

Miami Shores Village



ADDENDUM NO. 2

RFP No. 2022-04-02

Agent of Record for Employee Health and Benefits

April 13, 2022

This Addendum #2 to the above-referenced RFP is issued in response to questions from prospective respondents, or other clarifications and revisions issued by the Village. The RFP is amended in the following particulars only. Deletions are shown by ~~strike through~~ and additions are underlined.

1. *Question: Are the current rates for all plans available?*

Response: Other than Humana, the rates for policies that the Village pays for are based on age or salary.

See attached Exhibit "A" - FY 2022 General Employee Rates and Exhibit "B" - FY 2022 Police Department Employee Rates.

2. *Question: There's a large discrepancy on the RFP between the medical/dental enrollment (99-102 employees) and vision enrollment (325 employees). Is this accurate?*

Response: The number shown in the chart on page 25 of the RFP for vision was inaccurate. The enrollment chart has been updated below. The correct number in the vision plan is approximately 70.

Coverage Type	Active Employees	Retirees
Medical	99	3
Dental	102	2 and 1 COBRA
Vision	325 <u>70</u>	1 and 1 COBRA
Short Term Disability	26 - employee paid 1 - Village paid	N/A
Long Term Disability	70	N/A
Group Term Life	91	N/A
Supplemental Life	31 - employee paid	N/A

3. *Question: In Addendum No. 1., Question 4 advises the current broker compensation is 6.5% commission. Can you provide more detail so we can appropriately price our services?*

Response: The current broker compensation is 6.5%. Without contacting each carrier individually to determine the rate of compensation, the information is currently unavailable. The cone of silence that is in effect regarding communication precludes the Village of doing so at this time. The annual premiums are listed below:

Medical	\$ 968,573.18
Dental	\$ 48,986.22
Vision	\$ 7,931.09

Any questions regarding this Addendum should be submitted in writing to the Procurement Administrator at bids@msvfl.gov.

Proposers are reminded to acknowledge receipt of this addendum as part of your RFP submission.

Sincerely,



Donna Rockfeld
Procurement Administrator

EXHIBIT "A"
FY 2022 General Employee Rates



MIAMI SHORES VILLAGE				
HEALTH/MEDICAL HUMANA			General & FPE	
HUMANA HMO 75 Opt 002		ER MO. Cont.	EE Mo. Cont.	Weekly Payroll Ded
EE	\$ 570.22	\$ 570.22	\$ -	\$ -
EE+ 1 Dependent	\$ 1,175.26	\$ 570.22	\$ 605.04	\$ 139.62
EE+ 2 or more Dept.	\$ 1,880.41	\$ 570.22	\$ 1,310.19	\$ 302.35

HUMANA POS 25 OPT 40		ER MO. Cont.	EE Mo. Cont.	Weekly Payroll Ded
EE	\$ 682.26	\$ 570.22	\$ 112.04	\$ 25.86
EE+ 1 Dependent	\$ 1,372.28	\$ 570.22	\$ 802.06	\$ 185.09
EE+ 2 or more Dept.	\$ 2,194.31	\$ 570.22	\$ 1,624.09	\$ 374.79

HUMANA PPO 08 80/60		ER MO. Cont.	EE Mo. Cont.	Weekly Payroll Ded
EE	\$ 808.38	\$ 570.22	\$ 238.16	\$ 54.96
EE+ 1 Dependent	\$ 1,642.86	\$ 570.22	\$ 1,072.64	\$ 247.53
EE+ 2 or more Dept.	\$ 2,628.57	\$ 570.22	\$ 2,058.35	\$ 475.00

MIAMI SHORES VILLAGE				
DENTAL				
HUMANA - HMO		ER MO. Cont.	EE Mo. Cont.	Weekly Payroll Ded
EE	\$12.31	\$12.31	\$0.00	\$0.00
EE+ 1 Dependent	\$24.38	\$12.31	\$12.07	\$2.79
EE+ 2 or more Dept.	\$43.34	\$12.31	\$31.03	\$7.16

