



**Cooper City Commission Meeting
Agenda Item Request Form**

Commission Meeting/Workshop Date: August 20, 2019

Requesting Department: Administration

Subject: Agent of Record (AOR) – Gehring Group

Section:

Presentation

Consent

Regular

Discussion

Background and Recommendation (attach backup material to Item Request Form):

At the May 28, 2019 meeting the City Commission accepted the Finance Advisory Board's recommendation to direct staff to issue a RFQ for an Agent of Record to assist the City in purchasing and maintaining insurance coverage. Staff have reviewed the attached RFQ from the City of Greenacres and award to The Gehring Group as Greenacres was working with FMIT prior to entering into a contract with Gehring.

A partial list of the services to be provided is included below and is listed in more detail in the presentation of services provided as backup.

Review and make recommendations regarding existing benefits and program administration to include:

- Analysis and consultation of various funding types and risk levels
- Benefit plan design review and cost structure analysis
- Board/employee-retiree contribution analysis
- Evaluate core and voluntary coverage offerings and review of any potential coverage gaps
- Network disruption and discount analysis
- Periodic review of market trends and innovative product rollouts
- Consistent monitoring and analysis of claims experience to identify any areas of over utilization and recommend plan modifications if necessary (based on carrier's capabilities)

Renewal & Benefits Marketing Services

- Conduct pre-renewal strategy meeting 5-6 months prior to renewal to discuss the needs and goals of the City, satisfaction with existing carriers, marketing strategy and renewal process timeline
- Independent renewal projections
- Establish renewal/market assessment timeline of expectation
- Request early first offer of renewal

- Review renewals and negotiate with current carriers to obtain best possible costs & benefit levels
- Market all lines of coverage as required, request quotes for alternate plans and pertinent information necessary for carrier selection
- Analyze a variety of funding alternatives such as self-insurance, fully-insured plans, minimum premium, contingent premium, participating contracts, and high deductible plans to determine the most cost effective option
- Present renewal with competitive alternatives and creative strategies
- Provide renewal recommendation including any plan changes or contribution alternatives

The compensation paid to The Gehring Group is paid via commissions paid by the Insurance Carriers as follows:

Benefit	Commission Paid by Insurance Carrier
Medical	4%
Dental	5%
Life & AD&D	10%
Vision	10%
Disability (LTD & STD)	10%

In addition to the Contract with The Gehring Group, a Business Associate Agreement is requested which allows the Gehring Group to create, use, or disclose Protected Health Information or Electronic Protected Health Information on behalf of the City.

City Staff are recommending the City enter into a contract piggybacking off the Greenacres award to obtain our City insurance renewal for FY 2021.

Approvals:

Finance Director _____ City Manager  City Clerk _____

AGREEMENT

THIS IS AN AGREEMENT ("Agreement"), dated this ____ day of ____ 2019, by and between:

CITY OF COOPER CITY, a municipal corporation organized and existing under the laws of the State of Florida and whose address is 9090 SW 50th Place, Cooper City, Florida 33328 ("City"),

and

THE GEHRING GROUP, INC., a corporation whose address is 4200 Northcorp Parkway, Suite 185, Palm Beach Gardens, Florida 33410, hereinafter "CONTRACTOR," who is authorized to do business in the State of Florida.

City and CONTRACTOR may each be referred to herein as "party" or collectively as "parties".

WHEREAS, the City desires to enter into an agreement with the CONTRACTOR for the CONTRACTOR to provide certain insurance brokerage services to relating to its employee benefits program; and

WHEREAS, the City Code provides authority for the City to select and contract through the use of the competitive bid process of another government entity as an exception to the otherwise required formal bidding process; and

WHEREAS, the parties wish to incorporate the terms and conditions of the Agreement for Insurance Brokerage Services, between the City of Greenacres and the CONTRACTOR for the marketing and public relations related services dated May 6, 2019 ("Greenacres Agreement"). A copy of the Greenacres Agreement is attached hereto as **Exhibit "A"** and incorporated herein; and,

WHEREAS, the Parties agree to add the provisions of this agreement to the Greenacres Agreement as set forth herein; and

WHEREAS, CONTRACTOR has agreed to honor the prices and terms and conditions of the Greenacres Agreement; and

WHEREAS, City desires to retain the services of CONTRACTOR by "piggybacking" the Greenacres Agreement; and

WHEREAS, the City has reviewed the scope of services of the competitively bid Greenacres Agreement, and has determined that it is an agreement that can be used by the City; and,

WHEREAS, at its meeting of _____, 2019, the City Commission approved this Agreement and authorized the proper City officials to execute this Agreement; an

NOW, THEREFORE, in consideration of the mutual promises and covenants contained herein, and other good and valuable consideration, the receipt and adequacy of which are acknowledged, the parties agree as follows:

Section 1. The foregoing recitals are true and correct and are hereby incorporated into this Agreement.

Section 2. The prices, terms and conditions of the Greenacres Agreement shall govern the relationship between the City and CONTRACTOR, except as amended below:

- A. The Scope of Services for the Work (“Work”) to be performed under this Agreement shall be as set forth in the Greenacres Agreement, except said Work shall be performed in and for the City.
- B. The CONTRACTOR agrees at all times to indemnify, hold the City harmless and, at the City's option, defend or pay for any attorney selected by the City to defend the City, its trustees, elected and appointed officers, agents, servants and employees, from and against any and all claims, demands, losses, liabilities, expenditures or causes of action of whatsoever kind or nature, and the resulting losses, costs, expenses, reasonable attorneys' fees, liabilities, damages, orders, judgments, or decrees, sustained by the City or any third party arising out of, or by reason of, or resulting from the CONTRACTOR's negligent acts, errors, or omissions.
- C. CONTRACTOR shall not commence the Work unless and until the requirements for insurance have been fully met by CONTRACTOR and appropriate evidence thereof, in the City’s sole discretion, has been provided to and approved by the City.
- D. All payments shall be governed by the Local Government prompt Payment Act as provided under §§218.70-.80, Florida Statutes.

Section 3. In all other respects, the terms and conditions of the Greenacres Agreement, are hereby ratified and shall remain in full force and effect under this “piggybacking” arrangement, as provided by the terms of this Agreement. All recitals, representations, and warranties of CONTRACTOR made in those documents are restated as if set forth fully herein, made for the benefit of the City, and incorporated herein

Section 4. The term of this Agreement is effective upon approval by the City Commission, and shall remain in effect for a term of one (1) year unless terminated sooner in

accordance with the Greenacres Agreement. This Agreement may be renewed for up to four (4) one (1) year renewal terms, subject to the mutual written consent of the parties.

Section 5. Public Records.

A. Public Records: CONTRACTOR shall comply with The Florida Public Records Act as follows:

1. Keep and maintain public records in the CONTRACTOR's possession or control in connection with the CONTRACTOR's performance under this Agreement that ordinarily and necessarily would be required by the City in order to perform the service.
2. Upon request by City's records custodian, provide City with a copy of requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided in Chapter 119, Florida Statutes, or as otherwise provided by law.
3. Ensure that public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law for the duration of this Agreement.
4. Upon completion of this Agreement or in the event of termination of this Agreement by either party, any and all public records relating to this Agreement in the possession of CONTRACTOR shall be delivered by CONTRACTOR to City, at no cost to City, within seven days. All records stored electronically by CONTRACTOR shall be delivered to City in a format that is compatible with CITY's information technology systems. Once the public records have been delivered to City upon completion or termination of this Agreement, CONTRACTOR shall destroy any and all duplicate public records that are exempt or confidential and exempt from public record disclosure requirements.
5. CONTRACTOR'S failure or refusal to comply with the provisions of this Section shall result in the immediate termination of this Agreement by the City.

IF CONTRACTOR HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO CONTRACTOR'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS AGREEMENT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT 954-434-4300, KSIMS@COOPERCITYFL.ORG OR BY MAIL: CITY OF COOPER CITY – CITY CLERK'S OFFICE, 9090 SW 50TH PLACE, COOPER CITY, FL 33328.

Section 6. Scrutinized Companies.

- A. CONTRACTOR certifies that it and its subcontractors are not on the Scrutinized Companies that Boycott Israel List. Pursuant to Section 287.135, F.S., the City may

Section 9. Severability. This Agreement sets forth the entire agreement between CONTRACTOR and City with respect to the subject matter of this Agreement. This Agreement supersedes all prior and contemporaneous negotiations, understandings and agreements, written or oral, between the parties. This Agreement may not be modified except by the parties' mutual agreement set forth in writing and signed by the parties.

Section 10. Governing Law/Venue. This Agreement shall be governed by and construed in accordance with the laws of the State of Florida. Venue for any dispute under this Agreement shall be an appropriate court of competent jurisdiction in Broward County, Florida.

(REMAINDER INTENTIONALLY LEFT BLANK)

IN WITNESS OF THE FOREGOING, the parties have hereunto set their hands and seals on the dates written below.

CITY OF COOPER CITY, a Florida municipal corporation

BY: _____
Kathryn Sims, Interim City Manager

ATTEST:

BY: _____
Jenna Montoya, Acting City Clerk

APPROVED AS TO LEGAL FORM:

BY: _____
Jacob G. Horowitz, Esq.
City Attorney

WITNESSED BY: Cindy A Thompson

Cindy A Thompson
Print name

Diana Soriano

Diana Soriano
Print name

THE GEHRING GROUP

BY: Kurt Gehring
Name: KURT N. Gehring
Title: President

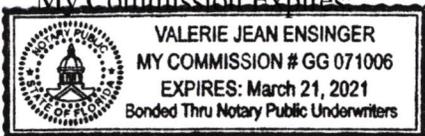
STATE OF FLORIDA)
COUNTY OF BROWARD)

BEFORE ME, an officer duly authorized by law to administer oaths and take acknowledgments, personally appeared Kurt Gehring President of **The Gehring Group**, and acknowledged that he has executed the foregoing instrument for the use and purposes mentioned in it and that the instrument is the act and deed of Kurt Gehring as President of **The Gehring Group**, and who is personally known to me or has produced personally known as identification.

IN WITNESS WHEREOF, I have set my hand and seal in the State and County aforesaid this 7th day of August, 2019.

Valerie Jean Ensinger
NOTARY PUBLIC
Valerie Jean Ensinger
Print or Type Name

My Commission Expires:





CITY OF COOPER CITY

Presentation of Services

Our communities rely on the public sector.
The public sector relies on **Gehring Group.**



Proposal Contact: Anna Maria Studley, Director of Client Development
4200 Northcorp Parkway, Suite 185, Palm Beach Gardens, Florida 33410
(561) 626-6797 / (800) 244-3696 | Email: annamaria.studley@gehringgroup.com

August 5, 2019

Kathryn Sims
Interim City Manager
City of Cooper City
9090 SW 50th Place
Cooper City, FL 33329

Re: Gehring Group Presentation of Services

Dear Kathryn:

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

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

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

Third, Gehring Group is unique in that we offer an all-inclusive model. Our core services are comprehensive; and we provide various additional value-added services.

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August 5, 2019
Kathryn Sims

Gehring Group understands the City's desire to offer its employees a competitive benefit package to attract and retain valued employees, assisting our clients in accomplishing the goal of maintaining a competitive, yet cost effective employee benefits and risk program year over year. The services we provide include expert knowledge of the insurance industry and all available programs and funding options, consistent monitoring of the program claims experience, review of contract language, and the provision of budgetary projections and funding recommendations. Inherent in this process is marketing and renewal analysis, the RFP and evaluation process, clinic consulting and management, employee advocacy and claims assistance, providing recommendations to staff and assistance with compliance issues such as domestic partner and overage dependent imputed income administration.

Additional provided services include benefits communication and graphics services, new hire and open enrollment assistance, assistance with claims and billing issues and legislative and ACA compliance. In addition, your Gehring Group team is available on an ongoing basis for onsite meetings with Staff, health and wellness committees, union groups, management staff, or the general employee population. Our in-house graphics department is available to design and produce various employee communication pieces in addition to our annual Employee Benefits Highlights booklet and Wellness Program Brochure that is customized according to your benefits options.

As the top producing broker/consultant for public sector entities throughout the state, we have also earned the distinct honor of participating in the agent advisory councils of various carriers which provides us an opportunity to make recommendations to improve products and services based on feedback from our clients; this representation also provides us considerable leverage during client negotiations. We have been named an AETNA Preferred Producer, Florida Blue BlueDiamond Producer, and CIGNA HealthCare Platinum Broker. This also provides us considerable leverage during client negotiations. It is important to note that this top-tier recognition is based solely on premium volume, and accordingly, we represent all carriers and hold no interest or ownership in any insurer, trust or TPA, therefore, emphasizing our independent status.

We thank you and the City Commissioners in advance for review of our scope of services and the high level of service and experience the Gehring Group provides and stand ready to provide any additional information or clarification needed upon review of this proposal's contents.

Sincerely,

Anna Maria Studley

Anna Maria Studley,
Director of Client Development

FIRM BACKGROUND & PHILOSOPHY

History of Firm

Gehring Group, Inc. is a regional local Florida corporation incorporated in 1992 headquartered in Palm Beach Gardens, Florida. Gehring Group has been providing expert employee benefits consulting and risk management services to Florida public sector clients for over 26 years and has grown to become one of the most respected insurance and risk management consulting agencies in the state. During the past 26 years, Gehring Group has experienced consistent growth year over year in staff and expanded the number of public sector clients we serve. Gehring Group clients have successfully implemented leading edge concepts such as Consumer Directed Health Plans, Onsite Clinics and Innovative Wellness Programs. In addition, Gehring Group developed BenTek®, an internet-based employee benefits administration system in order to meet the growing benefit administration needs of the public sector. Gehring Group and BenTek currently employ over 90 full-time staff members and continues to specialize in serving the public sector. In addition to expert level benefits consulting services, we are also known for the value-added services that we provide to our clients including:

- Affordable Care Act Consulting
- Employee Advocacy Services
- Custom Graphics and Employee Communications Division
- Actuarial Services (via subcontracted resources)
- Wellness Program Consulting
- Employee Health Center (Clinic) Consulting
- Human Resources and Compliance Resources
- Online Enrollment & Benefits Administration (BenTek®)*

**additional fee*

Having served over 100 public sector entities in Florida, Gehring Group has significant expertise in servicing all lines of employee benefits coverage under various funding arrangements for all types of public sector entities. Public Sector is not just a division of our firm – it's all we do. Our team has a comprehensive level of experience in conducting all phases of the procurement process, analysis and recommendation process for all lines of employee benefits coverage, whether fully insured or self-insured. Our involvement is comprehensive as we compile the RFP data for submission to the insurance market and work with the procurement division to maintain integrity with the bid process. Our team has vast experience in the solicitation of all types of insurance and funding arrangements, and we are confident that acquisition of various competitive options will be accomplished. We are also very experienced in giving recommendation presentations to employee committees, union groups, Councils and Commissions, and various boards and union groups.

As previously stated, Gehring Group has focused on serving public sector clients for over 26 years. Since our client base consists of public entities, our firm is uniquely qualified in its understanding of public entity issues. We understand the bid process and public record laws while maintaining knowledge of the constantly changing and complex Statutes that apply to governmental organizations. This specialized knowledge is especially vital when negotiating renewals and program changes with insurance carriers, Florida insurance trusts, and health insurance consortiums. We have access to benchmark information and are familiar with the public sector market as a whole.

Through our knowledge and expertise, Gehring Group is able to aid clients in determining which plans represent viable options in order to assist management in making informed decisions regarding new concepts and ascertaining benefit programs that are in the best interest of their organization and membership. We work with our clients to ensure that all benefit obligations have been considered throughout the RFP, evaluation and implementation process, and that the resulting contracts conform with obligations under any union agreements.

We also support our clients in our role as advisor in the face of health care reform and have assisted and continue to assist our clients through the compliance steps mandated by the Acts. We routinely guide our clients with compliance and preparing financially in anticipation of legislative regulations. During this time of legislative change, Gehring Group has taken on the role of becoming an educational resource for our clients by consistently hosting informative seminars and webinars on relevant topics. As part of our commitment to keeping our clients informed and educated, Gehring Group also hosts an annual two-day ***Insurance Education, Innovation, and Excellence Summit*** specifically for Public Sector organizations. During the summit, we provide engaging sessions on Leadership Training, Wellness, Legislative/Compliance Updates, and Innovation and Trends in Employee Benefits and Risk Management. We also host semi-annual ***Benefits Administrator Workshop*** sessions for our clients' benefits administration staff during which we review such topics as the basics of coverage types, plan year administration, the RFP and purchasing process, notional accounts, best practices, statutes surrounding Sunshine Laws, benefit program reporting, benefits program and ACA compliance, and many other topics based on our clients' input. This is another value-added service Gehring Group provides to our public sector clients as part of our comprehensive services.

Gehring Group has proven to be invaluable in assisting clients to control spiraling benefit costs. We continually ensure clients are up to date and informed on the latest market trends. We recommend that our clients make employee benefits management a strategic initiative by defining objectives and developing an action plan based on meeting those objectives and ensuring an organized, complete approach to fulfilling our clients' benefits needs.

Service Philosophy

Gehring Group operates under a unified service approach and supportive team environment, whereby all staff is responsible for the successful servicing of all clients. In addition, each staff member is considered an important part of the company as a whole, representing us at seminars, attending prospective client visits to overview their roles, and contributing to competitive bid processes such as this. We consistently provide opportunities for all staff members to be exposed to all aspects of benefits consulting, allowing for collaboration and learning opportunities at every level. Most of all, our employees understand the greatest influence on sales is reaped by providing excellent service to our current clients to form an unparalleled reference base.

We hire highly qualified, professional, productive individuals who bring the skills and capabilities to meet our stringent expectations. Our account managers meet on a regular basis to overview client concerns, and our benefits analysts meet on a daily basis. All present members of our Company meet each week to endorse the team approach and corporate culture based on teamwork. As a Company, we provide our employees the technology and tools to perform their duties and responsibilities as required, including the use of a web-based task management system to track items needing resolution. The accessibility and attendance of our management and executive team at various conferences and client functions not only builds our relationship with our clients, but also supports our position that we are available and accessible

in the event of a client issue or concern. All managers and executives employ a hands-on approach with regards to their positions, offering another integral level of expertise to our clients.

Gehring Group employs a team/back up approach. Each team include a Senior Benefits Consultant, a Benefits Consultant, three account managers, two employee benefits analysts and various support staff. Your dedicated Consultant and Account Manager is available for all on-site meetings and take an active role in the servicing of all aspects of your group. In addition to your Account Manager, our clients are also assigned an Internal Client Service Specialist who serve as employee advocates as an additional resource for questions and claim issues. These professionals, along with an easily accessed upper management staff and our corporate philosophy regarding our team approach, provides assurance that our clients have access to experienced professionals who are aware of, or can easily access their files, to provide resolution and answers at all times. Gehring Group's standard is to return a call promptly, generally within the same day; however, our clients enjoy the ability to always get a message to their service team who may be out of the office either through their cell phones or our administrative assistants.

Industry Knowledge & Trends

Gehring Group maintains a strong commitment to remain at the forefront of industry trends, new legislation, cutting edge benefits technology tools, and new types of insurance programs offered by insurance companies and third-party administrators. We consistently attend conferences, continuing education and industry seminars in order to remain ahead of the curve. In addition, members of our qualified team are in high demand for speaking engagements at various HR, public sector and benefits associations meetings and conferences.

Our staff has extensive experience with reviewing, implementing and servicing all types of programs that include fully and self-insured programs, Health Savings Accounts (HSA), Health Reimbursement Accounts (HRA), Consumer Driven Health Plans (CDHP), and Cafeteria Plans. Through our knowledge and expertise, Gehring Group is able to aid clients in determining which plans represent viable options in order to assist management in making informed decisions regarding new concepts and ascertaining the best interest of their organization. Gehring Group staff have extensive experience in consulting on all types of funding arrangements, from fully insured to self-funded to minimum premium programs, as well as numerous insurance carriers, third party administrators and stop loss providers. We have also assisted our clients through a variety of plan and funding mechanism changes such as: changing from fully insured to self-insured and vice versa, switching insurance carriers, and implementing tax-advantaged health savings vehicles such as HSA's and HRA's. We offer impartial and independent expertise and our clout in the marketplace affords our firm the credibility to negotiate with carriers effectively. Gehring Group is also known for the high quality of analysis provided in our evaluation and recommendation proposals, and our ability to present and communicate this information in a clear and concise manner.

Gehring Group is well respected as a forward-thinking consultant. We were on the forefront of evaluating the concept of the employer onsite clinic and determining the potential cost savings available under such an arrangement. Inherent in our onsite clinic experience, we have independently advised on, and implemented a number of onsite/near-site health center models with various clinic service vendors. We have also assisted numerous public sector clients in evaluating various benefits technology tools such as online open enrollment and benefits eligibility and administration systems.

Honors, Awards & Recognitions

As the top producing broker/consultant for public sector entities throughout the state, our firm has earned the distinct honor of participating in the agent advisory councils of three of the top carriers in the state: Florida Blue, CIGNA HealthCare, and Humana. This provides us with considerable leverage during client negotiations. We have also received additional recognitions and have been named an AETNA Preferred Producer, Florida Blue BlueDiamond Producer, CIGNA HealthCare Platinum Broker, and United Healthcare Advantage Gold membership. In addition, we are recognized as a “Local Regional Partner” by The Standard, a status that provides our firm with a dedicated service representative who can advance claim issues through processing for faster resolution. We represent all carriers and hold no interest or ownership in any insurer, trust or TPA, therefore, emphasizing our independent status.

Additional Special Expertise & Competitive Advantages

- **Public Sector Focus & Experience**

Since 95% of the Gehring Group’s client base consists of public entities, our firm is uniquely qualified in its understanding of public entity issues. We understand the bid process and public record laws while maintaining familiarity with the constantly changing and complex Statutes that apply to governmental organizations. This specialized knowledge is especially vital when negotiating renewals and program changes with insurance carriers, trusts, and health insurance consortiums. We can also coordinate the establishment of a single employer benefits trust, which has proven to be a viable option for many law enforcement constitutionals seeking to protect assets contributed to the health plan in the event of a plan surplus. Gehring Group’s large public sector client base also provides us extensive negotiating strength when dealing with various insurance carriers in negotiations during the renewal season and throughout the year.

In addition, we have significant benchmarking data in-house due to our large public sector client base, and also perform local entity surveys on various topics. Again, we are well-versed in dealing with issues specific to public entities, and addressing commissions, councils, and unions. Gehring Group provides expert analysis, progressive solutions and top-level negotiating skills in this very specialized public sector market.

Further confirmation of Gehring Group’s ability to meet the needs of the public sector is evidenced by the number of public sector clients currently served as outlined below:

Public Sector Clients	
Boynton Beach, City of	Martin County Sheriff’s Office
Brooksville, City of	Naples, City of
Cape Coral, City of	North Palm Beach, Village of
Cape Coral Professional Firefighters HIT	North Port, City of
Career Source Palm Beach County	Oakland Park, City of
Charlotte County BOCC	Oldsmar, City of
Children’s Services Council of P.B. County	Osceola County Sheriff’s Office
Citrus County BOCC	Oviedo, City of
Clearwater, City of	Palm Bay, City of
Clerk & Comptroller, Palm Beach County	Palm Beach County Sheriff’s Office
Cocoa, City of	Palm Beach, Town of

Public Sector Clients	
Cocoa Beach, City of	Palm Harbor Fire Rescue District
Coconut Creek, City of	Palm Springs, Village of
Dania Beach, City of	Parkland, City of
Davie, Town of	Pasco County Clerk & Controller
Deerfield Beach, City of	Pasco County Sheriff
Delray Beach, City of	Pinellas Suncoast Fire and Rescue
Dunedin, City of	Pinellas Suncoast Transit Authority
Estero Fire & Rescue District	Port St. Lucie, City of
Estero, Village of	Rockledge, City of
Fellsmere, City of	Royal Palm Beach, Village of
Florida Keys Aqueduct Authority	Sanibel, City of
Hernando County BOCC	Sarasota County BOCC
Highlands County BOCC	Sarasota County Sheriff's Office
Hollywood, City of	Satellite Beach, City of
Indian Trail Improvement District	Seacoast Utility Authority
Iona McGregor Fire District	Sebastian, City of
Islamorada, Village of Islands	Solid Waste Authority of Palm Beach County
Juno Beach, Town of	South Florida Water Management District
Jupiter Island, Town of	Southern Manatee Fire Rescue District
Key West Housing Authority	Southwest Florida Water Mgmt. District
Key West, City of	St. Lucie County Sheriff's Office
Keys Energy Services	St. Lucie Fire Rescue District Health Insurance Trust
Lake Park, Town of	Stuart, City of
Lake Worth, City of	Tampa Bay Water Authority
Lee County Sheriff's Office	Tax Collector, Palm Beach County
Lighthouse Point, City of	Tequesta, Village of
Loxahatchee River District	Government of the US Virgin Islands
Manalapan, Town of	Venice, City of
Mangonia Park, Town of	Virgin Islands Water and Power Authority
Marco Island, City of	Walton County Sheriff's Office
Margate, City of	Wellington, Village of
Martin County BOCC	West Manatee Fire Rescue District
Martin County School District	West Palm Beach, City of

Serving Florida public sector entities for over 25 years, our team has accumulated a vast amount of work experience relevant to what is necessary to serve the needs of the public sector. Gehring Group's successful experience with Florida public sector entities is further evidenced by our client testimonials which can be viewed at the following web link: www.gehringgroup.com (scroll to bottom).

- **No Commissioned Employees**

In addition to our public sector focus, Gehring Group is not organized like a traditional insurance agency. Traditionally, agencies grow by employing a number of producers who sell and manage a "silo" of accounts. Free of this business model, Gehring Group is able to maintain a supportive team environment and culture whereby all employees feel an allegiance and commitment to all of our clients as a whole. What this means to you is that all decisions are made based on what is in the best interest of the client.

- **Experience with Employee and Departmental Committees**

We also believe it is especially important as your insurance professional to develop credibility and a strong communication base with the Risk Management, Human Resource, Finance and Administrative Departments as well as other overseeing committees in order to ascertain an impartial and thorough analysis of all proposed options. Members of our team actively participate in many of our clients' employee benefits and wellness committees in various roles, often as an advisor or facilitator. The participation of all parties involved in these meetings and the feeling that an objective, experienced insurance professional has assisted in the coordination of the process, will serve to make any potential transition as smooth as possible. These meetings will also ensure that any changes or recommendations are communicated back to the employee base in a positive and effective manner.

- **Human Resources Experience**

In addition to the high level of insurance expertise of our staff, Gehring Group also employs several staff members with significant human resources experience. Having achieved their PHR, SPHR and/or SHRM-CP designation, these employees often serve as an additional resource to our clients facing general HR questions as they relate to employee benefits. Gehring Group also provides the services of *ThinkHR*, an online and telephonic human resources research and resource tool, to all clients at no additional charge.

- **Professional Memberships**

Gehring Group's expertise is well-known throughout the state as evidenced by the repeated number of requests for our staff members to be featured speakers at various Florida public sector associations and other organizations including:

- FFCA – Florida Fire Chiefs Association
- FRE – Fire Rescue East
- FAC – Florida Association of Counties
- FASD – Florida Association of Special Districts
- FERMA – Florida Educational Risk Management Association
- FGFOA – Florida Government Finance Officers Association
- FLC – Florida League of Cities
- FPELRA – Florida Public Employer Labor Relations Association
- FPHRA – Florida Public Human Resources Association
- FSA – Florida Sheriff's Association
- Florida Institute of Certified Public Accounting Chapter Meetings
- PRIMA – Public Risk Management Association
- RIMS – Risk & Insurance Management Society
- SALGBA – State and Local Government Benefits Association
- SHRM – Society for Human Resource Management

Gehring Group is also a member of each of the above listed associations through which we are able to stay abreast of all issues public sector entities are facing today.

- **Corporate Values & Culture**

At Gehring Group, we have developed a unique culture that has allowed us to attract and retain the best talent available in the marketplace. We understand that the best way to take care of our clients begins with taking care of our employees. This is why we have so many employees that have been with the firm for over 10 years. Longstanding tenure amongst our employees ensures that our clients receive consistent service that they can count on year to year.

Furthermore, we understand that the best way to take care of our clients begins with taking care of our employees. We are proud to announce that Gehring Group was ranked one of the Top 10 Best Places to Work in South Florida by the South Florida Business Journal for 2018, and one of the Top 30 best companies to work for in Florida by *Florida Trend* magazine. Being selected as an honoree for these awards is a great tribute to each and every one of our employees, and reflection of our corporate culture; as well as a reflection of the support we receive from our clients.



