**

The basic structure of Brown & Brown University is as follows:



In addition, each staff member is State licensed and is encouraged and incentivized to earn any of the following advanced insurance credentials.

- GBDS – Group Benefits Disability Specialist
- VBS – Voluntary Benefits Specialist
- GBA – Group Benefits Associate
- CEBS – Certified Employee Benefits Specialist
- CWPC – Certified Wellness Program Coordinator
- REBC – Registered Employee Benefits Consultant

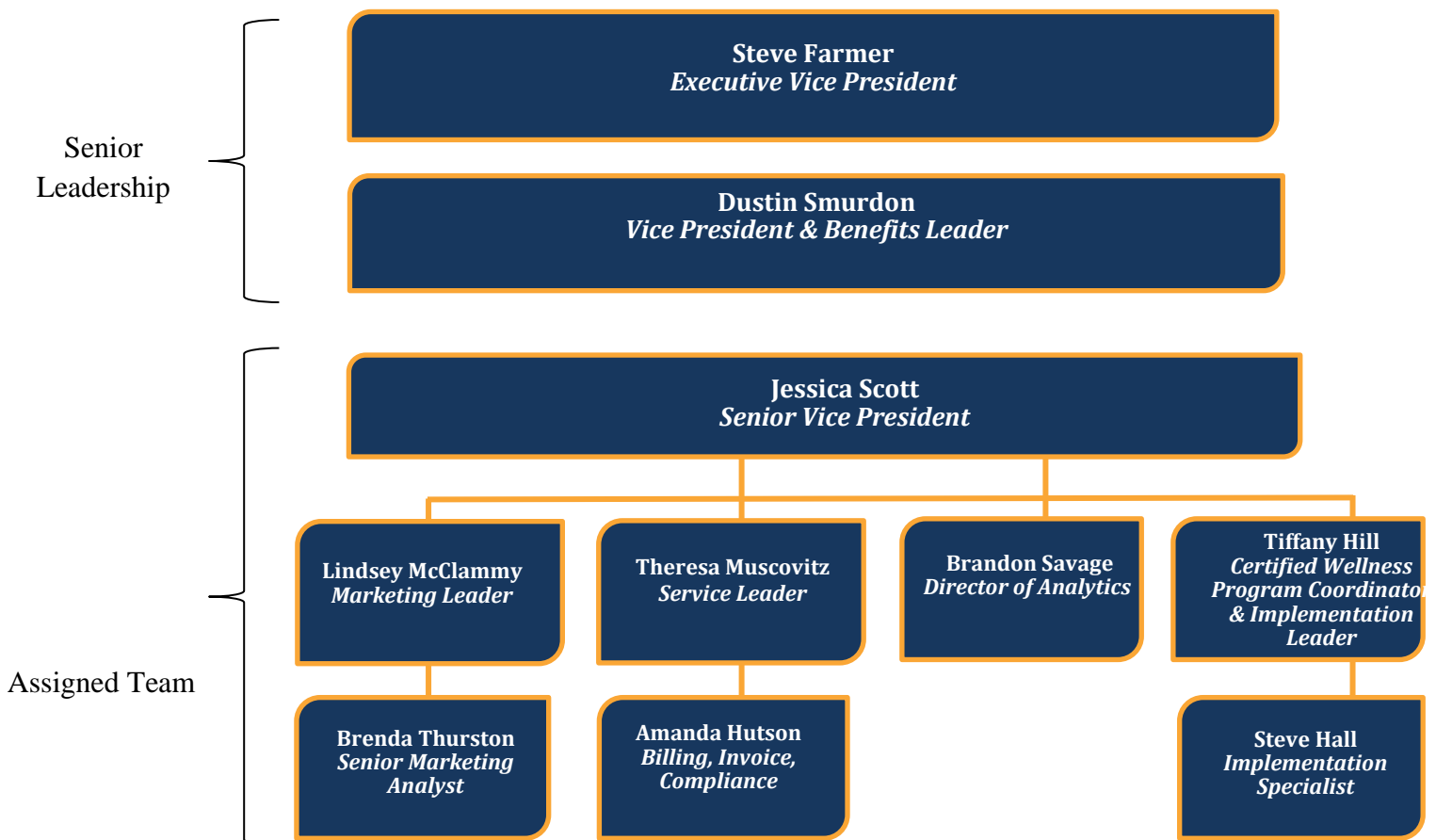
## 2. DESCRIPTION OF INDIVIDUAL'S WORK EXPERIENCE INCLUDING ALL PAST EMPLOYMENT AND NUMBER OF YEARS AS AN AGENT/BROKER IN THE INSURANCE FIELD. ALSO, INDICATE LENGTH OF TIME WITH YOUR FIRM AND IN THEIR CURRENT POSITION

### Administration and Staff Qualifications

The administrative staff assigned to City of Port Orange consist of the following functional groups and teammates:

- Service/ Account Management (Laurie Nelson, Theresa Muscovitz, Amanda Huston)
- Carrier Marketing (Lindsey McClammy and Brenda Thurston)
- Wellness and Open Enrollment (Tiffany Hill, Steve Hall)
- Analytics (Brendan Savage)

### Authoritative Direction of Control



**Steve Farmer, *Executive Vice President***

✉ [sfarmer@bbdaytona.com](mailto:sfarmer@bbdaytona.com) | 📞 (386) 239-7233

Steve Farmer is responsible for Brown & Brown's Daytona Beach office including sales, service, and operations. Steve has over 20 years of insurance industry experience with Brown & Brown and has worked with many of Florida's public entities. Steve started his career at Brown & Brown as an Account Executive and he moved into the Executive Vice President role running the Daytona Beach office 3 years ago. Steve will serve as a resource in expediting the resolution of any critical matters with top management at the insurance companies for the City of Port Orange staff and employees.

**Dustin Smurdon, *Vice President & Benefits Leader***

✉ [dsmurdon@bbdaytona.com](mailto:dsmurdon@bbdaytona.com) | 📞 (386) 239-8889

Dustin Smurdon is responsible for the overall performance of the Daytona Beach Employee Benefits Division. The team consists of about 50 teammates focusing on Service, Analytics, Marketing, Enrollment/Implementation and Wellness. Dustin has been with Brown & Brown since 2015. Prior to Brown & Brown, Dustin spent nearly 12 years with JPMorgan Chase in various operational and leadership roles. He currently serves on the Board of the United Way of Volusia and Flagler Counties as the Chair Elect. He is originally from Ohio, where he attended Ohio University and obtained his Bachelor of Business Administration degree in Finance and Marketing. Dustin holds his insurance licenses for Life, Variable Annuities & Health along with the General Lines Property & Casualty.

**Jessica Scott, *Senior Vice President, City of Port Orange Primary Contact***

✉ [jscott@bbdaytona.com](mailto:jscott@bbdaytona.com) | 📞 (864) 918-1353

Ms. Jessica Scott will serve as the primary contact (Account Executive) for The City of Port Orange and will work together with the assigned team at Brown & Brown to ensure needs are being met on a daily basis. Jessica has over 15 years of benefits consulting experience with Brown & Brown, in the Account Executive role. Prior to Brown & Brown, Jessica worked for a technology company in sales from the time she graduated college until starting her career at Brown & Brown. Jessica will be responsible for leading the team in all aspects of the health & welfare engagement. She will provide strategic advice and support on all facets of the employee benefit plans, from plan design strategy, funding alternatives, implementation, administration, board and committee presentations, resolving escalated service/claim issues and compliance.

Jessica has been working with both local and statewide public entity clients for the duration of her career. Jessica also serves on the following local non-profit boards: PACE Center for Girls, YMCA, Checkered Flag Committee and former Board Chair of Domestic Abuse Council and United Way of Volusia and Flagler. Jessica grew up in Ormond Beach and went to college at Furman University in Greenville, SC, where she obtained her Bachelor of Arts degree in Psychology. Jessica holds her insurance license for Life, Variable Annuities & Health.

Jessica currently manages 58 clients: 18 large, 28 medium and 12 small clients.

Jessica's Areas of Expertise Include:

- Annual renewal negotiations for all clients (medical, dental, vision, life, disability, flexible spending accounts, and voluntary benefits)
- Managing RFP process
- Working closely with Insurance Committees to establish renewal calendars, and with RFP design and management, vendor selection, and negotiations
- Presentations to Boards, Committees, Unions, etc
- Monthly, Quarterly, and Annual claims reviews to include Executive Summaries and recommendations in order to accomplish budgetary goals
- Compliance oversight for all clients
- Coordination with actuary to assist with 112.08, RDS, and OPEB filings for self-funded public entity clients
- Recently working with HR and Finance departments to assist them with applying for a Small Business Loan through the CARES Act.
- Pharmacy disruption analysis to determine the impact of changing Pharmacy Benefit Managers (PBMs)
- Claims re-pricing analysis to determine the potential savings between networks
- Wellness program design, implementation, and ongoing initiatives
- Payroll vendor selection and implementation
- Transitioning multiple clients from fully insured to self-funded health plans
- Onsite/Near-site clinic consulting to include RFP process, vendor selection, and ongoing coordination between clinic vendor and health plan
- Disability contract analysis to identify potential areas of concern or where improvements could be made based on industry
- Healthcare concierge vendor selection and implementation
- Open enrollment planning, presentations, and assistance with enrolling in benefits

Commitment to the highest level of service to both HR and leadership teams at clients as well as their employee

### **Lindsey McClammy, *Marketing Leader***

✉ [LMcClammy@bbdaytona.com](mailto:LMcClammy@bbdaytona.com) | 📞 (386) 239-8892

Lindsey McClammy oversees Brown & Brown Daytona Beach's employee benefits marketing team. She has spent her 10+ years at Brown & Brown first as small business leader, then as senior marketing analyst, and developed into a leader with strong carrier relationships to get deals done for our clients. Lindsey earned her Bachelor of Arts in Communications from the University of West Florida and holds a Florida Life & Health (2-15) License.

Areas of specialization include:

- Self-Funded RFP Specifications
- Medical, Dental, Vision, Life, Disability, and Voluntary Products
- Fully Insured Plans, Partially Self-Funded Plans, and Self-Funded Plans
- Carrier Negotiations
- New carrier relationship development
- Contribution modeling and develop customized ad hoc reports with insurance carriers to facilitate the City of Port Orange with plan decision throughout the year

### **Brenda Thurston, *Senior Marketing Analyst***

✉ [bthurston@bbdaytona.com](mailto:bthurston@bbdaytona.com) | 📞 (386) 239-7230

Brenda Thurston will be responsible for the marketing process and will be available to the City of Port Orange all year to propose new market options as they become available. She has over 21 years of employee benefits experience, where she has been leading our large group & public entity Marketing Department. She holds a Florida Life & Health (2-15) License and earned the Associate in Insurance Account Management (AAIM) designation from the Florida Association of Insurance Agents. Brenda has significant knowledge regarding the Florida market as well as relationships with all major Florida medical and ancillary carriers.

Areas of specialization include:

- Prepare RFP for City of Port Orange's benefit coverages, gather the required information to send to carriers
- Release bid to all carriers with detail information on requirements, answer all questions that may follow
- Review and analyze bids when they come in and prepare formal proposals for presentation
- Negotiate with carriers
- Notify carriers of final decision, order benefit summaries, applications, certificates, and policies
- Term letter to prior carrier(s)
- Review certificates and policies to be sure they are accurate to sold benefits
- Meet with carriers throughout the year to stay up to date with plans, trends and continued training

**Theresa Muscovitz , *Senior Account Manager***

✉ [TMuscovitz@bbdaytona.com](mailto:TMuscovitz@bbdaytona.com) | 📞 (386) 239-7248

Theresa Muscovitz will oversee the team servicing the City of Port Orange and will be available for any service issues and concerns. She has over 20 years of insurance industry experience and holds a Florida Life & Health (2-15) License. Theresa has been in the Account Management role at Brown & Brown for the last 6 years. Prior to that, she spent 9 years as an HR/Operations Director with a cobra TPA and earlier in her insurance career she spent 5 years as a cobra implementation specialist.

Areas of specialization include:

- Training of service team
- Maintaining strong relationships with service leaders at each carrier to resolve issues on behalf of our clients
- Assist employees during annual enrollment with benefit questions
- Providing guidance on employee benefit legislation, regulation, and procedures to ensure compliance
- Prepare communication for Annual Enrollment
- Assist client with eligibility issues
- Assist with implementation/ ongoing utilization of Benefit Administration system
- Assist with compliance items- COBRA, LOA, Retiree Billing
- Solving claims issues
- Process the annual renewal within the benefit administration system for carriers, rates and class structure
- Test, correct and retest the benefit administration system
- Assist or make appropriate liaisons regarding ACA processing and questions on employer reporting
- Lead the implementation of new carriers and plan designs for the City
- Prepare the Benefits At a Glance handbook and additional employee communications



**Laurie Nelson, Service Manager**

✉ [lnelson@bbdaytona.com](mailto:lnelson@bbdaytona.com) | 📞 (386) 239-4054

Laurie Nelson will oversee the team servicing the City of Port Orange, serve as its Account Manager and will be available for any escalated service issues and concerns. Laurie will be assisting and her team to ensure fluent communication and adequate problem solving. She has over 24 years of insurance industry experience and holds a Florida Life & Health (2-15) License. Laurie started her insurance career in 1994 with a local TPA as an Account Manager. Brown & Brown purchased the TPA and Laurie moved into an Account Manager role with Brown & Brown for 10 years. She was promoted to Service Manager with Brown & Brown 8 years ago and continues to lead the Account Management team today in this role.

Areas of specialization include:

- Maintaining strong relationships with service leaders at each carrier to resolve escalated issues on behalf of our clients
- Developing customized services based on our clients' requests and needs
- Providing on-going guidance on employee benefit legislation, regulation, and procedures to ensure compliance
- Ensuring the Account Management team is properly staffed to support our clients
- Providing continued training for Account Management team
- Assisting with implementation/ ongoing utilization of Benefit Administration system

**Amanda Hutson, Billing, Invoice, Compliance**

✉ [ahutson@bbdaytona.com](mailto:ahutson@bbdaytona.com) | 📞 (386) 944-5809

Amanda will serve as the city's dedicated analyst for billing, invoicing, and compliance. She has been with Brown & Brown for 5 years and previously worked in the financial services industry for 17 years. Some of her responsibilities include:

- Dedicated to client billing to include but not limited to audit, research, and resolution
- Auditing 1st months invoice after renewal and continued audits throughout the year as needed
- Assist Account Managers with additional client related projects

### **Brandon Savage, *Director of Risk Management***

✉ [bthurston@bbdaytona.com](mailto:bthurston@bbdaytona.com) | 📞 (386) 239-7230

Brandon Savage is responsible has over 12 years of insurance industry experience primarily and has excelled in a variety of diverse roles during this time, including Account Executive and Director of Account Management, Director of Risk Management for clients over 100 lives. He is an alumnus of the State University of New York and holds a Florida Life & Health License. Brandon has been with Brown & Brown just under 5 years and leads the Analytics team, with responsibility for 3 teammates.

On a high level, Brandon's team is responsible for analyzing claims data, making recommendations for changes in plan design where needed, benchmarking plan designs, identifying cost drivers, as well as serving as the primary liaison with our actuaries. Specifically, his team provides quarterly claims analysis, total costs projections, benchmarking reports, contribution modeling, alternate stop loss deductible recommendations, and develop customized ad-hoc reports to address other areas of interest/concern.

Areas of specialization include:

- Actuarial Projections – aggregation of data, work with the Actuary, summarization of financial results
- Renewal Meeting Preparation and Presentation with HR and Health Insurance Committee to progress towards goals
- Monthly Plan Performance vs. Budget summaries, including stop loss monitoring and rebate tracking
- Ad-Hoc Reporting
- Semi-Annual / Quarterly Plan Performance Reviews
- Budget Reporting/Projections
- City Commission Presentations
- FS 112.08 Filing – Aggregation of data, production of draft and filing by Actuary

### **Tiffany Hill, *Certified Wellness Program Coordinator & Implementation Leader***

✉ [thill@bbdaytona.com](mailto:thill@bbdaytona.com) | 📞 (386) 333-6064

Tiffany Hill has over 12 years of insurance/employee benefits experience. Tiffany started her career as an HR Director for a local company for 6 years. She came to Brown & Brown 6 years ago and started as an Account Manager. Three years later, she became the leader of the implementation team. She is responsible for maintaining implementation calendar throughout the year, which includes all open enrollment meetings for entire Brown & Brown Daytona employee benefits book of business. Tiffany maintains relationships with the producer, marketer, and account manager as main point of contact for setting up both in person and virtual open enrollment meetings. Tiffany is responsible for sending out follow up client satisfaction surveys as well as communication results to internal team. She works directly with benefits leader to constantly seek out new and efficient solutions to provide client with ongoing education on their health and wellness plans.

Tiffany became certified as a Wellness Specialist in 2017. As a Wellness Specialist, Tiffany is the client point of contact for any corporate wellness program initiative/effort. Tiffany is responsible for assisting clients as well as working with carrier partners to create and roll out all levels of corporate wellness programs. This includes supporting the client through organizing various onsite screenings and health fairs, creating and providing employee communications, assisting with client's online wellness platform, assisting clients with the creation of company wellness committee and lastly developing/driving yearly wellness strategies and goals. Tiffany is a certified as a wellness program coordinator through The Chapman Institute (CWPC) and holds a Florida Life & Health (2-15) License.

### **Steve Hall, *Implementation Specialists***

✉ [shall@bbdaytona.com](mailto:shall@bbdaytona.com)

Steve Hall has been and will continue to be the City of Port Orange's dedicated implementation specialist. Steve's responsibilities will focus in and around the time of open enrollment but will also engage new employees per the direction of the City on a monthly or quarterly basis. Steve has an excellent understanding of all lines of coverage that we offer and has worked with all carriers through new business and renewals. Steve has over 10 years of customer service experience and is well versed in handling an array of questions, comments, and concerns from employees and will host as many meetings as the city of Port Orange requires during open enrollment. Steve holds a Florida Life & Health (2-15) License.

### **3. DESCRIPTION OF INDIVIDUAL'S PERSONAL KNOWLEDGE OF INSURANCE MARKETS, SPECIFICALLY HEALTH AND DENTAL FOR FLORIDA LOCAL GOVERNMENTS.**

We have outlined within each teammates' resume and description that the City has been assigned a team where each individual has at least 10+ year of experience either in the insurance industry and at Brown & Brown. Therefore, the City has a dedicated team assigned who has worked with health and dental plans for Florida local governments for several years and are experts within these markets. The entire team at Brown & Brown meets weekly with insurance carriers, specifically medical and dental, as well as additional lines of coverage, to understand all updates within each carrier in the marketplace so we can keep our clients abreast of the latest trends, plans, and products available. We complete training early every year with each carrier to understand the plans that have been filed for that year and the changes that have been made. Through our national and local contacts, we continue to develop new partnerships with medical and dental carriers. Our compliance team alerts us of any mandates and changes that need to be implemented specifically for our Florida public entity clients.

### **4. DESCRIPTION OF THE FIRM'S RESOURCES AVAILABLE FOR KNOWLEDGE IN THE FOLLOWING BUT NOT LIMITED TO AREAS, PPACA, COBRA, HIPAA, FSA, SECTION 125, CAFETERIA PLANS, AND HDHP/H.S.A.**

Employee Benefits compliance has become one of the most complex challenges facing employers and is where Brown & Brown can add tremendous value. We have access to ERISA attorneys, Employment Law attorneys, HR workplace, Zywave, Spot on Resources and the CoreCompliance Applications to stay well-informed of all Federal and State mandates and requirements. We also provide our clients with access to HR workplace, so they have access to HR professionals for non-health and welfare related questions. Also, our Service Leader, sends out monthly compliance updates to our clients, and the items that apply to the City are discussed in detail. All of the required annual employee notices are included in the Benefits at a Glance booklet we produce annually, which can be posted to your intranet and reviewed at open enrollment.

In addition to having the above resources available for specific questions and issues, we frequently advise our clients to attend the webinars that are hosted to proactively ensure compliance. We periodically send out newsletters and communications to keep our clients at the forefront of any legislative and/or industry updates.

## Brown & Brown also utilizes:

- ✓ HIPAA HiTech Compliance
- ✓ Cloud Computing and Server Systems
- ✓ Encrypted Emails
- ✓ IT Infrastructure Compliant with SOX

*See below for Compliance Resources Communications Examples.*



### B&B CLIENT WEBINAR

Exploring New Alternatives to Traditional Employer Group Health Coverage

APRIL 25, 2018 AT 2PM EST

As a result of new DOL regulations, the requirements to establish an association health plan have been relaxed, potentially opening up this option for more employers. We will discuss the new rules and how they differ from the old ones and explain the situation where employers may want to consider joining an association health plan. We will also explain what a "captive health insurer" is, and how a captive may differ from a traditional self-funded employer group health plan with stop loss insurance. Again, we will identify the circumstances under which an employer may want to consider using a captive. Finally, we'll update you on any new legal developments affecting employer group health and welfare plans.

**Hosted By Mary V. Bauman**

Mary V. Bauman is an attorney at Miller Johnson in Grand Rapids, MI. She works with employers in establishing, amending, and terminating employee benefit plans of all types. Ms. Bauman is the chair of the firm's employee benefits and executive compensation practice group, and leads the health care reform team. She is a frequent speaker to corporations and professional associations on employee benefits topics including health care reform (Affordable Care Act), HIPAA (Health Insurance Portability and Accountability Act), and HITECH (Health Information Technology for Economic and Clinical Health Act). Ms. Bauman is recommended by Chambers USA for Employee Benefits & Executive Compensation and is listed in the "Best Lawyers in America®" for Employee Benefits Law. Other significant honors include being recognized as a Most Influential Woman by the Grand Rapids Business Journal and a Woman in the Law by Michigan Lawyers Weekly.

**MILLER JOHNSON**

**BROWN & BROWN INSURANCE**

<https://pgi.wv>

**HR WORKPLACE SERVICES**

## Important Legislative Changes

October 23<sup>rd</sup>, 2018

### Alaska

#### Hiring

Effective Oct. 27, 2018, employers can grant an employment preference to certain national guard members and veterans who were released under honorable conditions from the service when hiring employees.

### California

#### City of Alameda

Effective July 1, 2019 the minimum age is \$13.50 per hour.

### California

#### Cyber Security

Effective January 1, 2020, internet connected devices sold in the State of California must adhere to State Legislation covering Cyber Security, relating to mandatory device security features.

### California

#### Military Leave


Effective January 1, 2021, an employee may claim paid family leave insurance benefits if he or she is unable to work due to participation in a qualifying exigency related to the covered armed forces active duty, or call to active duty regarding employee's (spouse, domestic partner, child or parent.)

### Connecticut

#### IRA Participation

Effective January 1, 2019 the State of Connecticut requires private employers without a company sponsored retirement plan to enroll employees in a state-sponsored IRA.

