

ITEM No.:

EE-4.

AGENDA REQUEST FORM

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

MEETING	DATE
AGENDA	ITEM

Jul 28 2015 10:15AM - Regular School Board Meeting

OPEN ITEMS

CATEGORY EE. OFFICE OF STRATEGY & OPERATIONS

TITLE: DEPARTME

DEPARTMENT Procurement & Warehousing Services

Special Order Request

Yes
No
Time

Open Agenda

Yes O No

RFP Renewal - 12-005V - Group Dental & Group Vision Benefits for School Board Employees

REQUESTED ACTION:

Approve the amendments to agreements for the above referenced RFP. Contract Renewal Term: January 1, 2016, through December 31, 2016, 1 Year; User Department: Benefits & Employment Services; Award Amount: None; Awarded Vendor(s): 3; M/WBE Vendor(s): None

SUMMARY EXPLANATION AND BACKGROUND:

RFP 12-005V, Group Dental & Group Vision Benefits for School Board Employees, was awarded to the following dental carriers: Humana, Inc., and CompBenefits Insurance Company; Metropolitan Life Insurance Company; and Metropolitan Life Insurance Company and SafeGuard Health Plans, Inc., and vision carriers: Humana, Inc., and CompBenefits Insurance Company; and Solstice Benefits, Inc., on June 21, 2011. This request is to renew the contract for an additional year.

A copy of the RFP documents are available online at: http://www.broward.k12.fl.us/supply/agenda/12-005V-Group-Dental&Vision-Ins.pdf

See Supporting Docs for continuation of Summary Explanation and Background.

The amendments to the agreements have been reviewed and approved as to form and legal content by the Office of the General Counsel.

SCHOOL BOARD GOALS:

○ Goal 1: High Quality Instruction ● Goal 2: Continuous Improvement ○ Goal

Goal 3: Effective Communication

FINANCIAL IMPACT:

Funding for this item will come from the Benefits & Employment Services' Fringe Benefits Clearing Account. In 2016, premium increases for dental plans do not represent an additional cost of \$52,000 to the District.

EXHIBITS: (List)

(1) Executive Summary (2) Amendments to Agreements-5 (3) Approved ARF 7-23-13 RSBM E-3 (4) Approved ARF 8-21-12 RSBM E-3 (5) Approved ARF 6-21-11 RSBM EE-3 (6) Financial Analysis Worksheet (7) MWBE Participation (8) Supplier Evaluations-3 (9) Surveys-2

BOARD ACTION:

APPROVED

(For Official School Board Records Office Only)

SOURCE OF ADDITIONAL INFORMATION:

Name: Dr. Dildra Martin-Ogburn Phone: 754-321-3100

Name: Ms. Ruby Crenshaw Phone: 754-321-0501

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

Senior Leader & Title

Maurice L. Woods - Chief Strategy & Operations Officer

Approved In Open
Board Meeting On:

JUL 2 8 2015

Signature

Maurice Woods Thursday, July 16, 2015 6:07:46 PM Ву:

School Board Chair

Electronic Signature Form #4189 Revised 12/12 RWR/ MLW/RC/DMO:ch

EXECUTIVE SUMMARY

RFP Renewal 12-005V - Group Dental & Group Vision Benefits for School Board Employees

DENTAL

The contract for the above-mentioned RFP was awarded to Humana Inc., and CompBenefits Insurance Company; Metropolitan Life Insurance Company; and Metropolitan Life Insurance Company and Safeguard Health Plans, Inc., by the School Board on June 21, 2011 (effective January 1, 2012, and expired December 31, 2014). The contracts allow for up to five (5) additional one-year renewal periods.

HUMANA/COMPBENEFITS

The terms of the Humana/CompBenefits contract resulted in no rate increases for the initial term of its contract (January 1, 2012, through December 31, 2014). This is the second renewal for Humana/CompBenefits (dental contract).

For services effective January 1, 2016, through December 31, 2016, Humana/CompBenefits DHMO Enhanced and PPO Enhanced plans were, potentially, subject to a rate increase of 4 percent and 9 percent, respectively. As a result of negotiations with Humana/CompBenefits and the Superintendent's Insurance & Wellness Advisory Committee, the following outcomes were achieved:

- 2.7 percent increase on the Enhanced PPO plan
- No rate increase on the Basic PPO plan
- No rate increase on the Basic DHMO plan
- No rate increase on the Enhanced DHMO plan

The monthly premium dental rates for Humana/CompBenefits for the period January 1, 2016, through December 31, 2016, are listed below:

	DHMO	DHMO	PPO	PPO
	Basic	Enhanced	Basic	Enhanced
Employee Only	\$ 0.7 <i>C</i>	¢ 10.24	e 20.60	£ 26.20
	\$ 8.76	\$ 10.34	\$ 30.60	\$ 36.30
Employee Plus One	15.16	18.80	55.38	69.56
Employee Plus Family	20.32	25.30	82.86	108.82
Dual Spouse	11.58	15.00	55.38	69.56

METLIFE AND METLIFE/SAFEGUARD

For services effective January 1, 2016, through December 31, 2016, MetLife originally requested a 3 percent increase on the DHMO Basic and Enhanced plans and 7.3 percent increase on the PPO Basic and Enhanced plans. This is the second renewal for MetLife and MetLife/Safeguard.