We strive to create value for our clients in everything we do by aligning our corporate culture and values with the unique needs and goals of our clients. Inherent in our corporate culture, Gehring Group has 30 *Keys to Our Collective Success* that focus on:

- ✓ Fanaticism around culture, values, and principles
- ✓ An unfailing commitment to people
- ✓ Rigorous attention to detail and execution, and
- ✓ Flexibility, creativity and determination to transcend the status quo.

In addition to a superior service standard, supporting our clients' and communities' needs is a fundamental objective and inherent in our culture here at Gehring Group. We take the role of advocacy to heart when representing your employees on claims issues, and we advocate for the organization when negotiating your renewal.

- **Community Commitment and Accolades**

Through the efforts of our *Helping Hands and Hearts* community service committee here at Gehring Group, our staff regularly provides hands on service in the community including assisting programs run by our clients as well as other charitable and community service organizations. Such community service efforts include but are not limited to:

- Annual participation in *Paint Your Heart Out* through Solid Waste Authority, a non-profit organization that offers home maintenance assistance to the disabled, elderly, and low-income families;
- Volunteering with *Habitat for Humanity* to build homes for deserving families;
- Sponsoring the annual *Homelessness Breakfast* and supporting other initiatives of The Lord's Place in ending homelessness;
- Fundraising for the ARC of Palm Beach County and hosting events and activities for Arc clients such as "Bowl in the Dark for Arc";
- Annual sponsor and volunteers for The Crockett Foundation's *Family Health and Community Festival*, one of Broward County's largest school-supply donation events where more than

3,000 students and families received school supplies, new shoes, free physical exams, immunizations, and haircuts;

- Sponsor and volunteers for the annual SunFest Kids' Day, hosting themed activities for more than 200 children with special needs to enjoy a day filled with games, music, and crafts; and
- Sponsoring the *Annual Big Apple Scholarship Luncheon* hosted by the Palm Beach County Women's Chamber of Commerce and donating scholarships to up to six women and girls wishing to pursue a higher education.

Gehring Group's commitment to our local community has since been recognized by the following organizations:

- Awarded the Corporate Citizenship Award – Legacy South Florida magazine
- Nominated for the 2018 Community Giant Service Award – Inner City Youth Golfers' Inc.
- Government of the United States Virgin Islands recognition (trophy) for the support and contribution during recovery efforts for Hurricanes Irma and Maria (present on 12/4/17)
- Lifetime Honorary Member of the Florida Sheriffs Association
- Arc Angels Corporate Leadership Award 2015 & 2016, presented by Arc of Palm Beach County
- Giraffe Business Award, presented by the Women's Chamber, Palm Beach County
- 2017 Volunteer of the Year, presented by Arc of Palm Beach County



Gehring Group sponsorship and volunteering at SunFest Kids' Day.

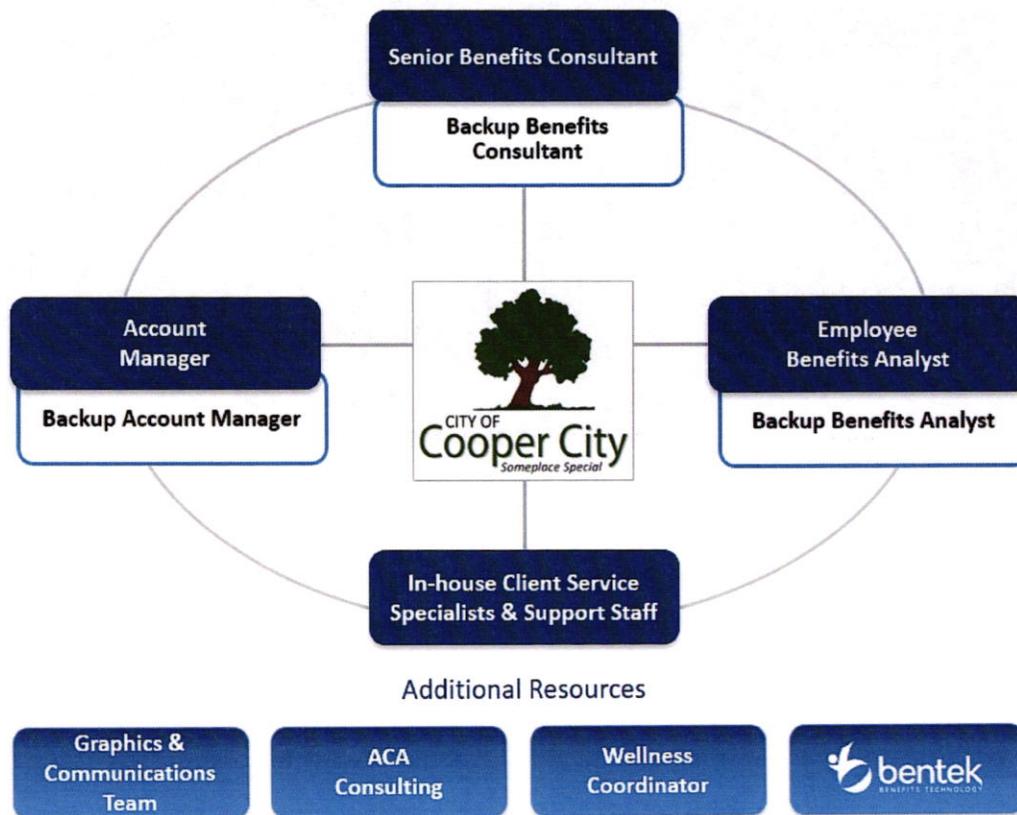
TEAM STRUCTURE & QUALIFICATIONS

Gehring Group has a long standing commitment to quality assurance that starts with a team of qualified, licensed professionals assigned to each client, ensuring that client requests are responded to thoroughly, timely, and with expertise. These individuals are readily accessible to our clients' HR personnel as needed. We have found that our client's needs have grown as the economy has been burdened and we have increased our staff to be responsive to these needs.

At Gehring Group, all clients are assigned a team of consultants who work on their account including: a senior benefits consultant, a senior account manager, a supporting account manager, a senior analyst, back-up analyst, and an in-house client service specialist. In the event a client uses BenTek, each account is additionally assigned a BenTek account manager. (Further information regarding BenTek is included herein.) This approach ensures that an entire team of experts are considering responses, resolutions, and recommendations being put forth to our clients and monitoring their success.

At Gehring Group we rely on our clients to be our references, and insomuch we work toward not only being excellent technicians but also excellent communicators and a valued resource for all of their benefits needs. Our staff understands the value of our reputation and the importance of meeting our clients' expectations. We are always communicating not only with our clients, but also internally to ensure that we are on track with meeting client expectations and delivering quality service and expertise to each and every client.

Gehring Group's team structure is represented as follows:



Executive Team Qualifications

Kurt Gehring, CEO

Professional Licenses: Life, Health & Variable Annuity, General Lines Property & Casualty, Surplus Lines

Education: Florida State University

Degree: BA – Marketing

Industry Tenure: 30 years

Kurt Gehring is an alumnus of Florida State University and currently serves on FSU's College of Business Board of Governors. An insurance industry veteran with over 30 years' experience, Kurt is an insurance expert licensed in Health, Life, and Variable Annuities, Property and Casualty Insurance, and Surplus Lines License. Kurt has successfully recommended, implemented, and serviced various types of employee benefit, workers' compensation and property and casualty insurance programs, while specializing in the large group market. Recognized for his extensive knowledge, expertise as well as his excellent communication skills, Kurt has been a featured speaker at various conferences on a variety of insurance topics.

Kurt founded the Gehring Group with the mission of providing clients the highest level of service, exceeding not only industry standards, but also client expectations. Recognizing the inherent challenges in servicing organizations with a large number of employees, various contracting parties, and various insurance obligations, the Gehring Group utilizes a unique, team-based approach customized to meet the specific needs of each client. Each Gehring Group employee makes an unprecedented effort to address each situation both promptly and effectively. The success of the Gehring Group is a direct result of this promised and delivered, unparalleled service standard.

Under the guidance and visionary leadership of Kurt Gehring, Gehring Group clients have successfully implemented leading edge concepts such as Consumer Directed Health Plans, Onsite Clinics and Innovative Wellness Programs. In addition, the Gehring Group developed BenTek®, an internet-based employee benefits administration system in order to meet the growing benefit administration needs of its clients. This system allows clients to conduct internet enrollments, transmit electronic eligibility to insurance carriers, and provides employees with access to an "Employee Benefits Center" help site. The Gehring Group's growth and success in maintaining long lasting client relationships is a result of its strong commitment to personalized service to its clients as an independent resource, facilitator, advocate, and advisor.

Kate Grangard, CPA, Chief Financial Officer

Professional Licenses: Certified Public Accountant, Certified Health Care Reform Specialist

Honors: Board Member – The Lord's Place; 2016 Class of "Leadership Florida"

Education: Fordham University

Degree: BS – Business Administration, Public Accounting

Industry Tenure: 25 years

Kate Grangard graduated with honors from Fordham University in 1987 with a B.S. degree in Business Administration with a concentration in Public Accounting. She is a licensed Certified Public Accountant in Florida and has also held licensure in New York. Kate is a member of the American Institute of Certified Public Accountants, the Florida Institute of Certified Public Accountants, and an associate member of the Association of Certified Fraud Examiners.

Kate started her career in public accounting with the Metropolitan Services Group of Price Waterhouse in Manhattan. As an auditor, she worked on a variety of industry clients including financial institutions, insurance companies, and pension funds. After moving to Florida, she continued her Price Waterhouse career in the West Palm Beach office.

Mrs. Grangard also spent eleven years as Vice President of Finance for a Florida based regional restaurant chain. In her position, she developed and managed the accounting, risk management, employee benefits, and information technology departments. In this executive position, she designed and implemented highly successful internal control and risk management programs and formulated and implemented company policies and procedures. In addition, in the finance arena, she successfully obtained senior debt facility commitments and maintained the commercial bank and financing partner relationships. Notably, Kate's achievements in the risk management area while in this position resulted in substantial savings to the company. In managing this department, she gained experience in the property and casualty, general liability, workers compensation, employee benefits, and umbrella insurance sectors. Her ability to first recognize contributing factors to trends and negative experience, and subsequently effectively negotiate and redesign program parameters resulted in substantial savings to her employer.

Kate brings her extensive management, finance, audit and analytical experience, and customer service commitment to her leadership role with the Gehring Group. Kate is a legislative compliance lead on the Health Care Reform Acts for our clients and is respected as a highly regarded speaker on health care reform updates for various conferences and groups. Additionally, as CFO of Gehring Group since 2006, Kate is responsible for overseeing the growth and development of the Company's finances, infrastructure, and staff so that Gehring Group is able to meet its commitment to provide the highest level of customer service to its clients.

Kate is a highly respected and requested speaker, including as Keynote, on healthcare legislation at various public sector conferences including GFOA, SALGBA, FPHRA, FGFOA, and FPELRA. She also authors and presents webinars and seminars throughout the year believing her role to be an educator committed to informing clients regarding compliance and planning. She is a provider for Continuing Education credits for CPA's, insurance agents, and human resources professionals; and her sessions are regularly also accepted for credit for payroll professionals and attorneys.

Kate has always had a strong commitment to her community and to the public sector clientele Gehring Group serves. Kate currently serves on the Health Care Reform committee as part of the legal working group of the Council of Insurance Agents & Brokers; as a member of GFOA's CORBA (The Committee on Retirement and Benefits); and on the Employer Working Group of NAHU (National Association of Health Underwriters). Kate loves her South Florida Community and currently serves on the Executive Board of The Lord's Place, an organization in Palm Beach County dedicated to breaking the cycle of homelessness; is a mentor for Women of Tomorrow; and a 20+ year member of the Jupiter-Tequesta Kiwanis Club. She is also a graduate and active lifetime member of Leadership Florida (Class XXXV).

Cindy Thompson, Vice President – Operations

Professional Licenses: Life, Health & Variable Annuity

Education: Palm Beach Atlantic College

Degree: BS – Business Administration & Finance

Industry Tenure: 25 years

As Vice President of Operations for Gehring Group, Cindy is responsible for providing senior level leadership and operations guidance to the organization and its team members. An 21 year veteran of Gehring Group, holding her Health, Life, and Variable Annuity Insurance License, Cindy brings a full array of talents and experience to her position, and serves as a valuable resource in various benefit related areas including employee benefits best practices, compliance and legislative issues, and technical and analytical tools. Her quest for in depth, rather than cursory understanding of the complexities of employee benefits laws complement her experience in servicing all aspects of an employee benefits program including analytical services, account management and wellness. Her responsibilities have included developing Requests for Proposals, preparing bid evaluations from responses received from the insurance market, and negotiating with carriers on behalf of many large employers throughout the State of Florida. Her expertise also extends to the various insurance plan funding arrangements including fully insured, self-insured and minimum premium arrangements, implementation of new programs and/or new carriers, enrollment and communication of group insurance benefits, as well as the day to day service requirements associated with administering a cost effective and administratively efficient employee benefits program.

Cindy's participation in coordinating and designing innovative program solutions to clients ranging from 50 employees to 20,000 employees that are fully insured, self-insured or under other types of funding arrangements brings value to every discussion as she offers history and experience, together with a methodical implementation and troubleshooting perspective, while considering and recommending forward thinking solutions. A valued member of the executive team, Cindy works with management to ensure overall client satisfaction and quality expectations. Cindy holds a bachelors degree from Palm Beach Atlantic College, where she majored in Finance, Banking, and Business Administration.

Anna Maria Studley, Director of Client Development

Professional Licenses: Life, Health & Variable Annuity

Education: Suffolk Community College

Degree: Associates – Accounting and Business Administration

Industry Tenure: 35+ years

A 12-year veteran of serving the public sector here at Gehring Group, Anna Maria Studley is a seasoned professional with 35 years of experience in the insurance industry and has obtained vast experience undertaking many roles in the insurance sector. Her work history includes time as a General Agent and a Consultant, experience with two national insurance carriers, owning and operating a third-party administration company, and experience as Director of Account Management with a national brokerage firm. Her responsibilities have included: providing strategic planning, analysis of benefit plans and claims utilization, oversight of the RFP and evaluation process, management of various funding arrangements, coordination of open enrollments and health fairs, and the handling of escalated member issues and billing reconciliation. Licensed in 26 states, she has also serviced such large employers as IBM and FPL where she managed several multi-state employee benefit programs, performed health insurance claim audits and assisted with the completion of 112.08 legislative filings and Form 5500's. Her expertise in compliance issues, state and federal regulations also make her a valuable asset the Gehring Group team and the clients she serves.

In addition, Anna Maria brings invaluable insight and experience from her employment experience with two national health insurance carriers. Her years at these carriers enabled her to gain special expertise regarding the inner workings of an insurance carrier and provided the opportunity for the establishment of significant industry relationships.

As Director of Client Development and resource to Gehring Group's service teams, Anna Maria is responsible for overseeing all aspects of client service and technical analysis to ensure delivery of the highest level of service with the ultimate goal of achieving both client and member satisfaction. She is supported by several other Gehring Group staff members including account managers, benefits specialists and analytical staff. Most recently Anna Maria has obtained her certification as a *National Council Mental Health First Aid* instructor who is able to proactively provide solutions when addressing increasing concerns around mental health and substance use disorders.

Anna Maria's experience at Gehring Group includes servicing clients large and small, bringing the experience and knowledge to lead each client in its effort of maintaining a cost-effective program.

Kimberly Hall, Analytics Team Supervisor

Professional Licenses: Life, Health & Variable Annuity
Education: Immaculata College
Degree: B.S., Mathematics/Computer Science/Physics
Industry Tenure: 30+ years

In her role as the Analytics Team Supervisor, Kim Hall will be responsible for overseeing the team performing the financial and analytical aspects relating to the account. She will also be an additional contact regarding all financial aspects of its benefits program.

Kimberly is a tenured professional with extensive experience in the Underwriting and Actuarial Services arena. Prior to joining the Gehring Group, Kimberly spent 28 years in the underwriting department of Blue Cross Blue Shield of Delaware where served as an Underwriting Senior Consultant and then promoted to Tactical Manager where she provided operational management to the entire underwriting department. In this role, she was responsible for developing, evaluating and recommending underwriting strategies designed to increase market share by providing cost effective solutions for clients. She was also involved in conducting analysis of client data and financials, monitoring performance, rate setting strategy, coaching and account level guidance and collaborating between sales, account management and other key internals. As Tactical Manager for over 10 years, Kimberly served as a company-wide resource on matters pertaining to rating and was responsible for reviewing and approving the work output of the entire unit, as well as delivering top-notch consulting work on the most "premier accounts".

Kimberly Hall earned her Bachelor of Science Degree in Mathematics/Computer Science/Physics graduating Sigma Zeta Math/Science Honor Society from Immaculata College, Pennsylvania. Upon her move to Florida, Kim joined the Gehring Group team in early 2015. Having worked with Local and National governmental accounts, her level of expertise has proven and invaluable resource to our team.

Consulting Team Qualifications

Christian Bergstrom, CHRS, Senior Benefits Consultant

Professional Licenses: Life, Health & Variable Annuity, General Lines Property & Casualty

Certifications: Certified Healthcare Reform Specialist

Carrier Recognitions: Cigna Agent Advisory Council, Florida Blue Agent Advisory Council

Education: University of Texas

Degree: B.S., Public Administration

Industry Tenure: 17 years



For the past 17 years, 15 of which spent at Gehring Group, Christian has worked in the insurance arena, focusing on public sector clientele. Familiar with all lines of insurance coverage and funding arrangements, Christian is licensed to transact life, health, variable annuity, and property and casualty classes of insurance in the State of Florida. He earned a Bachelor of Science Degree in Public Administration, Cum Laude from the University of Texas. He was a Fast Track student in Public Affairs and is an alumnus of Pi Sigma Alpha, the national political science honor society. Christian has also earned his CHRS (Certified Healthcare Reform Specialist) designation through the Employer Healthcare & Benefits Congress. As part of Christian's commitment to the community, he is also proud to serve on the Board of Directors for the Homeless Coalition of Palm Beach County.

Christian joined Gehring Group as a Senior Analyst in 2003 charged with analyzing all financial aspects of our clients' fully and self-insured programs. Currently in his role as Senior Benefits Consultant, he is responsible for overseeing all aspects of client service and technical analysis of his large group clients' employee benefits program needs. These include: coordinating RFP development, bidding and compliance during the RFP process, and providing detailed analysis of the bid's analytical data in order for an appropriate recommendation to be made. During the bid and negotiation process, Christian acts as the key liaison between the client and the insurance carrier/TPA, negotiating aggressively on the client's behalf. Christian currently serves as the Senior Benefits Consultant for such large employers as the Palm Beach County Sheriff's Office, City of West Palm Beach, the Martin County Board of County Commissioners and City of Naples and is therefore, well-versed in the services required in the public sector market.

Christian's reputation in the industry has earned him the invitation to sit on the "agent advisory councils" of two of the largest group insurance carriers in the State of Florida; Florida Blue and Cigna Healthcare. He also has an excellent working relationship with the Florida Municipal Insurance Trust (FMIT), Aetna, Humana and United Healthcare. His insurance expertise and real-life experience in advising his clients allow him to provide real time, relevant feedback to these carriers regarding specific programs and plan models. He also maintains close working relationships with other vendors and upholds an unbiased allegiance to making recommendations that best meet the needs and goals of his clients.

Christian's extensive experience includes employee benefits consulting for such local, large public sector employers as the Clerk & Comptroller of Palm Beach County, Palm Beach County Sheriff's Office, City of West Palm Beach, Village of Wellington, City of Naples, and City of Delray Beach.

Shawn Fleming, CSFS, Senior Benefits Consultant

Professional Licenses: Life, Health & Variable Annuity, *Certified Self-Funding Specialist*

Education: University of Missouri

Degree: B.S., Business Administration

Industry Tenure: 13 years

Shawn began his insurance career in 2002 pursuant to earning his Bachelor of Science Degree in Business Administration from the University of Missouri. As a Financial Representative for Northwestern Mutual, his responsibilities focused on advising clients in the purchasing of Life, Health, Disability Insurance, as well as small business insurance planning. He is licensed to transact Life, Health, and Variable Annuity Insurance and previously held his Series 6 and 63 Investment License in the State of Florida. In addition, he is recognized for having the "Certified Self-Funding Specialist" (CSFS) professional designation.

Immediately prior to joining Gehring Group in 2007, Shawn worked with a brokerage firm that represented large partnerships, including many Top 25 AMLAW law firms and large advertising partnerships. Shawn's responsibilities included analyzing current benefit plans for partners and employees, developing RFP's, and providing plan analysis to clients. While there, Shawn earned a reputation for using his detailed contract, demographic, and product analysis to ensure proper plan design and selection. Shawn has brought his extensive analytical and presentation skills to his position as Senior Benefits Analyst for the Gehring Group.

Approaching 10 years at Gehring Group, Shawn's focus has remained focused on serving the public sector. He has provided employee benefits consulting services for groups with 50 to 3000 employees, implementing various benefits program strategies and steadily refining his level of expertise in all types of insurance programs and funding arrangements. In addition, Shawn also pioneered Gehring Group's efforts with regards to onsite clinic/wellness center consultation, a role in which he spearheaded the process for over a dozen Gehring Group clients throughout the state in the successful implementation of an onsite clinic, with additional clients currently in the evaluation and/or implementation process. His expertise in this area combined with his knowledge of the health insurance market makes Shawn a valuable asset to any employer considering managing a self-insured health plan that integrates wellness services via an onsite clinic. Shawn currently serves as the Senior Benefits Consultant for such public sector entities as the City of Cocoa, City of Clearwater, City of Dunedin, Hernando and Charlotte Counties.

Shawn is also well respected as an insurance expert among the vendors with whom Gehring Group maintains a relationship. He was requested to serve and remains a current member of Cigna's Agent Advisory Committee for the Florida Region which provides him with advanced notice of new product offerings as well as the opportunity to share feedback regarding carrier service issues and make recommendations to improve products and services.

Dustin Kuehn, Senior Benefit Consultant

Professional Licenses: Life, Health & Variable Annuity

Education: Florida State University

Degree: B.S. Finance

Industry Tenure: 11 years

Dustin Kuehn holds a Bachelor of Science Degree in Finance, graduating Magna Cum Laude from Florida State University. After working for a national insurance company for several years, Dustin joined the Gehring Group as a member of the Analytical Services Department in early 2011, where he immediately

contributed to the team and earned our clients' confidence, developing strong client and vendor relationships.

In Gehring Group's Analytical Services Department, Dustin focused on public sector benefit programs, working on projects ranging from developing RFP's, compliance during the RFP process, evaluating various funding arrangements and program options, and providing detailed analysis of proposal responses. He was the key liaison between the Lead Consultant, the client and the insurance carrier throughout the negotiation process. His industry expertise also includes claims analysis as well as a comprehensive knowledge of the various health plan funding arrangements including fully insured, self-insured and minimum premium programs as well as experience evaluating numerous carrier proposals for all lines of core and ancillary employee benefits coverage.

In his current role as Senior Benefits Consultant, Dustin brings a creative approach as well as a comprehensive level of experience working with public sector employee benefits programs. Guiding his clients through the strategic planning process, he has advised numerous large groups, successfully implemented various cost savings strategies such as onsite employee health clinics, various types of wellness initiatives and participates in several client employee benefits committees. Dustin's knowledge and detail oriented analytical skills have proven to be a valuable asset to our team and the clients he serves.

Dustin's extensive experience includes employee benefits consulting for such large public sector employers as the City of Port St. Lucie, City of Cape Coral, Martin County Sheriff's Office, St. Lucie County Sheriff's Office, City of Stuart, Loxahatchee River District, Southwest Florida Water Management District and the Solid Waste Authority of Palm Beach County.

Athena Erchard, Benefits Consultant

Professional Licenses: Life, Health & Variable Annuity

Education: Palm Beach Atlantic University

Degree: B.A., Marketing & Psychology

Years in Industry: 22 years

Athena Erchard is an experienced employee benefits professional with 22 years of experience in the industry including time at an international brokerage and consulting firm. During the course of her career, she has worked in multiple roles allowing her the unique opportunity to gain an understanding of the client perspective from different vantage points. Athena has spent over 10 years working specifically in the public sector large group space analyzing benefit plans, funding arrangements and insurance carrier data, researching and developing employer tools for comparing programs and managing open enrollments, benefit fairs and wellness programs.

Her work history is rich, working with all major carriers and large group employers, assisting through the navigation of healthcare reform and the options afforded in this cycle of the benefits arena. Athena has worked as a Senior Marketing Analyst, Account Executive and as an Employee Benefits division manager which provides her clients with an in-depth understanding through organizing and analyzing data to best fit the needs of employer group.

Her communication skills and industry knowledge fosters a dynamic relationship with both clients and carriers. Her collaborative spirit helps maintain interpersonal relationships between brokers, clients and employees. She has been instrumental in developing strategies that include various funding arrangements

based on client objectives with consideration of the insurance marketplace, budget objectives, benchmarking and legislative compliance.

Athena is a member of the National Association of Health Underwriters, Florida Association of Health Underwriters and Tampa Bay Underwriters organizations.

Rommi Mitchell, Benefits Consultant

Professional Licenses: Life, Health & Variable Annuity

Education: University of Florida

Degree: B.S., Business Administration

Industry Tenure: 7 years

A Florida Gator, Rommi Mitchell earned a Bachelor of Science in Business Administration and a Bachelor of Arts in Spanish, graduating Cum Laude from The University of Florida, Gainesville. With a background in the financial services industry, Rommi joined Gehring Group in 2012 as an Account Manager, rapidly proving herself to be a valuable asset to Gehring Group as well as to the clients she serves due to her strong commitment to the client, her advocacy for employees, and her experience in managing both the renewal and implementation process of client benefits programs, with an attention to detail and deadlines. Her success in this role earned her a swift promotion to Senior Account Manager and subsequently Employee Benefits Analyst. She excels in the areas of project management, organizational skills, problem solving and data analytics. She has served as the day to day contact for numerous large group, public sector clients' human resources and benefits staff, overseeing various responsibilities such as coordinating and conducting open enrollments, escalating claims issues and advocating for employees, as well as serving as a resource regarding numerous compliance issues.

Rommi's comprehensive level of client service knowledge transitioned well into to her current role as Benefits Consultant. In this role, she is responsible for coordinating all analytical services functions applicable to client employee benefits programs. She has experience with all types of funding arrangements including fully insured, minimum premium and self-funding and uses her technical knowledge and critical analysis skills to identify areas and ways to maximize plan value. She is supported by several other Gehring Group staff members including account managers and in-house client services representatives and employee advocates to ensure all client needs are met promptly. Well versed in the needs of the public sector, Rommi also has experience with public sector entities similar in size and scope.

Fluent in Spanish, Rommi is also able to provide additional value with her ability to personally assist employees for whom English is not their primary language.

Rommi's public sector experience includes but is not limited to working with such employers as the Village of Wellington, Village of Royal Palm Beach, City of Parkland, City of Coconut Creek, City of Deerfield Beach and the Village of Tequesta.

EMPLOYEE BENEFITS BROKERAGE SERVICES

Gehring Group is a leading provider of employee benefits broker and consulting services whose success is driven by our expertise, experience, independence and integrity as well as our people and our commitment to remain the consultant of choice amongst our clients.