Consulting | Advisory | Technology | Compliance  
866.691.7757 [support@hrworkplaceservices.com](mailto:support@hrworkplaceservices.com)



### You're invited...

Zywave offers **complimentary webinars for our Partners** to help you stay up to date on important compliance topics that affect your clients. The webinars are presented by Zywave's legal content attorneys, who are experienced in helping employers understand their obligations. ¶

**December 2019: ACA Reporting Updates ¶**

In this webinar, our ACA attorneys will provide an overview of Section 6055 and 6056 reporting for 2019. The discussion will include information on updated versions of the required IRS forms and instructions, along with answers to common questions about the reporting process. ¶

¶ **Date:** December 5, 2019 ¶  
¶ **Time:** 12:00 – 1:30 p.m. Central time ¶

¶ **Registration:** ¶  
Click [https://go.zywave.com/ACAReporting/Updates\\_December\\_LP-Registration.html](https://go.zywave.com/ACAReporting/Updates_December_LP-Registration.html) to register. **Space is limited, so register now!** ¶


¶ If you are unable to attend, you can access the recording in the Compliance-Webinar section of Zywave University ¶

¶ **To ensure access for our Partners, the live webinar is offered exclusively to Zywave Partners.** ¶

¶ We invite you to share the recording of this webinar with your clients and prospects. Watch for an email with a link to the recording and the presentation materials that you can share once the webinar has taken place. ¶

¶ If you are interested in providing a live webinar to your clients and prospects, please contact [training@zywave.com](mailto:training@zywave.com) for more information. Please contact our Partner Support team at [support@zywave.com](mailto:support@zywave.com) with any other questions ¶

¶ © 2019 Zywave, Inc. All rights reserved. ¶



## COMPLIANCE OVERVIEW

Provided by Public Risk Insurance Advisors

### Top 10 COBRA Mistakes and How to Avoid Them

The Consolidated Omnibus Budget Reconciliation Act (COBRA) requires that employers provide former employees and dependents who lose group health benefits with an opportunity to continue group health insurance coverage for a limited period of time. Compliance with the complex rules regarding COBRA coverage can be difficult and mistakes can be costly. Penalties for noncompliance can include excise taxes and statutory fines. The risks also include lawsuits to compel coverage and costly adverse selection of COBRA coverage.

Most employer-sponsored group health plans are subject to COBRA's continuation coverage requirements. However, some employers, such as churches and small employers, are exempt from COBRA. In addition, certain welfare benefit plans, such as long-term and short-term disability plans, are not subject to COBRA because they do not provide medical care.

This Compliance Overview lists the most common mistakes made by employers and provides practical information and tips for avoiding the penalties and risks associated with these mistakes.

#### LINKS AND RESOURCES

- [Employer's Guide](#) to Group Health Continuation Coverage under COBRA, a DOL publication
- [Frequently Asked Questions](#) from the DOL on COBRA continuation coverage
- DOL's [final rule](#) on COBRA notice requirements

#### HIGHLIGHTS

##### PRACTICAL TIPS

- COBRA applies to employers that had 20 or more employees on typical business days during the preceding year.
- Qualifying events are events that cause loss of group health coverage and trigger COBRA coverage for qualified beneficiaries.
- Employers subject to COBRA must provide several notices to inform participants and beneficiaries of their rights.
- Plans subject to COBRA must have reasonable procedures in place for qualified beneficiaries to notify the plan administrator of certain events.

**PRIA**  
PUBLIC RISK INSURANCE ADVISORS

This Compliance Overview is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice.

If the City of Port Orange would like to evaluate alternative to their current section-125 benefits plan, we would include some questions in your employee surveys to evaluate employee interest in exploring alternatives to a traditional cafeteria plan like moving to a post-tax arrangement. We can vet out alternatives using our various vendor relationships. Brown and can conduct a full audit of the City of Port Orange's section 125 to ensure compliance. Items that must be included are:

- A description of benefits
- Coverage period
- Eligibility rules
- Election period
- General irrevocability rule
- Permitted exceptions to that rule
- Effective period
- Way employer contributions are made
- Maximum salary reductions available
- Plan year

## **5. DESCRIPTION OF THE FIRM'S LEGAL RESOURCES ASSOCIATED WITH EMPLOYEE BENEFITS.**

As a consultant for several multi-state employers, our team is thoroughly trained on new and current state regulations pertinent to the compliance of our customers. We have both internal and external legal counsel to keep us at the forefront of any changes in both state and federal legislation. Our internal legal counsel is used to advise for most matters, as they are also insurance experts. In addition to our internal team, we have contracted with a third-party legal firm, Miller Johnson and Ford Harrison, both specializing in all aspect of Health and Welfare plans including PPACA, HIPAA/HITECH, Medicare Part D, Employment law, FMLA, FFCRA, and the CARES Act. In addition, any time a client has a benefit related legal question, we email our attorneys, and forward their legal opinion on the matter to the client. These responses are generally within the same day and add significant value. We are also able to coordinate conference calls with our attorneys as needed. Should changes in regulation impact the City of Port Orange employee benefits program, we will work with our attorneys to ensure you are educated on the matter as early as possible and will assist in establishing a plan for compliance moving forward. Our National Employee Benefits team and attorney partners have created state-specific compliance guides, checklists, and training videos to ensure our clients' programs conform with all necessary regulations

In addition, our team can utilize technology like the CoreCompliance application to adapt to each of our clients' specific compliance needs. The CoreCompliance application operates on a proprietary platform that adapts to each customer's specific needs. The items for review are determined

based on responses to specific compliance questions during the live compliance exploration. Use of the proprietary platform enables a more detailed review of applicable compliance issues while forgoing compliance topics that do not apply to the employer.

### **CUSTOMIZED REPORTS**

The CoreCompliance™ application generates a customized report which includes support in areas including the following:

- » Section 125
- » ERISA
- » HIPAA
- » Self-Insurance
- » ACA Reporting
- » ACA General Topics
- » Wellness Plans
- » COBRA





For example, if an employer states that because of ACA, they now have non-salaried employees participating in their Section 125 plan to pay for major medical coverage, but are not eligible for other benefits offered under the Section 125 plan, the application notes that this is a possible discrimination issue, and allows the consultants to provide a suggested course of action to address the issue further.

Brown & Brown will provide written guidance to the City's staff any time a new state or federal law changes which may impact the City's benefits program. Recent examples include the FCCRA, Cares Act and Consolidated Appropriations Act information related to the COVID-19 pandemic. We also provide monthly updates in HR, the employee benefits industry and compliance matters. Our Medical Director and compliance teams host regular webinars and additional resources to ensure the City is well informed. In addition to regular interaction with your Senior Vice President and Account Manager on these matters, available resources will include:

- Brown & Brown Internal Counsel
  - Anything specific to Florida statutes can be researched by Brown & Brown's internal counsel
    - For example, the Fire Fighter Cancer Law that went into effect 7/1/19 for public sector groups
- Subject Matter Experts within Brown & Brown
  - Dr. Louise Short – National Clinical Leader
  - Nick Karls – VP, Regulatory & Legislative Strategy
  - Population Health Team
  - Innovation Hub
  - EB Tech Team
- Miller Johnson - ACA/ERISA/Compliance Attorneys on retainer
  - Provide written legal guidance for clients as needed usually within the same day of the request
  - Written compliance updates
  - Seminars/Webinars when new regulations are released
- Spot On Resources Online Client Portal
  - Search by topic name to find related compliance bulletins, overviews, and other resources
  - HR Workplace - HR consulting service is and will continue to be provided to the City





### Stay up to date on the latest legislative updates and hot topics.

The content news feed on your home page is your go-to for all the latest resources related to your business.



### Quickly and easily find the resources you need, when you need them.

With thousands of easily searchable materials, Spot On Resources is your one-stop resource on topics including compliance, safety, risk management, and employee newsletters. Plus, access an online OSHA log to simplify OSHA recordkeeping compliance.



### Find out how your company compares to similar firms and seek advice from industry peers.

Through Spot On Resources, you can participate in risk management surveys to see how your plans stack up to like companies. Also, access an online forum of industry peers to discuss best practices, challenges, and more.

## ZYWAVE

Find the information you need at your fingertips. **Zywave** content will help you meet your company's needs and help you communicate with your employees. Topics covered include legislation and compliance along with information on HR and other employee benefit issues.

Spot On  
Resources

Decision  
Master  
Warehouse

HR  
Hotline

PlanAdvisor

Wrap360

Benefits  
Notices 360

<b>Spot On Resources</b>	A portal supporting your digital experience with solutions to help you: ACA reporting app, HR forum, compliance tools, and more
<b>Decision Master Warehouse</b>	Health claims analytical tool for self-funded and larger fully insured groups – comparing utilization to Truven norms, plan design modeling, and developing a plan to control costs
<b>HR Hotline</b>	Access to personalized, professional HR consultation, and knowledge with a click of a button
<b>PlanAdvisor</b>	Health claims analytical tool for fully insured groups offering Truven norm comparisons, renewal estimation, and plan design modeling
<b>Wrap360</b>	Stay in compliance with ERISA, with custom, attorney-written Wrap SPDs, and Plan documents
<b>BenefitsNotices360</b>	Customize and generate more than 20 major, required benefits notices



## Exploring New Alternatives to Traditional Employer Group Health Coverage

APRIL 25, 2018 AT 2PM EST

As a result of new DOL regulations, the requirements to establish an association health plan have been relaxed, potentially opening up this option for more employers. We will discuss the new rules and how they differ from the old ones and explain the situation where employers may want to consider joining an association health plan. We will also explain what a "captive health insurer" is, and how a captive may differ from a traditional self-funded employer group health plan with stop loss insurance. Again, we will identify the circumstances under which an employer may want to consider using a captive. Finally, we'll update you on any new legal developments affecting employer group health and welfare plans.



### Hosted By Mary V. Bauman

**Mary V. Bauman** is an attorney at Miller Johnson in Grand Rapids, MI. She works with employers in establishing, amending, and terminating employee benefit plans of all types. Ms. Bauman is the chair of the firm's employee benefits and executive compensation practice group, and leads the health care reform team. She is a frequent speaker to corporations and professional associations on employee benefits topics including health care reform (Affordable Care Act), HIPAA (Health Insurance Portability and Accountability Act), and HITECH (Health Information Technology for Economic and Clinical Health Act). Ms. Bauman is recommended by Chambers USA for Employee Benefits & Executive Compensation and is listed in the "Best Lawyers in America®" for Employee Benefits Law. Other

significant honors include being recognized as a Most Influential Woman by the Grand Rapids Business Journal and a Woman in the Law by Michigan Lawyers Weekly.



For Brown & Brown employees and their clients:

**CLICK THE LINK TO REGISTER:**

[https://pgi.webcasts.com/starthere.jsp?ei=1186395&tp\\_key=c58ef1e91a](https://pgi.webcasts.com/starthere.jsp?ei=1186395&tp_key=c58ef1e91a)

## **Our Standard HR Advisory Services Are Provided By Brown & Brown Insurance**

Employers have a tremendous responsibility when it comes to protecting their business, that's why you have been given access to **HR Workplace Services, Inc. (HRWS)**.

Whether you require assistance with routine day-to-day issues or long-term strategic planning, simply contact HRWS or send an email to **Support@HRWorkplaceServices.com**.

### **Standard HR Advisory Services include but are not limited to:**

Unlimited Telephone and Email	Monthly HR Clinic Advisor Updates	Legislative Updates
Healthcare Reform	Handbook Review	Statutory Compliance
Wage & Hour	Policy & Procedures	ADA Guidance
EEO Guidance	Harassment and Discrimination	FMLA Guidance

### **Additional Practice Areas (Fee-For-Service):**

#### **Consulting**

- Audits (ERISA, HIPAA, Human Resources, etc.)
- Compensation Studies
- Affirmative Action Plans
- Investigations
- Job Descriptions
- Business Reorganization

#### **HIPAA**

- Manuals
- Privacy and Security Officer Training
- HIPAA PHI Training

#### **ERISA**

- Fiduciary Requirements
- Summary Plan Description Wrap Documents
- Non-Discrimination Testing
- 5500 Preparation (SAR)
- Summary of Materials and Modification
- Annual Notices

#### **Employment Handbook and Manuals**

- Creation, Reconstruction and Design

#### **Financial Advisory**

- Retirement Planning
- Fiduciary Guidance and Advisory

#### **Training & Development** (Web, Onsite, Live)

- 3500 course customizable catalogue
- Over 270 hours of HRCI Credit

#### **Tribal Advisory Services**

- Essential Government Functions

#### **Outsourcing**

- Total or Specific Function Solution

#### **International Business Development**

- Global Expansion

Brown & Brown will advise and assist on all tracking and monitoring of the many employer mandates and financial responsibilities that are reviewed, including:

- Medicare Part D
- 6055/6056 Tracking and Reporting
- W-2 Reporting
- Pay or Play Penalties

In addition to the services above, Brown & Brown performs the following tests to ensure our clients' plans are compliant. These tests are run through our in-house models or checked against federal guidelines to ensure compliance.

- Affordability testing for ACA purposes
- Actuarial 60% value testing for ACA purposes
- Non-Discrimination testing
- GINA, ADA, and ACA testing for wellness programs
- Mental Health Parity

Brown & Brown has implemented Benefits Administration Technology for several of our clients in order to help them stay compliant with eligibility, ACA reporting, measurement/look back periods, employee notices, etc. In addition to ACA compliance, Brown & Brown assists our clients in complying with the following regulations:

- IRS Section 125
- COBRA
- Medicare Part D Annual Disclosure to CMS
- CHIP Notices
- Women's Health & Cancer Rights Notice
- Newborn's and Mother's Health Protection Act
- HIPAA
- HITECH
- ADA
- OPEB
- FMLA
- FFCRA
- CARES Act

## Tab C: Location and Accessibility

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### **Account Executive assigned to The City of Port Orange**

Jessica Scott, Senior VP of Employee Benefits  
Brown & Brown Insurance  
300 North Beach Street  
Daytona Beach, Florida 32114

Ms. Jessica Scott will serve as the primary contact for The City of Port Orange and will work together with the assigned team at Brown & Brown to ensure needs are being met on a daily basis. Jessica has over 15 years of benefits consulting experience with Brown & Brown. Prior to Brown & Brown, Jessica worked for a technology company in sales from the time she graduated college until starting her career at Brown & Brown. Jessica will be responsible for leading the team in all aspects of the health & welfare engagement. She will provide strategic advice and support on all facets of the employee benefit plans, from plan design strategy, funding alternatives, implementation, administration, board and committee presentations, resolving escalated service/claim issues and compliance.

Jessica has been working with both local and statewide public entity clients for the duration of her career. Jessica also serves on the following local non-profit boards: PACE Center for Girls, YMCA, Checkered Flag Committee and former Board Chair of Domestic Abuse Council and United Way of Volusia and Flagler. Jessica grew up in Ormond Beach and went to college at Furman University in Greenville, SC, where she obtained her Bachelor of Arts degree in Psychology. Jessica holds her insurance license for Life, Variable Annuities & Health.

#### **Jessica's Areas of Expertise Include:**

- Annual renewal negotiations for all clients (medical, dental, vision, life, disability, flexible spending accounts, and voluntary benefits)
- Managing RFP process
- Working closely with Insurance Committees to establish renewal calendars, and with RFP design and management, vendor selection, and negotiations
- Presentations to Boards, Committees, Unions, etc
- Monthly, Quarterly, and Annual claims reviews to include Executive Summaries and recommendations in order to accomplish budgetary goals
- Compliance oversight for all clients
- Pharmacy disruption analysis to determine the impact of changing Pharmacy Benefit Managers (PBMs)
- Claims re-pricing analysis to determine the potential savings between networks
- Wellness program design, implementation, and ongoing initiatives
- Transitioning multiple clients from fully insured to self-funded health plans
- Onsite/Near-site clinic consulting to include RFP process, vendor selection, and ongoing coordination between clinic vendor and health plan
- Disability contract analysis to identify potential areas of concern or where improvements could be made based on industry
- Healthcare concierge vendor selection and implementation
- Open enrollment planning, presentations, and assistance with enrolling in benefits

Commitment to the highest level of service to both HR and leadership teams at clients as well as their employee's.

**Account Manager assigned to The City of Port Orange**

Theresa Moscovitz, Senior Account Manager  
Brown & Brown Insurance  
300 North Beach Street  
Daytona Beach, Florida 32114

Theresa Muscovitz will oversee the team servicing the City of Port Orange and will be available for any service issues and concerns. She has over 20 years of insurance industry experience and holds a Florida Life & Health (2-15) License.

Areas of specialization include:

- Training of service team
- Maintaining strong relationships with service leaders at each carrier to resolve issues on behalf of our clients
- Assist employees during annual enrollment with benefit questions
- Providing guidance on employee benefit legislation, regulation, and procedures to ensure compliance
- Prepare communication for Annual Enrollment
- Assist client with eligibility issues
- Assist with implementation/ ongoing utilization of Benefit Administration system
- Assist with compliance items- COBRA, LOA, Retiree Billing
- Solving claims issues
- Process the annual renewal within the benefit administration system for carriers, rates and class structure
- Test, correct and retest the benefit administration system
- Assist or make appropriate liaisons regarding ACA processing and questions on employer reporting
- Lead the implementation of new carriers and plan designs for the City
- Prepare the Benefits At a Glance handbook



### **1. NUMBER OF ACCOUNTS FOR WHICH THE ACCOUNT EXECUTIVE IS RESPONSIBLE.**

Jessica currently services 58 accounts: 18 Large (over 500 employees), 28 medium (100-500 employees) and 12 small (2-100 employees)

Theresa serves as Account Manager for 15 accounts.

### **2. HOW THE CITY'S ACCOUNT WOULD COMPARE IN SIZE AND SCOPE TO OTHER CLIENTS OF THE AGENT/BROKER.**

Brown & Brown is a middle market broker, meaning the average size accounts we have within our book of business is between 100-500 employees. Therefore, The City of Port Orange is exactly the size account we have expertise in servicing. Specifically, the majority of Jessica Scott's accounts range between 100-500 employees, as well.

### **3. STEPS THE ACCOUNT EXECUTIVE OR THE FIRM WILL TAKE TO ASSURE THAT PROPER ATTENTION WILL BE GIVEN TO THE CITY'S ACCOUNT AS YOUR BOOK OF BUSINESS GROWS.**

Brown & Brown is staffed in anticipation of acquiring new clients and plans carefully for increases in workload to ensure we sustain the highest level of service. This is why our Daytona Beach benefits team has grown to over 50 employees, and we continue to hire in anticipation of taking on new accounts. We have designated areas within our department, so depending on the need or issue that arises, we have an expert who can respond immediately based on the nature of the need or issue. This team is a resource to the Account Executive assigned to the City, so that Jessica can focus on the more immediate issues or projects that come up, as well as the marketing/renewal process, claims reviews and compliance assistance. A dedicated Account Manager (Theresa) is assigned to the City and serves as the day-to-day contact, while keeping the Account Executive abreast of any issues or questions the City has. Theresa and Jessica work together to give the City proper responses and attention to issues within the same day. We provide the City with direct office numbers, email addresses and cell phone numbers to ensure accessibility of the team assigned. We provide back-up personnel in the event of a team member being absent or unavailable. Each Account Manager has a technical assistant assigned, so that the Account Manager can focus on the more complex issues that arise, while the technical assistant can address more time consuming, but less complex issues. The Account Executive works with this team to ensure that if any issues are escalated or emergencies, she can involve the proper parties to find resolution quickly. Jessica is available to the City 24/7 and typically responds either immediately or within a couple hours, even on nights, holidays and weekends.

#### 4. DESCRIBE WHAT ACCESS WILL BE MADE AVAILABLE TO ADMINISTRATORS AND TO EMPLOYEES. OUTLINE THE RESPONSE PROCESS AND TIMEFRAME FOR ADDRESSING NEEDS AND/OR CONCERNS OF THE CITY'S ADMINISTRATION AND/OR THE CITY'S EMPLOYEES.

Our service philosophy is concierge customer service to ensure the City of Port Orange's administrators and employees have a high level of satisfaction with their health and welfare plans. We strive for proactive account management so that we can bring solutions to the table before a lot of issues are encountered. We always call or return emails within 24 hours and also attempt to solve the issue within that same time frame. If we cannot then we provide our clients with a timeline as to when the issue will be resolved.



The key to effective communication and coordination of employee benefits programs is organization and follow-through. Our team utilizes Vertafore and a suite of agency management systems called AMS360 Online, ImageRight and BenefitPoint. **These systems enable our team to effectively manage all client tasks with integrated solutions focused on identifying, tracking and completing workflows on time, every time.**

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#### 5. PROVIDE TIMEFRAME FOR STAFF RESPONSE TO ANY CITY INQUIRES.

Brown and Brown has a guaranteed 24 hour response time, but typically response time is immediate or within the same day. We try to have resolutions back to our clients within 24 hours, if it is not something we can resolve immediately and requires further escalation and research. However, we keep our clients informed on the estimated time to resolve issues and where we are in the process. Account Managers are available to the City weekdays, typically between 7am-6pm, but most work beyond those hours, as well. Jessica Scott is available 24/7 to ensure that the City will receive a response, even if it is nights, holidays and weekends. She has found that some urgent issues do come up after hours, and she wants to make sure City staff and employees know she is available any anytime to assist.

## Tab D: Licenses/ Insurance

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## The license to Practice in the State of Florida:

### FLORIDA DEPARTMENT of FINANCIAL SERVICES

BROWN & BROWN OF FLORIDA, INC.

655 NORTH FRANKLIN STREET  
SUITE 1900  
TAMPA FL 33602

Agency License Number L007011

Location Number: 125245

Issued On 07/25/2006

Pursuant To Section 626.0428, Florida Statutes, This Agency Location Shall Be In The Active Full-Time Charge Of A Licensed And Appointed Agent Holding The Required Agent Licenses To Transact The Lines Of Insurance Being Handled At This Location.

Pursuant To Subsection 626.172(4), Florida Statutes, Each Agency Location Must Display The License Prominently In A Manner That Makes It Clearly Visible To Any Customer Or Potential Customer Who Enters The Agency Location.



Jeff Atwater  
Chief Financial Officer  
State of Florida

# Sunbiz Brown and Brown Annual Report

## 2020 FLORIDA PROFIT CORPORATION ANNUAL REPORT

DOCUMENT# 150818

Entity Name: BROWN & BROWN OF FLORIDA, INC.