As a result of negotiations with MetLife and MetLife/Safeguard and the Superintendent's Insurance & Wellness Advisory Committee, the following outcomes were achieved:

- No rate increase on the DHMO Basic plan
- 3 percent rate increase on the DHMO Enhanced plan
- 6.3 percent rate increase on the PPO Basic plan
- 6.3 percent rate increase on the PPO Enhanced plan

The premium rates for MetLife/Safeguard (DHMO) plans for the period January 1, 2016, through December 31, 2016, are:

DHMO Basic	DHMO Enhanced	
\$ 10.76	\$ 15.10	
18.44	26.10	
25.00	35.02	
14.20	20.06	
	\$ 10.76 18.44 25.00	Basic Enhanced \$ 10.76 \$ 15.10 18.44 26.10 25.00 35.02

The premium rates for MetLife (PPO) for the period January 1, 2016, through December 31, 2016, are:

	PPO	PPO
	Basic	Enhanced
Employee Only	\$ 37.48	\$ 46.18
Employee Plus One	75.02	92.42
Employee Plus Family	115.54	160.76
Dual Spouse	65.64	80.84

As a result of negotiations with each dental carrier and the Superintendent's Insurance & Wellness Advisory Committee (SIWAC) members, the SIWAC unanimously approved recommending the 2016 negotiated dental renewal rates on May 14, 2015.

Please note: Due to Collective Bargaining Agreement provisions, the District's cost does not increase beyond \$10.80 per covered employee, per month for these services; increases which exceed \$10.80 are applied to employee premium costs only.

RFP Renewal 12-005V - Group Dental & Group Vision Benefits for School Board Employees July 28, 2015 Board Agenda

VISION

The contract for the District's vision insurance was awarded to Humana, Inc., and CompBenefits Insurance Company and Solstice Benefits, Inc., on June 21, 2011 (effective January 1, 2012, and expired December 31, 2014). The terms of the contract allows for up to five (5) additional one-year renewal periods. This is the first renewal for Humana/CompBenefits and Solstice Benefits, Inc.

The terms of the contracts held both Humana/CompBenefits and Solstice Benefits, Inc. to fixed rates through the end of 2015 and 2016 respectively.

HUMANA/COMPBENEFITS

The monthly premium rates for Humana/CompBenefits for the period January 1, 2016, through December 31, 2016, are listed below:

	Vision Basic	Vision Enhanced
Employee Only	\$ 3.32	\$ 4.78
Employee Plus One	7.34	10.56
Employee Plus Family	12.54	18.10

SOLSTICE BENEFITS, INC.

The monthly vision premium rates for Solstice Benefits, Inc., for the period January 1, 2016, through December 31, 2016, are listed below:

	Vision Basic	Vision Enhanced
Employee Only	\$ 3.30	\$ 4.26
Employee Plus One	7.74	10.02
Employee Plus Family	12.34	16.04

Through negotiations with the vision vendor, Humana/CompBenefits and the Superintendent's Insurance & Wellness Advisory Committee (SIWAC) members, the SIWAC members unanimously approved the recommendation of the negotiated 2016 renewal rates on May 14, 2015. As previously noted, in accordance with the initial terms of the Solstice contract, rates are fixed through December 31, 2016.

SECOND AMENDMENT TO AGREEMENT

THIS SECOND AMENDMENT TO AGREEMENT is made and entered into as of this day of _______, 2015, by and between

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

(hereinafter referred to as "SBBC"), a body corporate and political subdivision of the State of Florida, whose principal place of business is 600 Southeast Third Avenue, Fort Lauderdale, Florida 33301

and

HUMANA, INC.