Gehring Group clients benefit from a team of professionals dedicated to providing the technical knowledge as well as numerous value-added resources to serve your needs. Your Gehring Group team takes pride in providing a superior level of service and are dedicated to using their experience and expertise to help you meet your benefits and financial objectives. Our goal at Gehring Group is to help your organization and members save money through effective negotiations, innovative ideas, wellness initiatives, and efficient implementation and management of your benefits programs. We are fully committed to anticipating and fulfilling your needs. Our three main objectives are to control costs, streamline administration, and provide first class customer service for you and your employees. Our superior level of service includes but is not limited to:

BENEFITS CONSULTING/BROKER SERVICES

EMPLOYEE BENEFITS PROGRAM REVIEW

- Review and make recommendations regarding existing benefits and program administration to include:
 - Analysis and consultation of various funding types and risk levels
 - Benefit plan design review and cost structure analysis
 - Board/employee-retiree contribution analysis
 - Evaluate core and voluntary coverage offerings and review of any potential coverage gaps
 - Network disruption and discount analysis
 - Periodic review of market trends and innovative product rollouts
 - Consistent monitoring and analysis of claims experience to identify any areas of over utilization and recommend plan modifications if necessary (based on carrier's capabilities)

RENEWAL & BENEFITS MARKETING SERVICES

- Conduct pre-renewal strategy meeting 5-6 months prior to renewal to discuss the needs and goals of the City, satisfaction with existing carriers, marketing strategy and renewal process timeline
- Independent renewal projections
- Establish renewal/market assessment timeline of expectation
- Request early first offer of renewal
- Review renewals and negotiate with current carriers to obtain best possible costs & benefit levels
- Market all lines of coverage as required, request quotes for alternate plans and pertinent information necessary for carrier selection
- Analyze a variety of funding alternatives such as self-insurance, fully-insured plans, minimum premium, contingent premium, participating contracts, and high deductible plans to determine the most cost-effective option
- Present renewal with competitive alternatives and creative strategies
- Provide renewal recommendation including any plan changes or contribution alternatives

BENEFITS CONSULTING/BROKER SERVICES

ONGOING PROGRAM ADMINISTRATION SERVICES

- Expedite Board resolution of contractual, coverage, eligibility, service and billing disputes
- Conduct detailed reviews, analysis and projection sessions with your Board and designated committee members at key points throughout the year to discuss organizational changes, provide legislative updates and industry trends present renewal projections and claims reports (depending on carrier's capabilities) and address servicing issues
- Available for all additional executive and board meetings as needed
- Education sessions to leadership, board and employees/retirees
- Conduct annual onsite open enrollment meetings & educational sessions for members, as needed
- Wellness program consulting, implementation and onsite support
- Assistance with Actuarial information required for annual 112.08 filing
- Attendance at Board meetings, as requested

BENEFIT PROGRAM IMPLEMENTATION SERVICES

- Spearhead the implementation of new benefits programs and/or plan changes
- Coordination and participation in implementation calls and meetings with Board and applicable carriers as needed
- Coordinate and review all SPD's and plan documents and summary plan descriptions
- Review insurance contracts for conformity with client administration of programs
- Generate open enrollment & additional customized member education materials as requested

ONGOING SERVICES THROUGHOUT THE YEAR

- Large claim monitoring/stop loss reimbursement filing (if applicable)
- Provide periodic educational training sessions (onsite, seminars & webinars) and newsletters to educate Board/decision makers regarding HCR and other legislative requirements
- Member assistance with claim challenges and appeals
- Custom Gehring Group email address for members (upon request)

VALUE ADDED SERVICES PROVIDED AT NO ADDITIONAL COST

- Access to Client Portal
- Access to ThinkHR
- Clinic consulting & Return on Investment analysis
- In-house Graphics Department & printing of custom communication materials
- Health Care Reform, Federal & State Legislative Compliance to include annual compliance review in addition to ongoing educational seminars & webinars
- Resource for legislative and compliance questions on Health Care Reform, COBRA, 112.08, Section 125, HIPAA, etc. and other legislative updates

Additional details regarding Gehring Group's comprehensive level of service are included below:

Affordable Care Act Compliance

Gehring Group is proactively addressing each of the requirements on behalf of all of our clients to ensure that all policy renewals subject to the mandates are in compliance with the Health Care Reform legislation. We continue to host various educational seminars and webinars on the continuously evolving requirements of the laws for our clients so that they have all the information needed to be adequately prepared for the upcoming mandates. Topics have included MLR Rebate Distribution, W-2 Reporting of Employer Sponsored Health Coverage, Determining Seasonal and Variable Employees and the Employer Shared Responsibility

Penalty (a.k.a. Pay or Play), Filing the PCORI and TRF Fees, and Reviewing Forms 1094 & 1095. As Health Care Reform continues to evolve, Gehring Group will diligently review all newly available product offerings to ensure that our clients are always presented with the best available options while complying with all mandates and requirements of the health care reform legislation.

Clinic Consulting

Gehring Group also assists our clients in the decision of whether to open an on-site health clinic. If requested, Gehring Group will conduct a feasibility analysis to determine if our clients can take advantage of the potential cost saving benefits of opening an on-site or near-site clinic. By shifting costs from the medical plan to the clinics, many groups have been better able to manage specific areas of claims costs, while providing additional access to medical care to their employees. Gehring Group has experience in conducting the bid process to determine which clinic provider and clinic model would best meet the needs of our clients, and in addition, is available to oversee the implementation process once a decision has been made. When a clinic is in place, your Gehring Group team support and assist with any challenges that may arise, review existing interlocal agreements that may be in place, review utilization of both the health plan and the clinic annually to identify trends and make recommendations of possible modifications to services provided at the clinic to enhance both the member experience and Return on Investment.

The Request for Proposal Process

Gehring Group will conduct all phases of the procurement process for those lines of insurance as requested, from RFP development through the proposal analysis and recommendation process. Our involvement in this process is very comprehensive. We feel it is our job to educate you on any new products in the industry that may reduce administrative burden or aid in the reduction of health care costs. Gehring Group maintains strong relationships with all the major insurance carriers and only places business with financially stable and highly rated companies.

Plan & Proposal Evaluation

Gehring Group will consistently provide thorough examination of all proposals received during a bid process. We will compare all proposals to the in-force program and illustrate the program differences to include the advantages and disadvantages of each. This will include a detailed cost comparison which outlines the total cost of the program in addition to breaking down the costs related to employer and employee contributions. During this process, we will also compare provider networks to determine which proposers may be considered viable options.

Plan Renewals & Effective Negotiations

In addition to bidding your employee benefits program, Gehring Group will also negotiate renewals with your incumbent carriers. Our leverage in the market provides us with the credibility to negotiate with insurance carriers more effectively. We get results. Our highly trained staff is able to negotiate more effectively due to the high quality of our own analysis.

Program Implementation

Gehring Group provides extensive assistance during program implementation and the open enrollment process. After the RFP and evaluation process, Gehring Group staff remains involved in:

- Coordinating and conducting employee and retiree informational and enrollment meetings onsite as determined by the City. Inherent in this process is determining whether enrollment meetings will be mandatory or optional.
- Determining open enrollment meeting format (i.e. health fair style vs. group informational meetings vs. one-on-one vs. having separate meetings specifically for retirees);

- Coordinating meeting locations, times, collateral needed and if carrier representatives are requested;
- Developing communication collateral (i.e. open enrollment announcement posters, PowerPoint presentations, annual employee benefits guide, etc.);
- Facilitating cancellation or renewal of current insurer upon written acceptance;
- Ensuring that applications and contracts for all new vendors are complete and accurate and comply with legislative requirements (i.e. excluding hold harmless wording) and forwarded to the applicable vendors in a timely manner;
- Review all vendor contracts to ensure they are in line with what was negotiated and approved by the City;
- Managing and communicating with vendors invited to participate in open enrollment to ensure they understand the “rules of the road and expectations.

Our team is available to assist with the annual open enrollment to conduct meetings, give presentations, and meet with employees individually to clarify any questions regarding their coverage. In addition, we can provide additional licensed staff to attend meetings at multiple locations and time slots if necessary. We can also conduct new-hire enrollments on a scheduled basis.

Employee Benefits Handbook

At the beginning of each new plan year we compile all of the information regarding your insurance coverages and summarize it in an employee friendly benefit booklet. This booklet has proven to be a valuable resource to our client’s employees and has reduced the number of inquiries received by our client’s HR and Benefits staff. This service is offered at no additional cost. We will provide you with enough copies for open enrollment and as needed for new-hire orientations throughout the plan year.

Professional Employee Communications

Gehring Group employs an in-house Graphics Department which enables us to assist our clients with various types of employee communication materials. As part of our services, we draft and produce employee communication pieces such as payroll stuffers, department posters, well brochures, etc. This allows our clients to better communicate its employee benefit offerings and keep their employees well educated with regard to their employee benefit options and responsibilities. All work product is created and produced in house with client approval.

Ongoing/On-site Service

In addition to the processes above, your Gehring Group Account Manager will maintain continuous communication throughout the plan year to provide support to staff with administrative, legislative, enrollment and billing questions. Each renewal year, Gehring Group and the client determine a convenient schedule to meet. These meetings can take place quarterly, semi-annually or as needed. Gehring Group strives to be available to our clients whenever the need arises, and there is never any charge for travel for onsite meetings. Gehring Group is also available as needed to assist our clients’ staff with the resolution of claim problems and other issues such as policy interpretation. In addition, Gehring Group staff is always available to provide on-site assistance with new-hire orientations and employee benefits fairs.

Wellness Program Consulting

Gehring Group has assisted numerous clients in implementing a structured wellness program with the goal of encouraging employees toward a culture of wellness. We are available to assist our clients in developing a concrete, multi-year wellness strategy with written goals and are there each step of the way. Gehring Group has been successful with negotiating carrier funds to help support these initiatives and coordinates services between carriers, health and wellness vendors, and the client to facilitate the delivery of appropriate and coordinated health management and care management services through various outlets

including clinics, educational seminars, management programs offered through the carrier, carrier resources, programs developed by the Gehring Group wellness team, and health improvement wellness challenge platform vendors. Gehring Group's Wellness Coordinator is also available to advise and assist in designing and implementing programs to help achieve effective population health management practices for your organization. Gehring Group's Wellness Coordinators have knowledge of various effective wellness vendors, local and carrier resources and can provide you with an overview of which services may be in your best interest.

Due to increased needs of our First Responders, Gehring Group embraces a holistic approach to wellness addressing not only the medical advantages of providing these programs but also incorporating the mental health of an individual. Our dedication to this is evidenced by two of our team members acquiring and maintaining credentials as National Mental Health First Aid 'train the trainers' with the ability to provide onsite training to entity leaders and supervisors, equipping them with the skills of assessing potential warning signs and ability to address employees and retirees proactively when dealing with mental health and substance use disorders, such as post traumatic syndrome disorder.

Claims Monitoring & Analysis

As part of our continuous service, Gehring Group staff conducts detailed reviews, analysis and projection sessions with decision makers at key points throughout the year. We consistently track the available claims utilization data of your program throughout the plan year in order to more effectively prepare for the renewal process. We review available claims utilization reports to determine whether your programs are running favorably and utilize this claims data to forecast renewal projections and negotiate with vendors.

Employee/Member Advocacy

Members of your service team are not only available to benefits administration staff and decision makers but are also directly accessible by employees and retirees. We are available to assist our clients and their employees in the resolution of unresolved claim issues. In addition to your assigned account manager, Gehring Group also provides three in-house Client Service Specialists specifically for this purpose. These staff members are available to help employees work through claims issues by analyzing the issue and working with the carrier claims department or service representative as well as the provider's office to seek resolution. The internal Client Service Specialists are also intricate in helping to resolve escalated claims issues by assisting with writing appeal letters in the event a claim has been denied. Our Gehring Group team will follow up with the applicable carrier claims department or service representative and assist in gathering all required information and documentation and continuously follow up throughout the appeal process. They exhaust all avenues in their efforts to bring each employee issue to resolution.

Employee Surveys

One of the most effective ways to acquire employee feedback regarding their benefits program, or any other topic of interest, is through an employee survey. Gehring Group has the ability to accomplish this via paper survey form, or electronically, via the internet. These surveys have proven to generate effective results that aid in future decision making.

Legislative Compliance & Updates

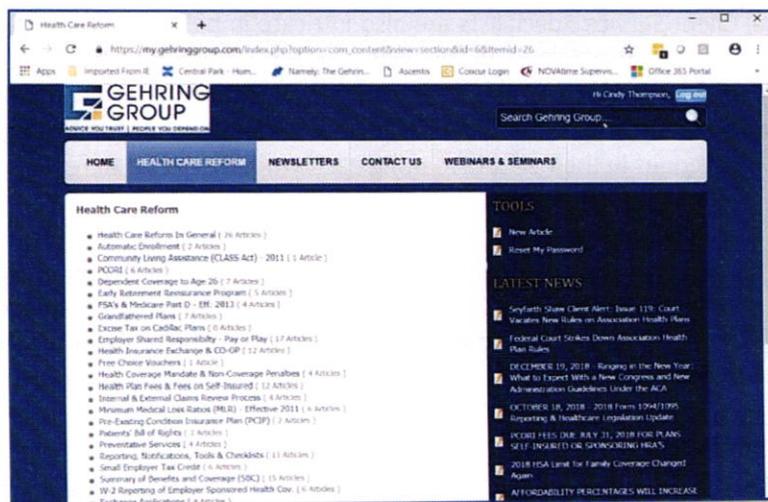
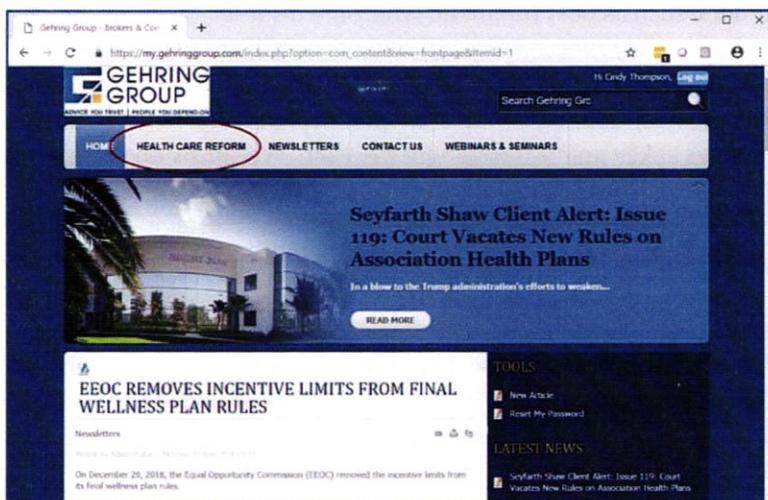
Gehring Group provides its clients with regular updates client alert emails, compliance publications and newsletters regarding any changes in applicable laws and how they might affect your benefits program. We make a special effort to remain knowledgeable on industry trends and new legislation and employs several methods of informing our clients about changes in federal, state, and/or local laws including newsletters, seminars and webinars, our client portal and of course, face-to-face meetings.

Produce Formal Proposals / Make Presentations

Gehring Group is available to make presentations to all staff groups or employee committees as needed. We can create PowerPoints and customized spreadsheets and recommendations based on the specific purpose of the presentation and needs of your group.

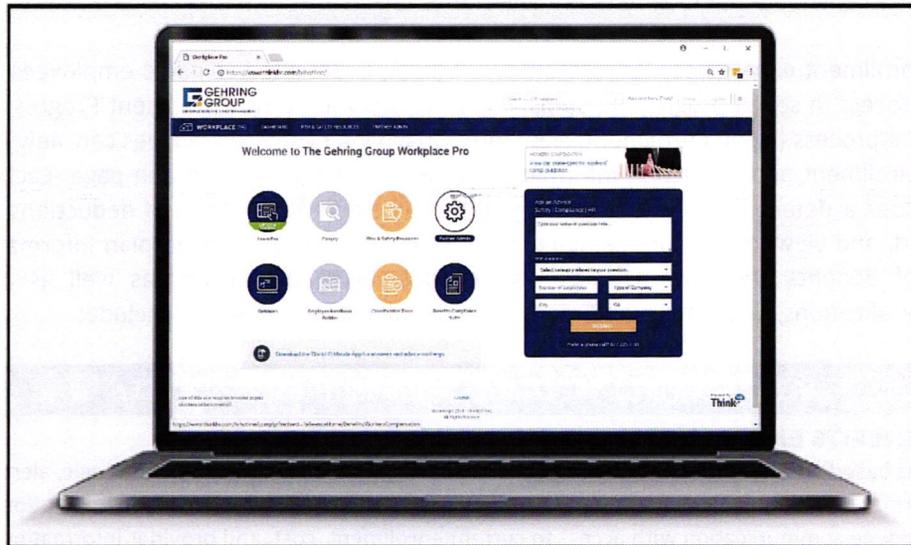
Access to Gehring Group Client Portal

Gehring Group hosts a client portal to communicate with and serve as an informational resource to its clients. The client portal can be accessed by registered client users by clicking on the "Client Login" link on our www.gehringgroup.com website. This site allows us to post documents for clients to review, so that as the landscape of health care reform evolves, we can ascertain that they have timely access to relevant documents and analysis to help them navigate through this period of change. We also use the portal to communicate with them about upcoming seminars and workshops we will host; as well as conferences at which we will be in attendance; and upcoming speaking engagements.



Online Human Resources Research Tool: Think HR

Gehring Group provides *Think HR* to all clients at no additional charge. *Think HR* offers a one-stop resource for quick answers to thousands of human resources and employee benefits questions covering such issues as record-keeping, employment law, wages and withholding, workers' compensation, harassment, ERISA, COBRA and FMLA. *Think HR* provides you with easy and immediate access to expert HR advisors who will provide information and answers in a timely manner to minimize the exposure and risk associated with legal and regulatory matters. These answers are provided via phone, web or email, followed up with a written response to summarize the issue and result. This services also includes over 200 safety training courses and the ability to assign and track completion of training.



ThinkHR Live includes:

HR Hotline – Immediate, unlimited help from PHR and SPHR Advisors via phone or email.

- Phone access to HR advisers anytime Mon-Fri, 9am-8pm EST
- Written/email follow-up on complex issues or researched matters
- National and regional expertise

HR Library – Immediate access to HR resources to solve your HR concerns.

- Thousands of forms, documents, tools and checklists for every HR department
- Job description builder and salary benchmarking tools

Learn Pro – More than 200 online training courses that ensure compliance, reduce risk and drive employee engagement.

- Intuitive administrative dashboard
- Risk and Safety content
- Robust reporting

Gehring Group provides *Think HR* to all clients at no additional charge.

OPTIONAL BUYUP TECHNOLOGY OPTION

Bentek®: Online Benefits Enrollment & Administration System



For those clients seeking a more comprehensive solution providing YEAR ROUND benefits administration services and capabilities, Gehring Group proposes the BenTek® Online Enrollment and Administration Solution for an additional fee. BenTek® is an easy and convenient, online benefits enrollment and administration system that streamlines benefit enrollment by delivering a 100% paperless enrollment solution to **over 50 public sector entities** currently. Via BenTek, employees can easily and securely access the *Employee Benefits Center* and enroll from anywhere.

The online enrollment experience, “Enrollment in 7 Steps”, is designed to guide employees through the enrollment process in seven progressive steps, each tracked within the Enrollment Progress Bar. During any enrollment process (Open Enrollment, New Hire, Qualifying Event), employees can view both current and future enrollment and deduction information for all benefit options on one page. Each enrollment module provides a detailed confirmation statement of all elected benefits and deductions that can be saved, printed, and viewed in future sessions. Employees can access detailed plan information such as Summaries of Benefits and Coverage, plan summaries, plan comparisons as well as acknowledge compliance notifications, disclaimers, and more. Additional features of Bentek include:

BENTEK ONLINE ENROLLMENT & ADMINISTRATION SERVICES

ONLINE BENEFITS ENROLLMENT

- Rules based enrollment provides a customized user experience built with benefit logic, alerts, and informational notifications based on the unique needs of each Client’s employee population.
- Employee communication with access to current enrollment, cost, and provider information to assist with enrollment decisions.
- Customized content including open enrollment news, embedded links, access to videos and presentations to create a system that is filled with benefit resources for employees.
- Self-service tool providing employees with 24/7/365 access to:
 - o View real time comprehensive benefit summary and ability to review and compare plans,
 - o Report qualifying life events,
 - o View dependent information,
 - o Manage beneficiary designations for life insurance and retirement plans, and more.

ONGOING EMPLOYEE BENEFITS ADMINISTRATION

- System of record for benefits administration eliminating multi-site data entry
- Payroll audit feature to allow transmitted data to BenTek® on a per pay period basis.
- Ability to manage employee demographics, personnel data, coverage eligibility, and dependent records in one system, and automatically transmit electronic eligibility data to insurance providers
- Easy access to Benefit Statements
- Access to current, historical, and future elections
- Review, pend and approve qualifying events
- Consolidated and vendor/carrier billing

The **Employee Benefits Center** also provides easy access to benefit information and resources, self-service tools and online enrollment 24/7/365. Employees can perform many benefit related functions including reporting qualifying life events, manage beneficiary designations, access provider sites, claim forms, and more. The Employee Benefit Center offers navigational videos, User Guides, and Enrollment Quick Guides to empower employee self-service

Bentek® Open Enrollment Key Advantages:

- Rules based enrollment provides a customized user experience built with benefit logic, alerts, and informational notifications based on the unique needs of each Client's employee population.
- Improved employee communication with access to current enrollment, cost, and provider information to assist with enrollment decisions.
- Customized content including open enrollment news, embedded links, access to videos and presentations to create a system that is filled with benefit resources for employees.
- Powerful self-service tool providing employees with 24/7/365 access to view real time comprehensive benefit summary, review and compare plans, report qualifying life events, view and verify dependent information, manage beneficiaries for life insurance and retirement plans, and more.

Bentek®'s Open Enrollment module features include:

- SSL Based login
- Easy access to Benefit Statements
- Access to current, historical, and future elections
- Session Time Security
- Enrollment Progress Bar
- Open Enrollment Introduction Page
- Web Single Sign-On
- Dependent Information Screen
- Benefit Highlights & Resources
- Single Screen for all Benefit Election
- Beneficiary Designation
- Summary of Elections
- Elections Submitted "Electronic Signature"
- Employee Demographics Verification



Within the **Administration Module**, Benefit Administrators can manage employee demographics, personnel data, coverage eligibility, and dependent records in one system, and automatically transmit electronic eligibility to insurance providers.

Benefit Administrators can approve qualifying life event submissions and generate customized approval, pending, and denial letters. In addition, Benefit Administrators can utilize ongoing Personnel and Payroll audit features to maintain the integrity of data between the Payroll system, HRIS system, and BenTek®. Bi-directional payroll integration is also available and includes a custom benefit deduction file generated and transmitted from BenTek® to Payroll on a per pay period basis. Benefit Administrators can quickly access their data for auditing and evaluation purposes.

We would be pleased to demonstrate BenTek's functionality via a webcast or provide an onsite demonstration at your earliest convenience. We would like to emphasize that BenTek's slogan is Benefits Technology by Benefits People. What this means for you is a seamless implementation by an experienced team of programmers, along with a benefits expert guiding the implementation process. Together with professionally produced communication collateral, we feel confident that BenTek® will prove itself a true extension of your benefits team, resulting in measurable savings of invaluable resources.



BUSINESS ASSOCIATE AGREEMENT

This Business Associate Agreement (the “Agreement”) by and between The City of Cooper City (“Client”), and The Gehring Group, Inc. (“Gehring Group”) is made and entered into effective September 1, 2019.

RECITALS

WHEREAS, Client is a “covered entity” as those terms are defined in 45 C.F.R. § 160.103; and

WHEREAS, Gehring Group provides consulting services to Client; and

WHEREAS, as a result of such functions, Client has identified Gehring Group as a “business associate,” as defined in 45 C.F.R. § 160.103, of Client for purposes of the privacy and security requirements under the Health Insurance Portability and Accountability Act of 1996, (HIPAA) as amended by the Health Information Technology for Economic and Clinical Health Act (HITECH) and the regulations issued thereunder; and

WHEREAS, Gehring Group acknowledges that it is a business associate, as defined in 45 C.F.R. § 160.103, of Client that may create, use, or disclose Protected Health Information or Electronic Protected Health Information on behalf of Client; and

WHEREAS, Client desires to obtain written assurances that Gehring Group will safeguard Protected Health Information or Electronic Protected Health Information created or received by or on behalf of Client.

NOW, THEREFORE, the parties agree as follows:

1. DEFINITIONS

- 1.1 “Breach” shall have the meaning set forth in 45 C.F.R. §164.402.
- 1.2 “Data Aggregation” shall have the meaning as the term “data aggregation” in 45 C.F. R. § 164.501.
- 1.3 “Designated Record Set” shall mean a group of health-related records about an Individual as provided in 45 C.F.R. § 164.501.
- 1.4 “Electronic Health Record” shall mean an electronic record of health-related information with respect to an Individual that is created, gathered, managed and consulted by authorized healthcare clinicians and staff.
- 1.5 “Electronic Protected Health Information” or “Electronic PHI” means information that Gehring Group or its agent, including a subcontractor, creates, receives, maintains or transmits from or on behalf of Client that comes within paragraphs 1(i) or 1(ii) of the definition of “protected health information” at 45 C.F.R. § 160.103.

- 1.6 “Genetic Information” shall have the meaning assigned to such term in 45 C.F.R. § 160.103.
- 1.7 “HIPAA” shall mean the health information privacy provisions under the Health Insurance Portability and Accountability Act of 1996, and regulations issued thereunder at 45 C.F.R. Parts 160 and 164, as amended by HITECH.
- 1.8 “HITECH” shall mean the Health Information Technology for Economic and Clinical Health Act and the regulations issued thereunder.
- 1.9 “Individual” shall mean a person who is the subject to the Protected Health Information of the Client, and shall include a person who qualifies as the Individual’s personal representative in accordance with 45 C.F.R. § 164.502(g).
- 1.10 “Limited Data Set” shall have the meaning assigned to such term in 45 C.F.R. §164.514(e)(2).
- 1.11 “Protected Health Information” or “PHI” shall have the same meaning as the term “protected health information” in 45 C.F.R. § 160.103, limited to the information created or received by Gehring Group from or on behalf of Client. Genetic Information shall be considered PHI.
- 1.12 “Required by Law” shall mean a mandate contained in an applicable state, federal, or local law that compels Client (or business associates acting on behalf of Client) to make a use or disclosure of PHI that is enforceable in a court of law.
- 1.13 “Security Incident” means the attempted or successful unauthorized access, use, disclosure, modification, or destruction of information or interference with system operations in an information system, as defined at 45 C.F.R. § 164.304. However, certain low risk attempts to breach network security, such as the incidents listed below, shall not constitute a Security Incident under this Agreement, provided they do not penetrate the perimeter, do not result in an actual breach of security and remain within the normal incident level:
- pings on the firewall;
 - port scans;
 - attempts to log on to a system or enter a database with an invalid password or username;
 - denial-of-service attacks that do not result in a server being taken off-line; and
 - malware such as worms or viruses.
- 1.14 “Subcontractor” shall have the meaning as the term in 45 C.F.R. § 160.103.

BUSINESS ASSOCIATE AGREEMENT

This Business Associate Agreement (the “Agreement”) by and between The City of Cooper City (“Client”), and The Gehring Group, Inc. (“Gehring Group”) is made and entered into effective September 1, 2019.

RECITALS

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WHEREAS, Gehring Group provides consulting services to Client; and

WHEREAS, as a result of such functions, Client has identified Gehring Group as a “business associate,” as defined in 45 C.F.R. § 160.103, of Client for purposes of the privacy and security requirements under the Health Insurance Portability and Accountability Act of 1996, (HIPAA) as amended by the Health Information Technology for Economic and Clinical Health Act (HITECH) and the regulations issued thereunder; and

WHEREAS, Gehring Group acknowledges that it is a business associate, as defined in 45 C.F.R. § 160.103, of Client that may create, use, or disclose Protected Health Information or Electronic Protected Health Information on behalf of Client; and

WHEREAS, Client desires to obtain written assurances that Gehring Group will safeguard Protected Health Information or Electronic Protected Health Information created or received by or on behalf of Client.

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- 1.12 “Required by Law” shall mean a mandate contained in an applicable state, federal, or local law that compels Client (or business associates acting on behalf of Client) to make a use or disclosure of PHI that is enforceable in a court of law.
- 1.13 “Security Incident” means the attempted or successful unauthorized access, use, disclosure, modification, or destruction of information or interference with system operations in an information system, as defined at 45 C.F.R. § 164.304. However, certain low risk attempts to breach network security, such as the incidents listed below, shall not constitute a Security Incident under this Agreement, provided they do not penetrate the perimeter, do not result in an actual breach of security and remain within the normal incident level:
- pings on the firewall;
 - port scans;
 - attempts to log on to a system or enter a database with an invalid password or username;
 - denial-of-service attacks that do not result in a server being taken off-line; and
 - malware such as worms or viruses.
- 1.14 “Subcontractor” shall have the meaning as the term in 45 C.F.R. § 160.103.

1.15 “Unsecured Protected Health Information” or “Unsecured PHI” shall have the meaning assigned to such term in 45 C.F.R. § 164.402 and guidance issued thereunder.