Current Principal Place of Business:

220 S. RIDGEWOOD AVENUE  
DAYTONA BEACH, FL 32114

Current Mailing Address:

220 S. RIDGEWOOD AVE.  
DAYTONA BEACH, FL 32114 US

FEI Number: 59-0691921

Certificate of Status Desired: No

Name and Address of Current Registered Agent:

CORPORATION SERVICE COMPANY  
1201 HAYS STREET  
TALLAHASSEE, FL 32301-2525 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE:

Electronic Signature of Registered Agent

Date

### Officer/Director Detail :

Title PRESIDENT & DIRECTOR  
Name KEEBY, MICHAEL  
Address 220 S. RIDGEWOOD AVENUE  
City-State-Zip: DAYTONA BEACH FL 32114

Title EXECUTIVE VICE PRESIDENT  
Name ALVAREZ, FAUSTO  
Address 220 S. RIDGEWOOD AVENUE  
City-State-Zip: DAYTONA BEACH FL 32114

Title EXECUTIVE VICE PRESIDENT  
Name BROWN, P. BARRETT  
Address 220 S. RIDGEWOOD AVENUE  
City-State-Zip: DAYTONA BEACH FL 32114

Title EXECUTIVE VICE PRESIDENT  
Name CLOAR, THOMAS IV  
Address 220 S. RIDGEWOOD AVENUE  
City-State-Zip: DAYTONA BEACH FL 32114

Title EXECUTIVE VICE PRESIDENT  
Name FARMER, STEVE  
Address 220 S. RIDGEWOOD AVE.  
City-State-Zip: DAYTONA BEACH FL 32114

Title EXECUTIVE VICE PRESIDENT  
Name LEAVINE, ANTHONY  
Address 220 S. RIDGEWOOD AVENUE  
City-State-Zip: DAYTONA BEACH FL 32114

Title EXECUTIVE VICE PRESIDENT  
Name MATULIS, PETER  
Address 220 S. RIDGEWOOD AVENUE  
City-State-Zip: DAYTONA BEACH FL 32114

Title EXECUTIVE VICE PRESIDENT  
Name SHOUPPE, ALEX  
Address 220 S. RIDGEWOOD AVENUE  
City-State-Zip: DAYTONA BEACH FL 32114

### Officer/Director Detail Continued :

Title VP  
Name LANNI, JAMES  
Address 220 S. RIDGEWOOD AVE.  
City-State-Zip: DAYTONA BEACH FL 32114

Title VP  
Name WATTS, ANDREW R.  
Address 220 S. RIDGEWOOD AVE.  
City-State-Zip: DAYTONA BEACH FL 32114

Title VICE PRESIDENT & SECRETARY  
Name LLOYD, ROBERT W.  
Address 220 S. RIDGEWOOD AVE.  
City-State-Zip: DAYTONA BEACH FL 32114

Title VP  
Name ROBINSON, ANTHONY M.  
Address 220 S. RIDGEWOOD AVE.  
City-State-Zip: DAYTONA BEACH FL 32114

Title TREASURER  
Name SOTHEN, MICHAEL  
Address 220 S. RIDGEWOOD AVE.  
City-State-Zip: DAYTONA BEACH FL 32114

Title ASSISTANT SECRETARY  
Name ROBINSON, ANTHONY M.  
Address 220 S. RIDGEWOOD AVE.  
City-State-Zip: DAYTONA BEACH FL 32114

# *State of Florida*

## *Department of State*

I certify from the records of this office that BROWN & BROWN OF FLORIDA, INC. is a corporation organized under the laws of the State of Florida, filed on April 3, 1947.

The document number of this corporation is 150616.

I further certify that said corporation has paid all fees due this office through December 31, 2019, that its most recent annual report/uniform business report was filed on March 18, 2019, and that its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

*Given under my hand and the  
Great Seal of the State of Florida  
at Tallahassee, the Capital, this  
the Ninth day of January, 2020*



*Samuel R. Bee*  
Secretary of State

Tracking Number: 6419870476CU

To authenticate this certificate, visit the following site, enter this number, and then follow the instructions displayed.

<https://services.sunbiz.org/Filings/CertificateOfStatus/CertificateAuthentication>

## Professional Licenses:

**FLORIDA DEPARTMENT OF FINANCIAL SERVICES**

**STEPHEN PHILLIP FARMER**  
License Number : A081083

**Resident Insurance License**  
• 0220 - GENERAL LINES (PROP & CAS)

**Issue Date**  
06/07/1996

**Please Note:** To validate the accuracy of this license you may review the individual or business entity's license record under "Licensee Search" on the FL Dept. of Financial Services website at <http://www.myfloridafco.com/agents/>.

*Jeff Atwater*  
Jeff Atwater  
Chief Financial Officer  
State of Florida

**FLORIDA DEPARTMENT OF FINANCIAL SERVICES**

**DUSTIN SMURDON**  
License Number : W288069

**Resident Insurance License**  
• 0215 - LIFE INCL VAR ANNUITY & HEALTH  
• 0220 - GENERAL LINES (PROP & CAS)

**Issue Date**  
06/29/2018  
10/22/2015

**Please Note:** A licensee may only transact insurance with an insurable interest by an eligible insured or employer. If you are acting as a surplus lines agent, public adjuster, or reinsurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 60 months elapse without an appointment for each class of insurance listed. If such separation occurs, the individual will be required to re-qualify as a licensee applicant if this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services; the licensee is required to comply with continuing education requirements contained in 229.23(5) or 686.365, Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyFlorida account at <http://www.mylife.com>. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at <http://www.MyFloridaCFO.com/DiscountAgent>.

*Jimmy Petrus*  
Jimmy Petrus  
Chief Financial Officer  
State of Florida

**FLORIDA DEPARTMENT OF FINANCIAL SERVICES**

**JESSICA SCOTT**  
License Number : P076149

**Resident Insurance License**  
• 0215 - LIFE INCL VAR ANNUITY & HEALTH

**Issue Date**  
12/16/2006

**Please Note:** To validate the accuracy of this license you may review the individual or business entity's license record under "Licensee Search" on the FL Dept. of Financial Services website at <http://www.myfloridafco.com/agents/>.

*Jeff Atwater*  
Jeff Atwater  
Chief Financial Officer  
State of Florida

**FLORIDA DEPARTMENT OF FINANCIAL SERVICES**

**LINDSEY MALAIN OWENS MCCLAMMY**  
License Number : P211837

**Resident Insurance License**  
• 0215 - LIFE INCL VAR ANNUITY & HEALTH

**Issue Date**  
10/08/2009

**Please Note:** To validate the accuracy of this license you may review the individual or business entity's license record under "Licensee Search" on the FL Dept. of Financial Services website at <http://www.myfloridafco.com/agents/>.

*Jeff Atwater*  
Jeff Atwater  
Chief Financial Officer  
State of Florida



FLORIDA DEPARTMENT OF FINANCIAL SERVICES

**BRENDAM THURSTON**

License Number : D031408

Resident Insurance License

- 0240 - HEALTH
- 0214 - LIFE INCL VARIABLE ANNUITY

Issue Date

04/15/2000  
02/26/2000

Please Note: To validate the accuracy of this license you may review the individual or business entity's license record under "License Search" on the FL Dept. of Financial Services website at <http://www.myfloridacfo.com/agents/>.

*Jeff Atwater*  
Jeff Atwater  
Chief Financial Officer  
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

**THERESA MUSCOVITZ**

License Number : W241718

Resident Insurance License

- 0215 - LIFE INCL VAR ANNUITY & HEALTH

Issue Date

02/11/2015

Please Note: A licensee may only transact insurance with an active appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or insurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a licensee applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 620.2010 or 640.305, Florida Statutes. A licensee may track their continuing education requirements completed or needed on their MyFlorida account at [MyFloridaHubs.com](http://www.myfloridacfo.com). To validate the accuracy of this license you may review the individual license record under "License Search" on the Florida Department of Financial Services website at <http://www.myfloridacfo.com/agents/>.

*Jeff Atwater*  
Jeff Atwater  
Chief Financial Officer  
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

**LAURIE ANN NELSON**

License Number : A055841

Resident Insurance License

- 0440 - CUSTOMER REPRESENTATIVE
- 0216 - LIFE & HEALTH

Issue Date

02/07/2007  
07/13/1904

Please Note: A licensee may only transact insurance with an active appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or insurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a licensee applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 620.2010 or 640.305, Florida Statutes. A licensee may track their continuing education requirements completed or needed on their MyFlorida account at [MyFloridaHubs.com](http://www.myfloridacfo.com). To validate the accuracy of this license you may review the individual license record under "License Search" on the Florida Department of Financial Services website at <http://www.myfloridacfo.com/agents/>.

*Jimmy Petrosi*  
Jimmy Petrosi  
Chief Financial Officer  
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

**AMANDA A HUTSON**

License Number : W386446

Resident Insurance License

- 0215 - LIFE INCL VAR ANNUITY & HEALTH

Issue Date

03/02/2017

Please Note: A licensee may only transact insurance with an active appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or insurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a licensee applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 620.2010 or 640.305, Florida Statutes. A licensee may track their continuing education requirements completed or needed on their MyFlorida account at [MyFloridaHubs.com](http://www.myfloridacfo.com). To validate the accuracy of this license you may review the individual license record under "License Search" on the Florida Department of Financial Services website at <http://www.myfloridacfo.com/agents/>.

*Jimmy Petrosi*  
Jimmy Petrosi  
Chief Financial Officer  
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

**BRANDON SAVAGE**

License Number : P187689

Resident Insurance License

• 0215 - LIFE INCL VAR ANNUITY & HEALTH

Issue Date

04/04/2009

**Please Note:** A licensee may only transact insurance with an actual appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or reinsurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a licensee applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 620.2815 or 644.305, Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyFlorida account at <http://myfloridafds.com>. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at <http://www.myfloridafds.com/ConsumerAgents>

*Jeff Anaster*  
Jeff Anaster  
Chief Financial Officer  
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

**TIFFANY HILL**

License Number : W239585

Resident Insurance License

• 0215 - LIFE INCL VAR ANNUITY & HEALTH

Issue Date

01/29/2015

**Please Note:** A licensee may only transact insurance with an actual appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or reinsurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a licensee applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 620.2815 or 644.305, Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyFlorida account at <http://myfloridafds.com>. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at <http://www.myfloridafds.com/ConsumerAgents>

*Jimmy Petroski*  
Jimmy Petroski  
Chief Financial Officer  
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

**STEPHEN JOHN HALL**

License Number : A108842

Resident Insurance License

• 0215 - LIFE INCL VAR ANNUITY & HEALTH

Issue Date

10/25/2014

**Please Note:** A licensee may only transact insurance with an actual appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or reinsurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a licensee applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 620.2815 or 644.305, Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyFlorida account at <http://myfloridafds.com>. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at <http://www.myfloridafds.com/ConsumerAgents>

*Jimmy Petroski*  
Jimmy Petroski  
Chief Financial Officer  
State of Florida

# Proof of Insurance

ACORD®		CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY) 04/08/2020	
<p>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.</p> <p>IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).</p>					
<p>PRODUCER Brown &amp; Brown of Florida, Inc. 220 South Ridgewood Avenue Daytona Beach FL 32114</p>		<p>INSURER BROWN &amp; BROWN OF FLORIDA INC Po Box 2412 Daytona Beach FL 32115</p>			
<p>INSURER A: Travelers Property Casualty Company of America 25674</p> <p>INSURER B: XL Specialty Insurance Company 37085</p> <p>INSURER C: The Continental Insurance Company 35289</p> <p>INSURER D: The Charter Oak Fire Insurance Company 25015</p> <p>INSURER E: The Travelers Indemnity Company 25058</p>		<p>INSURER F: _____</p>			
<p>COVERAGES CERTIFICATE NUMBER: 20004 REVISION NUMBER: _____</p> <p>THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.</p>					
REPORT	TYPE OF INSURANCE	INSURER	POLICY NUMBER	POLICY EFFECT DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> GL AMEND-MADE: <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> OTHER: _____ <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	TC2JGLSAB527B67420	01/01/2020	01/01/2021	<p>LIMITS</p> <p>EACH OCCURRENCE \$ 1,000,000</p> <p>DAMAGE TO RENTED PREMISES (Per occurrence) \$ 1,000,000</p> <p>MLD EXP (Any one person) \$ 5,000</p> <p>PERSONAL &amp; ADV INJURY \$ 1,000,000</p> <p>GENERAL AGGREGATE \$ 10,000,000</p> <p>PRODUCTS - COMPROP AGG \$ 2,000,000</p>
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> OTHER: _____ <input checked="" type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY	TC2JCAF9527B66220	01/01/2020	01/01/2021	<p>COMBINED SINGLE LIMIT (Per accident) \$ 2,000,000</p> <p>BODILY INJURY (Per person) \$</p> <p>BODILY INJURY (Per accident) \$</p> <p>PROPERTY DAMAGE (Per accident) \$ 50,000</p>
C	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> DEF. RETENTION \$ _____ <input type="checkbox"/> CLAIMS MADE	6011840420	01/01/2020	01/01/2021	<p>EACH OCCURRENCE \$ 5,000,000</p> <p>AGGREGATE \$ 6,000,000</p>
D	<input checked="" type="checkbox"/> WORKERS COMPENSATION <input type="checkbox"/> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/OWNER (EXCLUDED) <input type="checkbox"/> (Mandatory in NJ) <input type="checkbox"/> If yes, describe under DESCRIPTION OF OPERATIONS below	TC2CU8B517858030	01/01/2020	01/01/2021	<p>E.L. EACH ACCIDENT \$ 1,000,000</p> <p>E.L. DISEASE - EA EMPLOYEE \$ 1,000,000</p> <p>E.L. DISEASE - INDIVIDUAL \$ 1,000,000</p> <p>EA WRONGFUL ACT \$ 20,000,000</p> <p>AGGREGATE \$ 20,000,000</p>
B	INS AGENTS E&O	ELL16548320	01/01/2020	01/01/2021	
<p>DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES: (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)</p>					
<p>CERTIFICATE HOLDER</p> <p>CITY OF DELAND 120 S FLORIDA AVE DELAND FL 32720</p>			<p>CANCELLATION</p> <p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p> <p>AUTHORIZED REPRESENTATIVE: <i>Doug Bradley</i></p>		

ACORD 25 (2016/03)

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ACORD®		ADDITIONAL REMARKS SCHEDULE		AGENCY CUSTOMER ID: _____	
<p>INSURER Brown &amp; Brown of Florida, Inc.</p>		<p>NAMED INSURED BROWN &amp; BROWN INC ETAL</p>		<p>LOC #: _____</p>	
<p>POLICY NUMBER</p>		<p>CARRIER</p>		<p>NAIC CODE</p>	
<p>ADDITIONAL REMARKS</p>		<p>THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM.</p>		<p>FORM NUMBER: 25 FORM TITLE: Certificate of Liability Insurance: Notes</p>	
<p>INSURER E-WORKERS COMPENSATION POLICY TRKUB518578125-EFF 1-1-20 TO 1-1-21, LIMITS 1,000,000/1,000,000/1,000,000</p>					

ACORD 101 (2008/01)

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The ACORD name and logo are registered marks of ACORD

## Tab E: Financial Stability/ Litigation and Debarment History

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## Financial Stability

### Certified Financial Statements

**Brown & Brown's 10-K is our annual report required by the U.S. Securities and Exchange Commission, that gives a comprehensive summary of our financial performance. Brown & Brown's financials are audited by an independent registered public accounting firm, Deloitte & Touche LLP, per the 10-K found in the link below:**

<https://investor.bbinsurance.com/node/17511/html>

This tab shall contain information on the nature and magnitude of any litigation or proceeding whereby, during the past five (5) years, a court or any administrative agency has ruled against the firm in any matter related to the professional activities of the firm. **None to be reported**

This shall include any class actions within your company where named, industry investigations by Attorneys General, in addition to individual cases. **None to be reported**

**We are prepared to supply a financial statement upon request. In addition, as a publicly traded company, our financials can be found: <https://investor.bbinsurance.com/annual-reports>**

**Brown & Brown has not had any debarment actions against our company by the City or any other public entity in the last 5 years.**

**Brown & Brown has not had any contract awarded by another government agency terminated in default or convenience.**

**Brown & Brown will inform the City of any new claims filed against us.**

## Tab F: Client References for Similar Projects

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## References



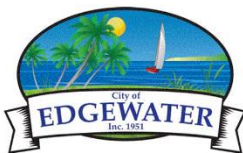
*Client \**  
*Contact*  
*Title*  
*Phone*  
*Email*  
*Lines of Coverage*

City of Ormond Beach – Public / City  
Claire Whitley  
Assistant City Manager  
386-676-3202  
Claire.Whitley@ormondbeach.org  
Medical, Dental, Basic Life, Voluntary Life,  
LTD, Worksite, Vision, FSA/HSA/Section  
125, Plansource  
2008 – Present  
22 S. Beach St Ormond Beach, FL 32174



*Client\**  
*Contact*  
*Title*  
*Phone*  
*Email*  
*Lines of Coverage*

City of Holly Hill – Public / City  
Diane Cole  
Human Resources Manager  
386-248-9440  
DCole@cityofhollyhill.org  
Medical, Dental, Basic Life, Voluntary Life,  
Vision, Worksite, Plansource  
1999 – Present  
1065 Ridgewood Ave. Holly Hill, FL 32117



*Client \**  
*Contact*  
*Title*  
*Phone*  
*Email*  
*Lines of Coverage*

City of Edgewater – Public / City  
Julie Christine  
Human Resources Manager  
386-424-2400 x1701  
jachristine@cityofedgewater.org  
Medical, Dental, Basic Life, Voluntary Life,  
LTD, Worksite, Vision, FSA/HSA/Section  
125, Plansource  
2006 – Present  
104 N Riverside Dr, Edgewater, FL 32132

*Time Period of the Project*  
*Address*



## Tab G: Innovative Solutions and Project Approach

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## **Financial**

### **1. HOW CAN YOUR FIRM ASSIST THE CITY FINANCIALLY?**

As the largest insurance agency in the state, we work closely with the insurance carrier representatives and underwriters to stay abreast of the changes in the market and developments specifically related to the healthcare industry. We regularly attend carrier seminars, host in-house meetings with insurance carrier representatives, and participate in webinars which relate to issues affecting our clients. This allows us to keep the City up to date on new cost-saving strategies such as alternate funding, reference-based pricing, and captive/consortium arrangements – to name a few – that could be a good fit.

As we place coverage (new and renewal) throughout the state, we use our market clout to have insurance carriers compete with one another for the business. Because of strong carrier partnerships, *we are usually the first agency in the state to have access to new insurance carrier products.*

Brown & Brown will consult with the City through all phases of the marketing and insurance placement process. There are many factors to be considered when evaluating a proposal, including, but not limited to, overall cost, network of providers, compliance with RFP, plan design, and recommendations in regard to the needs and objectives of the City. Preparation and education are key components that will conclude with a successful outcome – this is where our strategic benefit plan comes into play. We will then approach the appropriate markets to obtain competitive proposals which is then consolidated into a marketing analysis that is presented to the City.

#### **Marketing Service Listing:**

- Prepare Request for Proposal for benefit services
- Network disruption analysis
- Review all plan documents to ensure all changes are agreed and decided upon
- Provide vendor notifications to the City including recalls on drugs, network additions and deletions, etc.
- Maintain preferred/highest level status with all insurance carriers
- Generate our own comprehensive underwriting analysis to negotiate carrier rates
- Provide marketing analysis including all competitive quotes within a comprehensive proposal
- Develop new insurance programs via regular meetings with carriers/ TPAs
- Negotiate multi-year rate guarantees, second year rate caps, package discounts, performance guarantees, technology and wellness subsidies

Once the proposals are received, Brown & Brown will analyze and compare them to the in-force coverages and illustrate the advantages and disadvantages of each proposal in a marketing presentation to be reviewed the City's staff.

The presentation will include: AM Best ratings of carriers, a market summary showing all carriers that provided competitive proposals, medical, dental, life and AD&D, disability coverages, and voluntary benefits all highlighted on easy-to-understand spreadsheets. We will also provide a network analysis to illustrate the strength of each carrier's network in your area.

We will outline performance guarantees, wellness/implementation funds, multi-year rates, and package savings that we have negotiated on City's behalf. After reviewing all the options, Brown & Brown will then work with City to determine finalists and begin negotiations with the chosen carriers.

There are many ways to structure plan designs and each one is custom to each client. Here are a few ways we work with clients to help with long term premium stability:

- Utilization of self-funded plans when appropriate
- Plan design optimization based off historical and current claims experience and employee utilization
- Adjusting specific benefits to create steerage of the employees to utilize the plan in a cost-effective manner
- Evaluation of networks and new trending options. (i.e. ACO's, narrow networks, wrap networks etc.)
- Our wellness coordinator custom designs a program to help reduce claims across the entire group
- Initiate biometric screening and health risk assessments to catch conditions before they become more serious and turn into a shock claims
- When appropriate, we take the group out to market to make carriers compete with each other. We have access to all the large medical carriers
- We leverage our national book of business to negotiate the best rates available in the market
- We provide employee education around plan utilization and cost savings measures, to reduce claims costs

Each quarter, we will review the City's plan performance and utilization and make recommendations for cost-savings. When we project renewal costs, City's senior analyst, Brandon, will utilize our plan design modeling tool to estimate the claims savings attributable to specific plan design changes such as increasing copays, deductibles, or out of pocket maximums. This tool calculates the actuarial value of the current plan and any alternative plan designs and calculates claims savings between the two. On the next page, is a sample of an exhibit illustrating plans the impact of making plan design changes (highlighted in gray) to achieve a lower actuarial value and thus a corresponding claims savings.

# 2020 – Alt. Plan Design F

	2019 - Current Plan Design				2020 Proposed Alt F			
Vendor	Cigna		Cigna		Cigna		Cigna	
Network	Open Access Plus In-Network		Open Access Plus		Open Access Plus In-Network		Open Access Plus	
Plan Name	Performance		Option		Performance		Option	
Estimated Actuarial Value	0.85		0.89		0.77		0.8	
Plan Details	Network		Network		Network		Network	
	Single	Family	Single	Family	Single	Family	Single	Family
Plan Deductible:	\$500	\$1,000	\$500	\$1,500	\$3,000	\$6,000	\$2,500	\$5,000
Embedded Deductible:	Yes		Yes		Yes		Yes	
Calendar or Policy Year:	Calendar		Calendar		Calendar		Calendar	
Coinurance:	10%		20%		20%		20%	
Maximum Out-of-Pocket: (Includes Deductible, Copay, Rx)	\$3,500	\$7,000	\$2,000	\$6,000	\$5,000	\$10,000	\$4,000	\$8,000
Physician Services	Yes, Yes, Yes		Yes, Yes, Yes		Yes, Yes, Yes		Yes, Yes, Yes	
Office Visit:	\$20		\$25		\$50		\$25	
Specialist:	\$40		\$25		\$80		\$25	
Chiropractic:	\$35		\$25		\$80		\$25	
Telemedicine:	\$10		\$10		\$10		\$10	
Hospital / Emergency Services								
Inpatient Hospital Per Admission:	\$325/day (days 1-5)		Deductible + Coinsurance		\$500/day (days 1-5)		Deductible + Coinsurance	
Emergency Room:	\$100		Deductible + Coinsurance		\$500		Deductible + Coinsurance	
Urgent Care:	\$40		\$25		\$40		\$25	
Outpatient Surgical Facility:	\$325		Deductible + Coinsurance		Deductible + Coinsurance		Deductible + Coinsurance	
Ambulatory Surgery Center:	\$325		Deductible + Coinsurance		Deductible + Coinsurance		Deductible + Coinsurance	
Diagnostic Services								
Lab & X-Ray Outpatient:	\$0 (Lab), \$20 (X-Ray)		Coinsurance		\$0 (Lab), \$40 (X-Ray)		Deductible & Coinsurance	
Advanced Imaging Services (MRI, CT):	\$75		\$25		\$500		\$25	
Prescription Drug								

We will also work with the City to model various employer/employee contribution scenarios and provide cost projections based on several enrollment migration outcomes. These contribution models are best in class and take can take into account salary bands, tobacco surcharges, wellness credits, and any other component of contribution structure City's desires.