A Delaware corporation for profit whose principal place of business is 500 West Main Street
Louisville, Kentucky 40202

and

COMPBENEFITS INSURANCE COMPANY

A wholly owned subsidiary of Humana, Inc. (hereinafter <u>collectively</u> referred to as "CompBenefits") whose principal place of business is 100 Mansell Court East, Suite 400 Roswell, Georgia 30076

WHEREAS, SBBC and CompBenefits entered into an Agreement dated June 21, 2011 (hereinafter "Agreement") for Group Dental Insurance and Group Vision Insurance for School Board Employees under RFP 12-005V; and

WHEREAS, SBBC and CompBenefits entered into a First Amendment to Agreement dated July 22, 2014 (hereinafter "First Amendment"); and

WHEREAS, SBBC AND CompBenefits mutually agree to extend the Term of the Agreement for an additional one-year period through December 31, 2016; and

NOW, THEREFORE, in consideration of the premises and of the mutual covenants contained herein and the sum of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties hereby agree as follows:

ARTICLES

- 1.01 <u>Recitals</u>. The Parties agree that the foregoing recitals are true and correct and that such recitals are incorporated herein by reference.
- 2.01 **Premiums.** The monthly premium rates for the period January 1, 2016 through December 31, 2016 are listed below:

	DHMO Basic	DHMO Enhanced	PPO Basic	PPO Enhanced
Employee Only	\$ 8.76	\$ 10.34	\$ 30.60	\$ 36.30
Employee Plus One	15.16	18.80	55.38	69.56
Employee Plus Family	20.32	25.30	82.86	108.82
Dual Spouse	11.58	15.00	55.38	69.56

3.01 **Priority of Documents.** In the event of a conflict between documents, the order of priority of the documents shall be as follows:

First: Second A

Second Amendment to Agreement;

Second:

First Amendment to Agreement;

Third:

This Agreement;

Fourth:

Addendum Number Five [dated January 31, 2011] to the RFP;

Fifth:

Addendum Number Four [dated January 7, 2011] to the RFP;

Sixth: Seventh:

Addendum Number Three [dated January 6, 2011] to the RFP; Addendum Number Two [dated December 15, 2010] to the RFP;

Eighth:

Tenth:

Addendum Number One [dated December 15, 2010] to the RFP; RFP 12-005V "Group Dental Insurance and Group Vision Insurance

For School Board Employees"; and

1

The Proposal submitted in response to the RFP by Humana/CompBenefits

[dated February 4, 2011].

In case of any other doubt or difference of opinion, the decision of SBBC shall be final and binding on both parties.

- 4.01 <u>Term of Agreement.</u> Except as expressly provided herein, all terms and conditions set forth in this Agreement and Amendment shall remain in force and effect for the contract term specified within this Addendum.
- 5.01 Authority. Each person signing this Second Amendment to Agreement on behalf of either party individually warrants that he or she has the full legal power to execute this Agreement on behalf of the party for whom he or she is signing, and to bind and obligate such party with respect to all provisions contained in this Agreement.

IN WITNESS WHEREOF, the Parties hereto have made and executed this Second Amendment to Agreement on the date first above written.

FOR SBBC

(Corporate Seal)

ATTEST:

Robert W. Runcie

Superintendent of Schools

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

By

Donna P. Korn, Chair

Approved as to Form and Legal Content:

School Board Attorney

FOR HUMANA, INC. AND COMPBENEFITS

(Corporate Seal)	
Attest: Secretary	By: Tamara L. Quiram, Segment Vice President COO Large & Small Group Humana, Inc. and Authorized Signer of CompBenefits Insurance Company
-Or-	
Carson Van Inter Witness Levi L Heyeman Witness	
STATE OF Wisconsin COUNTY OF Brown	
by Tamara L. Quiram of Humana, Inc./Con	edged before me this 2 day of June, 2015, mpBenefits Insurance Company. He took an oath and as identification.
(SEAL)	Signature Notary Public
My Commission expires: October 25,2015	Mary E. Yashinsky Printed Name of Notary

FOURTH AMENDMENT TO AGREEMENT

THIS FOURTH AMENDMENT TO AGREEMENT entered into on the

day of

_, 2015, by and between:

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

(hereinafter referred to as "SBBC")
a body corporate and political subdivision of the State of Florida,
whose principal place of business is
600 Southeast Third Avenue,
Fort Lauderdale, Florida 33301

and

METROPOLITAN LIFE INSURANCE COMPANY

(hereinafter referred to as "MetLife") whose principal place of business is 1200 Abernathy Road, N.E.
Building 600, Suite 1450
Atlanta, Georgia 30328

WHEREAS, SBBC and MetLife entered into an Agreement dated June 21, 2011 (hereinafter "Agreement") for Group Dental Insurance and Group Vision Insurance for School Board Employees under RFP 12-005V; and

WHEREAS, SBBC and MetLife entered into a First Amendment to Agreement dated August 21, 2012 (hereinafter "First Amendment"); and

WHEREAS, SBBC and MetLife entered into a Second Amendment to Agreement dated July 23, 2013 (hereinafter "Second Amendment"); and