2. OBLIGATIONS OF THE PARTIES

2.1 Gehring Group shall safeguard all PHI and Electronic PHI created or received by Gehring Group on behalf of Client in accordance with HIPAA. Gehring Group shall implement administrative, physical and technical safeguards that prevent use or disclosure of the Electronic Protected Health Information other than as permitted by the Security Rules. Specifically, Gehring Group agrees to implement policies and procedures in accordance with 45 C.F.R. § 164.316 that:

- i. Prevent, detect, contain and correct security violations in accordance with the administrative safeguards set forth in 45 C.F.R. § 164.308;
- ii. Limit physical access to electronic information systems and the facility or facilities in which they are housed, while ensuring that properly authorized access is allowed in accordance with the physical safeguards set forth in 45 C.F.R. § 164.310; and
- iii. Allow access to electronic information systems that maintain Electronic PHI to only those persons or software programs that have been granted access rights in accordance with the technical safeguards set forth in 45 C.F.R. § 164.312.

2.2 Gehring Group shall not use or disclose PHI or Electronic PHI except as permitted or required by Article 3 of this Agreement or as Required by Law. Gehring Group shall notify Client of all requests for the disclosure of PHI and Electronic PHI from a law enforcement or government official, or pursuant to a subpoena, court or administrative order, or other legal request as soon as possible prior to making the requested disclosure. Gehring Group shall provide to Client all PHI and Electronic PHI necessary to respond to these requests as soon as possible, but no later than ten (10) business days following its receipt of a written request from Client.

2.3 Client shall provide to Gehring Group, and Gehring Group shall request from Client, disclose to its affiliates, subsidiaries, agents and subcontractors or other third parties, only a Limited Data Set or, if necessary or otherwise permitted by HHS regulations, the minimum PHI or Electronic PHI necessary to perform or fulfill a specific function required or permitted under the Agreement. “Minimum necessary” shall be interpreted in accordance with HITECH, and in any event shall not include any direct identifiers of individuals such as names, street addresses, phone numbers or social security numbers, except for a unique identifier assigned by Client as necessary for the strategic analysis.

2.4 Gehring Group shall comply with all granted restrictions on the use and/or disclosure of PHI, pursuant to 45 C.F.R. § 164.522(a), upon written notice from Client; provided, however, that Client shall not grant any restriction that affects Gehring Group’s use or disclosure of PHI without first consulting with Gehring Group.

2.5 Gehring Group shall comply with all granted requests for confidential communication of PHI, pursuant to 45 C.F.R. § 164.522(b), upon written notice from Client.

- 2.6 Gehring Group shall report to Client any use or disclosure of PHI not permitted by this Agreement of which Gehring Group becomes aware within fifteen (15) business days of its becoming aware, and will take such corrective action necessary, or as reasonably directed by Client, in order to prevent and minimize damage to any Individual and to prevent any further such occurrences.
- 2.7 Following the discovery of a Breach of Unsecured PHI, Gehring Group shall notify the Client without unreasonable delay and in no case no later than fifteen (15) days after discovery of the Breach. The notification shall include the identification of each Individual whose Unsecured PHI has been or is reasonably believed by Gehring Group to have been accessed, acquired, used or disclosed during the Breach. Gehring Group shall provide the Client with any other available information that the Client requires to notify affected individuals under the Privacy Rule.
- 2.8 Gehring Group shall make reasonable efforts to mitigate, to the extent practicable or as reasonably directed by Client, any harmful effect that is known to Gehring Group resulting from a breach of this Agreement or HIPAA that is directly caused by Gehring Group.
- 2.9 Gehring Group shall report to Client any Security Incident within five (5) business days of when it becomes aware of such Security Incident. Gehring Group shall mitigate to the extent practicable or as reasonably directed by Client any harmful effect that is known to Gehring Group of a Security Incident by Gehring Group.
- 2.10 Gehring Group shall take reasonable steps to ensure that any Subcontractor performing services for Client agrees in writing to the same restrictions and conditions that apply to Gehring Group with regard to its creation, use, and disclosure of PHI and Electronic PHI in accordance with 45 C.F.R. §§ 164.308(b)(2), 164.502(e)(1)(ii) and 164.504(e)(5). Gehring Group shall, upon written request from Client, provide a list of any Subcontractors with whom Gehring Group has contracted to perform services for Client. Gehring Group shall advise Client if any Subcontractor breaches its agreement with Gehring Group with respect to the disclosure or use of PHI or Electronic PHI. If Gehring Group knows of a pattern of activity or practice of its Subcontractor that constitutes a material breach or violation of the Subcontractor's duties and obligations under its agreement with the Subcontractor ("Subcontractor Material Breach"), Gehring Group shall cure the breach or provide a reasonable period for Subcontractor to cure the Subcontractor Material Breach; provided, however, that if Gehring Group cannot, or Subcontractor does not, cure the Subcontractor Material Breach within such period, Gehring Group shall terminate the agreement with Subcontractor, if feasible, at the end of such period.
- 2.11 Gehring Group shall, upon written request from Client, provide to Client a copy of any PHI or Electronic PHI in a Designated Record Set, as defined in 45 C.F.R. § 164.501, created or maintained by Gehring Group, and not also maintained by Client, within thirty (30) days of receipt of the request.
- 2.12 Gehring Group shall, upon written request from Client, make any amendment to PHI in a Designated Record Set maintained by Gehring Group within thirty (30) days of receipt of

the request unless Gehring Group can establish to Client's satisfaction that the PHI at issue is accurate and complete.

- 2.13 If an Individual's PHI is held in an Electronic Health Record, Gehring Group shall provide requested copies in electronic format to the individual or to an entity or person designated by the Individual, provided such designation is clearly and conspicuously made by the Individual or Client.
- 2.14 Gehring Group shall make its internal practices, written policies and procedures, books, records, and other documents relating to the use and disclosure of PHI and/or Electronic PHI created or maintained by Gehring Group on behalf of Client available to the Secretary of the Department of Health and Human Services, or his or her designee, for purposes of the Secretary determining Client's compliance with HIPAA.
- 2.15 Gehring Group shall make available the information required to provide an accounting of disclosures made on and after the Effective Date, as necessary for Client to comply with 45 C.F.R. § 164.528, within twenty (20) business days of receipt of the request. Gehring Group shall provide one such accounting within a twelve month period without charge, but may make a reasonable charge for any additional such accountings within the same twelve month period.
- 2.16 Gehring Group shall maintain all records, other than those records that are also maintained by Client, for six (6) years from the date created or last in effect, whichever is later, as necessary for Client to comply with 45 C.F.R. § 164.530(j)(2).

3. PERMITTED USES OF PHI

- 3.1 Gehring Group may use and disclose PHI and Electronic PHI as necessary to provide services to Client, subject to Section 2.3 of this Agreement and consistent with the requirements of HIPAA.
- 3.2 Gehring Group may use and disclose PHI and Electronic PHI as necessary for the proper management and administration of Gehring Group or to carry out Gehring Group's legal responsibilities, subject to Section 2.4 of this Agreement and consistent with the requirements of HIPAA; provided, however, that Gehring Group may disclose the PHI and Electronic PHI for such purposes only if:
 - i. the disclosure is Required by Law, or
 - ii. Gehring Group obtains reasonable assurances that the party to whom the PHI or Electronic PHI is disclosed (a) will protect the confidentiality of the PHI and Electronic PHI, (b) will not further disclose the PHI or Electronic PHI except as Required by Law or for the purposes for which it was disclosed to the other party, and (c) will report any improper use or disclosure of the PHI and/or Electronic PHI to Gehring Group.

3.3 Except as otherwise limited in this Agreement, and to the extent provided for under this Agreement, Gehring Group may use PHI and Electronic PHI to provide Data Aggregation services to Client, as permitted by 42 C.F.R. § 164.504(e)(2)(i)(B).

4. TERMINATION OF AGREEMENT

4.1 Except as described in Section 4.3, this Agreement shall continue in effect so long as Gehring Group provides service to Client involving maintaining, using or disclosing PHI or Electronic PHI, or otherwise retains a copy of PHI or Electronic PHI provided to Gehring Group by Client.

4.2 Client may terminate this Agreement at any time if Client discovers that Gehring Group has materially breached any provision of this Agreement.

4.3 If Gehring Group becomes aware of a pattern of activity or practice of the Client that constitutes a material breach or violation of the Client's duties and obligations under the Agreement, Gehring Group shall take reasonable steps and provide a period of thirty (30) calendar days for the Client to cure the material breach or violation. If the Client does not cure the material breach or violation within such 30-day period, Gehring Group shall terminate the Agreement, if feasible, at the end of such 30-day period.

4.4 Upon the expiration of Client's relationship with Gehring Group, and contingent upon the payment of all outstanding fees, Gehring Group shall return PHI and Electronic PHI to Client or Client's designated agent upon Client's request. If return of all PHI and Electronic PHI is not feasible, the provisions of this Agreement shall continue to apply to Gehring Group until such time as all PHI and Electronic PHI is either returned to Client or destroyed pursuant to Gehring Group's document retention policy, provided that Gehring Group shall limit further use of PHI and Electronic PHI only to those purposes that make the destruction or return of the PHI and Electronic PHI infeasible. Following the expiration of the relationship, Gehring Group agrees not to disclose PHI and Electronic PHI except to Client or as Required by Law.

5. NOTICES

Whenever, under this Agreement, Gehring Group is required to give notice to Client, such notice shall be sent via First Class Mail to:

City of Cooper City
9090 SW 50th Place
Cooper City, FL 33328-4227
Attention: Privacy Officer

Whenever, under this Agreement, Client is required to give notice to Gehring Group, such notice shall be sent via First Class Mail to:

Katherine Bellantoni, CHP, Privacy Officer
Gehring Group, Inc.
4200 Northcorp Parkway, Suite 185
Palm Beach Gardens, FL 33410

6. INDEMNIFICATION

Gehring Group agrees to indemnify Client, and any employees, directors, officers of Client (collectively "Client Indemnitees"), against all actual and direct losses resulting from or in connection with any breach of this Agreement by Gehring Group, or its partners, employees or other members of its workforce. Actual and direct losses shall include, but shall not be limited to, judgments, liabilities, fines, penalties, costs, and expenses (including reasonable attorneys' fees) which are imposed upon or incurred by Client Indemnitees by reason of any suit, claim, action, investigation, or demand by any Individual, government entity, or third party. This obligation to indemnify shall survive the termination of this Agreement.

To the extent allowed by law, Client agrees to indemnify Gehring Group and any employees, directors, officers of Gehring Group (collectively "Gehring Group Indemnitees") against all actual and direct losses resulting from or in connection with any breach of this Agreement by Client, or any violation of HIPAA resulting from any improper use or disclosure of PHI and Electronic PHI pursuant to Client's direction. Actual and direct losses shall include, but shall not be limited to, judgments, liabilities, fines, penalties, costs, and expenses (including reasonable attorneys' fees) which are imposed upon or incurred by Gehring Group Indemnitees by reason of any suit, claim, action, investigation, or demand by any Individual, government entity, or third party. This obligation to indemnify shall survive the termination of this Agreement.

7. AMENDMENT

The parties agree to negotiate in good faith any amendments necessary to conform this Agreement to changes in applicable law. Gehring Group further agrees to promptly attempt to amend its agreements with its subcontractors and agents to conform to the terms of this Agreement. In the event Gehring Group is unable to amend this Agreement or its agreements with its subcontractors in a way that is sufficient to satisfy the requirements under HIPAA, Client may terminate this Agreement in accordance with Section 4 upon thirty (30) days written notice.

8. TERMS OF AGREEMENT GOVERN

Any ambiguity in this Agreement shall be resolved in a way that permits compliance with HIPAA. In the event of a conflict between the terms of this Agreement and any other contract or agreement between Client and Gehring Group, this Agreement shall govern.

9. REGULATORY REFERENCES

A reference in this Agreement to a section in the Privacy Rules or Security Rules means the section as in effect or as amended, and for which compliance is required.

* * *

IN WITNESS HEREOF, the parties have executed this Agreement by their respective duly authorized officers or representatives.

CLIENT – CITY OF COOPER CITY

GEHRING GROUP, INC.

By: _____

By: Kat Bell

Title: _____

Title: Katherine Bellantoni, CHP
Privacy Officer

Date: _____

Date: August 7, 2019

CITY OF GREENACRES

Request For Proposal No. 19-005 Insurance Brokerage Services

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

Due Date:
Wednesday, March 27, 2019 @ 3:00 P.M.

Submitted by:



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

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Tab 1: Cover Letter / Minimum Qualifications / References

1.1 Title Page & Table of Contents: Stating the request for proposal number, subject, the firm's name and address, the contact person's name and address, and the date of the proposal. Provide clear and complete identification of the materials submitted by section and page number.

See above.

1.2 Transmittal Letter: Summarizing in a brief and concise manner the proposer's understanding of the work to be performed, the commitment to perform the work, a statement why the firm believes itself to be best qualified to perform the engagement, and a statement that the proposal remains in effect for ninety (90) days. An authorized agent of the proposer must sign the Letter of Transmittal indicating the agent's title or authority.

Gehring Group's Transmittal letter is included on the following pages.

March 11, 2019

Suzanne Skidmore, Director of Human Resources
City of Greenacres
5800 Melaleuca Lane
Greenacres, FL 33463

Re: RFP NO. 19-005 – Insurance Brokerage Services

Dear Ms. Skidmore:

Gehring Group is pleased to provide this proposal in response to the City of Greenacres for employee benefits and risk management Insurance Brokerage Services. Gehring Group is unique in our qualifications to be your broker/consultant for three notable reasons: 1) we are public sector experts as public sector is our only industry specialty; 2) our unique non-producer corporate organizational structure allows us to offer our clients a broad depth of value-added services and a deep bench of expertise; and 3) our all-inclusive service model allows our clients the opportunity to utilize our resources without concern for additional fees.

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

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

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

Gehring Group understands the City's desire to offer its employees a competitive benefit package to attract and retain valued employees, assisting our clients in accomplishing the goal of maintaining a competitive, yet cost effective employee benefits and risk program year over year. The services we provide include expert knowledge of the insurance industry and all available programs and funding options, consistent

monitoring of the program claims experience, review of contract language, and the provision of budgetary projections and funding recommendations. Inherent in this process is marketing and renewal analysis, the RFP and evaluation process, clinic consulting and management, employee advocacy and claims assistance, providing recommendations to staff and assistance with compliance issues such as domestic partner and overage dependent imputed income administration.

Additional provided services include benefits communication and graphics services, new hire and open enrollment assistance, assistance with claims and billing issues and legislative and ACA compliance. In addition, your Gehring Group team is available on an ongoing basis for onsite meetings with Staff, health and wellness committees, union groups, City management and council members, or the general employee population. Our in-house graphics department is available to design and produce various employee communication pieces in addition to our annual Employee Benefits Highlights booklet and Wellness Program Brochure that is customized according to your benefits options.

Our Risk Management services include injury management, legal administration support, safety programs and loss control, working with adjusters, appraisers and investigators, as well as insurance RFP and proposal evaluation. Our comprehensive proposal includes all services as outlined in the Scope of Work of the RFP.

As the top producing broker/consultant for public sector entities throughout the state, we have also earned the distinct honor of participating in the agent advisory councils of various carriers which provides us an opportunity to make recommendations to improve products and services based on feedback from our clients; this representation also provides us considerable leverage during client negotiations. We have been named an AETNA Preferred Producer, Florida Blue BlueDiamond Producer, and CIGNA HealthCare Platinum Broker. We have also earned the distinct honor of being the only agency in Florida to be granted administrative access to the Preferred Governmental Insurance Trust (PGIT) and Florida Municipal Insurance Trust (FMIT). We also maintain active relationships with standard market public-entity carriers such as Travelers, Colony Insurance, AIG, BRIT Global, Alliant, Berkley Public Entity and more. This exclusive diversity provides us an opportunity to make recommendations to improve products and services based on real time and relevant feedback from our clients to our carriers regarding specific programs and risk models. This also provides us considerable leverage during client negotiations. It is important to note that this top-tier recognition is based solely on premium volume, and accordingly, we represent all carriers and hold no interest or ownership in any insurer, trust or TPA, therefore, emphasizing our independent status.

In summary, Gehring Group meets and exceeds the minimum requirements of the RFP, and as public sector experts with a unique model, along with exceptional service, we will provide the City with additional relevant valuable resources. **This Gehring Group proposal will remain in effect for ninety (90) days.** We thank the members of the selection committee in advance for the review of our comprehensive response and stand ready to provide any additional required clarification upon review of this proposal's contents.

Sincerely,



Kurt Gehring, CEO
Gehring Group

PROPOSAL FORM

PROPOSAL QUALIFICATIONS FORM

ADDENDUM 1

ADDENDUM 2

REFERENCES 1

REFERENCES 2

Additional References

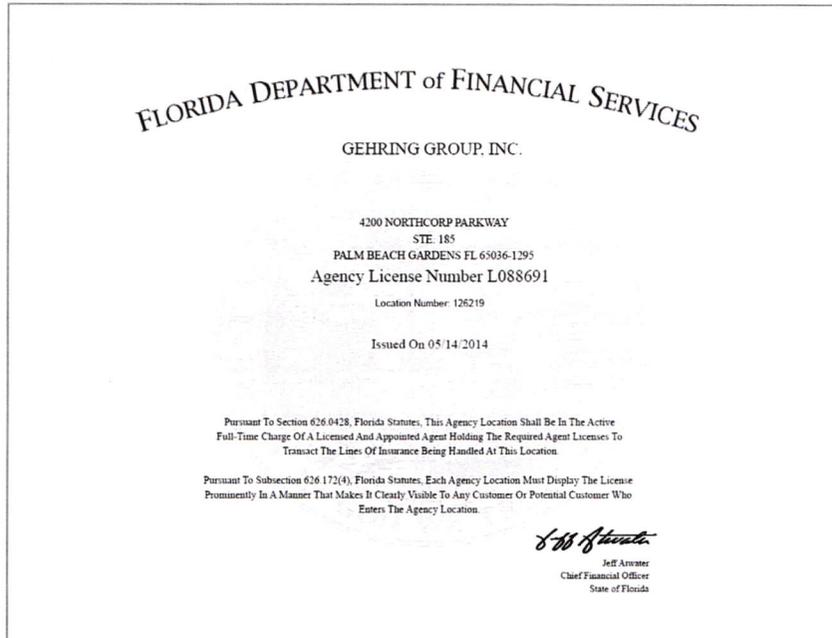
Further confirmation of Gehring Group’s ability to meet the requirements of the RFP is evidenced by the number of public sector clients currently served as outlined below:

Public Sector Clients	
Boynton Beach, City of	Martin County Sheriff’s Office
Brooksville, City of	Naples, City of
Cape Coral, City of	North Palm Beach, Village of
Cape Coral Professional Firefighters HIT	North Port, City of
Career Source Palm Beach County	Oakland Park, City of
Charlotte County BOCC	Oldsmar, City of
Children's Services Council of P.B. County	Osceola County Sheriff’s Office
Citrus County BOCC	Oviedo, City of
Clearwater, City of	Palm Bay, City of
Clerk & Comptroller, Palm Beach County	Palm Beach County Sheriff’s Office
Cocoa, City of	Palm Beach, Town of
Cocoa Beach, City of	Palm Harbor Fire Rescue District
Coconut Creek, City of	Palm Springs, Village of
Dania Beach, City of	Parkland, City of
Davie, Town of	Pasco County Clerk & Controller
Deerfield Beach, City of	Pasco County Sheriff
Delray Beach, City of	Pinellas Suncoast Fire and Rescue
Dunedin, City of	Pinellas Suncoast Transit Authority
Estero Fire & Rescue District	Port St. Lucie, City of
Estero, Village of	Rockledge, City of
Fellsmere, City of	Royal Palm Beach, Village of
Florida Keys Aqueduct Authority	Sanibel, City of
Hernando County BOCC	Sarasota County BOCC
Highlands County BOCC	Sarasota County Sheriff’s Office
Hollywood, City of	Satellite Beach, City of
Indian Trail Improvement District	Seacoast Utility Authority
Islamorada, Village of Islands	Sebastian, City of
Juno Beach, Town of	Solid Waste Authority of Palm Beach County
Jupiter Island, Town of	South Florida Water Management District
Key West Housing Authority	Southern Manatee Fire Rescue District
Key West, City of	Southwest Florida Water Mgmt. District
Keys Energy Services	St. Lucie County Sheriff’s Office
Lake Park, Town of	Stuart, City of
Lake Worth, City of	Tampa Bay Water Authority
Lee County Sheriff’s Office	Tax Collector, Palm Beach County
Lighthouse Point, City of	Tequesta, Village of
Loxahatchee River District	Government of the US Virgin Islands
Manalapan, Town of	Venice, City of
Mangonia Park, Town of	Virgin Islands Water and Power Authority
Marco Island, City of	Walton County Sheriff’s Office
Margate, City of	Wellington, Village of
Martin County BOCC	West Manatee Fire Rescue District
Martin County School District	West Palm Beach, City of

Minimum Qualifications

- A. Proposers, including employees and subcontractors assigned the City's account, must have all necessary current licenses in place to perform the services stated in this RFP.

The following includes Gehring Group's Agency License as well as the licenses of all individual service team members.



Employee Benefits Service Team

Role	Name	Florida Insurance License #	Years of Industry Experience
Lead Benefits Consultant	Rommi Mitchell	W110528	5 years
Senior Benefits Consultant	Christian Bergstrom	A020097	17 years
Employee Benefits Analyst	Brenda Sweigard	W066021	20 years
Senior Account Manager	Barbara Houghtaling, CEBS	A123702	27 years
Wellness Coordinator	Joelle Kantor, CHES, CCWS	N/A	7 years

Risk Management Service Team

Role	Name	Florida Insurance License #	Years of Industry Experience
Risk Services Advisor	Rodney Louis	A158924	21 years
Risk Analyst	Paul DeSilva	A066728	31 years
Account Manager	Thomas Willins	A286779	31 years
Safety & Loss Control	Stuart Morgan	N/A	14 years
Claims Manager	Valerie Ensinger	W316877	31 years

Proof of Florida Insurance Licensing can be verified at <https://licenseesearch.fldfs.com/>.

B. Proposers shall have a minimum of ten (10) years consulting experience within the State of Florida with a municipal or state government.

Gehring Group has been providing expert employee benefits consulting and risk management services to Florida public sector clients for over 25 years and has grown to become one of the most respected insurance and risk management consulting agencies in the state. During the past 25 years, Gehring Group has experienced consistent growth year over year in staff and expanded the number of public sector clients we serve. Our consistent public sector experience is evidenced by the following list of current clients whose contracts with Gehring Group each exceed ten years:

- Brooksville, City of
- Career Source Palm Beach County
- Charlotte County BOCC
- Children's Services Council of PB County
- Citrus County BOCC
- Clearwater, City of
- Clerk & Comptroller, Palm Beach County
- Dunedin, City of
- Faith Farm Ministries
- Fellsmere, City of
- Florida Keys Aqueduct Authority
- Juno Beach, Town of
- Jupiter Island, Town of
- Key West Housing Authority
- Key West, City of
- Lake Park, Town of
- Loxahatchee River District
- Manalapan, Town of
- Martin County BOCC
- Martin County School District
- Martin County Sheriff's Office
- North Palm Beach, Village of
- Oldsmar, City of
- Palm Beach County Sheriff's Office
- Royal Palm Beach, Village of
- Sanibel, City of
- Seacoast Utility Authority
- Sebastian, City of
- Solid Waste Authority of PB County
- Stuart, City of
- Tax Collector, Palm Beach County
- Tequesta, Village of
- Wellington, Village of
- West Palm Beach, City of

As previously mentioned, public sector is (and for the past 26 years has been) our only specialty industry.

C. Proposers shall provide a description of the firm, including the size, range of activities, financial history, strength, stability, experience, honors, awards, recognitions, etc. Particular emphasis should be given as to how the firm-wide experience and expertise in brokering group insurance will be directly beneficial to the City.

Company Overview

Gehring Group, Inc. is a regional local Florida corporation incorporated in 1992 headquartered in Palm Beach Gardens, Florida. Gehring Group has been providing expert employee benefits consulting and risk management services to Florida public sector clients for over 26 years and has grown to become one of the most respected insurance and risk management consulting agencies in the state. During the past 26 years, Gehring Group has experienced consistent growth year over year in staff and expanded the number of public sector clients we serve. Gehring Group clients have successfully implemented leading edge concepts such as Consumer Directed Health Plans, Onsite Clinics and Innovative Wellness Programs. In addition, Gehring Group developed BenTek®, an internet-based employee benefits administration system in order to meet the growing benefit administration needs

of the public sector. Gehring Group and BenTek currently employ over 90 full-time staff members and continues to specialize in serving the public sector. In addition to expert level benefits consulting services, we are also known for the value-added services that we provide to our clients including:

- Affordable Care Act Consulting
- Employee Advocacy Services
- Custom Graphics and Employee Communications Division
- Actuarial Services (via subcontracted resources)
- Wellness Program Consulting
- Employee Health Center (Clinic) Consulting
- Human Resources and Compliance Resources
- Online Enrollment & Benefits Administration (BenTek® brochure included in **Exhibit A**)

Having served over 100 public sector entities in Florida, Gehring Group has significant expertise in servicing all lines of employee benefits coverage under various funding arrangements for all types of public sector entities. Public Sector is not just a division of our firm – it's all we do. Our team has a comprehensive level of experience in conducting all phases of the procurement process, analysis and recommendation process for all lines of employee benefits coverage, whether fully insured or self-insured. Our involvement is comprehensive as we compile the RFP data for submission to the insurance market and work with the procurement division to maintain integrity with the bid process. Our team has vast experience in the solicitation of all types of insurance and funding arrangements, and we are confident that acquisition of various competitive options will be accomplished. We are also very experienced in giving recommendation presentations to employee committees, union groups, Councils and Commissions, and various boards and union groups.

As previously stated, Gehring Group has focused on serving public sector clients for over 26 years. Since our client base consists of public entities, our firm is uniquely qualified in its understanding of public entity issues. We understand the bid process and public record laws while maintaining knowledge of the constantly changing and complex Statutes that apply to governmental organizations. This specialized knowledge is especially vital when negotiating renewals and program changes with insurance carriers, Florida insurance trusts, and health insurance consortiums. We have access to benchmark information and are familiar with the public sector market as a whole.

Through our knowledge and expertise, Gehring Group is able to aid clients in determining which plans represent viable options in order to assist management in making informed decisions regarding new concepts and ascertaining benefit programs that are in the best interest of their organization and membership. We work with our clients to ensure that all benefit obligations have been considered throughout the RFP, evaluation and implementation process, and that the resulting contracts conform with obligations under any union agreements.

We also support our clients in our role as advisor in the face of health care reform and have assisted and continue to assist our clients through the compliance steps mandated by the Acts. We routinely guide our clients with compliance and preparing financially in anticipation of legislative regulations. During this time of legislative change, Gehring Group has taken on the role of becoming an educational resource for our clients by consistently hosting informative seminars and webinars on relevant topics. As part of our commitment to keeping our clients informed and educated, Gehring Group also hosts an annual two-day ***Insurance Education, Innovation, and Excellence Summit*** specifically for Public Sector organizations. During the summit, we provide engaging sessions on Leadership Training, Wellness,

Legislative/Compliance Updates, and Innovation and Trends in Employee Benefits and Risk Management.

Gehring Group has proven to be invaluable in assisting clients to control spiraling benefit costs. We continually ensure clients are up to date and informed on the latest market trends. We recommend that our clients make employee benefits management a strategic initiative by defining objectives and developing an action plan based on meeting those objectives and ensuring an organized, complete approach to fulfilling our clients' benefits needs.

Serving Florida public sector entities for over 25 years, our team has accumulated a vast amount of work experience relevant to what is necessary to serve the needs of the City. Gehring Group's successful experience with Florida public sector entities is further evidenced by the Letters of Recommendation included in **Exhibit I**.

The advantages of choosing Gehring Group can be quickly summarized as follows:



**INDEPENDENT &
LOCAL**



**PUBLIC SECTOR
FOCUSED – 100+
GOVERNMENT
CLIENTS**



**LONG TERM
STRATEGY &
INNOVATIVE
SOLUTIONS**



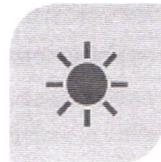
**LEGISLATIVE
COMPLIANCE &
PLANNING**



**COST SAVINGS &
BENEFITS VALUE**



**VALUE ADDED
RESOURCES &
TECHNOLOGY**



**TRANSPARENT &
WORK IN THE
SUNSHINE**



**ALL FEES ARE
NEGOTIABLE**

Additional Special Expertise & Competitive Advantages

- **Public Sector Focus & Experience**

Since the majority of the Gehring Group's client base consists of public entities our firm is uniquely qualified in its understanding of public entity issues. We understand the bid process and public record laws while maintaining proficiency with the constantly changing and complex statutes that apply to governmental organizations. This specialized knowledge is especially vital when negotiating renewals and program changes with insurance carriers and health insurance consortiums. The experience we offer guarantees that no piece of the puzzle will be missing when a benefit change is implemented.