2019 vs. 2020 Funding & Contribution Summary  
Year-over-Year Progression

	2019 Monthly Funding & EE   ER Contributions										Proposed 2020 Monthly Funding & EE   ER Contributions										Monthly Δ																	
HSA Incentive Plan	Enrollment Tier	Enroll	Monthly Funding Rate	ER Contrib. (\$)	ER Contrib. (%)	H.S.A. Contribution	EE Contrib. (\$)	EE Contrib. (%)			Enroll	Monthly Funding Rate	ER Contrib. (\$)	ER Contrib. (%)	H.S.A. Contribution	EE Contrib. (\$)	Monthly EE Contrib. (%)	Bi-Weekly Contrib. (26 Pay Periods)	Δ to EE (%)	Δ to EE (\$)																		
	EE only	150	\$520.22	\$440.22	85%	\$41.67	\$80.00	15%			150	\$544.42	\$464.42	85%	\$41.67	\$80.00	15%	\$36.92	0%	\$0.00																		
	EE + Spouse	75	\$1,154.86	\$984.86	85%	\$62.50	\$170.00	15%			75	\$1,209.10	\$1,039.10	85%	\$62.50	\$170.00	14%	\$76.46	0%	\$0.00																		
	EE + Child(ren)	45	\$972.79	\$827.79	85%	\$83.33	\$145.00	15%			45	\$1,015.12	\$870.12	85%	\$83.33	\$145.00	14%	\$66.92	0%	\$0.00																		
	Family	140	\$1,519.00	\$1,284.00	85%	\$104.17	\$225.00	15%			140	\$1,585.07	\$1,360.07	86%	\$104.17	\$225.00	14%	\$103.85	0%	\$0.00																		
	Monthly Total	430	\$440,539	\$374,864	85%	\$30,938	\$65,875	15%			430	\$459,938	\$394,263	86%	\$30,938	\$65,875	14%																					
HSA Standard Plan	Enrollment Tier	Enroll	Monthly Funding Rate	ER Contrib. (\$)	ER Contrib. (%)	H.S.A. Contribution	EE Contrib. (\$)	EE Contrib. (%)			Enroll	Monthly Funding Rate	ER Contrib. (\$)	ER Contrib. (%)	H.S.A. Contribution	EE Contrib. (\$)	Monthly EE Contrib. (%)	Bi-Weekly Contrib. (26 Pay Periods)	Δ to EE (%)	Δ to EE (\$)																		
	EE only	75	\$650.28	\$562.28	86%	\$41.67	\$88.00	14%			75	\$626.34	\$538.34	86%	\$41.67	\$88.00	14%	\$40.62	0%	\$0.00																		
	EE + Spouse	25	\$1,443.59	\$1,256.59	87%	\$62.50	\$187.00	13%			25	\$1,396.44	\$1,199.44	87%	\$62.50	\$187.00	13%	\$86.31	0%	\$0.00																		
	EE + Child(ren)	25	\$1,216.00	\$1,064.50	87%	\$83.33	\$159.50	13%			25	\$1,167.87	\$1,008.37	86%	\$83.33	\$159.50	14%	\$73.62	0%	\$0.00																		
	Family	50	\$1,098.78	\$1,051.23	87%	\$104.17	\$247.50	15%			50	\$1,213.59	\$1,176.09	86%	\$104.17	\$247.50	14%	\$114.23	0%	\$0.00																		
	Monthly Total	175	\$2,102,200	\$1,882,562	87%	\$11,979	\$27,838	13%			175	\$2,002,013	\$1,734,375	86%	\$11,979	\$27,838	14%																					
PPO Incentive Plan	Enrollment Tier	Enroll	Monthly Funding Rate	ER Contrib. (\$)	ER Contrib. (%)		EE Contrib. (\$)	EE Contrib. (%)			Enroll	Monthly Funding Rate	ER Contrib. (\$)	ER Contrib. (%)		EE Contrib. (\$)	Monthly EE Contrib. (%)	Bi-Weekly Contrib. (26 Pay Periods)	Δ to EE (%)	Δ to EE (\$)																		
	EE only	50	\$571.85	\$421.85	74%		\$150.00	26%			50	\$580.26	\$446.26	75%		\$150.00	25%	\$69.23	0%	\$0.00																		
	EE + Spouse	20	\$1,269.52	\$939.52	74%		\$330.29	26%			20	\$1,324.29	\$984.29	75%		\$330.00	25%	\$152.31	0%	\$0.00																		
	EE + Child(ren)	25	\$1,069.38	\$794.38	74%		\$275.00	26%			25	\$1,115.53	\$840.53	75%		\$275.00	25%	\$126.92	0%	\$0.00																		
	Family	50	\$1,669.80	\$1,239.80	74%		\$450.00	26%			50	\$1,741.84	\$1,311.84	75%		\$450.00	25%	\$198.46	0%	\$0.00																		
	Monthly Total	125	\$1,30,811	\$96,936	74%		\$33,878	26%			125	\$1,36,542	\$1,002,687	75%		\$33,878	25%																					
PPO Standard Plan	Enrollment Tier	Enroll	Monthly Funding Rate	ER Contrib. (\$)	ER Contrib. (%)		EE Contrib. (\$)	EE Contrib. (%)			Enroll	Monthly Funding Rate	ER Contrib. (\$)	ER Contrib. (%)		EE Contrib. (\$)	Monthly EE Contrib. (%)	Bi-Weekly Contrib. (26 Pay Periods)	Δ to EE (%)	Δ to EE (\$)																		
	EE only	40	\$713.94	\$548.94	77%		\$165.00	23%			40	\$687.66	\$522.66	76%		\$165.00	24%	\$76.15	0%	\$0.00																		
	EE + Spouse	25	\$1,590.35	\$1,217.35	77%		\$365.00	23%			25	\$1,522.27	\$1,159.27	76%		\$365.00	24%	\$167.54	0%	\$0.00																		
	EE + Child(ren)	25	\$1,351.21	\$1,028.71	77%		\$302.50	23%			25	\$1,382.20	\$979.70	76%		\$302.50	24%	\$139.83	0%	\$0.00																		
	Family	25	\$2,078.64	\$1,605.64	77%		\$473.00	23%			25	\$2,002.11	\$1,529.11	76%		\$473.00	24%	\$218.32	0%	\$0.00																		
	Monthly Total	105	\$140,001	\$107,963	77%		\$32,098	23%			105	\$134,846	\$102,809	76%		\$32,098	24%																					
		Total	Funding	ER Contrib. (\$)	ER Contrib. (%)	H.S.A. Contribution	EE Contrib. (\$)	EE Contrib. (%)			Total	Funding	ER Contrib. (\$)	ER Contrib. (%)	H.S.A. Contribution	EE Contrib. (\$)	Monthly EE Contrib. (%)																					
Est. Monthly Total		835	\$232,551	\$262,326	83%	\$42,917	\$199,225	17%			835	\$233,555	\$274,113	83%	\$42,917	\$199,225	17%																					
Est. Annual Total			\$11,055,606	\$9,147,906		\$2,154,000	\$1,910,700					\$11,200,065	\$9,289,361		\$2,155,000	\$1,816,700																						
Grand Total (inc. H.S.A. Seed)			\$11,973,606	\$9,662,906								\$11,715,061	\$9,804,761																									
Per Employee Per Year			\$14,361	\$11,572								\$14,600	\$11,762																									
Δ in Proposed inc. HSA Seed (\$)												\$24,455	\$14,475		\$0	\$0																						
Δ in Proposed inc. HSA Seed (%)												1%	1%		0%	0%																						
Potential Offsets from 2020 Rebates																					(\$266,151)	(\$266,151)																
Potential Net Cost Increase																																						

## 2. HOW SUCCESSFUL ARE YOUR FIRM'S RENEWALS AND NEGOTIATIONS?

### Marketing

We have a separate and distinct marketing department that assesses all carriers and stays well-informed on the latest products and services available. We feel we can provide the most comprehensive marketing effort in comparison to any broker in that we access the entire market and not just our preferred vendors. As the *largest insurance agency in the state*, we work closely with the insurance carrier representatives and underwriters to stay up to date with the changes in the market and developments specifically related to the healthcare industry. We regularly attend carrier seminars, host in-house meetings with insurance carrier representatives, and participate in webinars which relate to issues affecting our clients.

We are able to navigate the marketplace working with virtually all insurance carriers in the entire state, as well as nationally. As we place coverage (new and renewal) throughout the state, we use our market clout to have insurance carriers compete with one another for the business. Because of strong carrier partnerships, we *are often the first agency in the state to have access to new insurance carrier products*.

Our standard marketing process involves marketing to all carriers, TPA's and products that the client is interested in, and in doing so we are able to leverage the best price. We also request wellness and implementation funds, technology credits, along with service, network and pricing performance guarantees. We will continue to perform a full review of all the terms and conditions and make sure the city of Port Orange is offered the most comprehensive health and welfare plans. There are times when we go through this process and do not recommend a carrier change; however, we are able to leverage the current vendor for improved pricing and services. If a carrier change is being contemplated, we will perform a comprehensive network re-pricing and provider disruption. We have demonstrated successful renewal negotiations for the City of Port Orange over the last 5 years. See next page for Brown and Brown's historical negotiations for the City of Port Orange.

2017 Renewal (7/1/2017 - 6/30/2018)								
Line of Coverage	Carrier	Current	Renewal	Negotiated	Renewal %	Negotiated %	Savings From Renewal	Commentary
Medical	FHCP	\$3,814,873	\$4,271,999	\$4,043,913	12.0%	6.0%	\$228,086	No plan changes
Dental	Florida Combined Life	\$282,008	\$282,008	\$253,838	0.0%	-10.0%	\$28,170	Migrated to Metlife from Florida Combined life
Vision	VSP	\$29,707	\$29,707	\$26,538	0.0%	-10.7%	\$3,169	Migrated to Metlife from VSP
Life	Florida Combined Life	\$46,924	\$46,924	\$43,639	0.0%	-7.0%	\$3,285	Migrated to Metlife from Florida Combined life
<b>Total</b>		<b>\$4,173,512</b>	<b>\$4,630,638</b>	<b>\$4,367,928</b>	<b>3.0%</b>	<b>-5.4%</b>	<b>\$262,710</b>	
2018 Renewal (7/1/2018 - 12/31/2020)								
Line of Coverage	Carrier	Current	Renewal	Negotiated	Renewal %	Negotiated	Savings From Renewal	Commentary
Medical	FHCP	\$3,606,724	\$3,716,201	\$3,606,724	3.0%	0.0%	\$109,477	Renewed 7/1/2018 on 18 month Contract (7/1/18 - 1/1/2020)
Dental	Metlife	\$253,838	\$253,838	\$253,838	0.0%	0.0%	\$0	Renewed 7/1/2018 on 18 month Contract (7/1/18 - 1/1/2020)
Vision	Metlife	\$43,639	\$43,639	\$43,639	0.0%	0.0%	\$0	Renewed 7/1/2018 on 18 month Contract (7/1/18 - 1/1/2020)
Life	Metlife	\$26,538	\$26,538	\$26,538	0.0%	0.0%	\$0	Renewed 7/1/2018 on 18 month Contract (7/1/18 - 1/1/2020)
<b>Total</b>		<b>\$3,930,739</b>	<b>\$4,040,216</b>	<b>\$3,930,739</b>	<b>0.8%</b>	<b>0.0%</b>	<b>\$109,477</b>	
2019 Renewal (7/1/2018 - 12/31/2020)								
Line of Coverage	Carrier	Current	Renewal	Negotiated	Renewal %	Negotiated	Savings From Renewal	Commentary
Medical	FHCP	\$3,606,724	\$3,606,724	\$3,606,724	0.0%	0.0%	\$0	Line of Coverage in 18 month Contract
Dental	Metlife	\$253,838	\$253,838	\$253,838	0.0%	0.0%	\$0	Line of Coverage in 18 month Contract
Vision	Metlife	\$43,639	\$43,639	\$43,639	0.0%	0.0%	\$0	Line of Coverage in 18 month Contract
Life	Metlife	\$26,538	\$26,538	\$26,538	0.0%	0.0%	\$0	Line of Coverage in 18 month Contract
<b>Total</b>		<b>\$3,930,739</b>	<b>\$3,930,739</b>	<b>\$3,930,739</b>	<b>0.0%</b>	<b>0.0%</b>	<b>\$0</b>	
2020 Renewal (1/1/2020 - 12/31/2020)								
Line of Coverage	Carrier	Current	Renewal	Negotiated	Renewal %	Negotiated	Savings From Renewal	Commentary
Medical	FHCP	\$4,080,382	\$4,385,457	\$4,239,521	7.5%	3.9%	\$145,936	Moved from 4 plans to 3 Plans due to no enrollment in T34
Dental	Metlife	\$293,671	\$311,387	\$305,510	6.0%	4.0%	\$5,877	
Vision	Metlife	\$33,381	\$33,381	\$33,381	0.0%	0.0%	\$0	Negotiated with a 2 year rate guarantee
Life	Metlife	\$44,491	\$53,389	\$50,053	20.0%	12.5%	\$3,336	Negotiated with a 2 year rate guarantee
<b>Total</b>		<b>\$4,451,925</b>	<b>\$4,783,614</b>	<b>\$4,628,465</b>	<b>8.4%</b>	<b>5.1%</b>	<b>\$155,149</b>	
2021 Renewal (1/1/2020 - 12/31/2021)								
Line of Coverage	Carrier	Current	Renewal	Final	Renewal %	Final %	Savings From Renewal	Commentary
Medical	FHCP	\$4,239,521	\$4,578,682	\$4,239,521	8.0%	0.0%	\$339,161	
Dental	Metlife	\$305,510	\$335,510	\$305,510	10.0%	0.0%	\$30,000	
Vision	Metlife	\$33,381	\$33,381	\$33,381	0.0%	0.0%	\$0	In Rate Guarantee
Life	Metlife	\$50,053	\$50,053	\$50,053	0.0%	0.0%	\$0	In Rate Guarantee
<b>Total</b>		<b>\$4,628,465</b>	<b>\$4,997,626</b>	<b>\$4,628,465</b>	<b>4.5%</b>	<b>0.0%</b>	<b>\$369,161</b>	
<b>Total</b>		<b>\$21,115,380</b>	<b>\$22,382,833</b>	<b>\$21,486,336</b>	<b>3.3%</b>	<b>-0.1%</b>	<b>\$896,497</b>	Cumulative Savings (7/1/2017 - Present)

We have used various negotiation methods for the City of Port Orange, including marketing and direct negotiations with current carriers without marketing. For the 2020 renewal, the HR team asked that we try direct negotiations with the current carriers without marketing first since the City was transitioning to a new benefit administration/payroll platform and needed to load benefits well in advance of going live and changing carriers/plans would create a lot of issues and delays. Therefore, we were successful in negotiating a 3.9% increase without any plan changes, after coming off a negotiated 18 month renewal at flat prior to this renewal period. This renewal was under budget and therefore, approved without going through a full RFP process.

For the 2021 renewal, we were able to secure flat renewals by early August from both FHC and Metlife without going through the marketing process. The board approved this by September, which allowed employees to keep their premiums and benefits the same and not have to worry about changes during a difficult pandemic year, with no increase to the budget.

In addition to the City of Port Orange's renewal in 2021, please find our 2020/2021 renewal negotiation results for our local public entity accounts:

For the 10 fully insured local public entities (within Volusia/Flagler counties) that Brown & Brown services as consultant, we were able to negotiate 5 flat (0%) renewals, 2 (-2%) decreased renewals and the 3 clients that did have increases, did not exceed 6% after negotiations. For the clients that did have increases, their loss ratios averaged over 85% and their renewals started between 10%-20% increases. The majority of the final renewals (including the flat and decreased renewals) were negotiated without marketing to competitive carriers, due to the clients wanting to not change carriers or plans and we were able to achieve below budget negotiations at least 4 months prior to the renewal date, allowing plenty of time for board approval and open enrollment meetings.

Historically, it has been a practice at Brown & Brown to go to market for our clients every year, regardless if they really do not want to change carriers. We have found that this practice has frustrated many of our carrier partners, as they feel they are being used to negotiate a renewal without really being considered as an option by the client. There is a lot of time and energy spent by the carriers to put together competitive proposals and if they are not seriously being considered, they may refuse to quote in future years and this could limit options for clients. Therefore, especially for our clients with FHC, we have started to have conversations many months in advance of the renewal to understand how the experience has been with the current carrier, where the budget for insurance is that year and if there is a desire to make a change or not.

If the client rather not make a change and if the main goal is to get the most competitive renewal from the current carrier and under budget, then we have those conversations with the current carrier up front. We pre-negotiate the renewal before it is even released, indicating where the client needs the renewal to be in order to be comfortable enough to renew without looking at other carrier quotes.



We have been very successful doing this up front negotiation and for the City of Port Orange, this has resulted in mostly flat renewals. We even negotiated a flat renewal for 18 months, in order to move the effective date to a calendar year. This is how a true partnership works between the consultant, the carrier and the client. And through this practice, now competitive carriers understand that if we are out to market for our client, it is because they truly want to entertain other options and their quotes will be considered.

This results in the carriers offering the most competitive quote each year that we solicit competitive quotes. If a client is concerned that they will not get the best renewal unless we do a full market analysis, then we are always happy to do that. In fact, our relationship is so good with our carrier partners, some have even offered to send competitive quotes in order to help leverage the incumbent carrier, even though they know the client has no intention of changing carriers. They do this to help us get the best rates and plans for our clients, when it is appropriate. We have a very good understanding of what leverages each carrier and their underwriting team and know when we need to use this tactic or know when we will get a better renewal having up front conversations with the carrier and coming to an agreement of a renewal that the client will be very happy with.

Brown & Brown has also created a consortium exclusively for our public entity clients within Florida. Receiving quotes from the consortium has resulted in some aggressive renewals from incumbent carriers, thus the client has decided to stay with their current carrier. However, we have also had great success moving clients into the consortium and they have been able to keep their premiums very low, in addition, they are able to receive money back during years their claims perform well, which is a big difference between our consortium and other competitor's consortiums. We also have partnered with another Captive, which has the lowest up-front costs to join vs competitors. Typically, captives require around 20% collateral to join and Brown and Brown's only require 5-6% and provides very aggressive fixed costs.

### 3. WHAT OTHER COST SAVING MEASURES HAS YOUR FIRM SUCCESSFULLY UTILIZED (I.E. TRANSITIONING TO SELF-FUNDING, ETC.).

In terms of cost-savings, our team has a variety of solutions in place to reduce your bottom line. We can deliver savings on your health plan in the following ways:

- Fully-Insured carrier negotiations
- Implementation of alternate-funding strategies
  - Self-funding/Level-Funding with surplus returns
  - Reference-Based Pricing
  - Captive/Consortium
  - Risk Pool Management
- **Employee Health Clinics** – Our team has had huge success with the design and implementation of employee health clinics for our public entity clients. City of Palm Coast, Flagler Schools, City of Sarasota and City of St. Cloud are just some of the clients with whom we have built long-term partnerships, enabling our team to install complex clinic arrangements which have provided huge savings. In addition, we have worked with FHC to create specific clinic programs for our local government clients who are fully insured, to include skin cancer screenings, mammogram buses, \$0 cost chronic pharmacy programs, etc for little to no cost at all.
- **Rx Carve Outs** - For many of our self-funded groups we take the opportunity to analyze the contract with the self-funded medical vendor to ensure we have the best contract in place. One significant concern is the Rx contract with an ASO medical vendor. We routinely carve the Rx out and negotiate significantly better pricing discounts and rebate guarantees. One recent of example of this occurred at the City of Sarasota. Through strategic plan design, a formal RFP and carrier negotiations, our team reduced the City's annual drug spend from \$4.5 Million to \$2.9 Million. **Representing an annual savings of more than \$1.6 Million (35%)**
- **Direct Provider Relationships** - For some of our self-funded clients we have entered into direct relationships with certain providers. This takes research on the front end and at times can require some significant network changes but can yield significant financial results for our clients that would like to pursue these options.
- **Disrupting the Status Quo** – For some clients, it has been beneficial to remove the Rx mail order program. It is not well known but can, at time, be observed in the claim experience that the mail order prescription drugs are sometimes higher than retail Rx costs. This is not something that most brokers will track, however due to the lack of competition of mail order, certain generic medications are significantly overpriced when sold at a 90-day supply level. We have been able to revise some of our client's plans so the employees can obtain a 90-day supply at retail. This is a strategy that has proven effective in keeping the Rx costs lower for the City of Palm Coast.

- **International Drug Programs** – Successfully implemented and managed international drug programs through Cana RX for multiple clients. This program has allowed some self-funded clients to experience immediate savings due to the lower cost of drugs direct from the distributors.

We have explored moving several of our current clients from fully insured arrangements to various alternate funding arrangements. During our annual marketing process, we will work with the City to create a cost comparison of various funding strategies to find the most cost-effective solution that aligns with City's long term benefits strategy.

We have several current clients that we have helped transition to either self-funded or level-funded arrangements after careful consideration of claims projections and cash flow analysis aligning with budgetary needs.

#### **Example 1:**

Our current client, Flagler County School Board, has approximately 1,200 employees and we have been their broker since 2010. We assisted in their transition from fully insured to self-funded and they have remained self-funded since 2013. Overall, their plan has run very well with very low trends with the average employee increase being just 3% and the average employer increase of 2% over a six-year time period. They are also currently at over 40% of the state's reserve amount per Section 112.08. They have a budget of approximately \$11,000,000 per year. We also assisted in the implementation of a near site clinic with Advent Health, which has been in place since 2013.

Over the years we have introduced many cost savings initiatives to the FCSB's insurance committee including employee education, plan design and contribution modeling, changes to the medical and Rx contract and wellness programs. We recently conducted a full RFP in tandem with the purchasing department. We analyzed over 25 proposals and presented the results to the insurance committee. We were able to leverage an administrative cost savings of over **\$150,000** with enhanced carrier services including a wellness fund of **\$150,000** for each of the three years of the contract and a premium holiday for the first three months of the plan year. We also negotiated a comprehensive wellness package paid for by the insurance carrier, in addition to the \$150,000 a year in wellness funds, including employee wellness coaching and quarterly activity challenges. We also recently negotiated free flu shots for all employees of the District not just the employees on the health plan.

#### **Example 2:**

Alternatively, we have several clients that have benefited from remaining in fully insured arrangements in the form of medical premium savings. One example of this is the work Ms. Jessica Scott has done as a broker/consultant for the City of Ormond Beach.

Brown & Brown became Agent of Record for the City in 2009. We did extensive analysis on claims and plan utilization to customize and file a new plan design with Florida Health Care Plan (FHCP), without increasing out of pocket costs to employees. This change saved the City \$400,000 in the first year. Over the next 5 years, we were able to negotiate renewals under the City's budget without making any plan changes, even though claims experience was increasing each year. In 2015, FHCP could no longer afford to offer aggressive renewals, to stay within the City's budget, as the City's loss ratio and high claimants continued to increase.

Therefore, Brown & Brown worked with FHCP to create a new high deductible health plan as a base plan. This plan was designed by Brown & Brown and FHCP to include a lower deductible than industry standard, yet allowed employees and the City to fund a bank account to cover the deductible expenses for employees.