WHEREAS, SBBC and MetLife entered into a Third Amendment to Agreement dated July 22, 2014 (hereinafter "Third Amendment"); and

WHEREAS, SBBC and MetLife mutually agree to extend the Term of the Agreement for an additional one-year period through December 31, 2016; and

NOW THEREFORE, in consideration of the premises and of the mutual covenants contained herein and the sum of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties hereby agree as follows:

ARTICLES

- 1.01 **Recitals.** The Parties agree that the foregoing recitals are true and correct and that such recitals are herein incorporated by reference.
- 2.01 **Premiums.** The premiums/rates for the period January 1, 2016 through December 31, 2016 shall be:

	PPO	PPO
	Basic	Enhanced
Employee Only	\$ 37.48	\$ 46.18
Employee Plus One	75.02	92.42
Employee Plus Family	115.54	160.76
Dual Spouse	65.64	80.84

3.01 <u>Priority of Documents</u>. In the event of a conflict between the documents, the following priority of documents shall govern:

First: Fourth Amendment to Agreement;
Second: Third Amendment to Agreement;
Third: Second Amendment to Agreement;
Fourth: First Amendment to Agreement;

Fifth: The Agreement;

Sixth: Addendum Number Five [dated January 31, 2011] to the RFP;
Seventh: Addendum Number Four [dated January 7, 2011] to the RFP;
Eighth: Addendum Number Three [dated January 6, 2011] to the RFP;
Ninth: Addendum Number Two [dated December 15, 2010] to the RFP;
Tenth: Addendum Number One [dated December 15, 2010] to the RFP;
Eleventh: RFP 12-005V "Group Dental Insurance and Group Vision Insurance

for School Board Employees"; and;

Twelfth: The Proposal submitted in response to the RFP by MetLife

[dated February 4, 2011].

In case of any other doubt or difference of opinion, the decision of SBBC shall be final and binding on both parties.

- 4.01 <u>Terms of Agreement</u>. Except as expressly provided herein, all terms and conditions set forth in this Agreement and Amendment shall remain in force and effect for the contract term specified within this Addendum.
- 5.01 <u>Authority</u>. Each person signing this Fourth Amendment to Agreement on behalf of either party individually warrants that he or she has the full legal power to execute this Agreement on behalf of the party for whom he or she is signing, and to bind and obligate such party with respect to all provisions contained in this Fourth Agreement.

IN WITNESS WHEREOF, the parties hereto have executed this Fourth Amendment to Agreement through their duly authorized representatives.

FOR SBBC

(Corporate Seal)

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

ATTEST:

Robert W. Runcie

Superintendent of Schools

Donna P. Korn, Chair

Approved as to Form and Legal Content:

Office of the General Counsel

FOR METLIFE

(Corporate Seal)	Metropolitan Life Insurance Company
Attest: Secretary	By: Mike McDermott, Vice President National Accounts Metropolitan Life Insurance Company
-Or-	
Witness Witness Witness	
STATE OF Georgia COUNTY OF Fulton	
The foregoing instrument was acknowledged by Mike McDermott of Metropolitan Life Inspersonally known to me or has produced Drive	before me this <u>1</u> day of <u>June</u> , 2015, surance Company. He took an oath and is <u>Ners License</u> as identification.
My Commission expires: April 15, 2019 (SEAL) My Commission expires:	Signature - Notary Public Kimberly K. Fraser Printed Name of Notary

FOURTH AMENDMENT TO AGREEMENT

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

(hereinafter referred to as "SBBC")
a body corporate and political subdivision of the State of Florida,
whose principal place of business is
600 Southeast Third Avenue,
Fort Lauderdale, Florida 33301

and

METROPOLITAN LIFE INSURANCE COMPANY

(hereinafter referred to as "MetLife") whose principal place of business is 1200 Abernathy Road, N.E.
Building 600, Suite 1450
Atlanta, Georgia 30328

and

SAFEGUARD HEALTH PLANS, INC.

A MetLife, Inc. Company (hereinafter referred to as "SafeGuard") whose principal place of business is 95 Enterprise, Suite 200 Aliso Viejo, California 92656-2611

WHEREAS, SBBC and SafeGuard entered into an Agreement dated June 21, 2011 (hereinafter "Agreement") for Group Dental Insurance and Group Vision Insurance for School Board Employees under RFP 12-005V; and

WHEREAS, SBBC and SafeGuard entered into a First Amendment to Agreement dated August 21, 2012 (hereinafter "First Amendment"); and

WHEREAS, SBBC and SafeGuard entered into a Second Amendment to Agreement dated July 23, 2013 (hereinafter "Second Amendment"); and

WHEREAS, SBBC and SafeGuard entered into a Third Amendment to Agreement dated July 22, 2014 (hereinafter "Third Amendment"); and