- **No Commissioned Employees**

In addition to our public sector focus, Gehring Group is not organized like a traditional insurance agency. Traditionally, agencies grow by employing a number of producers who sell and manage a “silo” of accounts. Free of this business model, Gehring Group is able to maintain a supportive team environment and culture whereby all employees feel an allegiance and commitment to all of our clients as a whole. What this means to you is that all decisions are made based on what is in the best interest of the client.

- **Experience with Employee and Departmental Committees**

We also believe it is especially important as your insurance professional to develop credibility and a strong communication base with the Risk Management, Human Resource, Finance and Administrative Departments as well as other overseeing committees in order to ascertain an impartial and thorough analysis of all proposed options. Members of our team actively participate in many of our clients’ employee benefits and wellness committees in various roles, often as an advisor or facilitator. The participation of all parties involved in these meetings and the feeling that an objective, experienced insurance professional has assisted in the coordination of the process, will serve to make any potential transition as smooth as possible. These meetings will also ensure that any changes or recommendations are communicated back to the employee base in a positive and effective manner.

- **Human Resources Experience**

In addition to the high level of insurance expertise of our staff, Gehring Group also employs several staff members with significant human resources experience. Having achieved their PHR, SPHR and/or SHRM-CP designation, these employees often serve as an additional resource to our clients facing general HR questions as they relate to employee benefits. Gehring Group also provides the services of *ThinkHR*, an online and telephonic human resources research and resource tool, to all clients at no additional charge. **Exhibit F** includes additional information on ThinkHR.

- **Professional Memberships**

Gehring Group’s expertise is well-known throughout the state as evidenced by the repeated number of requests for our staff members to be featured speakers at various Florida public sector associations and other organizations including:

- FFCA – Florida Fire Chiefs Association
- FRE – Fire Rescue East
- FAC – Florida Association of Counties
- FASD – Florida Association of Special Districts
- FERMA – Florida Educational Risk Management Association
- FGFOA – Florida Government Finance Officers Association
- FLC – Florida League of Cities
- FPELRA – Florida Public Employer Labor Relations Association
- FPHRA – Florida Public Human Resources Association
- FSA – Florida Sheriff’s Association
- Florida Institute of Certified Public Accounting Chapter Meetings
- PRIMA – Public Risk Management Association
- RIMS – Risk & Insurance Management Society
- SALGBA – State and Local Government Benefits Association
- SHRM – Society for Human Resource Management

Gehring Group is also a member of each of the above listed associations through which we are able to stay abreast of all issues public sector entities are facing today.

- **Corporate Values & Culture**

At Gehring Group, we have developed a unique culture that has allowed us to attract and retain the best talent available in the marketplace. We understand that the best way to take care of our clients begins with taking care of our employees. This is why we have so many employees that have been with the firm for over 10 years. Longstanding tenure amongst our employees ensures that our clients receive consistent service that they can count on year to year.

Furthermore, we understand that the best way to take care of our clients begins with taking care of our employees. We are proud to announce that Gehring Group was ranked one of the Top 10 Best Places to Work in South Florida by the South Florida Business Journal for 2018, and one of the Top 30 best companies to work for in Florida by *Florida Trend* magazine. Being selected as an honoree for these awards is a great tribute to each and every one of our employees, and reflection of our corporate culture; as well as a reflection of the support we receive from our clients.

SOUTH FLORIDA BUSINESS JOURNAL



2018 BEST PLACES TO WORK

Florida Trend's 2018 **BEST COMPANIES**
TO WORK FOR IN FLORIDA

We strive to create value for our clients in everything we do by aligning our corporate culture and values with the unique needs and goals of our clients. Inherent in our corporate culture, Gehring Group has 30 *Keys to Our Collective Success* that focus on:

- ✓ Fanaticism around culture, values, and principles
- ✓ An unflinching commitment to people
- ✓ Rigorous attention to detail and execution, and
- ✓ Flexibility, creativity and determination to transcend the status quo.

In addition to a superior service standard, supporting our clients' and communities' needs is a fundamental objective and inherent in our culture here at Gehring Group. We take the role of advocacy to heart when representing your employees on claims issues, and we advocate for the organization when negotiating your renewal.

- **Community Commitment and Accolades**

Through the efforts of our *Helping Hands and Hearts* community service committee here at Gehring Group, our staff regularly provides hands on service in the community including assisting programs run by our clients as well as other charitable and community service organizations. Such community service efforts include but are not limited to:

- Annual participation in *Paint Your Heart Out* through Solid Waste Authority, a non-profit organization that offers home maintenance assistance to the disabled, elderly, and low-income families;
- Volunteering with *Habitat for Humanity* to build homes for deserving families;
- Sponsoring the annual *Homelessness Breakfast* and supporting other initiatives of The Lord's Place in ending homelessness;
- Fundraising for the ARC of Palm Beach County and hosting events and activities for Arc clients such as "Bowl in the Dark for Arc";

- Annual sponsor and volunteers for The Crockett Foundation's *Family Health and Community Festival*, one of Broward County's largest school-supply donation events where more than 3,000 students and families received school supplies, new shoes, free physical exams, immunizations, and haircuts;
- Sponsor and volunteers for the annual SunFest Kids' Day, hosting themed activities for more than 200 children with special needs to enjoy a day filled with games, music, and crafts; and
- Sponsoring the *Annual Big Apple Scholarship Luncheon* hosted by the Palm Beach County Women's Chamber of Commerce and donating scholarships to up to six women and girls wishing to pursue a higher education.

Gehring Group's commitment to our local community has since been recognized by the following organizations:

- Awarded the Corporate Citizenship Award – Legacy South Florida magazine
- Nominated for the 2018 Community Giant Service Award – Inner City Youth Golfers' Inc.
- Government of the United States Virgin Islands recognition (trophy) for the support and contribution during recovery efforts for Hurricanes Irma and Maria (present on 12/4/17)
- Lifetime Honorary Member of the Florida Sheriffs Association
- Arc Angels Corporate Leadership Award 2015 & 2016, presented by Arc of Palm Beach County
- Giraffe Business Award, presented by the Women's Chamber, Palm Beach County
- 2017 Volunteer of the Year, presented by Arc of Palm Beach County



Gehring Group sponsorship and volunteering at SunFest Kids' Day.

- D. Proposers shall identify the contact person chief/primary professional(s) who will work on the project. Resumes of each person shall be provided with emphasis on their experience in providing these services. If resumes are not available at the time the proposal is submitted, Proposer's should provide a listing of the qualifications, including education, experience, honors and awards received, professional associations of which the firm and/or its personnel are members.

The primary contacts who will be working on and leading the service teams are:

- Employee Benefits Lead Consultant: Rommi Mitchel
- Risk Management Advisor: Rodney Louis

Resumes for these individuals and each member of the proposed service team are included in **Tab 2: Experience and Qualifications** for your review.

- E. Verification of the number of continuous years the proposer has been in business under the same ownership and management. Proposals will only be considered from proposers in business for a minimum of ten (10) continuous years under the same ownership and management providing the services specified in the RFP document.

Gehring Group was incorporated as Gehring Insurance Agency, Inc. in 1992 and subsequently changed its name to The Gehring Group, Inc. in 1996. The firm has remained under continuous ownership of Kurt Gehring, CEO since inception. Please accept the following Certificate of Status as proof of Gehring Group's status in good standing with the State of Florida Department of State as well as our 2018 Annual Report.

Certificate of Status

*State of Florida
Department of State*

I certify from the records of this office that THE GEHRING GROUP, INC. is a corporation organized under the laws of the State of Florida, filed on October 6, 1992.

The document number of this corporation is V68833.

I further certify that said corporation has paid all fees due this office through December 31, 2018, that its most recent annual report/uniform business report was filed on April 18, 2018, 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 Second day of January, 2019*



Ken Dauter
Secretary of State

Tracking Number: CU2861499078

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

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

2018 FLORIDA PROFIT CORPORATION ANNUAL REPORT

DOCUMENT# V68833

Entity Name: THE GEHRING GROUP, INC.

Current Principal Place of Business:

4200 NORTHCORP PARKWAY
SUITE 185
PALM BEACH GARDENS, FL 33410

Current Mailing Address:

4200 NORTHCORP PARKWAY
SUITE 185
PALM BEACH GARDENS, FL 33410 US

FEI Number: 65-0361295

Certificate of Status Desired: No

Name and Address of Current Registered Agent:

GEHRING, KURT N
4200 NORTHCORP PARKWAY
SUITE 185
PALM BEACH GARDENS, FL 33410 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 PD
Name GEHRING, KURT N
Address 4200 NORTHCORP PARKWAY
SUITE 185
City-State-Zip: PALM BEACH GARDENS FL 33410

Title SD
Name THOMPSON, CINDY
Address 4200 NORTHCORP PARKWAY
SUITE 185
City-State-Zip: PALM BEACH GARDENS FL 33410

Title D
Name GRANGARD, KATHLEEN F
Address 4200 NORTHCORP PARKWAY
SUITE 185
City-State-Zip: PALM BEACH GARDENS FL 33410

I hereby certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath, that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes, and that my name appears above, or on an attachment with all other like empowered.

SIGNATURE: KURT N. GEHRING

**PRESIDENT AND
DIRECTOR**

04/18/2018

Electronic Signature of Signing Officer/Director Detail

Date

- F. A minimum of five (5) references for similar work (preference will be given to those with government experience). Provide a list and brief description of similar contracts of similar size, with location, dates of contract service, contact name, phone number, type of services provided, and address of proprietor(s). Proposer is responsible for verifying correct phone numbers and contact information. Failure to provide accurate data may result in the reference not being considered.

Please refer to the professional references forms above for eight (8) references of similar work with local municipalities including contact information and scope of work.

- G. County Business Tax Receipt where the Business is located (included with the proposal).

 ANNE M. GANNON CONSTITUTIONAL TAX COLLECTOR <i>Serving Palm Beach County</i> Serving you.		P. O. Box 3353, West Palm Beach, FL 33402-3353 www.pbctax.com Tel: (561) 355-2264		**LOCATED AT** 4200 NORTHCORP PKWY Ste 185 PALM BEACH GARDENS, FL 33410	
TYPE OF BUSINESS	OWNER	CERTIFICATION #	RECEIPT #/DATE PAID	AMT PAID	BILL #
56-0001 ADMINISTRATIVE OFFICE	GEHRING KURT		B16.494863 - 07/13/18	\$33.00	B40108756

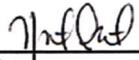
This document is valid only when received by the Tax Collector's Office.

STATE OF FLORIDA
PALM BEACH COUNTY
2018/2019 LOCAL BUSINESS TAX RECEIPT
LBTR Number: 200217782
EXPIRES: SEPTEMBER 30, 2019

GEHRING GROUP INC THE
 GEHRING GROUP INC THE
 4200 NORTHCORP PKWY STE 185
 PALM BEACH GARDENS, FL 33410

This receipt grants the privilege of engaging in or managing any business profession or occupation within its jurisdiction and MUST be conspicuously displayed at the place of business and in such a manner as to be open to the view of the public.

- H. Business Tax Receipt for the City of Greenacres (needed before the agreement will be signed).

CITY OF PALM BEACH GARDENS BUSINESS TAX RECEIPT		No: 004464
10500 N. MILITARY TRL, PALM BCH GARDENS, FL 33410 EXPIRES SEPTEMBER 30, 2019		2018 / 2019
DBA: THE GEHRING GROUP INC Address: 4200 NORTHCORP PKWY, 185 PALM BEACH GARDENS, FL 33410 Activity: INSURANCE		
Issued to: Insurance Adjustor/Agent/Off THE GEHRING GROUP INC 4200 NORTHCORP PKWY 185 PALM BEACH GARDENS, FL 33410		 Yentl Cortez CERTIFIED BUSINESS TAX OFFICIAL
MUST BE POSTED CONSPICUOUSLY AT YOUR PLACE OF BUSINESS Per City Code Sec. 66-44		

*Gehring Group will acquire a City of Greenacres Business Tax Receipt should we be selected as Agent of Record.

Tab 2:

Experience & Qualifications

2.1 Qualifications of Proposing Firm. Submit detailed information regarding the firm's history and relevant experience and proven track record of providing the scope of services as identified in this solicitation, including experience in providing similar scope of services to public sector agencies.

Gehring Group has been providing expert employee benefits consulting services to Florida public sector entities for over 26 years and has grown to become one of the most respected insurance and risk management consulting agencies in the state. Our clients have successfully implemented leading edge concepts such as Consumer Directed Health Plans, Onsite Clinics and Innovative Wellness Programs. Our team members are also pioneers with regard to onsite clinic/wellness center consultation; spearheading the RFP and implementation process for over 20 clients, many of which integrate wellness initiatives with the healthcare and screening services provided through the clinic.

Since the majority our client base consists of public entities, our firm is uniquely qualified in its understanding of public entity issues. We understand the bid process and public records laws while maintaining knowledge of the constantly changing and complex statutes that apply to governmental organizations. This specialized knowledge is especially vital when negotiating renewals and program changes with insurance carriers and health insurance consortiums. The experience we offer guarantees that no piece of the puzzle will be missing when a benefit change is implemented.

We also offer various educational opportunities geared specifically to our clients and their public sector benefits programs. For example, in addition to our seminars and webinars, each year Gehring Group hosts an annual two-day **Insurance Education, Innovation, and Excellence Summit** specifically for our Public Sector client organizations. During the summit, we provide engaging sessions on Leadership Training, Wellness, Legislative/Compliance Updates, and Innovation and Trends in Employee Benefits and Risk Management. We also host semi-annual **Benefits Administrator Training** sessions for our clients' benefits administration staff during which we review such topics as the basics of coverage types, plan year administration, the RFP and purchasing process, notional accounts, best practices, statutes surrounding Sunshine Laws, benefit program reporting, benefits program and ACA compliance, and many other topics based on our clients' input. This is another value-added service Gehring Group provides to our public sector clients as part of our comprehensive services.

Gehring Group has a proven track record in providing a comprehensive level of benefits expertise and risk management consulting experience to all its benefit clients. We are involved with our clients on a year-round basis, providing continuous service throughout the plan year. These services generally include but are not limited to: comprehensive employee benefits consulting services; RFP and evaluation; open enrollment coordination and attendance; claims analysis and budget projections; employee health center (onsite clinic) oversight; creation and printing of annual employee benefits highlights and other custom communications; benchmarking; wellness program consulting; actuarial support; billing and eligibility challenges; employee & retiree advocacy along with member claims resolution; loss control; and additional services as needed. We do not impose project fees and do not have limits on the number of onsite visits to clients. We also do not charge extra for conducting RFP processes as not to inhibit clients from bidding to ensure they are receiving the most competitive options.

As Gehring Group continues to grow, it is important to note that 30% of our current clients have maintained a relationship with our agency utilizing services for over 10 years and another 31% for over 5 years. In addition, our clients range from 20 employees to 12,000 employees with varying programs and funding arrangements. The references outlined in **Tab 1** as well as the Letters of Reference included in **Exhibit I** are further evidence of Gehring Group's successful experience with public sector entities.

In addition, Gehring Group remains on the forefront of the industry, recommending creative solutions that help our clients save money. There are many examples in which Gehring Group has aggressively pursued a cost-effective benefits program for its clients. The following includes an actual case study of a Gehring Group client that has experienced notable savings due to Gehring Group's expert consulting, experience, service and product offerings.

Case Study: City of Naples

Consumer Driven Health Plan Model with Wellness Initiatives

Over the past six years, Gehring Group has worked closely with the City and its health partner, CIGNA, to build a health improvement program to improve the well-being of its employees, but also help them realize the financial rewards of a healthy workforce. Creating a culture built on management support for healthy change has been crucial to the City's successful wellness journey. And the results of this five-year strategy have been record-breaking and award-winning by many standards.

Starting Simple

Recognizing that employees perform best when healthy, the City implemented a voluntary wellness incentive program. They rewarded employees for health actions, encouraging them to reach targets such as:

1. Achieve a BMI of less than 30
2. Achieve a blood sugar level of less than 100 mg/dl
3. Achieve a total cholesterol level of less than 239 mg/dl
4. Achieve an LDL cholesterol level of less than 129 md/dl
5. Achieve a blood pressure level of 139/89 or less
6. Successfully participate in tobacco cessation program

To participate and meet these targets, employees were required to work with their primary care doctors, participate in biometric screenings plus health assessments. And when they successfully meet their targets, employees receive an additional \$500 in the Health Reimbursement Account.

Building on Success

As the program gained traction, the City added Cigna's MotivateMe program to enhance their wellness efforts. Providing coaching online and over the phone, this program gives employees even more opportunities to be rewarded for achieving wellness goals. The coaching encourages employees to reach previously unattainable targets by improving nutrition, exercising, learning to manage stress, working toward a healthier weight, and ending tobacco use.

Each year, the City comes closer to its strategic goal of behavior change. In 2015, participation in the wellness incentive program rose to 99% with increased funding from the City, employees' Health Reimbursement Account funding became dependent upon completion of a biometric screening and health assessment.

Results

Today, the wellness program includes an extensive roster of strategies, ranging from exercise and healthy cooking programs to fitness challenges and health fairs. Through their Onsite Wellness Coordinator, the City has developed strategies and funding options that enable employees to use Cigna-provided programs as well as local resources. And as employees have become more engaged in their well-being, the efforts have shown significant improvement in workforce health and productivity – all of which contributes to greater fiscal well-being for the City and the City budget. Most notably, the City has not had to change plan funding for four years in a row nor change what employees pay for their benefits. In addition to this, the City has also accomplished the following achievements:

- **4 years with no rate increase to health plan**
- **99% Participation in Wellness Incentive Program**
- **22% increase in preventive care visits (60% vs. norm 25%)**
- **\$288,000 in actual ROI from various programs**
- **11% reduced catastrophic claims cost per covered life**
- **7% decrease in blood pressure & 23% reduction in cholesterol risk levels**
- **4% decrease in High Risk Levels and 7% increase in Low Risk Levels**
- **Platinum Employer by AHA – BlueZone Approved – 2016 CIGNA WellBeing Award**

Based upon the program adjustments in years one and two along with the current implementation of the Wellness Incentive Program, the City has experienced a significant reduction in average claims costs along with a reduction in a reduced trend and overall paid claims.

The City's most recent strategy includes the addition of a smoker surcharge for those employees unable to complete the non-smoker affidavit or who are unwilling to participate in a smoking cessation program.

2.2 Qualifications of Staff Assigned to the City's Account. Provide an organizational chart of all personnel and consultants to be assigned to the City's account, the role that each team member will play in providing the services detailed herein, and each team members' qualifications. A resume of each individual, including education, experience, and any other pertinent information, shall be included for each Proposal team member to be assigned to this contract.

Gehring Group holds a strong commitment to hiring talented high caliber professionals for our team and remaining on the cutting edge of industry innovation. Such strategic hires include former risk management personnel with public sector experience as well as former insurance carrier personnel with significant client service and underwriting experience. We also have former insurance carrier underwriters, who bring their significant experience and expertise into the negotiation of carrier renewals and rates, to the direct benefit of our clients.

At Gehring Group, we rely on our clients to be our references, and insomuch we work toward not only being excellent technicians but also excellent communicators and a valued resource for all their benefits needs. Our staff understands the value of our reputation and the importance of meeting our clients' expectations. We are always communicating not only with our clients, but also internally to

ensure that we are on track with meeting client expectations and delivering quality service and expertise to each and every client.

Gehring Group employs a team approach to ensure that all clients always have an available resource. Each team includes a Senior Benefits Consultant, a Benefits Consultant, three account managers, two employee benefits analysts, wellness coordinator and various support staff including in-house client service personnel and graphic designers. Your Lead Consultant, Account Manager and Employee Benefits Analyst are available for all on-site meetings and take an active role in the servicing of all aspects of your group. Clients are also assigned a Client Service Specialist located at our Palm Beach Gardens headquarters who serves as an employee advocate and additional resource for questions and claim issues. Our Risk Management team includes a Risk Services Advisor, Risk Analyst, Account Manager, Loss Control and Claims Personnel. These professionals, along with an easily accessed upper management staff and our corporate philosophy regarding our team approach, provides assurance that our clients have access to experienced professionals to assist as needed. Gehring Group’s standard is to return a call promptly, within 24 hours; in addition, our clients enjoy the ability to always get a message to their service team who may be out of the office either through their cell phones or our administrative assistants.

Gehring Group’s proposed service team consists of highly qualified personnel whose resumes include years of consulting for and servicing public sector clients. The service team proposed includes the following personnel:

Employee Benefits Service Team	Risk Management Service Team
<ul style="list-style-type: none"> • Benefits Consultant: Rommi Mitchell • Sr. Benefits Consultant: Christian Bergstrom • Account Manager: Barbara Houghtaling • Senior Benefits Analyst: Brenda Sweigard • Wellness Coordinator: Joelle Kantor 	<ul style="list-style-type: none"> • Risk Services Advisor: Rodney Louis • Risk Analyst: Paul DeSilva • Account Manager: Thomas Willins • Safety & Loss Control: Stuart Morgan • Claims Manager: Valerie Ensinger

The City’s service team also includes additional staff located nearby, at our Palm Beach Gardens headquarters, to provide additional support to the above service team. These team members include Client Service Specialists who are available to assist employees with complicated claims issues; an Account Relations Manager who assists the Account Manager in coordinating implementations and enrollments; as well as graphics personnel who design the annual benefits guide and additional communications materials including open enrollment posters, wellness brochures, and payroll stuffers.

The City also has direct access to additional staff resources with varying specialties including Kurt Gehring, CEO with 30 years’ experience as a Benefits and Risk Consultant; Kate Grangard, CPA, CGMA, CFO – Certified Healthcare Reform Specialist; Shawn Fleming, CSFS, Senior Benefits Consultant – Certified Self-Funding Specialist; Anna Maria Studley, Director of Market Development with over 30 years’ industry experience; and Kimberly Hall, Analytical Services Supervisor and former Blue Cross Blue Shield underwriter.

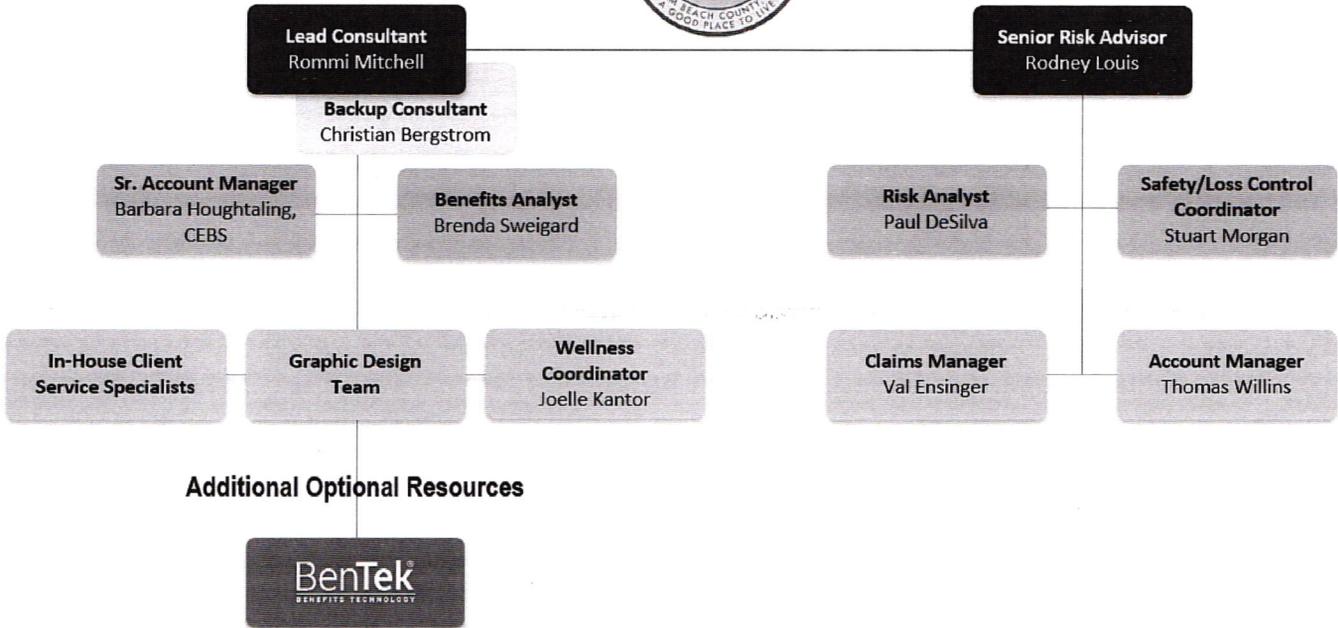
Gehring Group meets all minimum requirements as outlined in RFP and our staff members have the required experience in all areas outlined. Engaged, personalized account leadership is paramount to effective long-term client relationships. You will see that our passion for service shines through daily.

Our service team organizational structure of the team who will manage the project is further represented as follows:



Employee Benefits Service Team

Risk Management Service Team



Employee Benefits Service Team Resumes

Benefits Consultant: Rommi Mitchell

Professional Licenses: Life, Health & Variable Annuity

Education: University of Florida

Degree: B.S., Business Administration

Industry Tenure: 7 years

Responsibilities:

In Rommi's role as Lead Benefits Consultant, she will spearhead strategic and budget planning as it relates to the City's employee benefits program, making recommendations as necessary and providing guidance with regard to compliance with health care reform and other legislation. She will be available as needed for meetings with decision makers and is available to make presentations to executive staff, employee committees and City Council as required.

Qualifications:

A Florida Gator, Rommi Mitchell earned a Bachelor of Science in Business Administration and a Bachelor of Arts in Spanish, graduating Cum Laude from The University of Florida, Gainesville. With a background in the financial services industry, Rommi joined Gehring Group in 2012 as an Account Manager, rapidly proving herself to be a valuable asset to Gehring Group as well as to the clients she serves due to her strong commitment to the client, her advocacy for employees, and her experience in managing both the renewal and implementation process of client benefits programs, with an attention to detail and deadlines. Her success in this role earned her a swift promotion to Senior Account Manager and subsequently Employee Benefits Analyst. She excels in the areas of project management, organizational skills, problem solving and data analytics. She has served as the day to day contact for numerous large group, public sector clients' human resources and benefits staff, overseeing various responsibilities such as coordinating and conducting open enrollments, escalating claims issues and advocating for employees, as well as serving as a resource regarding numerous compliance issues.

Rommi's comprehensive level of client service knowledge transitioned well into to her current role as Benefits Consultant. In this role, she is responsible for coordinating all analytical services functions applicable to client employee benefits programs. She has experience with all types of funding arrangements including fully insured, minimum premium and self-funding and uses her technical knowledge and critical analysis skills to identify areas and ways to maximize plan value. She is supported by several other Gehring Group staff members including account managers and in-house client services representatives and employee advocates to ensure all client needs are met promptly. Well versed in the needs of the City, Rommi also has experience with public sector entities similar in size and scope.

Fluent in Spanish, Rommi is also able to provide additional value with her ability to personally assist employees for whom English is not their primary language.

Public Sector Experience:

Rommi's public sector experience includes but is not limited to working with such employers as the Village of Wellington, Village of Royal Palm Beach, City of Parkland, City of Coconut Creek, City of Deerfield Beach and the Village of Tequesta.

Christian Bergstrom, CHRS, Senior Benefits Consultant

Professional Licenses: Life, Health & Variable Annuity, General Lines Property & Casualty

Certifications: Certified Healthcare Reform Specialist

Carrier Recognitions: Cigna Agent Advisory Council, Florida Blue Agent Advisory Council

Education: University of Texas

Degree: B.S., Public Administration

Industry Tenure: 17 years

Responsibilities:

In Christian's role as Senior Benefits Consultant, he will spearhead strategic and budget planning as it relates to the entity's employee benefits program, making recommendations as necessary and providing guidance with regard to compliance with health care reform and other legislation. He will be available as needed for meetings with decision makers and is available to make presentations to executive staff, employee committees and City Council as required.