In an effort to make this transition easier, we worked with FHCP to change the October 1st effective date to January 1st, so that the deductible would align with a calendar year. Making these changes gave the City a savings of over \$350,000, which allowed the City to fund enough money into employees' HSA bank accounts to cover the majority of the deductible. This kept the employee's total deductible responsibility at \$250, which was the same as the plan they had previously. When making this change to the high deductible health plan, Brown & Brown did an in depth look at claims and utilization, so we could implement ways to reduce the employees' out of pocket expenses, while still being compliant with the high deductible health plan requirements. We worked with FHCP to create a medication list comprising of \$4 and \$12 copays for employees, based on the medications that the majority of the City employees were taking on a regular basis. We reduced the FHC workforce wellness copay from \$10 to \$5, to give employees affordable access to primary and urgent care. These changes had a significant impact on the January 2017 renewal. The loss ratio was reduced by over 40% in one year and the renewal was 60% below the City's budget, which left additional funds to be used towards benefit enhancements for City employees in 2017. These benefits now include \$0 copays for primary and urgent care visits, free medications to treat chronic conditions, and additional funding to employees' HSA bank accounts to cover the entire employee deductible.

To date, the City's claims experience has continued to run well and Jessica has been able to negotiate renewals under budget each year. The 2020 year renewal was negotiated to a -3% decrease, saving the City \$80,000. With the year over year savings the City has experienced, they are now funding \$200 more than the deductible for employees each year and we have tied additional HSA funding to various wellness initiatives.

### **Example 3:**

In 2020, Jessica Scott was able to negotiate \$1 million dollars in savings for a local medium size private client without changing plans or carriers. This particular client was happy with their current fully insured medical carrier, Aetna. However, due to some financial reasons, they needed to save at least \$500,000 to meet their insurance budget for 2020. Therefore, we performed a marketing analysis to pursue fully insured, level-funded and self-funded options. We were able to negotiate an \$800,000 savings with both Cigna and UHC on a level-funded platform, matching their current plan designs, and giving the client the opportunity to achieve more savings if claims perform well at the end of the renewal period, due to the level-funded platform. The \$800,000 in savings included a one month premium holiday of \$200,000 from both carriers. Ultimately, we were able to negotiate their current Aetna fully insured medical plan to a -7% premium savings, and negotiated a \$400,000 one month premium holiday, a \$20,000 wellness fund and a free wellness program.

This savings netted over \$1 million dollars in savings and allowed their employees to not have to worry about changes to a program they were already happy with during a difficult year in the middle of a pandemic. In addition, through our marketing efforts, we were also able to negotiate a savings with their current ancillary carrier on all lines of coverage to over \$50,000 with no changes to the plans.

Please note we did receive self-funded proposals, which also provided a savings on the medical plan similar to the level-funded options, however, the client ultimately decided it was in their best interest to move forward with keeping their benefit package the same with Aetna and not taking any risks by staying fully insured.

It is important to note, that we have the experience transitioning clients who have been with FHCP for many years to a self-funded plan. We know how to assist employees with finding new providers and educating them during this transition, since there will be a network disruption. And we have demonstrated long term savings with these clients, as well. We have experience with TPA's who have helped our local clients reduce claims cost through:

- Direct contracts with local high-performance hospitals
- Build plan design to include in-house pharmacies and providers
- Layer additional physician networks as employee expansion in other areas occurs
- Include reference base pricing
- Pharmacy carve out options
- Claims auditing

#### **Example 4:**

One last example of ways we have saved specifically some of our municipal clients within Florida money is by creating a public entity consortium. In 2014, Brown & Brown partnered with UnitedHealthcare and Benecon to create our very own self-funded health insurance purchasing program exclusively for Florida Local Governments. Our consortium was designed to leverage the power of group purchasing to lower health insurance costs. The program has been incredibly rewarding to the members - this year we returned nearly \$1 Million in surplus. Over the last 5 years, one of our consortium members has received more than \$1.5 Million in surplus returns.

- **Control** – Member owned and governed
- **Surplus & Savings** – Any surplus after year end reconciliation is returned to the member
- **Full Transparency** – Know where every dollar is spent
- **Proven actuarial pricing model** – Priced by Benecon's independent actuaries
- **Flexibility** – Choose the plan design that works best for your employees

#### **Current Brown & Brown/FGHS Members:**

- |                                     |                         |                            |
|-------------------------------------|-------------------------|----------------------------|
| • City of Belleview                 | • City of Groveland     | • Madison County BOCC      |
| • Collier Mosquito Control District | • City of Haines City   | • Village of Palmetto Bay  |
| • City of Dade City                 | • Lafayette County BOCC | • Washington County BOCC / |
| • City of Davenport                 | • City of Lake Alfred   | Sheriffs                   |
| • Town of Fort Myers Beach          | • City of Madison       |                            |

While the consortium has many advantages, Brown & Brown does not steer clients toward joining the consortium. We are first and foremost independent agents that present all available carriers and funding mechanisms. This is an additional option available exclusively to our clients.

#### **4. WHAT ANALYSIS WILL YOUR FIRM PROVIDE, INCLUDING ANY FOLLOW-UP ACTION PLANS RELATED TO THE ANALYSIS?**

Our office will help the City with the management of its insurance and cost management by providing budget projections and quarterly analytics review of claims, discounts and pharmacy. In the quarterly review, there will be an executive summary illustrating the aforementioned categories, along with plan design benchmarking, medical & Rx plan design summaries, current plan designs & contributions, and financial summaries (spend distribution, medical spend by category, pharmacy spend by class and non-network providers to name a few). These quarterly reviews provide the data for the team to discuss strategy for actuarial review, which would include underwriting evaluations as well as alternative funding analysis. It is from here we would put together our marketing strategy to execute against our analytics and actuarial review.

Our data analytics team reviews the claims utilization data, and we perform our own underwriting analysis to compare to the carrier's renewal. Our analysis enables us to negotiate the best possible renewal rates for our clients to ensure the program is managed effectively. We pay close attention to the carrier's underwriting factors, such as stop loss/pooling charges, reserve adjustments, administrative charges and trend levels. We can quickly identify deviations to the norm and address those to avoid our clients paying more than they should. We also enjoy walking our clients through the rate development process so they understand how their premiums are calculated.

Our analysis of the claims data helps us to identify trends which may or may not be consistent with past experience, which has resulted in cost savings measures for our clients by identifying plan design opportunities to shift utilization and positively impact future claims liabilities. The City's dedicated claims analyst will be responsible for analyzing claims and providing reports at least quarterly. These reports vary based on the funding arrangement with the current carrier and how much data the carrier provides. We have had success building additional customized reports specifically with FHC when clients need more data than what is provided in the typical quarterly claim reports. These additional reports have allowed several of our clients make informed and impactful decisions on plan changes, funding arrangements, contribution strategy, etc. Please find examples of some of the many reports we can provide:

## Benefits Plan Budgeting & Analysis

- Employer vs. Employee contribution modeling
- Examine compensation to ensure life/disability offerings provide desired suitability to group
- Evaluate plan design versus industry and regional benchmarks
- Benchmark employee calculation methodology for budgetary and philosophical suitability to group (combination of clients' employee retention goals & adherence to affordability)

		2016 - Current Contribution Strategy			2017 - Defined Contribution w/ projected 5% Renewal		
Tier	Enrollment	Current Premium	EE Monthly Contributions	ER Monthly Contribution	Projected Premium	EE Monthly Contributions	ER Monthly Contribution
Employee Only	60	\$575	\$65	\$510	\$604	\$54	\$550
Employee + Spouse	50	\$1,250	\$411	\$850	\$1,313	\$763	\$550
Employee + Child(ren)	30	\$1,175	\$240	\$875	\$1,234	\$684	\$550
Employee + Family	14	\$725	\$25	\$1,250	\$1,864	\$1,314	\$550
Monthly Total	154	\$1,740	\$40,250	\$116,850	\$164,955	\$80,255	\$84,700
Annual Total		\$1,885,200	\$483,000	\$1,402,200	\$1,979,460	\$963,060	\$1,016,400
ER Savings						\$480,060	(\$385,800)

## Health & Wellness

- Health Clinic Cost vs. Utilization (pictured below)
- Population Risk Management
- Wellness Tracking & ROI Reporting
- Employee Survey Results

Health Clinic Utilization YOY					
Total Services			Total Paid		
2015			2015		
Office Procedures	592		Office Procedures	\$23,986.41	
Radiology	154		Radiology	\$11,201.17	
Lab and Rapid Tests	2418		Lab and Rapid Tests	\$233,007.51	
E&M Services	2274		E&M Services	\$494,275.87	
<b>Total</b>	<b>5438</b>		<b>Total</b>	<b>\$762,471</b>	
			<b>Clinic Cost</b>	<b>\$240,000</b>	
			<b>Annual Savings</b>	<b>\$522,471</b>	
2016			2016		
Office Procedures	543	-7%	Office Procedures	\$18,052.36	-25%
Radiology	219	42%	Radiology	\$7,715.86	-31%
Lab and Rapid Tests	2475	2%	Lab and Rapid Tests	\$249,514.39	7%
E&M Services	1781	-22%	E&M Services	\$368,172.20	-26%
<b>Total</b>	<b>5024</b>	<b>-8%</b>	<b>Total</b>	<b>\$643,455</b>	<b>-16%</b>
			<b>Clinic Cost</b>	<b>\$240,000</b>	
			<b>Annual Savings</b>	<b>\$403,455</b>	



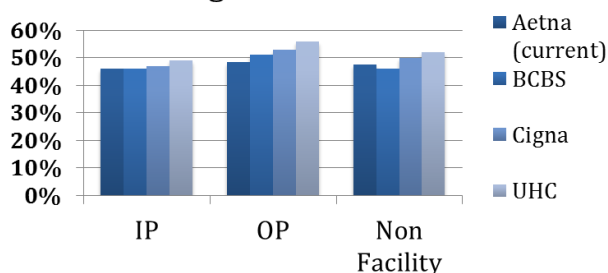
## Network utilization

- PPO vs. HMO utilization
- Utilization by Provider (#PCP visits, Inpatient Hospital, Rx, etc.) depending on data availability
- Claims Lag Analysis to identify issues with the auto-adjudication of claims
- Examine plan performance in terms of general utilization and high-cost claimants to project future claim expense
- Claims Re-pricing & Forecasting Analysis to identify best-in-class networks & discounts for our clients
- Network Disruption Analysis
  - Top 25, 50, or 100 Providers (dependent on size of group)
  - Aggregate provider disruption
- Accessibility Analysis
  - Based on geo-access standards (e.g. the average distance to a choice of providers)
- Claim Re-pricing
  - Applying a prospective carriers negotiated fees & discounts to historical Diagnosis & Procedure codes to estimate what your historical claims could have been under a different administrator or network, re-pricing summary of results illustrated below.

### Re-pricing Results - UHC

Type of Service	Total Submitted Charges	Charges Not Processed	INN (Par Providers)			OON (Non Par Providers)			Total (All Providers)		
			Charges	Allowed	Discount %	Charges	Allowed	Discount %	Charges	Allowed	Discount %
Inpatient	3,815,000	75,000	3,740,000	1,890,000	51.2%	17,500	12,500	28.6%	3,757,500	1,902,500	49.4%
Outpatient	7,516,000	215,000	7,301,000	3,085,000	57.7%	175,000	135,000	22.9%	7,476,000	3,220,000	56.9%
Non-Facility	9,950,700	670,000	9,280,700	4,375,000	52.9%	216,000	179,000	17.1%	9,496,700	4,554,000	52.0%
<b>Total</b>	<b>21,281,700</b>	<b>960,000</b>	<b>20,321,700</b>	<b>9,350,000</b>	<b>54.0%</b>	<b>408,500</b>	<b>326,500</b>	<b>20.1%</b>	<b>20,730,200</b>	<b>9,676,500</b>	<b>53.3%</b>

### Avg. Discounts



### Estimated Savings Re-Pricing Results

**BCBS: \$ 150,000**  
**Cigna: \$ 175,000**  
**UHC: \$ 200,000**

## Financial Impact of Various Retention Levels Reporting (Annual)

- Deductible, Maximum Out-of-Pocket, & Co-pay Report
  - These reports allow our strategists to identify the best plans for your population, which often will lead to bottom line savings for fully insured or self-funded medical clients

### Out-of-Pocket Expenditure

Deductible - Medical		
2015 YTD (Jan 2015-Sep 2015)		
Employee Deductibles Paid (\$500 Per Person)		
Deductible	# of Claimants	% of Total
\$0	62	17%
\$1-\$100	47	13%
\$101-\$250	50	14%
\$251-\$499	56	16%
\$500	124	35%
\$500+	18	5%
Total	357	100%

Average Deductible Paid per Claimant	\$294
Total Deductibles Paid	\$104,979

Average Coinsurance Paid per Claimant	\$161
Total Coinsurance Paid	\$57,505

Out of Pocket Maximum - Medical		
2015 YTD (Jan 2015-Sep 2015)		
Medical Out-of-Pocket Total		
Amount	# of Claimants	% of Total
\$0	51	14%
\$1-\$500	155	44%
\$501-\$1,000	96	27%
\$1,001-\$1,499	22	6%
\$1,500	16	4%
\$1,501-\$1,999	14	4%
\$2,000+	2	1%
Total	356	100%

Average Copays Paid per Claimant	\$34
Total Copays Paid	\$12,058

Average Medical Out of Pocket Paid by an Employee	\$490
Total Medical Out of Pocket Paid	\$174,542

### Renewal Underwriting

- Review loss ratios on a per-plan basis
- Develop independent renewal calculation to evaluate accuracy of carrier conclusions
- Plan Renewal Analysis Report – shows you're pooling level and amount of claims over that level. If no claims are over this level we need to look at lowering your pooling level to help offset any renewal increase.
- Premium vs Claims Expense Reports (Monthly/Quarterly)

### Large Claim Report (Semi-Annual or Annual)

- Show claimants over a specified amount (\$25,000 or \$50,000), including diagnosis
- Leading Diagnosis Analysis
  - This will often identify target risk segments to assert health and wellness initiatives for
- Claim Stratification Review (by size of payment) to identify the amount of high cost claimants driving renewal (pictured on previous

Claim Stratification Review				
Payment Category	Number of Claimants	% Claimants	Payments	% Payments
Total	1,581	100.0%	\$4,017,530	100.0%
<\$.01	4	0.3%	\$0	0.0%
\$.01-\$99	211	13.3%	\$12,716	0.3%
\$100-\$500	522	33.0%	\$142,014	3.5%
\$500-\$2,499	561	35.5%	\$6,8831	15.9%
\$2,500-\$4,999	121	7.7%	\$123,186	10.5%
\$5,000-\$9,999	76	4.8%	\$548,689	13.7%
\$10,000-\$14,999	33	2.1%	\$399,936	10.0%
\$15,000-\$19,999	22	1.4%	\$382,132	9.5%
\$20,000-\$24,999	6	0.4%	\$136,344	3.4%
\$25,000-\$29,999	6	0.4%	\$163,891	4.1%
\$30,000-\$39,999	9	0.6%	\$302,285	7.5%
\$40,000-\$49,999	4	0.3%	\$176,513	4.4%
\$50,000-\$74,999	2	0.1%	\$121,104	3.0%
\$75,000-\$99,999	1	0.1%	\$88,786	2.2%
\$125,000-\$149,999	1	0.1%	\$141,549	3.5%
\$150,000-\$174,999	1	0.1%	\$157,208	3.9%

### **Pharmacy & Pharmacy Benefit Manager Reports (Quarterly, if applicable)**

- Prescription claim usage by tier  
(e.g. tier 1 – generics, tier 2 –brand, etc.)
- Prescription claim usage by utilization (e.g. retail vs. mail order)
- Pharmacy vendor savings & rebates
- PBM Price Audit – guaranteeing the contract is out-performing the negotiated guarantees
- PBM Marketing – including B&B Pharmacy Coalition pricing
  - Financial Analysis (pictured below)
  - Contracts Review
  - Rx Disruption Analysis

We also perform quarterly presentations to City Council and/or City Administration at workshops for several of our public entity clients. We like to include benchmarking reports, so that Council can compare their City's benefit plan to other local Cities and Cities throughout the state. We typically include claims by spend category for the more recent 12 months comparing to the prior 12 months (same time period), current large claims vs historical large claims, recent pharmacy reports vs past trends, and various utilization by category. We also like to better understand future large claim impact by taking a deep dive into the current large claims and gathering detailed data from the insurance carrier and client on prognosis and further treatments. We typically run ad hoc and customized reports, as well, based on what the particular City Council and/or Administration is looking for at each meeting.

We review wellness initiatives and data to support participation, ROI, and trends and use this data to drive discussion around future initiatives. For our clients with HSA/HRA plans, we like to review current employer funding/contributions and discuss future initiatives to implement to help employees build these accounts and measure how participation in the initiatives has driven down claims cost. We find presenting data on a regular basis throughout the year has helped City Councils make informed decisions about budget and the benefit plan renewals without feeling rushed to make decision just at renewal time. Our government clients have appreciated the education we provide throughout the year, especially when considering other funding options, which take time to understand. Providing this data has helped our government clients budget appropriately when transitioning into self-funded or consortium plans. We have found that we can typically get approval for renewals earlier, thus leaving plenty of time for open enrollment education and meetings and helping the employees through this transition.

## **5. DESCRIBE ANY OTHER ASPECTS ON HOW YOUR FIRM WILL PROVIDE THE CITY WITH THE BEST PREMIUM FOR THE BEST PRODUCT.**

Ms. Jessica Scott will work with the City of Port Orange to develop an optimal benefits strategy that aligns with City's current and future business objectives. Our approach is to deliver accurate, timely and innovative solutions when we evaluate current programs and develop a future strategy. The methods we outlined within this section illustrate how we like to customize the marketing approach and long term strategy for each client. Each client has different goals, which can change over time.

We believe it is important to provide continuous education about claims performance, how each clients' plans compare to their competitors (benchmarking) and carrier and funding options available in the market place for both medical and ancillary. Some clients are happy with their current program and wish to have longevity within that program, while staying at or under budget. Therefore, there are years, where marketing to other carriers to leverage the incumbent doesn't always yield optimal results and we are able to achieve a favorable renewal by negotiating directly with the current carrier and leveraging the partnership that we have. However, if that cannot be achieved, then we are happy to solicit competitive quotes and review the benefits of possibly changing carriers.

When a client is unhappy with a current program or feels could achieve greater success long term with another carrier or funding method, then we make sure we start the marketing and education process early. We want to give our clients plenty of time to understand all of the options available in the market place, so we typically set up calls and meetings with various carriers so that the client can learn about each over time and narrow down options during the final negotiating process. We make sure we provide as much analysis as possible during this process so our clients can fully understand not only financial impact to making changes, but administrative impact and impact to the employees' experience.

We want our clients to make the most informed decision when making a change so the change is not just a 1 year solution. We make sure that we outline all of the disruption that can come with this transition, so that our clients can weigh cost savings vs possible disruption to move so we can be proactive to minimize the disruption.

Below are several common methods we use when analyzing current benefit programs to achieve the best premium for the best product:

- Develop strategic benefit plan approach based on client goals
- Forecast and benchmark benefit plan costs
- Plan design optimization based off historical and current claims experience and employee utilization
- Benchmark for competitiveness within industry
- Regulatory and legislative compliance audit
- Analyze and interpret claims, risk, and financial data
- Negotiate renewals and explore market options (Additional funding methods)
- Evaluate impact of healthcare reform
- Analyze effectiveness of open enrollment communication
- Review contribution strategy and alternative options
- Evaluate current employee claims advocacy and make suggestions for improvement
- Evaluate HR plan administration
- Deploy and tabulate employee surveys
- Outsourcing of technology platforms to enhance benefits platform
- Arrange HR administration solutions
- Measure carrier, service provider and plan performance

Our strategic planning services include ongoing evaluation of all your plan's characteristics, to ensure a proper balance is achieved. The following pages provide a sample strategic benefit plan timetable which would be customized to identify optimal benefits for your workforce.

# Strategic Benefit Plan

## Action Timetable

	Start	Complete	Brown & Brown Insurance Responsibility
<b>Planning Phase/Meeting</b>			
- Identify/introduce team members			
- Release Broker of Record letters to all parties			
- Establish communication channels through company flowchart/contacts			
- Furnish list of all coverage lines and vendors			
- Determine objectives of consolidation			
- Determine scope of project			
- Discuss timetable			
- Identify information needed for Market Specifications			
- Send employee benefit data request to main contacts			
- Meet with main vendor			
<b>Information Gathering</b>			
- Review historical information in files and determine missing information			
- Request missing information			
- Historical claims data			
- Summary Plan Descriptions			
- Master Plan Document and Amendments			
- Rate, benefit and financial history			
- Develop benefit summary matrix (CRITICAL)			
- Review funding alternatives			
- Determine funding alternatives to include in market specifications			
<b>Voluntary Benefits</b>			
- Evaluate current voluntary offerings			
- Discuss implementing coverage gaps as cost control measure, supplemented by voluntary offerings			
- Finalize list of voluntary benefits you will offer			
- If not in place, develop process for administering voluntary benefits			
- Develop employee communication plan to promote offerings			
<b>Develop Vendor Bid Specifications</b>			
- Inventory current services provided			
- Review contractual obligations of current vendors			
- Discuss desired vendor services and create list			
- Wellness vendor?			
- HSA/HRA/FSA vendor?			
- Others?			
- Determine bidding requirements, including market specifications			
- Prepare final specifications			
<b>Vendor Solicitation</b>			
- Identify vendors and send them our specifications			
- Answer vendor questions/provide additional information			
- Receive proposals			



Vendor Selection			
- Conduct preliminary review of proposals			
- Request clarification/missing information			
- Conduct reference checks			
- Evaluate proposals			
- Develop report & recommendations regarding finalists			
- Conduct on-site review of finalists			
- Evaluate results of on-site visits			
- Conduct rate negotiations with finalists			
- Review contracts of finalists			
- Negotiate contractual provisions			
- Select successful bidders			

Plan and Implement Wellness Initiatives			
- Evaluate current wellness offerings			
- Discuss importance and ROI of wellness initiatives and how they can help accomplish company goals			
- Develop goals and objectives of your wellness program			
- Discuss enhancements to make to wellness offerings or new programs to implement			
- Create an implementation plan to roll out new initiatives			
- Create a communication plan to promote and support new and ongoing wellness initiatives			
- Develop a plan for periodic measurement and evaluation of wellness program goals and effectiveness			

Enrollment			
- Evaluate past open enrollments; identify areas to improve			
- Discuss options to improve enrollment process, both for HR and employees			
- Develop enrollment plan and timeline, including changes to be			
- Plan employee communications			
- Promote and educate in advance of open enrollment, including any changes made to benefit offerings			
- Plan benefits meeting(s)			
- Determine other communication strategies and resources for employees prior to and during open enrollment			
- Provide plan documents and benefits summaries to employees			
- After enrollment period, evaluate process immediately and make notes for next year			

Total Compensation			
- Examine how your benefit plan fits into employees' total compensation			
- Discuss additional perks or benefits to potentially add			
- Distribute benefits statements to educate employees on the value of their total compensation			

Compliance			
- Discuss any hurdles or concerns with compliance			
- Employee benefits regulations and laws			
- Employment laws			
- Health care reform			
- Retirement benefits			
- Wellness plan			
- State-specific compliance			
- Create a plan for addressing these compliance challenges			
- Broker-provided educational resources			
- Steps to bring company, procedures and benefit plan into compliance where problems exist			
- Outline plan for maintaining compliance in future and staying up to date on new developments			

## **Employee**

### **1. HOW WILL YOUR FIRM ASSIST THE CITY'S EMPLOYEES?**

Brown & Brown's dedicated team for the City of Port Orange is available to assist the City's employees in every way possible. Employees are welcome to call us directly with questions and issues for quick resolution. We are available to educate the City's employees not only during open enrollment, but throughout the year on topics such as:

- Cost savings methods relative health plans and RX
- Free resources in the community
- Understanding how each plan works (explaining deductibles, coinsurance, etc)
- What cost share to expect for upcoming surgeries/procedures
- Educating on FSA, HSA, HRA when applicable
- Wellness/Population Health
- Compliance updates and how they impact employees
- Targeted seminars/meetings to address areas requiring focus specifically for each client's employee population
- Medicare education and enrollment assistance
- Design employee surveys so that employees can weigh in on topics of interest to the City
- Free/discounted services within the health and ancillary plans

Our team are also experts in the following areas:

- Helping employees with pre-authorization processes and approval quickly
- Obtaining appointments with providers that may not immediately have open panels to accept new patients
- Resolving employee claims and billing issues
- Assisting employees with care coordination, verifying benefits with providers and accessing specialized provider services locally and nationally if necessary
- Helping employees find cost efficient medications
- Patient Advocacy
- Coordinating care outside the insurance plan, when necessary
- Reviewing claims for coding accuracy
- Reviewing individual insurance options for dependents
- Walking employees through online enrollment process
- Setting up health portals and teaching employees how to navigate through them
- Filing life and disability claims
- Proving guidance and assistance with appealing denials

Please find additional resources Brown & Brown has created for our clients' employees:

- Regular updates are communicated as free/low cost resources for employees become available through vendors or insurance carriers
- We designed a client specific website where each clients' employees have access to discounted products and services ([www.portorange.benefithub.com](http://www.portorange.benefithub.com))
- Mobile benefit applications
- Designed a program with Metlife specifically for Brown & Brown clients to have the ability to purchase at a discounted monthly rate for bundled services including legal services, cyber security, estate planning, credit report monitoring, etc

## MetLaw for Brown & Brown of Florida, Inc. Employers

**When life calls for legal help, MetLaw is there for you.**

**\$21.75 per month** covers you, your spouse and dependents. Telephone and office consultations are available for an unlimited number of personal legal matters with an attorney of your choice.