WHEREAS, SBBC and SafeGuard mutually agree to extend the Term of the Agreement for an additional one-year period through December 31, 2016; and

NOW THEREFORE, in consideration of the premises and of the mutual covenants contained herein and the sum of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties hereby agree as follows:

ARTICLES

- 1.01 <u>Recitals</u>. The Parties agree that the foregoing recitals are true and correct and that such recitals are herein incorporated by reference.
- 2.01 Premiums. The premiums/rates for the period January 1, 2016 through December 31, 2016 shall be:

	DHMO Basic	DHMO Enhanced
Employee Only	\$ 10.76	\$ 15.10
Employee Plus One	18.44	26.10
Employee Plus Family	25.00	35.02
Dual Spouse	14.20	20.06

3.01 **Priority of Documents.** In the event of a conflict between the documents, the following priority of documents shall govern:

First: Fourth Amendment to Agreement; Second: Third Amendment to Agreement; Third: Second Amendment to Agreement; Fourth: First Amendment to Agreement;

Fifth: The Agreement;

Sixth: Addendum Number Five [dated January 31, 2011] to the RFP;
Seventh: Addendum Number Four [dated January 7, 2011] to the RFP;
Eighth: Addendum Number Three [dated January 6, 2011] to the RFP;
Ninth: Addendum Number Two [dated December 15, 2010] to the RFP;
Tenth: Addendum Number One [dated December 15, 2010] to the RFP;
Eleventh: RFP 12-005V "Group Dental Insurance and Group Vision Insurance

for School Board Employees"; and;

Twelfth: The Proposal submitted in response to the RFP by MetLife

[dated February 4, 2011].

In case of any other doubt or difference of opinion, the decision of SBBC shall be final and binding on both parties.

- 4.01 <u>Terms of Agreement</u>. Except as expressly provided herein, all terms and conditions set forth in this Agreement and Amendment shall remain in force and effect for the contract term specified within this Addendum.
- 5.01 <u>Authority</u>. Each person signing this Fourth Amendment to Agreement on behalf of either party individually warrants that he or she has the full legal power to execute this Agreement

on behalf of the party for whom he or she is signing, and to bind and obligate such party with respect to all provisions contained in this Fourth Agreement.

IN WITNESS WHEREOF, the parties hereto have executed this Fourth Amendment to Agreement through their duly authorized representatives.

FOR SBBC

(Corporate Seal)

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

ATTEST:

Robert W. Runcie

Superintendent of Schools

Donna P. Korn, Chair

Approved as to Form and Legal Content:

Office of the General Counsel

FOR METROPOLITAN LIFE INSURANCE COMPANY AND SAFEGUARD HEALTH PLANS, INC.

(Corporate Seal)	Metropolitan Life Insurance Company
Attest: Secretary	By: Alan Hirschberg, Vice President Dental Market Development Metropolitan Life Insurance Company
-Or-	
Reshma Balani Witness Witness	
STATE OF New Jessey COUNTY OF Someset	
The foregoing instrument was acknowled by Alan Hirschberg of Metropolitan Life Inspersonally known to me or has produced	dged before me this day of, 2015, surance Company. He took an oath and is as identification.
My Commission expires:	10.15
(SEAL)	Signature – Notary Public
My Commission expires:	Printed Name of Notary

DEBORAH A. BUONO NOTARY PUBLIC OF NEW JERSEY My Commission Expires 2/23/2020

SECOND AMENDMENT TO AGREEMENT

THIS SECOND AMENDMENT TO AGREEMENT is made and entered into as of this day of ______, 2015, by and between

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

(hereinafter referred to as "SBBC"), a body corporate and political subdivision of the State of Florida, whose principal place of business is 600 Southeast Third Avenue, Fort Lauderdale, Florida 33301

and

HUMANA, INC.

A Delaware corporation for profit whose principal place of business is 500 West Main Street
Louisville, Kentucky 40202

and

COMPBENEFITS INSURANCE COMPANY

A wholly owned subsidiary of Humana, Inc. (hereinafter <u>collectively</u> referred to as "CompBenefits") whose principal place of business is 100 Mansell Court East, Suite 400 Roswell, Georgia 30076

WHEREAS, SBBC and CompBenefits entered into an Agreement dated June 21, 2011, (hereinafter "Agreement") for Group Dental Insurance and Group Vision Insurance for School Board Employees under RFP 12-005V; and

WHEREAS, SBBC and CompBenefits entered into a First Amendment to Agreement dated July 22, 2014 (hereinafter "First Amendment"); and

WHEREAS, SBBC and CompBenefits mutually agree to extend the Term of the Agreement for an additional one-year period through December 31, 2016; and