Expertise and Qualifications

For the past 17 years, 15 of which spent at Gehring Group, Christian has worked in the insurance arena, focusing on public sector clientele. Familiar with all lines of insurance coverage and funding arrangements, Christian is licensed to transact life, health, variable annuity, and property and casualty classes of insurance in the State of Florida. He earned a Bachelor of Science Degree in Public Administration, Cum Laude from the University of Texas. He was a Fast Track student in Public Affairs and is an alumnus of Pi Sigma Alpha, the national political science honor society. Christian has also earned his CHRS (Certified Healthcare Reform Specialist) designation through the Employer Healthcare & Benefits Congress. As part of Christian's commitment to the community, he is also proud to serve on the Board of Directors for the Homeless Coalition of Palm Beach County.

Christian joined Gehring Group as a Senior Analyst in 2003 charged with analyzing all financial aspects of our clients' fully and self-insured programs. Currently in his role as Senior Benefits Consultant, he is responsible for overseeing all aspects of client service and technical analysis of his large group clients' employee benefits program needs. These include: coordinating RFP development, bidding and compliance during the RFP process, and providing detailed analysis of the bid's analytical data in order for an appropriate recommendation to be made. During the bid and negotiation process, Christian acts as the key liaison between the client and the insurance carrier/TPA, negotiating aggressively on the client's behalf. Christian currently serves as the Senior Benefits Consultant for such large employers as the Palm Beach County Sheriff's Office, City of West Palm Beach, the Martin County Board of County Commissioners and City of Naples and is therefore, well-versed in the services required in the public sector market.

Christian's reputation in the industry has earned him the invitation to sit on the "agent advisory councils" of two of the largest group insurance carriers in the State of Florida; Florida Blue and Cigna Healthcare. He also has an excellent working relationship with the Florida Municipal Insurance Trust (FMIT), Aetna, Humana and United Healthcare. His insurance expertise and real-life experience in advising his clients allow him to provide real time, relevant feedback to these carriers regarding specific programs and plan models. He also maintains close working relationships with other vendors and upholds an unbiased allegiance to making recommendations that best meet the needs and goals of his clients.

Public Sector Experience:

Christian's extensive experience includes employee benefits consulting for such local, large public sector employers as the Clerk & Comptroller of Palm Beach County, Palm Beach County Sheriff's Office, City of West Palm Beach, Village of Wellington, City of Naples, and City of Delray Beach.

Account Manager: Barbara Houghtaling, CEBS, GBA

Professional Licenses: Life, Health & Variable Annuity

Certifications: Certified Employee Benefits Specialist (CEBS), Group Benefits Associate (GBA)

Education: Northwood University

Degree: B.A., Business Management

Industry Tenure: 27 years

Responsibilities:

Barbara Houghtaling will serve as the City's Account Manager, assisting City staff and its employees with day-to-day benefits related issues. She will be a direct contact regarding all service aspects of the benefits program including implementation, open enrollment, employee claim issues, and various compliance issues.

Qualifications:

Barbara Houghtaling earned a Bachelor of Science degree in business administration from Northwood University. She began her career in the insurance industry 27 years ago, having worked with a national insurance agency, as well as a national consulting firm. Barbara brings her years of experience in servicing employee benefit programs, including day to day customer service, wellness program assistance, open enrollment coordination, and compliance assistance with various benefit and HR related topics, to her position as Account Manager at Gehring Group.

In her current position, Barbara's expertise in health and welfare plans as well as her strength in customer relations is a valuable asset to Gehring Group as well as to the clients she serves. She offers day to day contact with the clients, acting as a consultant and assistant to the clients' HR and benefits team. In addition to claims and billing issues, Barbara serves her clients throughout the year with enrollment support, health and wellness fair assistance, new hire orientations and a multitude of other employee benefits program services. Her experience includes servicing various public sector groups similar in size to the City including the City of Margate, Seacoast Utility Authority, Tax Collector of Palm Beach County and Village of Wellington, assisting with all aspects of employee benefits administration.

Public Sector Experience:

Barbara also serves as the Account Manager to public sector groups including the Clerk & Comptroller of Palm Beach County, City of West Palm Beach and Town of Davie.

Senior Employee Benefits Analyst: Brenda Sweigard

Professional Licenses: Life, Health & Variable Annuity

Education: Pennsylvania State University

Degree: B.S., Accounting

Industry Tenure: 20 years

Responsibilities:

Brenda Sweigard will continue to work closely with your assigned Senior Benefits Consultant regarding all aspects of the financial and analytical services functions including the RFP and evaluation process as well as renewal negotiations. In addition, she will monitor available claims utilization and large claims on a monthly basis in order to better anticipate future cost increases and make recommendations regarding utilization patterns as well as providing budget and renewal projections.

Qualifications:

Brenda earned her Bachelor of Science degree in Accounting from Pennsylvania State University, subsequently achieving a Master of Business Administration in Finance from the University of Delaware. Licensed in insurance in several states including Florida, Brenda brings more than 20 years of insurance industry experience to the Gehring Group with her history as a group underwriter for various health and dental insurance carriers. Immediately prior to joining the Gehring Group, Brenda served as Large Group Underwriter with BlueCross BlueShield of Rhode Island; Manager of Underwriting & Reporting at an employee benefits consulting firm in central Pennsylvania; and a Senior Underwriter with BlueCross BlueShield of Delaware.

In her role as Senior Analyst at Gehring Group, Brenda's responsibilities include but are not limited to: carrier relations and negotiations; bid development, submission, analytical review and recommendation formulation; on-going plan review and client reporting; and special projects such as clinic analytical studies and reporting and due diligence. During the bid and negotiation process, Brenda acts as a key liaison between the client and the insurance carrier in conjunction with other analytical team members. With a strong analytical background and expertise in health care benefits, Brenda provides her clients with consistent analytical reviews of claims experience, budgeting information and insight into various plan and funding options.

Public Sector Experience:

Currently serving large group clients ranging from 100 to 10,000 employees, Brenda brings her years of experience and qualifications to provide outstanding service and achieving savings for all Gehring Group clients she services. Such clients include the City of West Palm Beach, City of Coral Springs, Clerk & Comptroller Palm Beach County and the South Florida Water Management District.

Wellness Coordinator: Joelle Kantor

Professional Designations: MCHES, CCWS
Education: University of North Florida
Degree: B.S.H., Community Health, Minor Health Education
Industry Tenure: 5 years

Responsibilities:

Joelle Kantor would be an available resource regarding the City’s wellness initiatives, providing guidance, coordinating structured wellness activities and future planning to accomplish the City’s overall wellness goals.

Qualifications:

A skilled professional with focus in corporate wellness program implementation, Joelle has valuable experience in designing and implementing wellness, fitness, and health improvement programs and promotions. Joelle’s experience involves working with both large and small employee populations, and she is focused on long-term participation and results.

As Wellness Coordinator at Gehring Group, Joelle employs a combination of experience, knowledge, enthusiasm, coordination and empathy to deliver cost saving, achievable, proven, and innovative programs to our clients. During her years working in this specialized field, Joelle has worked in both the private and public sectors and has achieved a reputable resume which includes the planning and coordination of aggressive wellness program initiatives, wellness fairs and biometric screenings for populations of 50 to over 2,000 employees.

In addition to these accomplishments, Joelle holds a bachelor’s degree in Health Science from the University of North Florida, with a Minor in Health Education, and has also achieved the *Masters Certified Health Education Specialist* and *Certified Corporate Wellness Specialist* health and wellness related credentials. Most recently Joelle has obtained her certification as a National Council Mental Health First Aid instructor who is able to proactively provide solutions when addressing increasing concerns around mental health and substance use disorders.

Public Sector Experience:

Joelle serves as a wellness resource for such large public sector employers including the City of West Palm Beach, Village of Wellington, City of Coconut Creek, and City of Lake Worth.

Risk Management Service Team Resumes

Senior Risk Advisor: Rodney Louis

Professional Licenses: General Lines Property & Casualty, Life, Health & Variable Annuities

Education: Florida State University

Degree: B.S., Finance

Years in Industry: 21 years

Association Memberships: PRIMA, RIMS, FERMA, The Council of Insurance Agents & Brokers

Responsibilities:

As the City's primary Risk Services Advisor, Rodney will serve as the team lead for the City's insurance program. The City will benefit from Rodney's vast array of experience working with all of our public sector clients, servicing both their insurance and risk management programs. He has strong experience in servicing governmental entities whose risk programs are insured by trusts, layered markets, or a combination of both.

Qualifications:

Rodney Louis, a Florida State Alumni, has been an insurance industry professional since 1997 and is licensed in property, casualty, life and health products. When he joined Gehring Group as an analyst, he brought with him 13 years of industry experience. His broad experience and extensive licensing provide our Gehring Group clients with an invaluable resource to assist in the development and recommendation of a comprehensive, competitive risk program.

Rodney spent the early part his career working for a national rating firm providing crucial analysis on the stability and creditworthiness of both the insurance and banking markets. Rodney then broadened his scope of the insurance industry by becoming licensed for property and casualty insurance. From 2003-2009, he was a managing partner of a full-service brokerage firm and managed their underwriting, agent development and program analysis divisions.

In 2010, Rodney joined Gehring Group as a Risk Analyst. In his current position as Sr. Risk Services Consultant, he will coordinate and direct all of your risk services including, the strategic and budget planning analysis as it relates to the City's insurance programs or other risk financing instruments; reporting on loss control and safety procedures; contract language review and negotiation; legislative and market updates; policy manual drafting; claims advocacy; safety and liability site inspections and so much more. Rodney's primary function is to ensure that all necessary steps and procedures are accomplished while remaining involved in the continuity and effective outcome of all processes. In addition, he will work in coordination with our safety and loss control personnel to monitor claim reports in order to anticipate future program costs and to make recommendations regarding utilization patterns as well as providing budget and renewal projections. He will also be available as needed for meetings with decision makers and is available to make presentations to executive staff and boards as required. Rodney's distinctive public-sector knowledge and professional experience is an invaluable asset to our clients providing peace of mind when unexpected needs may arise or as questions or concerns present themselves. Analytical, detailed, and proactive – Rodney is a valuable member to the employer organizations he services.

Public Sector Experience:

Rodney's public-sector experience includes managing all lines of Property and Casualty coverage for such public-sector entities as the Martin County Board of County Commissioners, City of Boynton Beach, Keys Energy Services, West Palm Beach Housing Authority, and Palm Beach County Sheriff.

Risk Analyst: Paul H. DeSilva

Professional Licenses: General Lines Property & Casualty

Education: Florida State University

Degree: B.S., Finance

Years in Industry: 31 years

Association Memberships: PRIMA

Responsibilities:

Paul DeSilva will serve as the City's Risk Services Analyst. Paul will be responsible for overseeing all aspects of the analytical services functions including compiling all claims and trend data to design relevant reporting, presenting the City's program to the insurance market and provide evaluation and recommendations on all lines of property and casualty insurance coverages proposed. Paul will assist Rodney with the marketing, renewal, recommendation and presentation of all risk management and property and casualty insurance programs for PBCHA. In addition, he will work in coordination with our safety and loss control personnel to monitor claim reports in order to anticipate future program costs and to make recommendations regarding utilization patterns as well as providing budget and renewal projections. Paul's services include but are not limited to:

- Evaluation of the City's insurance program
- Preparation of insurance specifications
- Analyzing bid responses and evaluation of proposals
- Provide claims analysis reporting and benchmarking data for insurance program analysis
- Contract review and interpretation as necessary or requested

Qualifications:

Paul Desilva also graduated from Florida State University and began his Property and Casualty Insurance career in 1987, working as an underwriter for a National Insurance Carrier. Paul then spent almost a decade working as a workers' compensation auditor, with the National Council on Compensation Insurance (NCCI), before becoming a Commercial Insurance Advisor and Managing Partner of a firm in West Palm Beach. Paul's diverse experience in all facets of property and casualty and workers compensation insurance will provide the City with another vastly knowledgeable resource with over 30 years of experience in risk services and analytics. Paul's professionalism, determination and work ethic are desired attributes that help to foster a clear and effective team approach as we endeavor to deliver a proactive culture of safety awareness and an efficient risk management philosophy to our clients.

Public Sector Experience:

Paul's public-sector experience includes working with such public-sector entities as the, City of Boynton Beach, Village of Wellington, Town of Jupiter Island and Village of Tequesta.

Safety & Loss Control: Stuart Morgan

Professional Licenses: Airline Transport Pilot

Education: Embry-Riddle University

Degree: B.S., Aeronautical Science

Years in Industry: 15 years

Association Memberships: PRIMA

Responsibilities:

Stuart's responsibilities include monitoring, analyzing, and report generation on client loss data for the purpose of identifying hazards and trends in the workplace. He then utilizes this data for use in facilitating safety programs based upon client needs and trends. These reports are also shared with account management and analytical staff for use in the renewal process.

Qualifications:

After graduating with honors from Embry-Riddle University, Stuart Morgan began his career as a commercial airline pilot for one of the major airline carriers. With his 20+ years in the industry, Stuart brings a lengthy background in the aviation safety services arena. He joined the Gehring Group team 15 years ago in 2004 with the responsibility of providing our clients with safety and loss control services.

Stuart assists clients and staff by attending and participating in safety committee meetings to help identify hazards or training deficiencies which may require unique, specialized training parameters. Stuart conducts liability and safety inspections at client facilities to identify potential exposures and to mitigate potential hazards. Afterward, Stuart will generate a report of the inspection analysis for the benefit of departmental management, which includes actionable recommendations for addressing any areas of concern. Through coordination with outside vendors to include equipment manufacturers/ reps, chemical handling specialists, and motor vehicle safety operations, a training program will be developed. Stuart can also work with staff to generate workplace safety manuals. Having access to over 80 public sector entities and public utilities, Stuart can provide proven resource material that may be used to create a tailored workplace safety program that fits each client's own unique needs and culture.

Public Sector Experience:

Stuart has assisted a number of public sector entities in establishing or re-evaluating its safety and loss control program. Such entities include the Village of Wellington, City of Dunedin, Town of Lake Park, Village of Palm Springs and Keys Energy Services.

Account Manager: Thomas J. Willins, CPIA

Professional Licenses: General Lines Property & Casualty, Life & Health

Education: Lynchburg College

Degree: B.S., Business Administration

Years in Industry: 31 years

Association Memberships: PRIMA

Responsibilities:

Tom will serve as the primary Account Manager for the City for all services related to its property and casualty insurance program. Tom will work with Rodney Louis in the marketing, renewal and recommendation for placement of this coverage, providing services that include but are not limited to:

- Completing the review and sign off on policies and endorsements for accuracy.
- Managing policy details, provide loss runs and issue certificates of insurance which require contractual or coverage review.
- Processing client invoices, endorsements; binders, certificates, coverage policies, and audits.
- Processing monthly installments and direct bill invoices, where necessary.

Qualifications:

Immediately upon graduation from Lynchburg College, Tom was aggressively pursued by a large Managing General Agency in South Florida where he developed his insurance marketing and program placement skills. Tom has spent 30 years in the commercial insurance industry and brings a wealth of experience in client services and relationship development, having managed several large corporate policy programs while creating a vast network of associates amongst insurance carrier underwriters who know him to be thorough, concise, ethical and reliable while insistently advocating for the betterment of his clients.

Public Sector Experience:

Tom’s public-sector experience includes working with such public-sector entities as the, City of Boynton Beach, City of Deerfield Beach, Village of Wellington, Town of Jupiter Island and Village of Tequesta.

Name: Valerie J. Ensinger

Professional Licenses: All Lines Claims Adjuster; General Lines Property & Casualty

Education: Palm Beach State College, Legal Career Institute

Degree: A.S., Legal Studies

Years in Industry: 31 years

Association Memberships: PRIMA

Responsibilities:

Val will serve as the Claims Manager for all claims issues involving Liability, Property, Physical Damage and Workers’ Compensation. Val will work hand in hand with Rodney and Stuart to promote a culture of safety at the employee level, assist management to process and follow up on open claims and coordinate with adjusters to bring all claims to an expeditious and cost-effective closure.

Qualifications:

Upon completion of her studies at the Legal Career Institute, Val spent the next 22 years of her career in the legal field as a legal secretary, court reporter and law office administrator. In 2001, Val was hired as a Legal Services Coordinator/Insurance Claims Manager for a national restaurant chain where she was responsible for assisting general counsel with the composition, revision and analysis of all legal documents, correspondences and leases. Val also managed the processing, investigation and follow-up of all workers' compensation and liability claims for over 70 restaurants around the country. Val's wealth of experience working with claims adjusters coupled with her deep understanding of nuanced legal composition, provides our clients with a uniquely talented advocate for the resolution of their liability and workers' compensation claims.

Public Sector Experience:

Val's public-sector experience includes working with such public-sector entities as the, City of Palm Springs, Town of Lake Park, Keys Energy Services, City of Venice and Village of Wellington.

Additional Staff Resources

Kurt Gehring, CEO

Professional Licenses: Life, Health & Variable Annuity, General Lines Property & Casualty, Surplus Lines

Education: Florida State University

Degree: BA – Marketing

Industry Tenure: 30 years

Kurt Gehring is an alumnus of Florida State University and currently serves on FSU's College of Business Board of Governors. An insurance industry veteran with over 30 years' experience, Kurt is an insurance expert licensed in Health, Life, and Variable Annuities, Property and Casualty Insurance, and Surplus Lines License. Kurt has successfully recommended, implemented, and serviced various types of employee benefit, workers' compensation and property and casualty insurance programs, while specializing in the large group market. Recognized for his extensive knowledge, expertise as well as his excellent communication skills, Kurt has been a featured speaker at various conferences on a variety of insurance topics.

Kurt founded the Gehring Group with the mission of providing clients the highest level of service, exceeding not only industry standards, but also client expectations. Recognizing the inherent challenges in servicing organizations with a large number of employees, various contracting parties, and various insurance obligations, the Gehring Group utilizes a unique, team-based approach customized to meet the specific needs of each client. Each Gehring Group employee makes an unprecedented effort to address each situation both promptly and effectively. The success of the Gehring Group is a direct result of this promised and delivered, unparalleled service standard.

Under the guidance and visionary leadership of Kurt Gehring, Gehring Group clients have successfully implemented leading edge concepts such as Consumer Directed Health Plans, Onsite Clinics and Innovative Wellness Programs. In addition, the Gehring Group developed BenTek®, an internet-based employee benefits administration system in order to meet the growing benefit administration needs of its clients. This system allows clients to conduct internet enrollments, transmit electronic eligibility to insurance carriers, and provides employees with access to an "Employee Benefits Center" help site. The Gehring Group's growth and success in maintaining long lasting client relationships is a result of its strong commitment to personalized service to its clients as an independent resource, facilitator, advocate, and advisor.

Kate Grangard, CPA, Chief Financial Officer

Professional Licenses: Certified Public Accountant, Certified Health Care Reform Specialist

Honors: Board Member – The Lord's Place; 2016 Class of "Leadership Florida"

Education: Fordham University

Degree: BS – Business Administration, Public Accounting

Industry Tenure: 25 years

Kate Grangard graduated with honors from Fordham University in 1987 with a B.S. degree in Business Administration with a concentration in Public Accounting. She is a licensed Certified Public Accountant in Florida and has also held licensure in New York. Kate is a member of the American Institute of Certified Public Accountants, the Florida Institute of Certified Public Accountants, and an associate member of the Association of Certified Fraud Examiners.

Kate started her career in public accounting with the Metropolitan Services Group of Price Waterhouse in Manhattan. As an auditor, she worked on a variety of industry clients including financial institutions, insurance companies, and pension funds. After moving to Florida, she continued her Price Waterhouse career in the West Palm Beach office.

Mrs. Grangard also spent eleven years as Vice President of Finance for a Florida based regional restaurant chain. In her position, she developed and managed the accounting, risk management, employee benefits, and information technology departments. In this executive position, she designed and implemented highly successful internal control and risk management programs and formulated and implemented company policies and procedures. In addition, in the finance arena, she successfully obtained senior debt facility commitments and maintained the commercial bank and financing partner relationships. Notably, Kate's achievements in the risk management area while in this position resulted in substantial savings to the company. In managing this department, she gained experience in the property and casualty, general liability, workers compensation, employee benefits, and umbrella insurance sectors. Her ability to first recognize contributing factors to trends and negative experience, and subsequently effectively negotiate and redesign program parameters resulted in substantial savings to her employer.

Kate brings her extensive management, finance, audit and analytical experience, and customer service commitment to her leadership role with the Gehring Group. Kate is a legislative compliance lead on the Health Care Reform Acts for our clients and is respected as a highly regarded speaker on health care reform updates for various conferences and groups. Additionally, as CFO of Gehring Group since 2006, Kate is responsible for overseeing the growth and development of the Company's finances, infrastructure, and staff so that Gehring Group is able to meet its commitment to provide the highest level of customer service to its clients.

Kate is a highly respected and requested speaker, including as Keynote, on healthcare legislation at various public sector conferences including GFOA, SALGBA, FPHRA, FGFOA, and FPELRA. She also authors and presents webinars and seminars throughout the year believing her role to be an educator committed to informing clients regarding compliance and planning. She is a provider for Continuing Education credits for CPA's, insurance agents, and human resources professionals; and her sessions are regularly also accepted for credit for payroll professionals and attorneys.

Kate has always had a strong commitment to her community and to the public sector clientele Gehring Group serves. Kate currently serves on the Health Care Reform committee as part of the legal working group of the Council of Insurance Agents & Brokers; as a member of GFOA's CORBA (The Committee on Retirement and Benefits); and on the Employer Working Group of NAHU (National Association of Health Underwriters). Kate loves her South Florida Community and currently serves on the Executive Board of The Lord's Place, an organization in Palm Beach County dedicated to breaking the cycle of homelessness; is a mentor for Women of Tomorrow; and a 20+ year member of the Jupiter-Tequesta Kiwanis Club. She is also a graduate and active lifetime member of Leadership Florida (Class XXXV).

Anna Maria Studley, Director of Client Development

Professional Licenses: Life, Health & Variable Annuity
Education: Suffolk Community College
Degree: Associates – Accounting and Business Administration
Industry Tenure: 35+ years

A nine-year veteran of serving the public sector here at Gehring Group, Anna Maria Studley is a seasoned professional with 35 years of experience in the insurance industry and has obtained vast experience undertaking many roles in the insurance sector. Her work history includes time as a General Agent and a Consultant, experience with two national insurance carriers, owning and operating a third-party administration company, and experience as Director of Account Management with a national brokerage firm. Her responsibilities have included: providing analysis of benefit plans and claims utilization, oversight of the RFP and evaluation process, management of various funding arrangements, coordination of open enrollments and health fairs, and the handling of escalated member issues and billing reconciliation. Licensed in 26 states, she has also serviced such large employers as IBM and FPL where she managed several multi-state employee benefit programs, performed health insurance claim audits and assisted with the completion of required Form 5500's. Her expertise in compliance issues, state and federal regulations also make her a valuable asset the Gehring Group team and the clients she serves.

In addition, Anna Maria brings invaluable insight and experience from her employment experience with two national health insurance carriers. Her years at these carriers enabled her to gain special expertise regarding the inner workings of an insurance carrier and provided the opportunity for the establishment of significant industry relationships. As Director of Client Development and resource to your Gehring Group service team, Anna Maria is responsible for overseeing all aspects of client service and technical analysis to ensure delivery of the highest level of service with the ultimate goal of achieving both client and member satisfaction. She is supported by several other Gehring Group staff members including account managers, benefits specialists and analytical staff. Most recently Anna Maria has obtained her certification as a National Council Mental Health First Aid instructor who is able to proactively provide solutions when addressing increasing concerns around mental health and substance use disorders.

Anna Maria's experience at Gehring Group includes servicing clients from 50 to 3,500 employees to whom she brings the experience and knowledge to lead each client in its effort of maintaining a cost-effective program. Some of these clients include the Martin County School District (3,000+ employees), Martin County Sheriff's office (600+ employees), St. Lucie County Sheriff's Office (550+ employees), City of Cape Coral (1,600 + employees) and the Citrus County BOCC (800+ employees), to name a few.

Shawn Fleming, CSFS, Senior Benefits Consultant

Professional Licenses: Life, Health & Variable Annuity, *Certified Self-Funding Specialist*
Education: University of Missouri
Degree: B.S., Business Administration
Industry Tenure: 13 years

Shawn began his insurance career in 2002 pursuant to earning his Bachelor of Science Degree in Business Administration from the University of Missouri. As a Financial Representative for Northwestern Mutual, his responsibilities focused on advising clients in the purchasing of Life, Health, Disability Insurance, as well as small business insurance planning. He is licensed to transact Life, Health, and Variable Annuity Insurance

and previously held his Series 6 and 63 Investment License in the State of Florida. In addition, he is recognized for having the “Certified Self-Funding Specialist” (CSFS) professional designation.

Immediately prior to joining Gehring Group in 2007, Shawn worked with a brokerage firm that represented large partnerships, including many Top 25 AMLAW law firms and large advertising partnerships. Shawn’s responsibilities included analyzing current benefit plans for partners and employees, developing RFP’s, and providing plan analysis to clients. While there, Shawn earned a reputation for using his detailed contract, demographic, and product analysis to ensure proper plan design and selection. Shawn has brought his extensive analytical and presentation skills to his position as Senior Benefits Analyst for the Gehring Group.

Approaching 10 years at Gehring Group, Shawn’s focus has remained focused on serving the public sector. He has provided employee benefits consulting services for groups with 50 to 3000 employees, implementing various benefits program strategies and steadily refining his level of expertise in all types of insurance programs and funding arrangements. In addition, Shawn also pioneered Gehring Group’s efforts with regards to onsite clinic/wellness center consultation, a role in which he spearheaded the process for over a dozen Gehring Group clients throughout the state in the successful implementation of an onsite clinic, with additional clients currently in the evaluation and/or implementation process. His expertise in this area combined with his knowledge of the health insurance market makes Shawn a valuable asset to any employer considering managing a self-insured health plan that integrates wellness services via an onsite clinic. Shawn currently serves as the Senior Benefits Consultant for such public sector entities as the City of Cocoa, City of Clearwater, City of Dunedin, Hernando and Charlotte Counties.

Shawn is also well respected as an insurance expert among the vendors with whom Gehring Group maintains a relationship. He was requested to serve and remains a current member of Cigna’s Agent Advisory Committee for the Florida Region which provides him with advanced notice of new product offerings as well as the opportunity to share feedback regarding carrier service issues and make recommendations to improve products and services.

Danielle Shull, Director of Client Experience

Professional Licenses: Life, Health & Variable Annuity

Education: University of Florida

Degree: B.A., Business Administration

Industry Tenure: 15 years

As Director of Client Experience, Danielle is a client advocate, responsible for identifying opportunities in which Gehring Group can continue to meet the short and long term needs of our valued clients. A highly respected and valued member of the Leadership Team, Danielle also sits on the Sales & Marketing Team, assists with team member training, identifies and promotes process improvement, and provides recommendations that enhance the growing needs of our clients. Prior to her current role, Danielle served Gehring Group as the Manager of Account Management Services and Training and prior, a Senior Account Manager for over 10 years, where she successfully developed long lasting client relationships based on a foundation of trust, integrity and outstanding performance. As Senior Account Manager at Gehring Group, she assisted in overseeing the account services team and was involved with all aspects of account management including expediting the resolution of contractual, coverage, billing and claim disputes, planning open enrollments, presenting at employee enrollment meetings, implementing comprehensive wellness programs, as well as organizing seminars and events.

During her tenured career with Gehring Group, Danielle has achieved exceptional client satisfaction. Danielle's extensive experience, high standards, and commitment to both the client and the Company are contributing factors to her success in this position. With the trust of her peers and leadership, Danielle's input and recommendations are highly valued contributions to the ongoing success and growth of the organization.

Danielle is a dedicated leader both inside and outside of the office. Danielle has sat on multiple wellness committees assisting clients with development of a strong worksite wellness programs and currently serves on the Gehring Group Company Event Planning Committee and assisting with the various events of the Company's Helping Hands and Hearts Committee. Danielle also represents Gehring Group on the Marketing Committee of the Council of Insurance Agents & Brokers in Washington, D.C. dedicated to serving the community. She has also been selected as an elite member of Leadership Florida's Connect Class IX, and the Executive Board of the Palm Beach County Women's Chamber of Commerce, for whom she chairs the Giraffe Awards, a highly anticipated annual celebration of women leaders in the community.

Kimberly Hall, Analytics Team Supervisor

Professional Licenses: Life, Health & Variable Annuity

Education: Immaculata College

Degree: B.S., Mathematics/Computer Science/Physics

Industry Tenure: 30+ years

In her role as the Analytics Team Supervisor, Kim Hall will be responsible for overseeing the team performing the financial and analytical aspects relating to the account. She will also be an additional contact regarding all financial aspects of its benefits program.