<b>Money Matters</b>	- Debt Collection Defense - Identity Theft Defense - Identity Management Services <sup>1</sup>	- Negotiations with Creditors - Personal Bankruptcy - Promissory Notes	- Tax Audit Representation - Tax Collection Defense - Triple Bureau Credit Monitoring <sup>1</sup>
<b>Home &amp; Real Estate</b>	- Boundary & Title Disputes - Deeds - Eviction Defense - Foreclosure - Mortgages	- Property Tax Assessment - Refinancing & Home Equity Loans of Primary, Second or Vacation Home	- Sale or Purchase of Primary, Second or Vacation Home - Security Deposit Assistance - Tenant Negotiations - Zoning Applications
<b>Estate Planning</b>	- Codicils - Complex Wills - Healthcare Proxies - Living Wills	- Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	- Revocable & Irrevocable Trusts - Simple Wills
<b>Family &amp; Personal</b>	- Adoption - Affidavits - Conservatorship - Demand Letters - Garnishment Defense - Guardianship	- Immigration Assistance - Juvenile Court Defense, Including Criminal Matters - Name Change - Parental Responsibility Matters - Personal Property Protection	- Prenuptial Agreement - Protection from Domestic Violence - Review of ANY Personal Legal Document - School Hearings
<b>Civil Lawsuits</b>	- Administrative Hearings - Civil Litigation Defense - Incompetency Defense	- Disputes Over Consumer Goods & Services	- Pet Liabilities - Small Claims Assistance
<b>Elder-Care Issues</b>	Consultation & Document Review for your Parents: - Deeds - Leases	- Medicaid - Medicare - Notes - Nursing Home Agreements	- Powers of Attorney - Prescription Plans - Wills
<b>Vehicle &amp; Driving</b>	- Defense of Traffic Tickets <sup>2</sup> - Driving Privilege Restoration	- License Suspension Due to DUI	- Repossession
<b>E-Services</b>	- Attorney Locator - Financial Planning	- Insurance Resources - Law Firm E-Panel	- Self-Help Legal Documents - Work/Life Resources

To learn more, visit [info.legalplans.com](http://info.legalplans.com) and enter access code: LegalCM  
or call our Client Service Center at 1.800.821.6400 Monday-Friday, 8am-8pm (EST Time).

1. These benefits provide the Participant with access to LifeStages Identity Management Services and FraudScout Triple Bureau Credit Monitoring Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of Hyatt Legal Plans.  
2. Does not cover DUI.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters.

Hyatt Legal Plans, Inc., A MetLife Company 1111 Superior Avenue, Suite 800, Cleveland, OH 44114  
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L0119511616[exp0320][All States][DC,PR] ML3wCM



## Protect your identity with comprehensive credit monitoring services

### FraudScout Triple Bureau Credit Monitoring<sup>1</sup>

MetLife Legal Plans has partnered with CyberScout, LLC, the nation's premier provider of identity management services, to give you the most comprehensive identity monitoring and protection service available. Save time, hassle and money with this package of tools and resolution assistance.



Credit monitoring alone isn't a complete solution to the constant risk of identity theft. FraudScout's comprehensive coverage scours records and all three major credit bureaus to help uncover and minimize fraud.

Early detection is the best protection and is the first line of defense in the fight against identity fraud. FraudScout is an integrated platform that goes beyond simple credit monitoring to provide comprehensive fraud and credit monitoring services coupled with 24/7 dedicated support.

#### Credit Report & Monitoring

Reviews three bureau credit monitoring of credit activities, including credit inquiries, delinquencies, judgments and more.

#### Credit Score Summary

Provides a dashboard view of credit scores from all three credit bureaus. You get one free annual credit report from each bureau to keep tabs on activity and be on the lookout for new lines of credit.

#### Cyber Monitoring

Protects you by providing a service that continually monitors the Internet and alerts you of any possible suspicious activity.

#### \$1 Million Identity Theft Expense Reimbursement

If necessary, the member/spouse shall receive expense reimbursement for the following: reasonable and necessary costs incurred, lost wages, legal defense fees and expenses and unauthorized electronic fund transfer reimbursement.

<sup>1</sup> These benefits provide the Participant with access to LifeStages Identity Management Services and FraudScout Triple Bureau Credit Monitoring Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.

## Employee Education

Our in-house implementation team's sole focus is employee education. They are available at any time during the year. At the beginning of our relationship we determine the most effective utilization of this team in coordination with the team at The City of Port Orange and set a schedule of employee meetings, webinars, lunch and learns or one on one consultations. Our implementation team allows our clients to focus on the broader Value on Investment (VOI) view of the impacts their population health program can have on business outcomes and can increase employee engagement, productivity, attract talent and reduce absenteeism rather than just trying to influence physical health through traditional wellness programs.

## Employee Advocacy

Through the marketing process we request wellness funds from the vendors in order to fund third party vendors that The City of Port Orange may wish to engage. One large area of focus is employee advocacy. The advocacy vendors change the focus of large case management and disease management from engaging employees in traditional, non-effective methods to intercepting the members through calls and claims questions to assist them in understanding the plan and how to better manage their current acute or chronic health condition. Since the City is currently with FHC for the medical plan, Jessica Scott has a great relationship with the medical director at FHC and can contact him directly when we need to escalate employee issues within the health plan. Jessica receives immediate response and action plans by reaching out to the medical director, so that employees can have access to the appropriate resources as soon as possible.

Brown & Brown will strive not only keep The City of Port Orange leadership informed, but also your employees. We distribute a number of employee communications during open enrollment and throughout the year regarding wellness, compliance, benefit offerings and various newsletters that will be reviewed and approved by The City of Port Orange prior to printing and distributing to employees.

- 1) Open Enrollment – annual materials provided for open enrollment
  - *Employee Benefits Guides* – provides an overview of the benefit options available to employees as well as information tools. We include annual notices in the benefits guide to keep the client in compliance.
- 2) Total Compensation Statements – an annual statement which increases the employee's awareness of their benefits package and how much the benefits cost the company.
- 3) Monthly Wellness Brochures – promotes health and safety in the workplace
- 4) Benefit Newsletters – educates employers and employees on specific topics
- 5) Employee Benefits Survey – obtains feedback about employee benefit programs
- 6) Payroll Stuffers – another means of communicating or educating employees on specific topics
- 7) Legislative Updates – these keep both employers and employees abreast of ACA / Healthcare Reform updates, for example, employees receiving the form 1094-C and/or the form 1095-B

We can customize employee communications based on the topic and message our clients' want to deliver to their employees and in the format that will be best received by their employees. We have countless examples of personalized communications we have developed for each client and can produce these as often as these are needed.

## **2. WHAT IS YOUR FIRM'S CONTACT LIKE FOR ADJUDICATING DIFFICULT CLAIM MATTERS?**

Brown & Brown provides a dedicated account management team to help the City of Port Orange and its employees navigate through any claim or billing issues or questions, claims appeals, pharmacy denials or delays, eligibility questions, explanation of benefits and services and benefit reviews when needed. We advocate for our clients on every issue to ensure accurate and timely resolution and escalating any unresolved issues. The Brown & Brown Daytona office staffs account managers with prior experience, who can assist our clients with provider coding errors, explaining Explanation of Benefit Statements, auditing provider billing for accuracy, and getting refunds issued for clients. Our Account Management Leadership team has the relationship with top management at the carrier level to resolve escalated issues timely. We will go to the top management for exceptions when needed. Insurance policies don't always address specific individual issues that arise and so we always advocate for the City of Port Orange and employees. In addition, as mentioned earlier, Jessica Scott has a strong relationship with leadership at FHC and therefore, can provide quick resolutions to claim matters through her contacts.

## **3. WILL YOUR FIRM'S STAFF ASSIGNED TO MANAGING THE RESULTANT CONTRACT FROM THIS RFP MEET THE CITY'S EMPLOYEES IN PERSON?**

The team dedicated to the City work out of the Daytona Beach office and can easily facilitate in person employee meetings whenever necessary. We can meet with employees one on one, in a group setting, virtually (if necessary due to COVID), or whatever format is appropriate to address questions, discuss issues, offer guidance, etc.

In addition, Brown & Brown uses several methods to educate employees at open enrollment and throughout the year:

- PowerPoint presentations
- Open enrollment announcements / Flyers
- On-site Presentations
- Customized educational videos, which can be posted on our clients' internet
- Webinars/Seminars
- Electronic enrollment including videos and wellness education
- Employee enrollment hotline managed by dedicated Brown & Brown staff
- Employee enrollment email at Brown & Brown
- Employee compensation statements
- Online enrollment systems
- Customized employee communications on specific topics



**4. IN CONSIDERING RENEWALS, HOW MUCH DO ASPECTS OF A PROVIDER SUCH AS THE DISRUPTION OF CARRIERS OR LEVEL OF SERVICE/TENDENCY TO DENY CLAIMS PLAY INTO YOUR FIRM'S RECOMMENDATIONS FOR VENDORS? WILL YOUR FIRM DISCLOSE THESE CONCERNS WITH THE CITY REGARDING A POTENTIAL VENDOR?**

Any time our clients are entertaining a transition to another carrier, we always analyze and discuss any type of disruption or change in services that can occur during and after the transition. We understand that there could be a financial benefit to making a change, but we make sure we discuss our experience with how premiums may trend from a long term perspective with the chosen carrier based on our experience within our book of business. Brown & Brown is fortunate because of our volume of business with carriers, TPA's and vendors, we are assigned dedicated contacts for our Daytona office to work directly through issues, questions and requests so that we can provide very quick responses and solutions and try to minimize issues that can arise during a transition.

Therefore, we have very little service obstacles when it comes to working with the majority of carriers, making that aspect of the transition for our clients, very easy. Since we have such a strong and long-term relationship with our carrier partners, we can easily outline strengths and weaknesses of each, while reviewing alternative carriers with our clients.

However, one of the biggest disruptions when making a carrier change is within the provider network and pharmacy. We include provider and pharmacy analysis during our marketing process, so that we can review with our clients the top providers that are being seen by the employees and how the alternative medical, dental and vision carrier networks compare. We provide a report that outlines this detail and indicates which providers are in and out of the current network and then we provide the same data for the competitive carriers.

We provide a similar analysis and report for medications, so that the client can easily understand cost and tier of medications that are currently covered or not covered and how those medications compare in cost/tier and if not covered by the competitive carriers. We will even go so far as to help carriers recruit providers who are not in the network of the carrier that is chosen. In addition, we have been very successful with helping our clients be able to get authorization/approval for medications with the new carrier if there are challenges with getting them covered.



By identifying challenges early, it gives us time to work with the new carrier to try to reduce any disruption our clients may face when changing carriers. This is not always possible, but we do our best to minimize any surprises and find ways to overcome obstacles after the transition has taken place. Please find sample disruption report:

Medical Network Disruption Summary  
Review by Carrier

In-Network Providers (#)					In-Network Provider Match (#)					Positive Disruption - Providers (#)					Negative Disruption Records (%)				
Total Records	Current	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate
490	463	307	477	480	304	452	453	3	75	27	159	5	2	32.4%	1.0%	0.4%			
490	94.5%	62.7%	97.3%	98.0%	62.0%	92.2%	92.4%	0.6%	16%	5.0%									
In Network Claims (#)					In Network Claims Match (#)					Positive Disruption - Claims (#)					Negative Disruption Records (%)				
Total Records	Current	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate
3,447	3,370	1894	3388	3416	1878	3325	3339	10	77	77	1492	10	7	43.3%	0.3%	0.2%			
3,447	97.8%	54.9%	98.3%	99.1%	54.5%	96.5%	96.9%	0.3%	2.2%	2.2%									
In-Network Claimants (#)					In-Network Claimants Match (#)					Positive Disruption - Claimants (#)					Negative Disruption Records (%)				
Total Records	Current	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate
1,096	1,062	772	1082	1080	767	1076	1076	5	32	34	295	6	5	26.9%	0.5%	0.5%			
1,096	96.9%	70.4%	100.0%	100.0%	70.0%	99.8%	99.8%	0.5%	2.9%	3.1%									
Overall Network Match - Claim Dollars (\$)					In-Network Match - Claim Dollars (\$)					Positive Disruption - Claim Dollars (\$)					Negative Disruption - Claim Dollars (\$)				
Total Eligible	Current	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate	BCBS	UHC Choice Plus	UHC Navigate
\$812,604	\$791,573	\$560,235	\$790,138	\$805,695	\$784,978	\$784,665	\$784,665	\$2,000	\$6,160	\$21,031	\$233,339	\$3,161	\$2,022	28.71%	0.39%	0.25%			
\$812,604	97.41%	68.94%	97.24%	99.15%	96.48%	96.56%	96.56%	0.25%	0.76%	2.59%									
Excluded Records (\$)																			
Total Eligible	Current	BCBS	UHC Choice Plus	UHC Navigate															
\$812,604	\$0	\$0	\$19,305	\$4,886															
\$812,604	0%	0%	2%	1%															

In Network figures are based on the total number of providers/claims/claimants/dollars that are in-network for the incumbent vs. proposing networks.  
In Network Match figures are indicative of the total number of providers/claims/claimants/dollars that are in-network for both the incumbent and the proposing network.  
All results are based on the Provider Tax ID Number and can indicate that the a practice is in-network rather than a specific provider. This may lead to false positive/negative matches in the above results.  
Provider counts are not unique and can include the same provider numerous times.

## 5. WILL CITY EMPLOYEES BE ABLE TO DIRECTLY CONTACT THE BROKER, OR WILL THEY NEED TO GO THROUGH THE CITY'S HUMAN RESOURCES TEAM?

Most of our clients allow their employees to reach out directly to the dedicated contacts at Brown & Brown, so we can streamline the issues and questions and make sure they receive quick responses and we welcome this direct access. Jessica Scott provides her cell phone to all of her clients, so that they can pass along her direct number for employees to call her anytime, 24/7. We can also set up a dedicated hotline or email specifically for City of Port Orange employees to contact us directly and receive same day responses.

We make sure we keep HR in the loop of any issues and questions we are working on so that they know it is being handled and their employees will have a resolution. By having direct access to the employees, we can often give HR feedback on opportunities for us to create communications or conduct seminars/webinars to address frequent issues, topics and questions that come up.

## 6. PROVIDE ANY OTHER ASPECTS PROVIDED RELATED TO THE CITY'S EMPLOYEES' WELLBEING.

### Population Health and Implementation



#### Population Health Management Team

Brown & Brown has a National Population Health Management (PHM) team and we have an internal implementation department to assist in the roll out of any new product or service. Our PHM team helps with an understanding of business issues and human capital needs, then applies our Intelligent Health Plan™ framework to develop a strategy with specific goals and objectives. We can then have a clear understanding of which workforce issues are having the most impact on your organization's performance, how important it is to attract talent, benefit costs, employee morale and engagement, absence and productivity. We will then establish measurable objectives, invest in evidence-based solutions, develop and plan to engage employees and their families and monitor performance.

#### Employee Advocacy

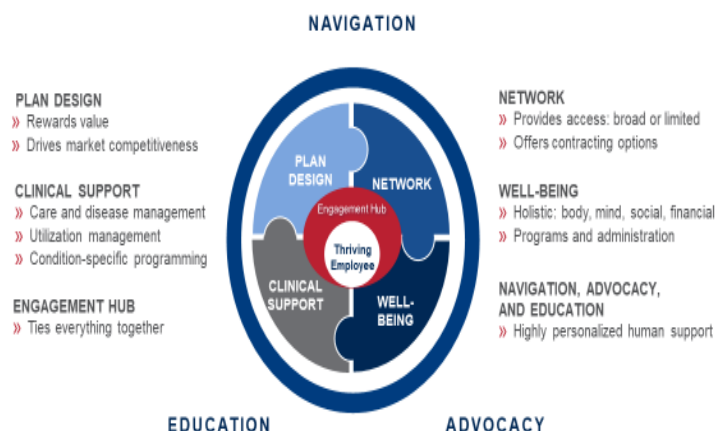
Through the marketing process we will request wellness funds from the vendors in order to fund third party vendors that the City may wish to engage. One large area of focus is employee advocacy. The advocacy vendors change the focus of large case management and disease management from engaging employees in traditional, non-effective methods to intercepting the members through calls and claims questions to assist them in understanding the plan and how to better manage their current acute or chronic health condition.

### Employee Education

Our in-house implementation team's sole focus is employee education. They are available at any time during the year. I believe the City would like to revisit our capabilities in this area and so we can meet to discuss goals and objectives and set a schedule of employee meetings, webinars, lunch and learns or one on one consultations. Our implementation team allows our clients to focus on the broader Value on Investment (VOI) view of the impacts their population health program can have on business outcomes and can increase employee engagement, productivity, attract talent and reduce absenteeism rather than just trying to influence physical health through traditional wellness programs.

### INTELLIGENT HEALTH PLAN™

The Intelligent Health Plan (IHP) is available through our Population Health practice and is Brown & Brown's framework for developing a population health strategy tailored to the unique needs of each of our customers. It combines a value-based benefit design, comprehensive and integrated member decision support tools, and best-in-class clinical programs and ties these together with an engagement hub and a sophisticated data analytics solution.



## Client

### **1. HOW WILL YOUR FIRM ASSIST THE CITY'S HUMAN RESOURCES TEAM AND WHAT SPECIAL SERVICES WILL BE PROVIDED?**

Our service philosophy is concierge customer service to ensure the City of Port Orange and employees have a high level of satisfaction with their health and welfare plans. We strive for proactive account management so that we can bring solutions to the table before a lot of issues are encountered. We always call or return emails within 24 hours and also attempt to solve the issue within that same time frame. If we can not then we provide our clients with a timeline as to when the issue will be resolved. Jessica Scott, is available to City staff and employees 24/7 via cell phone and email for immediate attention to issues, questions and requests.



Brown & Brown's success is due largely to our ability to adapt to the demands of the marketplace and to the needs of our clients. Our employee benefits team provides our many clients with the tools they need to develop and continue successful employee benefits programs:

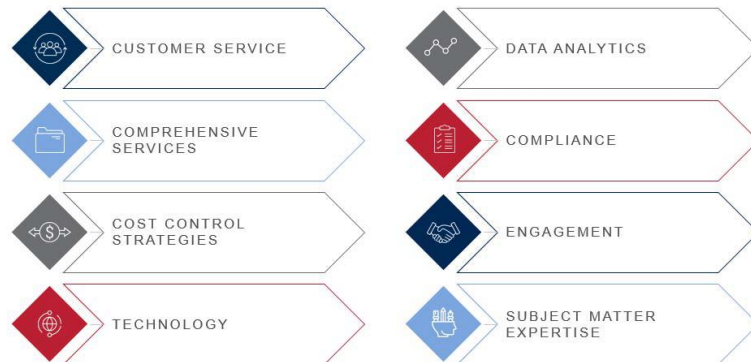
- Actuarial/Budget Projections
- Detailed Claims Analysis
- Benchmarking Reports
- Implementation and Population Health experts
- EB Technology Center
- Specialized Marketing department
- Extensive compliance resources
- Concierge Service approach

We further differentiate ourselves by our department structure. We have separate account management, risk management, marketing, and implementation/population health teams. This allows each team to become subject matter experts and provide the highest quality work product in the State of Florida and nationwide. The Account Executive (Jessica) will lead these teams to form cohesive long and short-term strategies for the City. Along with concise marketing, risk management efforts and white glove service that will enable the City to have the best health and welfare programs at the lowest possible cost.

Our staff is comprised of experienced forward-thinkers, with a client-first, service-focused approach. They are highly trained in fully insured and self-funded plan compliance and administration. Our dedicated service, marketing, risk management, implementation, and population health teams will act as an extension of the City's human resources and risk management departments. Both our dedicated team and our account executives understand the unique demands and processes that public entities require.

## KEY DIFFERENTIATORS

Any broker can say they are "different", but can they prove it?



We will do whatever it takes to ensure the City of Port Orange and employees feel supported by Brown & Brown. We continue to ask our clients what additional services we can provide to enhance benefit programs and ease the burden of administrating them. We use this feedback to further develop the staff and resource support we can offer our clients.

Our account management department will act as the primary liaison for all day-to-day service-related matters. Our Service Leader has over 25 years of experience working in the health and welfare field and will provide support to the Account Manager who will be the main contact for service issues. We are well versed in claim, billing and eligibility issues and take proactive steps in order to reduce the number of issues encountered. If we are working on an issue for the City of Port Orange or one of its employees, we will resolve the matter within 24 hours and if that is not possible we will communicate why that is not possible and what steps are being taken towards a resolution. We can offer a dedicated email box where the City's employees can email us directly with any questions/concerns they have and receive an immediate response. We also place the account management teams phone numbers in the Benefits at a Glance packet so the employees can call us as well.