NOW, THEREFORE, in consideration of the premises and of the mutual covenants contained herein and the sum of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties hereby agree as follows:

ARTICLES

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- 2.01 **Premiums.** The monthly premium rates for the period January 1, 2016 through December 31, 2016 are listed below:

	Vision	Vision
	Basic	Enhanced
Employee Only	\$ 3.32	\$ 4.78
Employee Plus One	7.34	10.56
Employee Plus Family	12.54	18.10

3.01 <u>Priority of Documents</u>. In the event of a conflict between documents, the order of priority of the documents shall be as follows:

First: Second Amendment to Agreement;

Second: First Amendment to Agreement;

Third: This Agreement;

Fourth: Addendum Number Five [dated January 31, 2011] to the RFP;
Fifth: Addendum Number Four [dated January 7, 2011] to the RFP;
Sixth: Addendum Number Three [dated January 6, 2011] to the RFP;
Seventh: Addendum Number Two [dated December 15, 2010] to the RFP;
Eighth: Addendum Number One [dated December 15, 2010] to the RFP;
Ninth: RFP 12-005V "Group Dental Insurance and Group Vision Insurance

For School Board Employees"; and

Tenth: The Proposal submitted in response to the RFP by Humana/CompBenefits

[dated February 4, 2011].

In case of any other doubt or difference of opinion, the decision of SBBC shall be final and binding on both parties.

- 4.01 <u>Term of Agreement.</u> Except as expressly provided herein, all terms and conditions set forth in this Agreement and Amendment shall remain in force and effect for the contract term specified within this Addendum.
- 5.01 <u>Authority.</u> Each person signing this Second Amendment to Agreement on behalf of either party individually warrants that he or she has the full legal power to execute this Agreement on behalf of the party for whom he or she is signing, and to bind and obligate such party with respect to all provisions contained in this Agreement.

IN WITNESS WHEREOF, the Parties hereto have made and executed this Second Amendment to Agreement on the date first above written.

FOR SBBC

(Corporate Seal)

ATTEST:

Robert W. Runcie

Superintendent of Schools

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

By

Donna P. Korn, Chair

Approved as to Form and Legal Content:

School Board Attorney

FOR HUMANA, INC. AND COMPBENEFITS

(Corporate Seal)	
Attest: Secretary	By: Tamara L. Quiram, Segment Vice President COO Large & Small Group Humana, Inc. and Authorized Signer of CompBenefits Insurance Company
-Or-	
Carsand Van Frales Witness Levi L Heyrman Witness	
STATE OF Wisconsin	
COUNTY OF Brown	
The foregoing instrument was acknowledged by <u>Tamara L. Quiram</u> of Humana, Inc./CompBen is personally known to me or has produced	
(SEAL)	Mary Elfashinsky Signature Notary Public
My Commission expires: October 25, 2015	Mary E. Yashinsky Printed Name of Notary

SECOND AMENDMENT TO AGREEMENT

THIS SECOND AMENDMENT TO AGREEMENT is made and entered into as of this day of , 2015, by and between:

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

(hereinafter referred to as "SBBC"), a body corporate and political subdivision of the State of Florida, whose principal place of business is 600 Southeast Third Avenue, Fort Lauderdale, Florida 33301

and

SOLSTICE BENEFITS, INC.

(hereinafter collectively referred to as "Solstice") whose principal place of business is 7901 S.W. 6th Court, Suite 400 Plantation, Florida 33324

WHEREAS, Solstice entered into an Agreement dated June 21, 2011 (hereinafter "Agreement") for Group Dental Insurance and Group Vision Insurance for School Board Employees under RFP 12-005V; and

WHEREAS, SBBC and Solstice entered into a First Amendment to Agreement dated July 22, 2014 (hereinafter "First Amendment"); and

WHEREAS, SBBC and Solstice mutually agree to extend the Term of the Agreement for an additional one-year period through December 31, 2016; and

NOW, THEREFORE, in consideration of the premises and of the mutual covenants contained herein and the sum of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties hereby agree as follows:

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	Vision Basic	Vision Enhanced
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Employee Plus Family	12.34	16.04

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First: Second Amendment to Agreement; Second: First Amendment to Agreement:

Third: This Agreement;

Fourth: Addendum Number Five [dated January 31, 2011] to the RFP; Fifth: Addendum Number Four [dated January 7, 2011] to the RFP; Sixth: Addendum Number Three [dated January 6, 2011] to the RFP;

Seventh: Addendum Number Two [dated December 15, 2010] to the RFP; Eighth: Addendum Number One [dated December 15, 2010] to the RFP;