MIAMI SHORES VILLAGE				
DENTAL				
HUMANA PPO		ER MO. Cont.	EE Mo. Cont.	Weekly Payroll Ded
EE	\$52.69	\$12.31	\$40.38	\$9.32
EE+ 1 Dependent	\$105.38	\$12.31	\$93.07	\$21.48
EE+ 2 or more Dept.	\$158.12	\$12.31	\$145.81	\$33.65

MIAMI SHORES VILLAGE				
VISION/HUMANA				
VISION/HUMANA		ER MO. Cont.	EE Mo. Cont.	Weekly Payroll Ded
EE	\$6.82	\$0.00	\$6.82	\$1.57
EE + SPOUSE	\$13.61	\$0.00	\$13.61	\$3.14
EE + CHILD(REN)	\$12.93	\$0.00	\$12.93	\$2.98
FAMILY	\$20.32	\$0.00	\$20.32	\$4.69

**EXHIBIT "B" FY 2022
POLICE DEPARTMENT EMPLOYEE RATES**



Miami Shores Village

FY 2022

MIAMI SHORES VILLAGE

HEALTH/MEDICAL HUMANA

Police Officers

HUMANA HMO 75 Opt 002		ER MO. Cont.	ADD'L CONTRIB.	EE Mo. Cont.	Weekly Payroll Ded
EE	\$ 570.22	\$ 570.22	\$ -	\$ -	\$ -
EE+ 1 Dependent	\$ 1,175.26	\$ 570.22	\$ 363.02	\$ 242.02	\$ 55.85
EE+ 2 or more Dept.	\$ 1,880.41	\$ 570.22	\$ 786.11	\$ 524.08	\$ 120.94

HUMANA POS 25 OPT 40

		ER MO. Cont.	ADD'L CONTRIB.	EE Mo. Cont.	Weekly Payroll Ded
EE	\$ 682.26	\$ 570.22	\$ -	\$ 112.04	\$ 25.86
EE+ 1 Dependent	\$ 1,372.28	\$ 570.22	\$ 363.02	\$ 439.04	\$ 101.32
EE+ 2 or more Dept.	\$ 2,194.31	\$ 570.22	\$ 786.11	\$ 837.98	\$ 193.38

HUMANA PPO 08 80/60

		ER MO. Cont.	ADD'L CONTRIB.	EE Mo. Cont.	Weekly Payroll Ded
EE	\$ 808.38	\$ 570.22	\$ -	\$ 238.16	\$ 54.96
EE+ 1 Dependent	\$ 1,642.86	\$ 570.22	\$ 363.02	\$ 709.62	\$ 163.76
EE+ 2 or more Dept.	\$ 2,628.57	\$ 570.22	\$ 786.11	\$ 1,272.24	\$ 293.59

MIAMI SHORES VILLAGE

DENTAL/HUMANA

HUMANA DHMO		ER MO. Cont.	EE Mo. Cont.	Weekly P/R DED
EE	\$12.31	\$12.31	\$0.00	\$0.00
EE+ 1 Dependent	\$24.38	\$12.31	\$12.07	\$2.79
EE+ 2 or more Dept.	\$43.34	\$12.31	\$31.03	\$7.16

MIAMI SHORES VILLAGE

DENTAL/HUMANA

DENTAL PPO		ER MO. Cont.	EE Mo. Cont.	Weekly P/R DED
EE	\$52.69	\$12.31	\$40.38	\$9.32
EE+ 1 Dependent	\$105.38	\$12.31	\$93.07	\$21.48
EE+ 2 or more Dept.	\$158.12	\$12.31	\$145.81	\$33.65

MIAMI SHORES VILLAGE

VISION/HUMANA

VISION/HUMANA		ER MO. Cont.	EE Mo. Cont.	Weekly P/R DED
EE	\$6.82	\$0.00	\$6.82	\$1.57
EE + SPOUSE	\$13.61	\$0.00	\$13.61	\$3.14
EE + CHILD(REN)	\$12.93	\$0.00	\$12.93	\$2.98
FAMILY	\$20.32	\$0.00	\$20.32	\$4.69