Kimberly is a tenured professional with extensive experience in the Underwriting and Actuarial Services arena. Prior to joining the Gehring Group, Kimberly spent 28 years in the underwriting department of Blue Cross Blue Shield of Delaware where served as an Underwriting Senior Consultant and then promoted to Tactical Manager where she provided operational management to the entire underwriting department. In this role, she was responsible for developing, evaluating and recommending underwriting strategies designed to increase market share by providing cost effective solutions for clients. She was also involved in conducting analysis of client data and financials, monitoring performance, rate setting strategy, coaching and account level guidance and collaborating between sales, account management and other key internals. As Tactical Manager for over 10 years, Kimberly served as a company-wide resource on matters pertaining to rating and was responsible for reviewing and approving the work output of the entire unit, as well as delivering top-notch consulting work on the most "premier accounts".

Kimberly Hall earned her Bachelor of Science Degree in Mathematics/Computer Science/Physics graduating Sigma Zeta Math/Science Honor Society from Immaculata College, Pennsylvania. Upon her move to Florida, Kim joined the Gehring Group team in early 2015. Having worked with Local and National governmental accounts, her level of expertise has proven and invaluable resource to our team.

Tab 3:

Technical Proposal

The technical proposal should address all of the points outlined in the Request for Proposal. The proposal should be prepared simply and economically, providing a straightforward, concise description of the proposer's capabilities to satisfy the requirements of the Request for Proposal.

Submit detailed information on how Proposer plans to accomplish the required scope of work, including detailed information as applicable.

Responses shall be in sufficient detail and include supporting documentation, as applicable, which will allow the Selection Committee to complete a full review and score the proposed scope of work.

II. PROPOSER SERVICES:

- A. **Monitor the programs' operations throughout the year to ensure that benefit providers are meeting all customer service requirements and standards.**

Gehring Group will conduct meetings with the carriers in order to monitor plan performance and in order to identify any service issues. Gehring Group is cognizant of how unresolved issues and poor performance can affect the client. Therefore, Gehring Group is proactive in our monitoring of plan performance so that there are no unforeseen circumstances and that report findings are entirely accurate when presented to the City. In addition, as part of our continued service, Gehring Group is able to conduct employee surveys and/or focus groups to determine employee satisfaction.

- B. **Assist in the revisions of Flexible Benefit Plan Document.**

Gehring Group will work with our Employee Benefits Attorney partner to review the City's existing Flexible Benefit Plan Document. Gehring Group will check that required language is in place and assist in remediating any gaps or missing information. We will also work with the City to include optional additional information as it pertains to the City's administration of pre-tax benefits to ensure it is a concise and complete representation of the program offerings and guidelines. We can work through this review and update with the existing plan document administrator or suggest use of an alternative vendor to meet the City's needs.

- C. **Provide on-going administrative support, as required, by acting as a liaison between the City and providers to assist with resolving claim disputes, contract administration and interpretations, and other issues.**

Gehring Group's services include ongoing benefits administration support as well as assistance to employees with provider and claim issues. We often meet with employees individually to facilitate a quick resolution to any claim issues they may be experiencing. Oftentimes, Gehring Group staff acts as the intermediary between the employee, provider and insurance carrier, to expedite the process. Consider your Gehring Group team as a true extension of your HR and Benefits staff. Supporting our clients' needs is a fundamental objective at Gehring Group. We take the role of advocacy to heart when representing your employees on claims issues, and we advocate for the organization when

negotiating your renewal and communicating with all vendors. Gehring Group will coordinate with vendors to resolve issues on delivery, enrollment, interpretations and other contract issues.

D. Provide dedicated personnel as a primary contact for managing the account relationship with the City.

Gehring Group employs a team approach to ensure that all clients always have an available resource. Each team includes a Senior Benefits Consultant, a Benefits Consultant, three account managers, two employee benefits analysts, wellness coordinator and various support staff including in-house client service personnel and graphic designers. Your Lead Consultant, Account Manager and Employee Benefits Analyst are available for all on-site meetings and take an active role in the servicing of all aspects of your group. Clients are also assigned a Client Service Specialist located at our Palm Beach Gardens headquarters who serves as an employee advocate and additional resource for questions and claim issues. Our Risk Management team includes a Risk Services Advisor, Risk Analyst, Account Manager, Loss Control and Claims Personnel. These professionals, along with an easily accessed upper management staff and our corporate philosophy regarding our team approach, provides assurance that our clients have access to experienced professionals to assist as needed. Gehring Group’s standard is to return a call promptly, within 24 hours; in addition, our clients enjoy the ability to always get a message to their service team who may be out of the office either through their cell phones or our administrative assistants.

Gehring Group’s proposed service team consists of highly qualified personnel whose resumes include years of consulting for and servicing public sector clients. The service team proposed includes the following personnel further detailed in **Tab 2** above:

Employee Benefits Service Team	Risk Management Service Team
<ul style="list-style-type: none"> • Benefits Consultant: Rommi Mitchell • Sr. Benefits Consultant: Christian Bergstrom • Account Manager: Barbara Houghtaling • Senior Benefits Analyst: Brenda Sweigard • Wellness Coordinator: Joelle Kantor 	<ul style="list-style-type: none"> • Risk Services Advisor: Rodney Louis • Risk Analyst: Paul DeSilva • Account Manager: Thomas Willins • Safety & Loss Control: Stuart Morgan • Claims Manager: Valerie Ensinger

E. Meet with the City Contract Coordinator, or designee, throughout the year as reasonably necessary (minimum is quarterly).

Our team will meet with City Staff regularly in order to monitor plan performance and to identify any service issues. We schedule meetings at least quarterly to review claims experience and prepare budget projections for upcoming renewals. Your Account Manager is also available to review plan benefits and assist new employees in becoming familiar with the plans offered by the City and enrolling via the BenTek online portal. You Account Manager also meets with employees on an individual basis to help them resolve claim issues or just to answer any questions they may have. In addition to plan monitoring and new hire orientations, members of your Gehring Group service team also attend impromptu meetings with staff to review other issues such as Wellness program strategy, benchmark survey data, domestic partner and overage dependent imputed Income administration, Clinic Return on Investment analysis (if applicable), Health Care Reform (Affordable Care Act) compliance training and planning sessions, and much more.

- F. **Coordinate annual audits of City's benefits plans and associated vendors and prepare annual financial reports on the results of the completed plan year.**

As part of our comprehensive service, Gehring Group produces various types of reports to track plan performance, monitor large claims and future budget planning. Based on our review of the City's claims experience and performance, we are better able to strategize and make recommendations for relevant cost saving opportunities.

- G. **Prepare and deliver any necessary reports to the City Contract Coordinator, or designee, including but not limited to, reports showing claims experience at intervals acceptable to the City.**

Gehring Group reviews claims utilization reports and other pertinent information from service providers in order to analyze claims trends and anomalies on a monthly basis. We make recommendations based on our analysis and will present them to the City for review and consideration. As previously stated, Gehring Group schedules meetings at least quarterly to review the City's available claims utilization and prepare budget projections. Additional meetings also take place as needed throughout the year to review other information such as large claims data, wellness initiatives, clinic return on investment figures and other cost items that may impact the performance of the City's employee benefits program.

- H. **Provide advice and assistance in the review of the City employee health and medical benefits program on a continuing basis to ensure that those plans are in compliance with state/federal requirements and their adequacy of benefits with respect to other plans.**

Gehring Group has taken a proactive stance and is consistently monitoring the current events taking place amidst the current fast-paced legislative environment. Gehring Group will provide the City with updates regarding any changes applicable to the City's benefits programs and assist in planning and preparation to remain in compliance with all legislative requirements. To aid in this effort, Gehring Group provides educational seminars and webinars to our clients to adequately prepare for any new requirements and benefit changes associated with Health Care Reform or other legislation.

- I. **Track, monitor and provide information on changes in, or any pending or new legislation in the applicable state and federal laws to the City Contract Coordinator, or designee, as well as any employee benefit and funding trends that may affect the benefits program, as well as HIPAA, COBRA, FMLA, etc.**

At Gehring Group, we take the position that we are a resource to our clients and not just a facilitator, so we embrace the learning and dissemination of information. We educate our clients regularly by holding on-site and local client seminars, hosting topic specific compliance webinars, authoring easy to read succinct newsletters and email updates. Gehring Group is recognized within the industry as experts in the employee benefits field. As part of our commitment to keeping our clients informed and educated, Gehring Group also hosts an annual two-day *Insurance Education, Innovation, and Excellence Summit* specifically for Public Sector organizations. During the summit, we provide engaging sessions on Leadership Training, Wellness, Legislative/Compliance Updates, and Innovation and Trends in Employee Benefits and Risk Management. We also host semi-annual *Benefits Administrator Training* sessions for our clients' benefits administration staff during which we provide additional education on such topics as the basics of coverage types, plan year administration, the RFP and purchasing process, notional accounts, best practices, statutes surrounding Sunshine Laws, benefit program reporting, benefits program and ACA compliance, and many other topics based on our clients' input. This is

another value-added service Gehring Group provides to our public sector clients as part of our comprehensive services.

Gehring Group also provides *Think HR* to all clients **at no additional charge**. *Think HR* offers a one-stop resource for quick answers to thousands of human resources and employee benefits questions covering such issues as record-keeping, employment law, wages and withholding, workers' compensation, harassment, ERISA, COBRA and FMLA. *Think HR* provides you with easy and immediate access to expert HR advisors who will provide information and answers in a timely manner to minimize the exposure and risk associated with legal and regulatory matters. These answers are provided via phone, web or email, followed up with a written response to summarize the issue and result. This services also includes over 200 safety training courses and the ability to assign and track completion of training.



ThinkHR Live includes:

HR Hotline – Immediate, unlimited help from PHR and SPHR Advisors via phone or email.

- Phone access to HR advisers anytime Mon-Fri, 9am-8pm EST
- Written/email follow-up on complex issues or researched matters
- National and regional expertise

HR Library – Immediate access to HR resources to solve your HR concerns.

- Thousands of forms, documents, tools and checklists for every HR department
- Job description builder and salary benchmarking tools

Learn Pro – More than 200 online training courses that ensure compliance, reduce risk and drive employee engagement.

- Intuitive administrative dashboard
- Risk and Safety content
- Robust reporting

Gehring Group provides *Think HR* to all clients at **no additional charge**. Please refer to **Exhibit F** for additional information regarding ThinkHR and the online safety training courses available.

Gehring Group employs several methods of informing our clients about changes in federal, state, and/or local laws. These include:

a. Gehring Group Newsletters

Gehring Group provides you with updates regarding any changes in applicable laws and how they might affect your benefits program via our Gehring Group newsletters which are distributed via email and posted on our client portal. Examples of our newsletters are included in **Exhibit E** for your review.

b. Gehring Group Client Portal

Our client portal website allows us to post our newsletters as well as legislative updates, documents and webinars for clients to review, so that as the landscape of health care reform evolves, we can ascertain that they have timely access to relevant documents and analysis to help them navigate through this period of change.

c. Client Seminars/Webinars

During this time of legislative change, Gehring Group has taken on the role of becoming an educational resource for our clients by hosting several informative seminars on relevant topics. Each year, we host several client seminars/webinars on the topic of health care reform as well as our annual *Insurance Education, Innovation, and Excellence Summit*, in order to ensure that our clients have all the information needed to be adequately prepared for any new legislation and are comfortable in their understanding of new requirements. (Sample included in **Exhibit D**.)

d. Face-to-Face Meetings

Last but not least, Gehring Group will make a point to meet with clients face to face to address issues or opportunities specific to that client. Since Gehring Group sits on the agent advisory councils of many of the major insurance carriers in the state, we are often the first to be informed of new health plan trends and product offerings resulting from the new legislative mandates and can therefore keep our clients well informed of any programs or potential new cost saving opportunities. In addition, we meet with each client to address any changes in state or federal regulations that may affect them.

J. **Advise and assist the City as requested with:**

- **Writing employee benefits plan modifications and/or new benefits plans and any required amendment approval process.**
- **Submission of written reports and other documents as required by the state and/or federal government.**
- **Coordination of the annual employee wellness fair.**

All of the above services are included in Gehring Group's comprehensive service model:

- Your Gehring Group team is intricately involved in any resulting plan changes or modifications in order to ensure maximum benefit to the City. Having already implemented many cost-saving solutions, including but not limited to; disease management programs, risk assessments, wellness

initiatives, and carve out programs, Gehring Group has the expertise and know how to assist with these cost saving programs.

- Should the need arise, Gehring Group is prepared to assist with the submission of written reports and other documents as required by the state and/or federal government.
- Your Gehring Group team is available to coordinate and attend the City's annual Employee Wellness Fair. This includes contacting current and potential vendors as well as reaching out to local community resources that may be available to the employees of the City.

K. Perform special projects as requested by the City, including but not limited to:

- **Development and assistance in the implementation of new insurance plans.**
- **Assistance with adjudication of specific claims as requested by the City.**
- **Recommendation of alternative benefit designs or delivery systems as dictated by emerging plan costs for benefits practices.**

All of the above services are included in Gehring Group's comprehensive service model:

- It is our goal to partner with the City to ensure that the entity is able to obtain the most comprehensive and cost-effective employee benefits program and take advantage of all innovative and emerging market trends.
- We currently assist with the adjudication of specific claims as requested by the City Staff.
- Lastly, Gehring Group has always embraced innovative and creative ideas. We will continue to evaluate all program alternatives and emerging market trends while consistently adhering to best practices.

L. Ensure personnel availability for meetings, phone calls, and e-mail correspondence as required.

Gehring Group personnel are available for meetings, presentations, phone calls, and e-mail correspondence as required. Due to our close proximity to Greenacre's City Hall, we are readily available for meetings with minimal notification. Gehring Group ensures that the City will have the necessary access to Gehring Group staff in order to assist them with their insurance needs.

M. Maintain confidentiality of City records and data where applicable under federal and state laws.

HIPAA compliance is at the core of our processes and systems engineering which starts with executing Business Associate Agreements with clients, carriers and other applicable vendors, utilizing "secure" email to transmit sensitive data and regular password and security updates. Gehring Group has implemented strict controls designed to protect customer data and ensure data availability and conducts an annual HIPAA risk assessment via a third-party authorized HITRUST CSF Assessor. Through the use of redundant communications infrastructure, processing environment, access controls, monitoring controls, and security policies/procedures, Gehring Group and BenTek are able to provide stable and secure services to its customers.

Gehring Group implements a comprehensive security program that offers a high level of protection commensurate with the value of the assets. The information security program provides protection against unauthorized access, disclosure, modification, or destruction, as well as to assure the availability, integrity, usability, authenticity, and confidentiality of information. This applies to all systems that manage or store data. Gehring Group's security program defines access rights and privileges and protects assets and data from loss or inappropriate disclosure by specifying acceptable use guidelines for users, operations staff, and management. The Information Security program also

provides guidelines for external connections, for data communications, for connecting devices to a network, and for adding new software to systems. As part of the program, the responsibility and accountability for its implementation has been established. Our Palm Beach Gardens facility has a dedicated computer room with dual redundant Internet connections and redundant firewalls. Gehring Group leverages elastic SAAS cloud services from both Microsoft and Amazon to deliver secure, reliable and highly scalable business computing solutions with no capacity or location limitations. Gehring Group has also executed Business Associate Agreements with both Microsoft and Amazon and highly secured and auditable systems with least privilege configurations. In addition, data encryption is systematically enforced on all mobile computing devices including laptops, tablets and smart phones.

Gehring Group understands and remains in full compliance with the Privacy and Security regulations as well as the regulatory landscape specified by HIPAA legislation and federal and state privacy laws and requires all employees to complete an annual HIPAA training program to ensure an effective company-wide understanding of each employee's responsibility relating to data privacy and security, and ethics and integrity. These training protocols provide employees with an understanding of the importance of protecting the confidentiality of client data. Such training and policies are part of our comprehensive corporate compliance privacy program.

N. Resolve claim disputes. Coordinate resolution with carriers on all issues including, but not limited to claims, coverage, enrollment, and billing.

Your Gehring Group service team will maintain continuous communication throughout the plan year to provide support to staff with administrative, legislative, enrollment, claims and billing questions. Gehring Group is available to assist our clients' staff and employees with the resolution of claim inquiries and other issues such as policy interpretation. Members of your service team are not only available to benefits administration staff and decision makers but are also directly accessible by employees and retirees. We are available to assist the City and its employees in the resolution of unresolved claim issues. In addition to your assigned account manager, Gehring Group also provides three in-house Client Service Specialists specifically for this purpose. These staff members are available to help employees work through claims issues by analyzing the issue and working with the carrier claims department or service representative as well as the provider's office to seek resolution. The internal Client Service Specialists are also intricate in helping to resolve escalated claims issues by assisting with writing appeal letters in the event a claim has been denied.

The following includes two examples of Gehring Group's intervention that resulted in significant savings to employees of two of our public sector clients:

1. Assisting an employee in resolving \$19,000 of denied claims. The employee's dependent child had a specific surgical procedure and was billed over \$19,000. The claims were denied because the carrier claimed a lack of medical necessity. Our team worked closely with both the provider and the insurance carrier to provide the medical necessity information and documentation in order to have the claims reprocessed and paid, resulting in the employee only owing his \$500 deductible and a \$150 facility copay.
2. The dependent of an employee was in an accident while on vacation and received emergency care out of state. After the surgery, he received a "boot" from an out-of-network durable equipment provider. The carrier denied this claim, stating that it was considered a non-covered service and the member was then billed \$966. Our team worked with the employee

to write an appeal letter on the member's behalf and provided all medical documentation for the carrier to reconsider covering the expense. The appeal was approved and this claim for \$966 was processed and paid in-network at 100%.

Our team will follow up with the applicable carrier claims department or service representative and assist in gathering all required information and documentation and continuously follow up throughout the appeal process. They exhaust all avenues in their efforts to bring each employee issue to resolution.

O. Attends Open enrollment meetings as the presenter or co-presenter to communicate plan design, changes, updates, etc.

Our team is available to be onsite and assist with the City's annual open enrollment. We are available to help coordinate and conduct employee and retiree informational meetings, create and present PowerPoint presentations and communicate benefit plan designs, changes and program updates. In addition, we can provide additional licensed staff to attend meetings at multiple locations and time slots if necessary.

P. Perform other related services on an "as-needed" basis.

Gehring Group will act as a resource to the City in all areas related to the employee benefits insurance field and are available to assist the City and its employees on an "as needed basis". In addition to your assigned account manager, members of your Gehring Group service team to back each other up as needed.

Q. Assist with reconciling monthly bills as needed.

Gehring Group will serve as intermediary with carrier/vendor billing inquiries and reconciliations as needed. Gehring Group will contact carrier/vendor on the City's behalf to correct premium billing discrepancies. We will also confirm billing adjustment details and ensure that coverage changes resulting from qualifying events are properly billed.

III. GENERAL PROPERTY, CASUALTY/WORKERS' COMPENSATION AND AUTOMOBILE INSURANCE:

A. Assist with establishing written policies and procedures for professional liability claims.

As part of our on-going services, we will work closely with City staff to create and/or update policies and procedures for a wide range of subjects. With regards to professional liability claims, we review all applicable carrier or Trust provisions, deductibles and/or retentions, and provide the City with a draft policies and procedures manual for the reporting of, and ultimate processing of professional liability claims.

B. Assist with establishing property loss, incident and accident reporting procedures.

Gehring Group takes the lead coordination role in the handling of property claims. Contact with Trust adjusters occur no less than quarterly; incidents and accidents detailed in our customized reports will be provided to City staff bi-monthly, following scheduled safety committee meetings. Our services are tailored to client needs and include reporting of all claims over deductibles and/or retentions to the appropriate carriers or Trusts. Once a property claim file is established, the Gehring Group works closely with the Trust, TPA, and/or other governmental agencies to obtain the most advantageous outcome for the City.

C. Provide the City with various program options including but not limited to; limits, coverage, retention levels, terms, conditions and payment options.

As Gehring Group customized loss reports are updated bi-monthly, your Gehring Group team of risk management professionals, continually review claim thresholds to determine where increases or decreases in deductibles may be appropriate. When feasible, renewal proposals are requested with various coverage options, along with potential credits offered for increasing risk and retention. All potential changes to coverage terms are presented to staff for consideration to determine budgetary needs and constraints, as well as senior management philosophies on funding options. Payment terms and conditions are reviewed and discussed amongst the carriers and Trusts providing coverage to the City.

D. Provide training and education to City Contract Coordinator, or designee, working with the City regarding risk management and reporting procedures.

Gehring Group has provided P&C Insurance 101 classes to a number of our clients' senior management teams and insurance committee members. As an extension of the safety and loss control services provided, Gehring Group provides continual training and education to staff regarding risk management principles and considerations. This is accomplished through attendance at bi-monthly safety committee meetings, as well as annual on-site audits of departments, facilities and public properties for the purpose of risk assessment.

E. Work with City Contract Coordinator, or designee, to research losses, accidents, incidents and claims.

As an ongoing extension of our services, Gehring Group works closely with claim adjusters and staff to research specific causal factors and evaluate frequency and severity trending. A thorough claims examination assures the City's ability to pursue subrogation, mediation or claim denial. Collectively

these efforts work to identify and mitigate potential exposures as well as ensure the appropriate policy responses for each unique type of coverage.

F. Provide assistance to City Contract Coordinator, or designee, with initial claim loss review and coordination.

Gehring Group's team of risk management professionals is available to review initial claims scenarios and potential notification to the insurance carrier or Trust. We routinely ask for and review work orders, as well as policies and procedures to determine if the claim has any potential for recovery. Depending upon the level of participation requested by the client, Gehring Group staff can coordinate the initial reporting protocols and perform follow-up claim reviews with the appropriate adjusters no less than quarterly, or until the claim reaches closure.

G. Review losses, accidents, claims and incidents upon request from the City Contract Coordinator, or designee.

Your Gehring Group risk management team reviews monthly loss data for all claims to provide periodic custom reports. Historical summary reports and detailed claims injury analysis are just several used to help identifying injury trends in the workplace. Claims are scrutinized individually to carefully identify areas such as stagnancy, lag time, and reoccurrence. Thorough accident report reviews and investigation are the basis for our hazard threat assessment and safety recommendations.

H. Assist in claim filing and notification to insurance carriers.

Gehring Group staff will assist in the formal filing of claims and provide notification to the appropriate insurance carrier or Trust as requested as well as follow-up on individual submitted claims to ensure timely notification to carriers.

I. Act as liaison to adjuster to facilitate closing of claims.

Claims are individually monitored for progression to ensure rapid closure. Periodic adjuster updates are requested and consolidated into our open claim reports, designed to assist staff in monitoring progression. Reserves are carefully reviewed, questioned when necessary, and tracked for continuity.

J. Assist with restitution recoveries and in-house subrogation as needed.

Gehring Group will assist in the pursuit of restitution recoveries and in-house subrogation where possible. Dependent upon the level of risk or retention, our services would entail the coordination of recoveries through the adjusting team assigned by the carrier or Trust that is providing the coverage or reinsurance associated with a particular line of coverage.

K. Provide claims services on behalf of the City as it relates to hurricane damage and/or natural disaster on an as needed basis and claims mitigation.

Gehring Group has been intimately involved with our municipal clients as it pertains to claims and recovery services following the various hurricanes over the past 20 years. Our staff members were on the ground shortly after the storms working with our clients to document losses and provide insurance policies to FEMA representatives which helped to speed up the recovery process, and importantly, to

obtain upfront monies to assist in contracting with vendors and securing sites from further loss. Gehring Group staff remains involved throughout the entire process, until FEMA has audited all project worksheets and has provided a close out of all open requests for reimbursement, which could take several years to accomplish. Further, Gehring Group's role as liaison allowed our clients' staff to focus on the process of reopening facilities, knowing that its trusted partner was working diligently to ensure accurate schedules were on file, and that deductibles and out of pocket dollars were in accordance with policy terms and conditions.

L. Assist with the quarterly safety committee meetings, safety inspections, safety training and all aspects of safety administration.

Your assigned safety/loss consultant will assist City staff by attending and participating in regular safety committee meetings, safety inspections, safety training, safety grant application, safety manual revisions, and all aspects of safety administration. Our primary focus is to identify hazards or training deficiencies and provide recommendations along with coordination of specialized training.

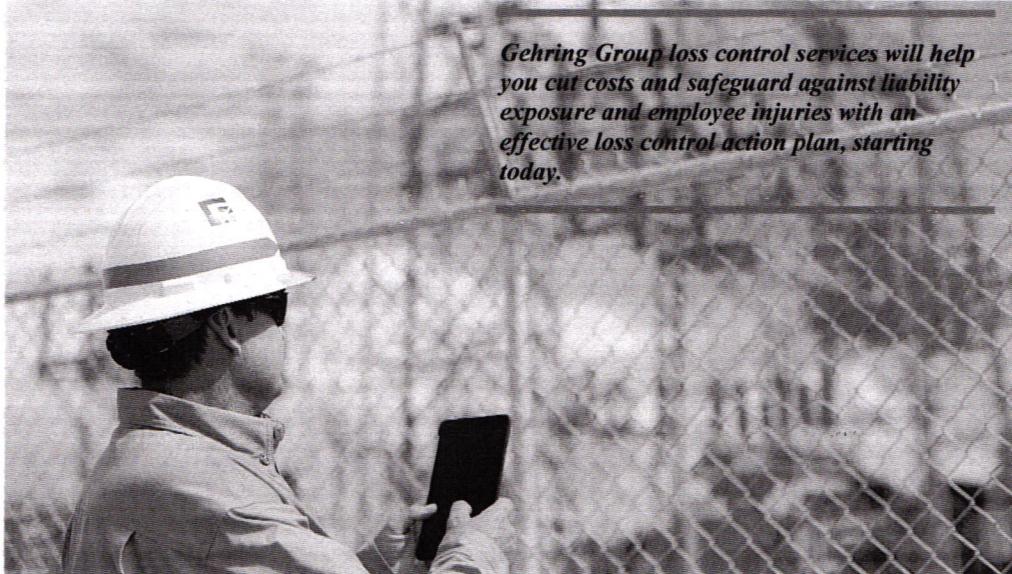
Gehring Group has partnerships with various learning platforms such as Summit Training Source, Health & Safety Institute and Think HR, to offer various OSHA certified safety-related training courses, specific to municipal employees. Each interactive training course addresses specific OSHA CFR's encountered in the workplace. Certificates of completion along with training records are maintained in electronic format for administrative tracking. Several of our municipal clients have experienced a significant impact in reducing and maintaining favorably low Experience Modification Factors', which translate into monetary and qualitative benefits.

Gehring Group selectively utilizes the resources of various outside vendors such as the National Safety Council and Florida League of Cities to supplement safety programs. FMIT risk control services offer still another host of comprehensive safety services. We selectively research and recommend the most suitable training available. We can also conduct safety presentations applicable to all City employees. Each one-hour presentation is typically hosted on multiple occasions to canvas the entire employee population.

Gehring Group can also provide assistance with internal loss engineering through the experienced team efforts of your Risk Services Advisor, Risk Management Consultant and Safety Officer. With a combined 54 years of experience, your team will be able to tailor solutions that will empower the City of Greenacres to effectively reduce risk and maintain business continuity. We conduct an assessment involving occupancy, natural disaster and security hazards that will help you to build an effective internal loss prevention program to protect your employees, the general public and your operations. Some of our solutions for assessing and managing losses include:

- Authorized inspection and assessments
- Project planning and design review
- Fire protection planning and review
- Business impact analysis, business continuity planning and supply chain analysis
- Provide written loss control policies and procedure templates
- Provide loss control training and education to management and supervisory staff
- Update loss control programs as necessary
- Act as liaison to loss control inspections with outside examiners
- Provide written safety procedure templates as requested

- Provide safety training and education to supervisors and employees
- Conduct monthly/quarterly departmental safety meetings as required
- Provide literature and topics for monthly safety meetings



Gehring Group loss control services will help you cut costs and safeguard against liability exposure and employee injuries with an effective loss control action plan, starting today.

IV. LEGAL ADMINISTRATION SUPPORT AND LOSS MANAGEMENT:

A. Coordinate with City's legal counsel as requested.

Gehring Group will coordinate with the City's legal counsel as requested in a timely manner to assist in claims documentation, litigated claims and/or claims resolution.