Ninth: RFP 12-005V "Group Dental Insurance and Group Vision Insurance

For School Board Employees"; and

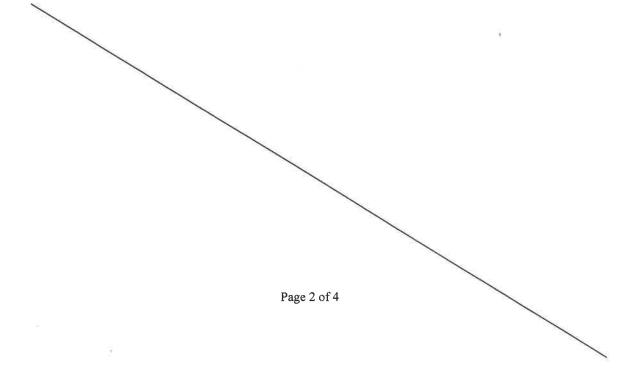
Tenth: The Proposal submitted in response to the RFP by Solstice [dated

February 11, 2011].

In case of any other doubt or difference of opinion, the decision of SBBC shall be final and binding on both parties.

- 4.01 <u>Terms of Agreement</u>. Except as expressly provided herein, all terms and conditions set forth in this Agreement and Amendment shall remain in force and effect for the contract term specified within this Addendum.
- 5.01 Authority. Each person signing this Second Amendment to Agreement on behalf of either party individually warrants that he or she has the full legal power to execute this Agreement on behalf of the party for who he or she is signing and to bind and obligate such party with respect to all provisions contained in this Second Agreement.

IN WITNESS WHEREOF, the Parties hereto have made and executed this Second Amendment to Agreement through their duly authorized representatives.



FOR SBBC

(Corporate Seal)

ATTEST:

Robert W. Runcie

Superintendent of Schools

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

By

Donna P. Korn, Chair

Approved as to Form and Degal Content:

School Board Attorney

FOR SOLSTICE

(Corporate Seal)	
Attest: Secretary Carlos Ferrera	By: Carlos Ferrera, Chief Operating Officer Solstice Benefits, Inc.
-Or-	
Witness Witness	
STATE OF FLORIDA COUNTY OF BROWARD	
The foregoing instrument was acknowledged be by Carlos Ferrera of Solstice Benefits, Inc. He too has produced as ide	4
nas produced as ide	minoanon.
(SEAL) KIMBERLY A ERLAND MY COMMISSION #FF158457 EXPIRES June 6, 2017 (407) 398-0153 FloridaNotaryService.com	Signature – Notary Public
My Commission expires:	Printed Name of Notary
JUNE 06, 2017	Timed Patricial

AGENDA REQUEST FORM THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

	THE SCHOOL BOARD OF B	ROWARD COUNTY, FLORIDA	
Meeting Date			Agenda Item Number
07/23/13	Open Agenda Yes X No	Special Order Reques Yes X No	t E-3
	7	1 10 10 10 10 10 10 10 10 10 10 10 10 10	
TITLE:	A STATE OF THE STA	· · · · · · · · · · · · · · · · · · ·	***************************************
		Proposals (RFP) 12-005V Group ool Board Employees	ρ Dental & Group Vision
REQUESTED ACTION:			
Metropolitan Life In (Dental Carriers).	surance Company and Metropoli	ween The School Board of Brow tan Life Insurance Company/Safe	
to Humana/CompBe Company/Safeguard Solstice Benefits, In MetLife and MetLife The premium decrea	roup Dental Insurance and Group nefits, Metropolitan Life Insurance Health Plans, Inc. (Met Life/Safc., (Vision Carriers) by the Schoe/Safeguard (Dental Carriers) agases did not represent savings to the	Vision Insurance for School Board ace Company (MetLife), and Me eguard), (Dental Carriers) and H ol Board at the June 21, 2011 B greed to a negotiated reduced rate the District for 2014, based on cu trict employees of approximately \$	etropolitan Life Insurance lumana/CompBenefits and oard Meeting. For 2014, of 3.1% across all Plans. urrent contract provisions;
their rates flat throu Committee at its May	ngh 2014. These amendments way 9, 2013 meeting.	Benefits and Solstice Benefits, Incorer approved by the Superintend	lent's Insurance Advisory
SCHOOL BOARD GOALS:			
	Quality Instruction		a A 65
X • Goal 2: Contin	nuous Improvement		
	ive Communication	-Ucca-sayuma - Haran -	
provisions.	ases do not represent additional	cost to the District for 2014, b	pased on current contract
EXHIBITS: (List)			
1. Executive S			
3. Second Ame 4. Approved A	genda Request Form - 08/21/12 R	tan Life Insurance Company/Safeg SBM (E-3)	uard Health Plans, Inc.
5. Approved A	genda Request Form ~ 06/21/11 R		······································
		SOURCE OF ADDITIONAL INFORMATION:	:
APPRO	WED	Dr. Dildra Martin-Ogburn	754-321-3100
21 00		Carol Barker	754-321-0506
(For Official School Board Reco		Name	Phone
	OARD OF BROWARD COU	JNTY, FLORIDA	
Maurice L. Wood:	VV \. W 3	14	
	Operations Officer		
Office of Strategy	••	. JUL 2 3 -2013	
Approved in Open Bo	pard Meeting on:	ic history and	
Nov	Kuwa	a the exercises	School Doord Chair