Every year we perform a full review of all contracts in place to ensure that the terms match what was sold, and the contract is acceptable by the City's legal department and in compliance with federal and state laws. If a situation comes up during the year, we will work with the vendor to make accommodations for the City of Port Orange and if needed we can advise our third-party legal counsel or HR consultants. Due to our carrier relationships we are 99% of the time able to provide a positive outcome to our clients.

Our team communicates constantly, and we will have regularly scheduled meetings with the City. In addition, Jessica Scott makes herself available 7 days a week 24 hours a day. We are very proud of the service we provide to our clients and believe that our customer service is what drives our client retention rate which is over 97%.

**Account Management Services:**

- Available daily to resolve all benefit issues for HR and employees
- Resolve claims and billing issues directly with carrier contact
- Educate benefits personnel on new administration procedures and provide year-round administration support
- Provide education and communications to employees throughout the year
- Assist all personnel with medical terminology, appeal process, diagnosis and procedures appropriate for specific conditions or claims
- Provide communications on wellness topics, compliance updates and latest insurance trends
- Provide employee compensation statements
- Conduct employee surveys
- Managing eligibility and dependent eligibility audits
- Anticipate client needs and manage challenges
- Support client with technology implementation
- Manage annual renewal timeline and prepare all information necessary to start RFP process
- Manage open enrollment and develop all employee communications

In terms of resolving employee claims issues, our account management department routinely contacts provider offices to ensure benefits are being submitted correctly to the insurance companies and we can field any employee questions or concerns via phone call or the email address. We will provide actual claim examples to explain the differences between the plan designs so the employees can make informed decisions. Often time this plan design analysis can be automated through the Benefits Administration vendors. If that is the case or implementation representatives can walk the employees through how to use the online enrollment system and view plan design comparisons or simply be available for questions.

**2. HOW MUCH OF A BURDEN WILL BE LIFTED OFF OF THE CITY WHEN IT COMES TO ORGANIZING AND PLANNING EVENTS SUCH AS OPEN ENROLLMENT (ESTIMATED CITY TIME VERSUS BROKER TIME)?**

It is Brown & Brown's intention to always take as much of HR's task as possible when it comes to organizing City events, such as benefit fairs, open enrollment, new hire orientations, and employee webinars/seminars. We strive to take on 90% of the burden, leaving the City with only 10%.

We have a specific Implementation Team dedicated to providing these services on behalf of the HR Team. This team, along with the City's dedicated Account Manager and Account Executive, discusses goals, strategy and communication with HR and provides these communications at open enrollment and throughout the year as needed. We can conduct these meetings in various formats outline below:

- In-Person & Virtual Meetings
  - We will meet with your employees every year during open enrollment to present and explain the benefits and address questions. We are also available at any point during the year to meet with your employees to educate them on a variety of topics like health/wellness, cost savings tools and methods, and how best to use the plan and other free resources.
- Employee Videos
  - We can produce an employee video explaining the benefits so that all new hires can have the benefit of an open enrollment meeting when they begin employment and also for active employees during the open enrollment time period.
- Employee Webinars/Seminars
  - We routinely offer webinars/seminars for employees on a variety of topics including how to use the benefits, EAP services and other requested topics of interest.

Brown & Brown has several methods of educating employees at open enrollment and throughout the year with various tools:

- PowerPoint presentations
- On-site group or one on one meetings
- Open enrollment announcements
- Customized Flyers
- Customized educational videos, which can be posted on our clients' internet
- Webinars
- Electronic enrollment including videos and wellness education
- Employee enrollment hotline managed by dedicated Brown & Brown staff
- Employee enrollment email at Brown & Brown
- Employee compensation statements
- Online enrollment systems
- Customized employee communications on specific topics

In addition to managing the enrollment presentations, the Brown & Brown Account Manager will take on the responsibility of preparing the Benefit Administration and Online Enrollment platform with the updated benefit information prior to open enrollment. They will set up and test the EDI feeds between the system and carriers. The Account Manager and Implementation Team are available for direct discussions with employees who need assistance with medications, choosing plans, who need continuity of care or authorizations for certain services and can assist employees who need to find new physicians (if moving from one network to another).

Our team can set up a dedicated email for the City's employees during open enrollment and after, so that employees can email questions and receive immediate responses. The Account Manager will close out the Benefit Administration/Online Enrollment system after all employee elections are complete and ensures that the changes are sent to the carriers. They can also help to coordinate that all changes that are captured in system are also captured in the payroll system. Our team audits the invoices post enrollment to make sure all changes were captured, and invoices are accurate post enrollment. We continue to audit invoices on a bi-weekly basis to make sure we catch any errors quickly and have them corrected.

Once the open enrollment process is complete, we send out a survey to the HR team to gather feedback on the experience and what we can do to improve. Please find the most recent survey results from the City of Port Orange:

Open Enrollment Follow Up Survey

**#19**

**COMPLETE**

Collector: Web Link 1 (Web Link)  
 Started: Wednesday, November 06, 2019 7:38:49 AM  
 Last Modified: Wednesday, November 06, 2019 7:41:08 AM  
 Time Spent: 00:02:19  
 IP Address: 75.112.90.131

---

Page 1

**Q1** What is the name of your company?

City of Port Orange

---

**Q2** What is your role/job title at your company?

HR Manager

---

**Q3** What was the name(s) of your Implementation Specialist (individual who facilitated your open enrollment meeting)?

Paul

---

**Q4** Did the implementation specialist seem prepared? **Yes**

---

**Q5** Did the implementation specialist conduct themselves in a professional manner? **Yes**

---

**Q6** Did the implementation specialist speak in a clear concise manner? **Yes**

---

**Q7** Did the implementation specialist command the room? **Yes**

---

**Q8** How satisfied were you with the flow of the meeting? **Satisfied,**

If dissatisfied or very dissatisfied what in your opinion could have been done to improve the flow of the meeting?:

Paul only spoke about FSA/HSA

---

**Q9** How would you rate your satisfaction with the benefits being presented in simple terms? **Very satisfied**

---



## Open Enrollment Follow Up Survey

**Q10** Did you feel the employees understood the information presented **Yes**

---

**Q11** Do you feel the materials given to employees were easy to understand and beneficial for future reference **Yes**

---

**Q12** Did the Implementation Specialist allow time for employees to ask questions either before, during, or after presentation? **Yes**

---

**Q13** Do you feel any other additional materials would have been beneficial? **No**

---

**Q14** Overall how would you rate your satisfaction with Brown and Brown Insurance during the open enrollment process? **Satisfied**

---

**Q15** Is there anything additional that we can provide to you/your employees throughout the year that would be beneficial to your open enrollment?

Not at this time

---

**Q16** Is there anything that can be done to make the open enrollment experience better for next time?

I think everything went fine

---

**Q17** Is there anything further the account manager can do to streamline the process of open enrollment?

No, it went smoothly

---

### **3. HOW MUCH DOES YOUR FIRM CONSIDER EASE OF ADMINISTRATION WHEN ANALYZING RECOMMENDATIONS FOR VENDORS? WILL YOUR FIRM DISCLOSE THESE CONCERNS WITH THE CITY REGARDING A POTENTIAL VENDOR?**

When analyzing viable vendors for the City, whether it is for insurance products, administrators, technology, etc, Brown & Brown always considers and compares ease of administration. Due to our national presence and size, we analyze multiple vendors every year. We conduct thorough RFP's when considering which vendors we want to partner with and consider the pros and cons to doing business with vendors. When recommending vendors to our clients, we always outline any challenges we are aware of, as we try to prevent surprises at all costs. When we partner with vendors, we make sure we have a dedicated team at each vendor, who will respond timely to us and our clients if any issues arise. We also make sure we have a direct line to management at each vendor, so issues can be escalated and addressed as needed.

### **4. PROVIDE ANY OTHER ASPECTS RELATING TO HOW YOUR FIRM WILL ASSIST THE CITY'S HUMAN RESOURCES TEAM IN BEING THE MOST SUCCESSFUL AND EFFICIENT DEPARTMENT POSSIBLE.**

We have outlined throughout this RFP various ways Brown & Brown has staffed our department with teammates and resources dedicated to the City of Port Orange's Human Resources team and employees. We are prepared to discuss the City's latest goals and challenges and provide additional resources and services, as needed to make sure the City has the most successful and efficient department possible. We have the ability to take on more involvement in your processes with Workday, to try to some of that day to day administration off of your plate. Now that the implementation with Workday has been completed and the City has a comfort level with the new system, this could be a good time to look at self-funded/alternative funding medical plan options. The City's claims have trended down the later part of 2020, of course COVID could be playing a role in that, but with the loss ratio being favorable, we can explore possible long term cost savings looking at self-funded options.

We are able to solicit those quotes and put together a budget analysis so you can see how the plan should trend, not just for one year, but over the course of several years and what kind of savings could be achieved. In addition, we will outline how much reserves the City will need to entertain self-funding. We will also analyze the possible disruption moving to a new provider network, pharmacy, etc, so the City is aware of everything up front. In addition, we have several resources when it comes to wellness initiatives that can be discussed with the City, regardless if the City wishes to stay fully insured or go self-funded. And we welcome the opportunity to engage more directly with the City's employees not just to solve problems and answer questions, but to educate employees on being better consumers of their health plan and understanding free resources they have available to them through our vendor and carrier partners and local resources outside of the insurance plans. All of these methods are ways to reduce cost both for the City and City's employees and have a healthier and well educated workforce.

We place tremendous value in our local client relationships, and we want to do whatever we possibly can to continue our partnership with the City of Port Orange.

## Tab H: Proposed Fee

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**INSURANCEBROKERAGESERVICESCOST/FEEPROPOSAL**

(Complete, sign and date, and insert this document under Tab H in proposal)

Proposal Submitted by Brown and Brown of Daytona Beach Florida  
(Name of Company/Entity)

INSURANCE BROKERAGE SERVICES COST/FEE PROPOSAL	
ANNUAL LUMP SUM DOLLAR AMOUNT FOR PROVISION OF SERVICES OUTLINED IN SECTION 3 – SCOPE OF SERVICES FOR RFP 17-16 INSURANCE BROKERAGE SERVICES	\$ <u>58,000</u>

Authorized Signature: \_\_\_\_\_

Printed Name of Authorized Signer: Steve Farmer

E-Mail of Authorized Contact: sfarmer@bbdaytona.com

## Tab I: Required Documents

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## **SECTION 9 – REQUIRED FORMS**

### **FORM 9.1 – PROPOSAL SUBMITTAL CHECKLIST**

- ☒ Form 9.2 – Proposer’s Acknowledgement
- ☒ Form 9.3 – Addendum and Change Order Procedure Acknowledgement
- ☒ Form 9.4 – Drug Free Preference Statement
- ☒ Form 9.5 – Public Entity Crimes Statement
- ☒ Form 9.6 – Affidavit of Anti-Collusion
- ☒ Form 9.7 – Statement of Qualifications
- ☒ Form 9.8 – Professional References for Previous Experience
- ☒ Form 9.9 – Local Business Affidavit of Eligibility
- ☒ Copy of License (Contractor, Sunbiz, etc.)
- ☒ Submission of one (1) original marked “ORIGINAL” and one (1) digital (CD or flash drive) version in PDF format.

BY: Brown and Brown of Daytona Beach

\_\_\_\_\_  
Name of Business

  
\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date 2/12/2021

***This document must be completed and returned with your Submittal***

## FORM 9.2 – PROPOSER’S ACKNOWLEDGEMENT FORM

I have carefully examined the Request for Proposals (RFP), Instructions to Proposers, General and/ or Special Conditions, Specifications, and any other documents accompanying or made a part of this invitation.

I hereby propose to furnish the goods or services specified in the Request for Statement of Qualifications at the prices or rates as finally negotiated. I agree that my Proposal will remain firm for a period of up to ninety (90) days in order to allow the City of Port Orange adequate time to evaluate the proposed Proposal. Furthermore, I agree to Proposal by all conditions of the Request for Proposals.

I certify that all information contained in this Proposal is truthful to the best of my knowledge and belief. I further certify that I am a duly authorized to submit this Proposal on behalf of the Proposer/Contractor as its act and deed and that the Proposer/Contractor is ready, willing and able to perform if awarded the contract.

I further certify that this Proposal is made without prior understanding, Contract, connection, discussion, or collusion with any person, firm or corporation submitting a Proposal for the same product or service; no officer, employee or agent of the City of Port Orange City Council or of any other Proposer interested in said RFP; and that the undersigned executed this Proposer’s Acknowledgement with full knowledge and understanding of the matters therein contained and was duly authorized to do so.

I further certify that having read and examined the specifications and documents for the designated services and understanding the general conditions for contract under which services will be performed, does hereby propose to furnish all labor, equipment, and material to provide the services set forth in the RFP.

I hereby declare that the following listing states any clarifications, any and all variations from and exceptions to the requirements of the specifications and documents. The undersigned further declares that the “work” will be performed in strict accordance with such requirements and understands that any exceptions to the requirements of the specifications and documents may render the Proposal non-responsive.

**NO EXCEPTIONS ALLOWED AFTER THE PROPOSAL IS SUBMITTED:**

Please check one: ☒ I take NO exceptions. ☐ Exceptions (list below; add additional pages if necessary):

\_\_\_\_\_  
\_\_\_\_\_

NAME OF BUSINESS

Brown and Brown of Daytona Beach

AUTHORIZED SIGNATURE



NAME, TITLE, TYPED

Steve Farmer, Executive Vice President

FEDERAL IDENTIFICATION #

STATE OF Florida COUNTY OF Volusia

MAILING ADDRESS

300 N Beach St.

CITY, STATE & ZIP CODE

Daytona Beach, Florida 32114

TELEPHONE NUMBER / FAXNUMBER

(386) 239-7233

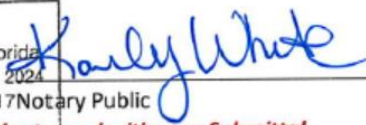
E-MAIL ADDRESS: sfarmer@bbdaytona.com

The foregoing instrument was acknowledged before me this day of February 12, 2021 by \_\_\_\_\_, who is personally known to me or who has produced ad identification and who did take an oath.

My Commission Expires:



KARLY WHITE  
Notary Public - State of Florida  
My Comm. Expires Sept. 28, 2024  
Commission # HH47417 Notary Public



***This document must be completed and returned with your Submittal***



## FORM 9.3 – ADDENDUM and CHANGE ORDER PROCEDURE ACKNOWLEDGEMENT

### ADDENDUM ACKNOWLEDGEMENT

I have carefully examined the Request for Proposals (RFP), Instructions to Proposers, General and/ or Special Conditions, Specifications, and any other documents accompanying or made a part of this Request for Statement of Qualifications.

I acknowledge receipt and incorporation of the following addenda, and the cost, if any, of such revisions has been included in the price of the Proposal form.

Addendum # 1 Date: 2/3/2021 Addendum # \_\_\_\_\_ Date: \_\_\_\_\_

Addendum # 2 Date: 2/11/2021 Addendum # \_\_\_\_\_ Date: \_\_\_\_\_

### CHANGE ORDER PROCEDURE ACKNOWLEDGEMENT

If awarded the Contract for this Solicitation, I acknowledge that no oral statement of any person shall modify or otherwise change, or affect the terms, conditions or specifications stated in the resulting contract. All change orders requests shall be made in writing by the Contractor for review by the Contract Administrator for the City of Port Orange. No work shall be performed as set forth in the change order until the Contractor receives an executed Purchase Order for the requested change.

I acknowledge the following statement regarding Change Orders to the awarded Contract:

\*\*\*\*\*

\*\*\*\*\*

Name of Business: Brown and Brown of  
Daytona Beach

By: [Signature]

Printed Name: Steve Farmer

Title: Executive Vice President

STATE OF Florida

COUNTY OF Volusia

Sworn to (or affirmed) and subscribed before me this 12 day of February, 2021, by  
Steve Farmer, as Executive Vice President of  
(NAME) (TITLE)

Brown and Brown of Daytona Beach and who:  
(NAME OF ORGANIZATION)

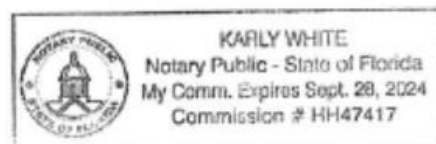
[Notary: Please select one]

is personally known to me; or

has produced \_\_\_\_\_ as identification.

[Signature]  
Notary Public, State of FL

Printed, typed or stamped name, commission and expiration:



*This document must be completed and returned with your Submittal*

## FORM 9.4 – DRUG-FREE PREFERENCE STATEMENT

In order to have a drug-free workplace program, a business shall:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under Proposal a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under Proposal, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of Section 287.087, Florida Statutes.

As an authorized representative of the firm, I certify that this firm complies fully with the above requirements.

Name of Business

Brown and Brown of Daytona Beach

By:

Printed Name: Steve Farmer

Title: Executive Vice President

STATE OF Florida

COUNTY OF Volusia

Sworn to (or affirmed) and subscribed before me this 12 day of February, 2021, by  
Steve Farmer, as Executive Vice President of

(NAME)

(TITLE)

Brown and Brown of Daytona Beach and who:

(NAME OF ORGANIZATION)

[Notary: Please select one]

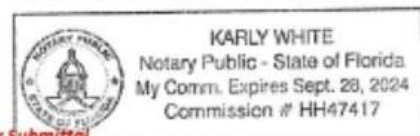
is personally known to me; or

has produced \_\_\_\_\_ as identification.

Karly White

Notary Public, State of FL

Printed, typed or stamped name, commission and expiration:



*This document must be completed and returned with your Submittal*

**FORM 9.5 – SWORN STATEMENT UNDER SECTION 287.133(3)(A), FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES**

(To be signed in the presence of notary public or other officer authorized to administer oaths.)

Before me, the undersigned Authority, personally appeared affiant Steve Farmer, who, being by me first duly sworn, made the following statement:

1. The business address of Brown and Brown of Daytona Beach (name of Offeror or business) is \_\_\_\_\_.
2. My relationship to Brown and Brown of Daytona Beach (name of Offeror or business) is Executive Vice President (relationship such as sole proprietor, partner, president, vice-president).
3. I understand that a public entity crime as defined in Section 287.133 of the Florida Statutes includes a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity in Florida or with an agency or political subdivision of any other state or with the United States, including, but not limited to, any proposal or contract for goods or services to be provided to any public entity or such an agency or political subdivision and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy or material misrepresentation.
4. I understand that "convicted" or "conviction" is defined by the Florida Statutes to mean a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, non-jury trial, or entry of a plea of guilt or nolo contendere.
5. I understand that "affiliate" is defined by the Florida Statutes to mean (1) a predecessor or successor of a person or a corporation convicted of a public entity crime, or (2) an entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime, or (3) those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate, or (4) a person or corporation who knowingly entered into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months.
6. Neither the Offeror or contractor, nor any officer, director, executive, partner, shareholder, employee, member or agent who is active in the management of the Offeror or contractor, nor any affiliate of the Offeror or contractor has been convicted of a public entity crime subsequent to July 1, 1989. (Draw a line through paragraph 6 if paragraph 7 below applies.)
- ~~7. There has been a conviction of a public entity crime by the Offeror or contractor, or an officer, director, executive, partner, shareholder, employee, member or agent of the Offeror or contractor who is active in the management of the Offeror or contractor or an affiliate of the Offeror or contractor. A determination has been made pursuant to Section 287.133(3) by order of the Division of Administrative Hearings that it is not in the public interest for the name of the convicted person or affiliate to appear on the convicted Proposer list. The name of the convicted person or affiliate is \_\_\_\_\_ A copy of the order of the Division of Administrative Hearings is attached to this statement. (Draw a line through paragraph 7 if paragraph 6 above applies.)~~

-----  
Name of Business: Brown and Brown of  
Daytona Beach

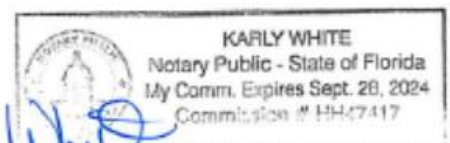
By: [Signature]  
Printed Name: Steve Farmer  
Title: Executive Vice President

STATE OF Florida  
COUNTY OF Volusia

Sworn to (or affirmed) and subscribed before me this 12 day of February, 2021, by  
Steve Farmer, as Executive Vice President of  
Brown and Brown of Daytona Beach and who:

[Notary: Please select one]

is personally known to me; or  
has produced \_\_\_\_\_ as identification.



[Signature]  
Notary Public, State of FL

Printed, typed or stamped name, commission and expiration:

**FORM 9.6 – ANTI-COLLUSION FORM**

**ANTI-COLLUSION STATEMENT PROPOSAL FORM:**

By signing this form, the Proposer agrees that this Proposal is made without any other understanding, agreement, or connection with any person, corporation, or firm submitting a Proposal for the same purpose and that the Proposal is in all respects fair and without collusion or fraud.

**SIGN** in ink in the space provided below. Unsigned Proposals will be considered incomplete, and will be disqualified, and rejected.

IT IS AGREED BY THE UNDERSIGNED PROPOSER THAT THE SIGNING AND DELIVERY OF THE PROPOSAL REPRESENTS THE PROPOSER'S ACCEPTANCE OF THE TERMS AND CONDITIONS OF THE FOREGOING SPECIFICATIONS, CONTRACT AND PROVISIONS, AND IF AWARDED, THIS CONTRACT WILL REPRESENT THE AGREEMENT BETWEEN THE PROPOSERS AND THE CITY OF PORT ORANGE.

NAME OF FIRM: Brown and Brown of Daytona Beach

SIGNED BY:   
(MUST BE SIGNED BY A COMPANY OFFICER OR AUTHORIZED AGENT)

PRINTED SIGNATURE: Steve Farmer

TITLE: Executive Vice President

ADDRESS: 300 N Beach St

CITY: Daytona Beach STATE: FL ZIP CODE: 32114

TELEPHONE: (864) 9181353 FAX: (386) 323-5138

COMPLETION TIME: 2/16/2021

F.E.I.N. NUMBER: 590864469

**NO** Proposal may be withdrawn for a period of ninety (90) days subsequent to the submittal of the Proposals, without the consent of the City of Port Orange.

**NOPROPOSAL(REASON):** \_\_\_\_\_

\_\_\_\_\_

*This document must be completed and returned with your Submittal*

## FORM 9.7 – STATEMENT OF QUALIFICATIONS RESPONSES

The undersigned warrants that he or she is duly authorized to complete this document, and hereby affirms that the information contained in Form 9.7 is complete, true, and correct to the best of their knowledge and belief. If necessary, questions may be answered on separate paper and attached, with any additional information that may be pertinent.