B. Assist the City in proper management of information regarding losses.

Gehring Group's claims professionals take a proactive role in all facets of the claim process and ensures that your claims are given the prompt attention they deserve. From successfully contesting a carrier's denial of coverage to challenging the amount payable or disputing assigned reserves, we are on your side. Gehring Group currently utilizes a web-enabled data recording and analytics system. Our system is able to collect, aggregate and correlate data to clearly depict and predict the prevalence and true costs of chronic loss trends, gauge the common risk factors and identify unrecognized factors to prevent negative impacts to the bottom line and to keep employees safe.

C. Provide expert assistance in the settlement of major claims and losses.

Gehring Group utilizes our years of experience working with public-sector clients, their varied standard exposures respective to their operations and demographics, or highly unusual and unpredictable occurrences. Our focus on public-sector and our large public-sector client base also provides us with the ability to access benchmarking data that would be difficult for an organization who did not specialize in this sector to find. Through our experience and direct access to public-sector information, we are able to reference recent claims settlements, court decisions and successful denials in our reviews and recommendations for our clients. Further, our first-hand involvement in advocating and mitigating claims for our clients has helped us to build an extensive library of procedural manuals, documents, forms and memos that can be customized to meet the individual needs of all our clients. These resources, claims and settlement data, sample documents, and data reporting are available to benefit all our clients.

D. Serve as Liaison between the City and the insurance carriers to assist in the timely and proper resolution of claims.

Our claims administration and analytics teams work hand-in-hand to receive, monitor, analyze and provide reports regarding claims trending and predictive analytics. We have good working relationships with our carriers' adjusting staff, which involves a mutual respect among claims professionals who work to provide coverage to our clients while controlling expenses. They respect our industry knowledge and polite persistence regarding our client's claims processing.

E. Assist the City in periodic evaluation of claims handling and administration and evaluation of reserves for self-insured retentions.

Our claims professionals continually monitor the status of claims and request updates from carrier adjusters in order to provide information to our clients as needed or on a schedule that best suits you. We will coordinate and/or facilitate regular claims review meetings between the City and the carriers' adjusters in order to keep abreast of the claims status and to maintain the accountability and integrity of the carriers ongoing efforts to close open claims files. Furthermore, our Analytics team has access

to many public-sector clients' data to help generate benchmarking which can be used, along with claims experience data and deductible costs, to analyze any and all possible retention options.

F. Comment and make recommendations regarding major losses incurred by the City during the previous and current policy periods.

Gehring Group will obtain and analyze systematic reports of major claims and other pertinent information from service providers so that major losses and claim trends can be identified and recommendations can be made to the City for corrective action.

G. Assist in any other support role as may be necessary or requested by the City Contract Coordinator, or designee.

Gehring Group will assist in other support roles applicable to the scope of work under this contract.

V. ANALYTICAL SERVICES:

A. Provide projected coverage costs for budgetary purposes.

As an ongoing extension of our services, Gehring Group works with our clients prior to budget deadlines in order to project anticipated costs for insurance programs. We not only look at loss runs and claims history, but also look to the market and industry trends to determine where our clients may see an increase in premium and where reductions can be obtained. We can also be involved in budget meetings and make presentations to insurance or finance committees, as requested.

B. Review quarterly losses and assess reserves with City Contract Coordinator, or designee, as necessary.

Gehring Group routinely completes a quarterly analysis reviewing quarterly losses and assesses reserves with adjuster; this invaluable service will ensure that there are no surprises to the City as the end of the year approaches.

C. Assist with annual property appraisals and assist with coverage issues resulting from the same.

As requested, Gehring Group can assist in obtaining quotations for annual property appraisals and is a leader and proponent of the need for accurate and concise property schedules. A Maximum Potential Loss study should also be requested in order to validate the total amount of insurance purchased. A post appraisal review is traditionally scheduled with staff to determine items that may be added to insurance coverages or self-funded by the City.

D. Review contracts for coverage sufficiency.

Gehring Group's risk management staff regularly reviews contracts for coverage sufficiency. In many instances, we work directly with purchasing staff in reviewing insurance coverages by scope of service being requested, as well as identifying potential areas of concern related to third party liability.

E. Review certificates of insurance to ensure adequate levels of coverage.

Gehring Group staff reviews certificates of insurance to ensure adequate levels of coverage. This is a standard component of our agency services.

F. Assist with compilation of property schedules.

In working together with City staff, we assist in the updating or compilation of property schedules based upon additions and deletions reported to our office. We also ensure that the carriers and Trusts are working from accurate schedules and that endorsements are processed and applied correctly.

G. Assist in the production of competitive solicitations for property, casualty/workers' compensation and automobile coverage and other coverage(s) on behalf of the City.

RFP and marketing services are included as a core component of our brokerage services. During the renewal process, we present our clients loss history, funding theories, and safety culture to the commercial insurance underwriters in order to obtain quotations from the marketplace. By remaining independent and not having any interest in any carrier, trust or captive insurer, we are able to bring all available options to the table for consideration. Gehring Group is well known for its thorough, in depth, evaluation spreadsheets which provide a complete comparison of existing versus proposed coverage terms and conditions. These evaluations confirm that your program has been reviewed in great detail, and that there will not be any concerns regarding gaps or duplications in coverage. Further, these documents become a main component of the renewal recommendation which is presented to senior staff, council, commission and/or board for formal approval.

H. Assist the City in the evaluation of solicitation responses and related matters consistent with the needs of the City.

Gehring Group staff members are known for their detailed evaluations of bid responses and break it down into an easy to read format that allows all parties to compare proposed coverages against expiring policy terms and conditions. When requested, Gehring Group has also provided a line-by-line evaluation review to insurance committees, and staff members to ensure that all parties understand the coverage's being purchased and the attributes presented by agents, carriers and Trusts.

I. Prepare written recommendations for coverage.

Gehring Group prepares written evaluations for presentation to staff for inclusion in all senior management renewal decisions and become a part of the agenda item summary packet provided to Council for formal approval. A written recommendation accompanies our evaluations and provides specific details on coverage recommendations. These recommendations consider coverage terms and conditions, loss history, and pricing.

J. Present evaluation recommendations to management, staff and the City Council as needed.

As stated above, our full evaluation, accompanied by a written recommendation is provided to City staff and Council in order for a renewal decision to be determined. Gehring Group is available to attend senior staff meetings and will be on hand at Council meetings to give presentations, review coverage proposals and answer questions Council may have.

- K. Have an account executive(s) assigned to the City's account that will be responsible for communication with the City. The individual, along with any team members, must be available on a daily basis to the City for advice and consultation on Program related issues and concerns as they arise.**

Gehring Group employs a team approach to ensure that all clients always have an available resource. Our employee benefits and risk management service teams are available to assist the City on a daily basis. With backup personnel at our Palm Beach Gardens headquarters, it is our goal to ensure that calls and emails are answered in a timely manner, most within a 24-hour time period. In addition, we work closely with other Gehring Group departments to ensure that there are no gaps or duplications of service being provided. A detailed listing of employees assigned to the City is included in **Tab 2: Experience & Qualifications**.

- L. Review any insurance company audits for accuracy.**

Gehring Group scope of services includes the annual review of workers compensation audits for accuracy, not only in premium due, but in classification codes that may be examined during an audit. On a quarterly basis, our staff obtains copies of actual payroll reported and compares it against projections utilized in the renewal process to ensure that accurate premiums are being paid. The audits also account for any 1099 contract labor which may be utilized during the year, particularly as part of the parks and recreation department. From year to year, to ensure accurate application of the various statutes and regulations pertaining to workers compensation, we will meet with the City's Payroll and Finance staff to review and verify various components of gross wages which are allowable under workers compensation remuneration definitions.

- M. Maintain accurate claims loss reports.**

Gehring Group's risk management team reviews monthly loss data for all claims to provide periodic custom reports. Historical summary reports and detailed claims injury analysis are used to help identifying injury trends in the workplace. Claims are scrutinized individually to carefully identify areas such as stagnancy, lag time, and reoccurrence. Thorough accident report reviews and investigation are the basis for our hazard threat assessment and safety recommendations.

- N. Act as a liaison between any loss professional and the carrier relating to the program; and perform facility on-site inspections as requested by the City. Maintain copies of all inspection reports issued for City facilities and provide recommendations for safety control measures.**

Whether there is a need for independent engineers, environmental specialists and/or claims mitigation specialists, Gehring Group is able to serve the liaison for the City in obtaining needed services and third-party independent opinions. As Gehring Group is involved in facility inspections and the subsequent written findings of each location, we do maintain copies of the reports and utilize the outcomes to implement safety and loss control measures that will provide the City with fiscal savings and employee safety.

- O. Attend employee safety meetings with the City's Safety Committee, as requested.**

Your Gehring Group assigned safety/loss consultant will attend and participate in regular safety committee meetings, safety inspections, safety training, safety grant application, safety manual

revisions, and all aspects of safety administration. Our primary focus is to identify hazards or training deficiencies and provide recommendations along with coordination of specialized training.

P. Prepare and file any reports as required by the City and/or the State relating to claims, experience, payments, etc.

Your Gehring Group team will assist the City in preparing and filing any reports as required by the City and/or State as requested.

Q. Any other related services as required by the City.

Gehring Group will perform any other related services as required by the City within the scope agreed upon under any contract resulting from this RFP.

VI. RENEWAL YEAR SERVICES:

- A. Using current health and medical benefit plans as benchmarks, research, design, and propose employee benefit plans for the City, as appropriate.**

Gehring Group maintains a strong commitment to remain at the forefront of industry trends. Through our knowledge and expertise, Gehring Group researches and evaluates all creative plan options to determine which programs and coverages represent viable options for our clients. This information is essential in order to assist management and staff in making better-informed decisions regarding the placement of coverage that is in the best interest of their organization. During Gehring Group's tenured experience, we have assisted our clients through transition in many ways such as proposing alternative funding methods, design and implementing innovative plan options utilizing various tax savings accounts and evaluating all cost saving options including Wellness initiatives and Clinic strategies.

- B. Meet with the City as necessary to discuss benefit plan options and establish goals and objectives for the City's benefit's program.**

Gehring Group will meet with City Staff as necessary to discuss benefit plan options and establish goals and objectives for the City's employee benefits program. We take into consideration all available program options in our goal of providing each client with the program that is most in line with the City's employee benefits philosophy and budgetary constraints. We feel it is our job to educate our clients on any new products in the industry that may reduce administrative burden or aid in the reduction of health care costs, making recommendations to achieve maximum cost savings.

- C. Provide analysis of renewal of current plan, reviewing past performance.**

Members of your Gehring Group team will schedule meetings with City staff on a quarterly basis to review plan performance and adequately prepare for upcoming renewals. By reviewing past claims experience and performing renewing underwriting projections, we are able to assist the City in setting adequate budgets and/or determining whether an RFP process is necessary.

- D. Review additional available cost savings plan alternatives and creative funding options.**

Gehring Group is known for being an innovator in the employee benefits marketplace. We evaluate all emerging cost saving options to determine viability for our clients. We were the first to implement consumer driven health plans as well as other cost saving strategies such as onsite clinics in the public sector. At Gehring Group, we maintain a strong commitment to remain at the forefront of industry trends, market conditions, new legislation and new types of health insurance programs being presented by insurance companies and third-party administrators. Through our knowledge and expertise of all types of plan designs and funding arrangements, Gehring Group staff is able to aid our clients in determining which carriers and programs represent viable options in order to assist management in making better-informed decisions regarding the implementation of new concepts and ascertaining whether they are in the best interest of the organization.

- E. Determine the appropriate employee and employer benefit contribution levels, if needed.**

At each renewal, Gehring Group assists the City in determining the adequacy and competitiveness of its employer and employee contribution structure. Due to Gehring Group's specialization in the public

entity market, we can provide benchmarking information in order to assist with developing and allocating competitive premium distribution between the City and its employees. Since the affordability of the employee's portion of health insurance premiums plays an important role in whether an employer may be subject to the Pay or Play penalty, this aspect of an employer's benefits program must be considered in future renewal planning.

F. Review and recommend annual contribution strategy from active participants and retirees.

As stated above, due to Gehring Group's concentration in the public sector industry, we have a significant amount of employee benefits benchmark data in-house to aid the City in making contribution decisions. This includes statistics on plan benefits, employer contributions, retiree contributions, waiting periods, trend factors and other related data.

G. Provide City with information on what other municipalities of comparable size and location will be doing with their benefits in the upcoming year.

As the largest municipal broker in Palm Beach County, we have the ability to provide significant employee benefits benchmarking data. Since 95% of the Gehring Group's client base consists of public entities within the State of Florida our firm is uniquely qualified in its understanding of public entity benefits. Gehring Group will be able to provide valuable information to the City with regards to what other municipalities of comparable size and location are doing with their benefits programs and costs.

H. Conduct renewal negotiations and develop appropriate information for management purposes.

Due to Gehring Group's large public sector client base and significant premium volume with the insurance carriers, we have been very successful in negotiating competitive renewal rates with carriers. Based on our premium volume, Gehring Group has achieved significant recognition from all of the major health insurance carriers within the State. As the liaison between the insurance carriers and our clients, our firm has both premium volume and industry knowledge which enables us to negotiate renewals in our clients' best interest.

I. Coordinate a comprehensive solicitation process to identify potential high-quality benefits vendors, according to established City guidelines. The scope of the RFP may include but not be limited to: Health, Dental, Vision, Group Life Insurance and Accidental Death & Dismemberment (AD&D), Insurance Supplements, Employee Assistance Program, General Property, Casualty/Workers' Compensation and Automobile, and any additional services as request by the City.

Gehring Group will prepare and consult on all facets of the request for proposal process, including provisions established based on the needs of the City. Gehring Group evaluates a proposal based on many factors, the obvious includes overall cost, plan design, network of providers and compliance with the RFP, making all recommendations based on the needs and goals of the City. In addition, we take into consideration how plan benefits may vary from carrier to carrier as well as their A.M. Best rating in our goal of providing each client with the program that is most in line with their employee benefits philosophy and budgetary constraints. Preparation is the key to a successful outcome. We feel it is our job to educate the client on any new products in the industry that may reduce administrative burden or aid in the reduction of health care costs, making recommendations to achieve maximum cost savings. Upon the completion of any RFP or marketing process, Gehring Group can provide a written recommendation summary or PowerPoint presentation to staff for review and consideration.

J. Review and assist in the revisions of the Flexible Benefit Plan Document.

Gehring Group will work with our Employee Benefits Attorney partner to review the City's existing Flexible Benefit Plan Document. Gehring Group will check that required language is in place and assist in remediating any gaps or missing information. We will also work with the City to include optional additional information as it pertains to the City's administration of pre-tax benefits to ensure it is a concise and complete representation of the program offerings and guidelines. We can work through this review and update with the existing plan document administrator or suggest use of an alternative vendor to meet the City's needs.

K. Act as lead negotiator and consultant to the City during benefit contract negotiations and renewals.

As agent of record, it is Gehring Group's goal to represent the City with best efforts regarding its employee benefits program. Gehring Group will act as lead negotiator and consultant to the City during benefit and risk contract negotiations and renewals. As the liaison between the insurance carriers and our clients, our firm has both premium volume and industry knowledge which enables us to negotiate renewals in our clients' best interest.

L. Prepare and present a written analytical report of the proposals received including recommendation(s) and supporting documentation for recommendations.

Gehring Group develops and presents written analytical reports detailing any applicable RFP or renewal evaluation and recommendation process. In addition, Gehring Group can provide a written recommendation summary or PowerPoint presentation for the purpose of presenting at committee or council meetings.

M. Review plan documents (employee booklets) and master contracts before adoption and printing.

Each year, your Gehring Group Analyst and Account Manager review each certificate and/or contract for accuracy, completeness and compliance. Subsequently, we can design the annual employee benefits highlight booklet which outlines and summarizes all City employee benefit programs in an easy to read format.

N. Attends Open enrollment meetings as the presenter or co-presenter to communicate plan design, changes, updates, etc.

Your Gehring Group Account Manager is available to assist with all areas of the open enrollment process as needed and can develop communication materials and PowerPoint presentations as well as conduct open enrollment meetings and meet with employees to answer questions regarding plan design, coverage changes, etc. All of Gehring Group's consultants, analysts and account management staff are properly licensed; therefore, we can also provide staff at concurrent meetings at multiple sites if necessary.

O. Assist with planning and implementing of selected changes including transition from the current to new vendors, the renewal proposal, and other benefits changes.

After the RFP and evaluation process, Gehring Group team members remain engaged, taking the lead with program implementation and enrollment coordination. Our team will be intricately involved, from

account management to our graphics team for all open enrollment planning. Planning for open enrollment begins well before renewal time. Gehring Group's approach to open enrollment starts with the development of a renewal timeline detailing all aspects of the process, working backwards from the desired open enrollment period. Your Gehring Group Account Manager will be intricately involved with City staff throughout the planning and enrollment process, helping to coordinate the various steps of the process including but not limited to:

- Coordinating and conducting employee and retiree informational and enrollment meetings onsite as determined by the City. Inherent in this process is determining whether enrollment meetings will be mandatory or optional.
- Determining open enrollment meeting format (i.e. health fair style vs. group informational meetings vs. one-on-one vs. having separate meetings specifically for retirees);
- Coordinating meeting locations, times, collateral needed and if carrier representatives are requested;
- Developing communication collateral (i.e. open enrollment announcement posters, PowerPoint presentations, annual employee benefits guide, etc. – samples included in **Exhibit B**);
- Facilitating technology partner (BenTek) plan and cost updates to the enrollment site;
- Facilitating cancellation or renewal of current insurer upon written acceptance;
- Ensuring that applications and contracts for all new vendors are complete and accurate and comply with City and legislative requirements (i.e. excluding hold harmless wording) and forwarded to the applicable vendors in a timely manner;
- Review all vendor contracts to ensure they are in line with what was negotiated and approved by the City;
- Managing and communicating with vendors invited to participate in open enrollment to ensure they understand the "rules of the road" and expectations.

Our team is available to be onsite and assist with implementation and the District's annual open enrollment. In addition, we can provide additional licensed staff to attend meetings at multiple locations and time slots if necessary.

- P. Assist with developing City employee benefit program communication materials. Coordinate the design, printing, and production of those materials, as edited and approved by the City Contract Coordinator, or designee.**

Gehring Group provides many options to our clients regarding employee communication. From face-to-face interaction at employee meetings to paper communication pieces, we realize that employee communication is key in having a successful employee benefits program. Some examples of our communication services include the following, each available in paper for distribution to employees, and electronic format for posting to client's website or benefits administration system:

Employee Benefits Guide

Gehring Group employs an in-house Graphics Department which enables us to assist our clients with employee communications materials. One of the tools necessary in the communication process is the distribution of the annual employee benefits guide. At the beginning of each new plan year we compile all of the information regarding your insurance coverages and summarize it in an employee friendly benefit booklet. This booklet has proven to be a valuable resource to our client's employees and has reduced the number of inquiries received by our client's HR and Benefits staff. This service is offered at no additional cost. We will provide you with enough copies for open enrollment and as needed for

new-hire orientations throughout the plan year, as well as an electronic version for posting on your intranet or applicable location. (Sample included in **Exhibit B**.)

Professional Employee Communications

In addition to the provision of the employee benefits guide, we can also draft and produce employee communication pieces such as payroll stuffers, department posters, mass employee mailings, etc. This allows our clients to better communicate its employee benefit offerings and keep their employees well educated with regard to their employee benefit options and responsibilities. All of the work products and samples included in **Exhibit B** were created and produced in house and can be produced on various sizes of paper.

- Q. Advise and assist the City Contract Coordinator, or designee, with the review of contracts, plan documents, insurance policies and other documents for applicability, accuracy, consistency, and legal compliance.**

Your dedicated Gehring Group personnel will be available to assist your Employee Benefits Administrator with the review of contracts, plan documents, insurance policies and other documents for applicability, accuracy, consistency, and legal compliance.

- R. Assist City with the development of performance guarantees relating to vendors' performance of services to the City, and evaluation of the performance of vendors.**

Gehring Group can assist the City with the development of performance guarantees relating to vendor services. Gehring Group will regularly meet with the City's management team to ensure client satisfaction and address any concerns with carrier services. If the City has any specific concerns related to vendor service, we can assist by addressing any identified issues and develop more formal performance standards with vendors.

OPTIONAL SERVICE

BenTek®: Online Benefits Enrollment & Administration System

For those clients seeking a comprehensive solution providing YEAR-ROUND benefits administration services and capabilities, Gehring Group proposes the BenTek® Online Enrollment and Administration Solution. BenTek® is a system developed over 13 years ago specifically to meet the unique needs of the public sector. It is an easy and convenient, online benefits enrollment and administration system that streamlines benefit enrollment by delivering a web-based enrollment solution to over **100 Florida public sector entities** currently. Via BenTek, employers can transmit eligibility files from BenTek to its benefits vendors, to become the single point of entry for the City to manage all lines of employee benefits coverage. In addition, employees can easily and securely access the *Employee Benefits Center* and enroll in their benefits from anywhere.



The online enrollment experience, "Enrollment in 7 Steps", is designed to guide employees through the enrollment process in seven progressive steps, each tracked within the Enrollment Progress Bar. During any enrollment process (Open Enrollment, New Hire, Qualifying Event), employees can view both current and future enrollment and deduction information for all benefit options on one page. Each enrollment module provides a detailed confirmation statement of all elected benefits and deductions that can be saved, printed, and viewed in future sessions. Employees can access detailed plan information such as Summaries of Benefits and Coverage (SBC's), plan summaries, plan comparisons as well as acknowledge compliance notifications, disclaimers, and more.

Employee Benefits Center

The Employee Benefits Center also provides easy access to benefit information and resources, self-service tools and online enrollment 24/7/365. Employees can perform many benefits related functions including reporting qualifying life events, managing life insurance beneficiary designations, accessing provider sites and claim forms, and more.

BenTek® Open Enrollment Key Advantages:

- Rules based enrollment provides a customized user experience built with benefit logic, alerts, and informational notifications based on the unique needs of each Client's employee population.
- Improved employee communication with access to current enrollment, cost, and provider information to assist with enrollment decisions.
- Customized content including open enrollment news, embedded links, access to videos and presentations to create a system that is filled with benefit resources for employees.
- Powerful self-service tool providing employees with 24/7/365 access from the comfort of their homes to view real time comprehensive benefit summary, review and compare plans, report qualifying life events, view dependents, manage beneficiaries for life insurance and retirement plans, and more.



Benefits Administration Module

Within the Administration Module, Benefit Administrators manage employee demographics, personnel data, coverage eligibility, and dependent records in one system, and automatically transmit electronic eligibility to insurance providers. They can also approve qualifying life event submissions and generate

customized approval, pending, and denial letters. Benefit Administrators can also utilize ongoing Personnel and Payroll audit features to maintain the integrity of data between the Payroll system, HRIS system, and BenTek®.

Additional information regarding the BenTek® Online Enrollment and Administration System is included in the following pages for your review. We would be pleased to demonstrate BenTek's functionality via a webcast or provide an onsite demonstration at your earliest convenience. We would like to emphasize that BenTek's slogan is "Benefits Technology by Benefits People." What this means for you is a seamless implementation by an experienced team of programmers, along with a benefits expert guiding the implementation process. Together with professionally produced communication collateral, we feel confident that BenTek® will prove itself a true extension of your benefits team, resulting in measurable savings of invaluable resources.

Advantage of the Gehring Group/BenTek® relationship.

Lastly, it is important to note the increased level of efficiency that is inherent in Gehring Group's relationship with BenTek. Common ownership of both firms enables our clients to benefit from this unique synergy and provides Gehring Group with several service-related advantages including but not limited to:

- Immediate and increased access to reporting and census data for Gehring Group staff to assist employees with claims issues in a timely fashion;
- Ability to provide BenTek staff with information regarding renewal progress, negotiations and information updates;
- Full participation from the Gehring Group team during the renewal process, working hand in hand with BenTek team to deliver a world class solution and streamlined communication to employees; and
- Ability of Gehring Group to leverage relationship with BenTek to affect enhancement requests or changes to the BenTek application based on requirements such as health care reform.

Due to Gehring Group's continuous working relationship with BenTek, we are better able to serve in assisting staff and carriers/vendors with implementations, benefit updates and general enrollment questions.

****BenTek cost proposal is included in Tab 5: Proposed Compensation.***

Tab 4:

Other Forms

- Drug Free Workplace Form
- List of Subcontractors
- Cooperative Purchasing Form
- Proof of Insurance

Drug free workplace

List of subcontractors

Cooperative purchasing form

Tab 5:

Proposed Compensation

Proposers should provide a description of their typical method and percentage of compensation for service provided, regardless of the source of that compensation. A range may be provided if compensation differs from case to case.

The Selection Committee will evaluate compensation methods including, but not limited to:

- Commission paid to consultant by the applicable vendors/underwriters with a not-to-exceed annual amount included.
- Direct payment of services to consultant by City via monthly payments with a not-to-exceed annual amount included.

With Gehring Group's focus on working collaboratively throughout the year with our clients and their members, and not wanting our clients to hesitate to use us as a resource when needed, we are proposing a comprehensive level of employee benefits consulting services at the compensation options outlined as follows:

Proposed Compensation	Option 1	Option 2
EMPLOYEE BENEFITS	Commissions Paid by Insurance Carriers	Annual Flat Fee Paid Directly by the City
Medical	4%	\$75,000 (Payable on a monthly, quarterly or semi-annual basis)
Dental	5%	
Life & AD&D	10%	
Vision	10%	
Disability (LTD/STD)	10%	
Supplemental/Worksite	Carrier Schedule	
RISK MANAGEMENT	Commissions Paid by Insurance Carriers	Annual Flat Fee Paid Directly by the City
Property/Inland Marine	Commission revenue would be built into the applicable P&C lines of coverage with the goal not to exceed a compensation level of \$40,000.	\$40,000 (Payable on a monthly, quarterly or semi-annual basis)
General Liability		
Law Enforcement Liability		
Public Officials E&O		
Automobile		
Crime		
Workers' Compensation		
Storage Tank 3 rd Party Liability		
Pollution		
Fiduciary Liability		
Cyber Liability		
Statutory AD&D		
Other Lines as Applicable		

***PLEASE NOTE:** Due to the timing of premium payments by the City and commission payments by the carriers, as well as the fluctuation of enrollments throughout the year, Gehring Group is unable to accommodate a "not to exceed" annual commission amount for employee benefits lines of coverage. We will however review commission rates on an annual basis and adjust as needed for annual revenue to remain as consistent as possible year over year. Gehring Group practices full revenue disclosure with all clients which is available upon request.

Please note that under the above compensation options, there be will no additional charges to the City for the following:

- Travel costs
- Onsite attendance at annual Open Enrollment meetings as needed
- Development, production and printing of annual employee benefit booklet (150 copies for open enrollment and additional copies as needed throughout the year) and other employee communications (Samples included in **Exhibit B**)
- Access to Gehring Group Client Portal
- Access to *ThinkHR* online H.R. research tool

It is important to note that Gehring Group does not participate in any provider relationships that would prevent us from acting independently and providing objective advice and guidance. We do not accept indirect compensation such as gifts or trips, and we practice full disclosure relating to all compensation.

Gehring Group is also open to discussion regarding the above cost proposal in the event the City is interested in alternative scopes of work or compensation structures. We are also willing to put performance guarantees in place where we would put a portion of our fees at risk to ensure client satisfaction. We conduct focus groups which affords our clients an opportunity to provide feedback, as well as our Director of Client Experience role, who proactively reaches out to clients to gauge their level of satisfaction.

Optional Services

	Annual Fee
BenTek® Online Enrollment and Administration System	Annual Fee: \$27,000 One-time Implementation Fee: \$5,000

Should the City select an alternate carrier for medical and dental coverage, Gehring Group proposes the implementation of the BenTek Online Enrollment and Administration System through which the City can conduct enrollments and transmit eligibility electronically for all lines of benefits coverage to any applicable carriers/vendors. BenTek can also provide employees with easy access to their benefit information and resources, self-service tools and online enrollment 24/7/365. Employees can also perform many benefits related functions including reporting qualifying life events, managing life insurance beneficiary designations, accessing provider sites and claim forms, and more. Additional information regarding BenTek® is included in **Tab 3** (page 66) and **Exhibit A** for your review.

Tab 6: Exhibits

Exhibit A BenTek® Online Enrollment & Administration System
Exhibit B Sample Employee Communications
Exhibit C Sample Reports & Work Product
Exhibit D Health Care Reform / ACA Seminar
Exhibit E Sample Employee Benefit Newsletters
Exhibit F ThinkHR Learn Course Catalogue
Exhibit G Sample Workers' Compensation Claims Analysis Summary Report
Exhibit H Sample Inspection Report
Exhibit I Letters of Recommendation