- A. Name of Proposer. **Steve Farmer**
- B. Permanent main office address. **300 N. Beach St, Daytona Beach, FL 32114**
- C. Date organized. **1939**
- D. If a corporation, where incorporated. **Florida**
- E. How many years have you been engaged in the contracting business under your present firm or trade name? **82 years**
- F. Contracts on hand: (Schedule these, showing amount of each contract and the appropriate anticipated dates of completion.) **Jessica Scott has over 58 accounts and we are staffed in anticipation for growth.**
- G. General character of work performed by your company. **Broker services for employee benefits insurance.**
- H. Have you ever failed to complete any work awarded to you? If so, where and why? **No.**
- I. Have you ever defaulted on a contract? If so, where and why? **No.**
- J. List the more important projects recently completed by your company, stating the approximate cost for each and the month and year completed.
- **City of Holly Hill- Renewed 1/1/21 , \$35,000 fee.**
  - **City of Edgewater – Renewed 1/1/21, \$59,500 fee**
  - **City of Ormond Beach – Renewed 1/1/21, commission based compensation (percent of premium)**
- K. List your major equipment currently owned or leased. **N/A**
- L. Experience in work similar to this type of project. **Refer to the chart on the next page for past and present client experience.**
- M. Background and experience of the principal members of your organization, including the officers. **Please refer to tab B question 2 for a full list of backgrounds and experiences of our team and our annual report for officers.**  
<https://investor.bbinsurance.com/annual-reports>.
- N. Credit currently available: **As an organization we do not typically operate off of credit, we do have an \$800 million evolving credit line. All \$800 million is currently available to Brown and Brown.**
- O. Give bank reference: **Bank of America (statement of good standing on next page after the chart.)**
- P. Will you, upon request, fill out a detailed financial statement and furnish any other information that may be required by the Owner? **Please find in our annual report: <https://investor.bbinsurance.com/annual-reports>.**
- Q. The undersigned hereby authorizes and requests any person, firm, or corporation to furnish any information requested by the Owner in verification of the recitals comprising this Request for Proposal.

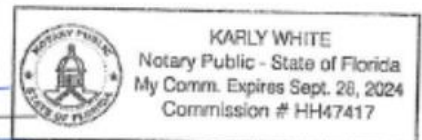
Name of Business: Brown and Brown of Daytona Beach Florida  
By: [Signature]  
Printed Name: Steve Farmer  
Title: Executive Vice President

STATE OF Florida  
COUNTY OF Volusia

Sworn to (or affirmed) and subscribed before me this 12 day of February, 2021, by  
Steve Farmer, as Executive Vice President  
of Brown and Brown of Daytona Beach and who:

[Notary: Please select one]  
is personally known to me or  
has produced as identification.

[Signature]  
Notary Public, State of FL  
Printed, typed or stamped name, commission  
and expiration:



*This document must be completed and returned with your Submittal*

L. Experience in work similar to this type of project. **Refer to the chart on the next page for past and present client experience.**

<b>State</b>	Dept. of Financial Services	Florida, State of		
<b>Counties</b>	Baker Brevard Citrus Clay Columbia Desoto	Flagler Gadsden Gilchrist Gulf Highlands Jefferson	Lafayette Lee Levy Madison Marion Okaloosa	Santa Rosa Sarasota Volusia Wakulla Washington
<b>Cities, Towns, Villages</b>	Atlantis Auburndale Aventura Bal Harbour Village Bay Harbor Islands Bellevue Bunnell Casselberry Chattahoochee Chipley Coconut Creek Dania Beach Davenport Davie Daytona Beach Daytona Beach Shores Deland Deltona Destin	Doral Eagle Lake Edgewater Fellsmere Flagler Beach Fort Lauderdale Fort Myers Fort Walton Beach Freeport Groveland Haines City High Springs Highland Beach Holly Hill Indian Shores Indian River Shores Inverness Jacksonville Beach Jupiter	Lake Helen Lake Worth Lauderhill Lighthouse Point Longwood Madeira Beach Madison Marco Island Margate Mayo Miami Miami Gardens Monticello Mulberry Naples New Smyrna Beach North Miami North Port Ocala	Orange City Ormond Beach Palm Bay Palm Coast Perry Pierson Polk City Ponce Inlet Port Orange Punta Gorda Royal Palm Beach St. Cloud Sarasota South Daytona Tallahassee Treasure Island West Palm Beach Weston
<b>Special Districts, Other</b>	Barefoot Bay Recreation District Bayfront Bay Recreation District Big Bend Water Authority Bonita Springs FCD Broward County Housing Authority Broward MPO Buckhead Ridge MCD Central Florida Fire Charlotte County Sheriff Children's Board of Hillsborough Citrus County Sheriff Citrus MCD Clay County Utility Collier MCD Davie CRA East County WCD East Lake Tarpon Fire Emerald Coast Utilities Authority Estero Fire Rescue Fellsmere WCD Ft. Myers HA Ft. Myers Bch Fire	Golden Gate FCD Highlands County Sheriff Hillsborough Transit Authority Immokalee FCD Immokalee WSD Indian River Lagoon Council Jacksonville Beach CRA Jupiter RA Key Largo Ambulance Key Largo Fire/Rescue Lake Asbury MSBD Lake Region Lakes Lakewood Ranch Interdistrict Authority Lakewood Ranch Stewardship Dist. Lake Worth Drainage District Lee County HA Lehigh Acres Municipal Services Improvement Loxahatchee Groves WCD Loxahatchee River Dist. Melbourne Tillman WCD Miami Beach HA Miami Sports & Exhibition Authority	Moore Haven MCD Naples Airport Authority New River Solid Waste North Springs Improvement District Northern Palm Beach Co. Improvement District Old Plantation WCD Palm Beach County HA Pasco County Sheriff Dept. Peace River WSA Pine Tree WCD Pinellas Park WMD Pinellas Suncoast Fire Pinellas Suncoast Transit Pompano Beach HA Port Ybor Association, Inc. Ranger Drainage District St. Johns River WMD Sanibel Fire & Rescue Sebring Airport Seminole Improvement District South Indian River WCD South Trail Fire	Southeast Overtown Park West CRA Southwest Florida WMD Spring Lake Improvement Dist. St. Johns River Water Management District Suwannee River WMD Tallahassee Community Redevelopment Agency TBARTA Tampa Bay Water Tampa Historic Streetcar Three Rivers Library Tindall Hammock Irrigation & Soil Titusville HA Upper Captiva FD Viera Stewardship District Volusia County Clerk of Court Wakulla UFFA Washington County Sheriff West Palm Beach CRA Winter Haven HA 54 Community Development Districts
<b>Schools, Universities</b>	Bethune Cookman Univ. Cape Coral Charter Schools Authority Collier School District Embry-Riddle Aeronautical Univ.	Flagler County Public School Florida Atlantic Univ. Florida International Univ. Florida Polytechnic Univ. Lee School District	Madison School Board Marion School Board Okaloosa School District Orange County Schools Pasco School District	Seminole School District Volusia County School Board Univ. of Central Florida Univ. of Florida Univ. of West Florida

O. Give Bank reference: **Bank of America** (statement of good standing on next page after the chart .)



February 11, 2021

Re: Letter of Good Standing for Brown & Brown Inc.

To whom it may concern:

I am writing in support of Brown & Brown Inc. Brown & Brown Inc. has been a client for several years and continues to be responsive in all aspects of the relationship with our firm, and is currently in good standing with Bank of America.

If you have questions or require additional information, please call me at (407) 244-7069.

Regards,

A handwritten signature in black ink that reads "Chuck Beverly".

Chuck Beverly  
Senior Vice President  
Global Commercial Banking



## **FORM 9.8 – PROFESSIONAL REFERENCES FOR PREVIOUS EXPERIENCE**

The Proposer proposes that he/she is qualified to perform the referenced work and has successfully done so on recent projects similar in nature and size. The City reserves the right to check references and confirm information provided herein.

**Please provide three (3) current and correct references from clients for similar services.**

**(Do not include the City of Port Orange)**

1. Company Name: City of Ormond Beach  
Contact Person: Claire Whitley  
City, State: Ormond Beach, FL  
Telephone Number: (386) 676-3202  
Email Address: Claire.whitley@ormondbeach.org  
Description of goods or  
Services provided: medical, dental, basic life, voluntary life, LTD, vision, worksite, HSA/FSA, Plansource  
Contract Amount: commission based on percentage of premium  
Start/End Date of Contract: 10/1/2008 – 9/31/2025
2. Company Name: City of Edgewater  
Contact Person: Julie Christine  
City, State: Edgewater, FL  
Telephone Number: (386) 424-2400 x1701  
Email Address: \_jachristine@cityofedgewater.org  
Description of goods or  
Services provided: medical, dental, basic life, voluntary life, LTD, vision, worksite, HSA/FSA, Plansource  
Contract Amount: \$59,500  
Start/End Date of Contract: 9/30/2006 – 12/31/2026
1. Company Name: City of Holly Hill  
Contact Person: Diane Cole  
City, State: Holly Hill, FL  
Telephone Number: (386) 248-9440  
Email Address: dcole@hollyhill.org  
Description of goods or  
Services provided: medical, dental, basic life, voluntary life, LTD, vision, worksite, HSA/FSA, Plansource  
Contract Amount: \$35,000  
Start/End Date of Contract: 1/1/1999 – 9/31/2026

**LISTING OF PREVIOUS EXPERIENCE**

**Commercial Client List**

The Proposer proposes that he/she is qualified to perform the referenced work and has successfully done so on recent projects similar in nature and size. A minimum of three (3) projects must be listed below. The Owner reserves the right to check references and confirm information provided herein.

List all clients to whom you currently provide or have in the past provided **Broker Services** or similar to those required under the City's contract and as outlined in this Proposal package. A minimum of three (3) projects shall be listed below in order to Proposal on this contract. The Owner reserves the right to check references and confirm information provided herein.

	Contact Name	Phone	Current Client? Y or N	Number of years service provided	Description of service
1	City of Ormond Beach	(386) 676-3202	Y	2008 – Present	Medical, dental, basic life, voluntary life, LTD, vision, worksite, HSA/FSA, Plansource
2	City of Edgewater	(386) 424-2400 X1701	Y	2006-Present	Medical, dental, basic life, voluntary life, LTD, vision, worksite, HSA/FSA, Plansource
3	City of Holly Hill	(386) 248-9440	Y	1999- Present	Medical, dental, basic life, voluntary life, LTD, vision, worksite, HSA/FSA, Plansource

***This document must be completed and returned with your Submittal.***

### FORM 9.9 – LOCAL BUSINESS AFFIDAVIT OF ELIGIBILITY

City of Port Orange

*This declaration is executed under penalty of perjury of the laws to the United States and State of Florida*

**THIS AFFIDAVIT IS SUBMITTED IN REFERENCE TO THE FOLLOWING SOLICITATION:**

RFSQ/RFP/ITN/BID/CONTRACT/PROJECT#(as applicable): #21-04

BUSINESS NAME: Brown and Brown CONTACT PERSON/TITLE: Steve Farmer/ Executive Vice President MAILING ADDRESS: 300 N Beach St CITY-STATE-ZIP: Daytona Beach, Florida 32114 Length of Time at Address Provided: 3 months Physical Presence of

Business: ☒ Headquarters, ☐ Manufacturing Facility, or ☐ Locally Owned  
Franchise

And within Legal Boundaries: ☒ The City of Port Orange ☒ Volusia County ☐ The State of

Florida FEIN (Federal Employer Identification Number): 590864469

BUSINESS STRUCTURE: ☒ Corporation ☐ LLC ☐ Partnership ☐ Sole Proprietorship  
☐ Other (Specify): \_\_\_\_\_

PHONE NUMBER: (386) 239-7233 FAX: (386) 323-5138

EMAIL: sfarmer@bbdaytona.com

**\*\*Please attach a valid business tax receipt, or other such documentation\*\***

**ATTESTATION – I understand that:**

- In accordance with City Of Port Orange City Code 2-275, local businesses shall have five (5) business days from bid/proposal opening to submit a best and final bid for evaluation. To qualify: A Port Orange business initial bid must be within (8%) of the lowest and best responsible bid from a non-Port Orange business; A Volusia County business initial bid must be within (5%) of the lowest and best responsible bid from a Non-Volusia County business; A State of Florida business initial bid must be within (3%) of the lowest and best responsible bid from a non-State of Florida business.
- A local business must have its headquarters, manufacturing facility, or locally owned franchise located within the legal boundaries of the City of Port Orange, Volusia County, or the State of Florida, as indicated herein, for at least twelve (12) months prior to the bid or proposal opening date and a valid business license, issued by the corresponding government agency. Post office boxes are not verifiable and shall not be used for the purpose of establishing said physical address. Bidders shall attach to this affidavit of eligibility with a bid or proposal, a copy of a valid business tax receipt or such other documentation, to the city's satisfaction, demonstrating the physical business presence of the firm within corresponding local limits.
- The preference does not apply to goods or services exempted by statute or prohibited by Federal law, State law, or other funding source restrictions.
- The preference established in this policy does not prohibit the right of the City, or other authorized purchasing authority, to compare quality or fitness for use of supplies, materials, equipment and services proposed for purchase and compare qualifications, character, responsibility and fitness of all persons, firms or corporations submitting bids or proposals.
- The information contained herein may be subject to verification.
- A Proposer who misrepresents the local preference status of its firm in a proposal or bid submitted to the City of Port Orange will lose the privilege to claim local preference status, and shall lose eligibility to claim local preference for a period of one (1) year. The City Manager may also recommend that the firm be referred for debarment.

As an authorized representative of the firm, I certify that this firm complies fully with the above requirements.

Name of Business: Brown and Brown of Daytona Beach

By: [Signature]

Printed Name: Steve Farmer

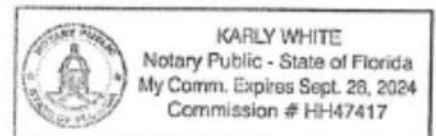
Title: Executive Vice President

STATE OF Florida  
COUNTY OF Volusia

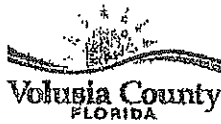
The foregoing instrument was acknowledged before me by means of \_\_\_\_\_ physical presence or \_\_\_\_\_ online notarization, this 12 day of February, 2021, by Steve Farmer, as Executive Vice President of Brown and Brown of Daytona Beach a \_\_\_\_\_ He or she is \_\_\_\_\_ personally known or \_\_\_\_\_ produced \_\_\_\_\_ as identification.

[Signature: Karly White]  
Notary Public, State of FL  
Printed, typed or stamped name, commission  
and expiration:

**This document must be completed and returned with your Submittal**



8.0 PROOF OF EXEMPTION



FINANCIAL AND ADMINISTRATIVE SERVICES  
REVENUE DIVISION

123 W. INDIANA AVE • ROOM 103 • DE LAND, FL 32720-4602  
PHONE: 386-736-5938 • FAX: 386-822-572  
<http://volusia.org/revenue/>

I certify that the business known as (business name) Brown & Brown of Florida, Inc.  
providing Insurance services, which is located at (street address) 220 S. Ridgewood Ave.  
Daytona Beach, (city) Florida, falls under the business tax exemption described in:

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Florida Statute 205. 063 | <input type="checkbox"/> Florida Statute 205. 065 | <input type="checkbox"/> Florida Statute 205. 191 |
| <input type="checkbox"/> Florida Statute 205. 064 | <input type="checkbox"/> Florida Statute 205. 162 | <input type="checkbox"/> Florida Statute 205. 192 |
|   | <input type="checkbox"/> Florida Statute 205. 171 |   |

<http://www.volusia.org/services/financial-and-administrative-services/revenue-services/local-business-tax/business-tax-frequently-asked-questions.stm>

OR is the type of business indicated below:

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Child Care – Residential   | <input checked="" type="checkbox"/> Insurance Adjuster,<br>Agent, or Company | <input type="checkbox"/> Radio/Television Station         |
| <input type="checkbox"/> Commercial Rentals         | <input type="checkbox"/> Pharmacist/Pharmacy<br>(Prescription Drugs Only)    | <input type="checkbox"/> Religious Institution            |
| <input type="checkbox"/> Door to Door/Peddler Sales |  | <input type="checkbox"/> Residential Rentals over 6months |
|   |  | <input type="checkbox"/> Sale of Alcoholic Products only  |

(Authorized Signature)

Stephen P. Farmer  
(Printed Name)

STATE OF Florida

COUNTY OF Volusia

Sworn to and subscribed before me this 6 day of June, 2018, by  
Stephen P. Farmer, who is/are personally known to me or who  
has/have produced \_\_\_\_\_ as identification.



(Seal)

ROBIN W. THOMAS  
Notary Public, State of Florida  
My Comm. Expires Dec 21, 2019  
Commission No. FF 930126

NOTARY PUBLIC – STATE OF Florida  
Type or print name:  
Robin W. Thomas  
Commission No.: FF930126  
Commission Expires: 12/21/19

A business that falls under one of the exempt classifications listed above is not required to have a Volusia County Business Tax Receipt.

\_\_\_\_\_  
Revenue Director

# BUSINESS REGISTRATION CERTIFICATE

RENEW BY DATE  
05-31-2021

EXPIRATION DATE  
06-30-2021

FY 2020-21

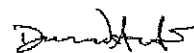
BUSINESS ACCOUNT NUMBER 1098910	LOCATION ID 1214375-02-191
TRADE NAME (DBA) <b>BROWN &amp; BROWN, INC.</b>	BUSINESS LOCATION <b>220 SOUTH RIDGEWOOD AVE.</b>
BUSINESS <b>BROWN &amp; BROWN, INC. &amp; SUBSIDIAR</b>	THIRD PARTY TAX COLLECTOR <input type="checkbox"/> PARKING TAX <input type="checkbox"/> TRANSIENT OCCUPANCY TAX

**BROWN & BROWN, INC. & SUBSIDIAR**  
220 S RIDGEWOOD AVE  
DAYTONA BEACH FL 32114-4318

**CITY AND COUNTY OF SAN FRANCISCO  
OFFICE OF THE TREASURER & TAX COLLECTOR**



**José Cisneros**  
Treasurer



**David Augustine**  
Tax Collector

POST CLEARLY VISIBLE AT THIS BUSINESS LOCATION

Read reverse side. To update addresses or to close a business, go to [www.sftreasurer.org/accountupdate](http://www.sftreasurer.org/accountupdate).



[bbinsurance.com](http://bbinsurance.com)

**Christy Caldwell, MBA**  
Tax Accountant

O: 386-333-6037  
M: 407-756-0746  
[ccaldwell@bbins.com](mailto:ccaldwell@bbins.com)

**Brown & Brown, Inc. (NYSE: BRO)**  
220 S. Ridgewood Avenue  
Daytona Beach, Florida 32114

**INSURANCEBROKERAGESERVICESCOST/FEEPROPOSAL**

(Complete, sign and date, and insert this document under Tab H in proposal)

Proposal Submitted by Brown and Brown of Daytona Beach Florida  
(Name of Company/Entity)

INSURANCE BROKERAGE SERVICES COST/FEE PROPOSAL	
ANNUAL LUMP SUM DOLLAR AMOUNT FOR PROVISION OF SERVICES OUTLINED IN SECTION 3 – SCOPE OF SERVICES FOR RFP 17-16 INSURANCE BROKERAGE SERVICES	\$ <u>58,000</u>

Authorized Signature: \_\_\_\_\_

Printed Name of Authorized Signer: Steve Farmer

E-Mail of Authorized Contact: sfarmer@bbdaytona.com

## AFFIDAVIT REGARDING WORKERS' COMPENSATION

### IMPORTANT

*This certificate must be completed and returned by the Awarded Proposer, upon issuance of a Notice of Intent to Award by the Purchasing Department of the City of Port Orange. Please note, the City of Port Orange does not accept exemptions for Workers' Compensation coverage.*

State of Florida

County of Volusia

I, \_\_\_\_\_, being duly sworn according to law, deposes and says (it, he, she, they) have accepted the Workers' Compensation laws of the State of Florida, with its supplements and amendments and has insured (its, his, her, their) liability there under accordance with the terms of said Laws with the \_\_\_\_\_ Company, under the terms of Policy Number \_\_\_\_\_ for a period from \_\_\_\_\_, 20\_\_\_\_ to \_\_\_\_\_, 20\_\_\_\_.

WITNESS:

By: [Signature]

Name: Dustin Smurdon

CONTRACTOR:

Company: Brown and Brown of Daytona

Beach [Signature]

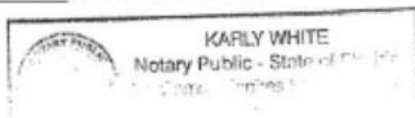
By: [Signature]

Name/Title: Steve Farmer/ Executive Vice President

STATE OF Florida

COUNTY OF Volusia

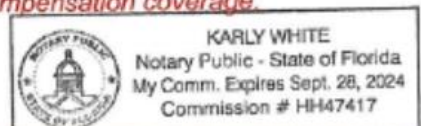
The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 12 day of February, 2021, by Steve Farmer, as Executive Vice President of Brown and Brown of Daytona, a \_\_\_\_\_, He or she is personally known or \_\_\_\_\_ produced \_\_\_\_\_ as identification.



[Signature]  
Notary Public, State of FL  
Printed, typed or stamped name, commission and expiration

*This certificate must be completed and returned by the Awarded Proposer, upon issuance of a Notice of Intent to Award by the Purchasing Department of the City of Port Orange. Please note, the City of Port Orange does not accept exemptions for Workers' Compensation coverage.*

**LEASED EMPLOYEE  
AFFIDAVIT EXHIBIT**





CONTRACT # 21-04

☒ I hereby certify that I do not utilize an employee leasing company or employee leased employees. I further agree to notify the City in the event these circumstances change.

O  
R

☐ I affirm that an employee leasing company provides my workers' compensation coverage. I further understand that my contract with the employee leasing company limits my workers' compensation coverage to enrolled worksite employees only. My leasing arrangement does not cover un-enrolled worksite employees, independent contractors, uninsured sub-contractors or casual labor exposure.

I hereby certify that 100% of my workers are covered as worksite employees with the employee leasing company. I certify that I do not hire any casual or uninsured labor outside the employee leasing arrangement. I agree to notify the City in the event that I have any workers not covered by the employee leasing workers' compensation policy. In the event that I have any workers not subject to the employee leasing arrangement, I agree to obtain a separate workers' compensation policy to cover these workers. I further agree to provide the City with a certificate of insurance providing proof of workers' compensation coverage prior to these workers entering any City jobsite.

I further agree to notify the City if my employee leasing arrangement terminates with the employee leasing company and I understand that I am required to furnish proof of replacement workers' compensation coverage prior to the termination of the employee leasing arrangement.

I certify that I have workers' compensation coverage for all of my workers through the employee leasing arrangement specified below:

Name of Employee Leasing Company: \_\_\_\_\_

Workers' Compensation Carrier: Travelers Property Casualty of America

A.M. Best Rating of Carrier: A++

Inception Date of Leasing Arrangement: \_\_\_\_\_

I further agree to notify the City in the event that I switch employee-leasing companies. I recognize that I have an obligation to supply an updated workers' compensation certificate to the City that documents the change of carrier.

---

**I hereby attest that the information provided in this affidavit is accurate. In addition, I certify that I have read and understand the above statements regarding my responsibility under the Workers' Compensation coverage.**

Name of Contractor: Steve Farmer

Signature of Owner/Officer: \_\_\_\_\_ 

Title: Executive Vice President Date: 2.12.2021