Form #4189 Revised 12/ 12 RWR/MLW/DMO/CB:ak

AGENDA REQUEST FORM THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

Meeting Date	III/JCIIOOD JOINIO C	OF BROWARD COUNTY, FLORIDA	Agenda Item Number
8/21/12	Open Agenda <u>Yes X</u> No	Special Order RequestYes _X_No	E-3

TITLE:

Amendments to Agreements for RFP 12-005V- Group Dental & Group Vision Benefits for School Board Employees

REQUESTED ACTION:

Approve the following Amendments to Agreements between The School Board of Broward County, Florida, and: (1) Metropolitan Life Insurance Company and Metropolitan Life Insurance Company/Safeguard (dental carriers).

SUMMARY EXPLANATION AND BACKGROUND:

RFP 12-005V for Group Dental Insurance and Group Vision Insurance for School Board Employees was awarded to Humana/CompBenefits, Metropolitan Life Insurance Company and Metropolitan Life Insurance Company, Metlife/Safeguard (dental carriers) and Humana/CompBenefits and Solstice Benefits, Inc., (vision carriers) by the School Board at the June 21, 2011, Board meeting. Effective January 1, 2013, a rate increase of 2% (MetLife) on their PPO-Basic Plan; 4.2% on their PPO-Enhanced Plan; 4% on their DHMO-Basic Plan; and 4% on their DHMO-Enhanced Plan will be implemented. The District's Benefits Consultant performed a thorough review of the vendor's loss ratio and contract provisions and the proposed rates align with industry standards.

The terms of the contracts awarded to Humana/CompBenefits and Solstice Benefits, Inc., (vision carriers) holds their rates flat through 2014. These amendments were approved by the Superintendent's Insurance Advisory Committee at its June 8, 2012, meeting.

This Agreement has been reviewed and approved, as to form and legal content, by the Office of the General Counsel.

SCHOO	I ROA	PD (COA	TC.
DUILUU	1, 1917/7			4 11 11 1

-Goal One: Raise achievement of all students to ensure graduation from high school and readiness for post-secondary

education

X_•Goal Two: Improve the health and wellness of students and personnel.

Goal Three: Provide a safe and secure physical and technological environment for all students and employees.

__•Goal Four: Promote innovation which focuses on best practices and quality efforts that improve our best-in-class position.

•Goal Five: Recruit, develop, retain, and recognize high performing and diverse faculty and personnel.

_•Goal Six: Build strong partnerships with family, business, community and government at the classroom, school, area,

and district level.

_•Goal Seven: Ensure district's leadership as an environmental steward through innovative ecology and energy conservation

programs.

FINANCIAL IMPACT:

The premium increases do not represent additional cost to the District for 2013, based on current contract provisions.

EXHIBITS: (List)

1. Executive Summary

2. First Amendment to Agreement - Metropolitan Life Insurance Company

First Amendment to Agreement – Metropolitan Life Insurance Company/Safeguard

BOARD ACTION:

SOURCE OF ADDITIONAL INFORMATION:

Dr. Dildra Martin-Ogburn

754-321-2150

Mr. Bill Harris

754-321-0501

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

Maurice L. Woods /// (...).
Chief Strategy & Operations Officer
Office of Strategy & Operations

A DOMONIA

Approved in Open Board Meeting on:

(For Official School Board Records' Office Only)

AUG 2 1 2012

: Linn Murray

School Board Chair

Form #4189 Revised 10/11 RWR/MLW/DMO/BH:pg AGENDA REQUEST FORM

	THE SCHOOL BOARD	OF BROWARD CO	UNTY, FLORIDA				
Meeting Date				Agenda Hem Number			
06/21/11	Open Agenda	Time Ce	rtain Request	EE-3			
	<u>X</u> Yes No						
TITLE:		A CONTRACTOR OF THE CONTRACTOR					
Group	Dental Insurance and Grou	up Vision Insuranc	e for School Board H	implovees			
REQUESTED ACTION:							
	recommendation as stated o	n the attached awa	rd recommendation	***************************************			
RFP TITLE	1	<u>LOCATION</u>	AMOUNT M	/WBE VENDOR(S)			
12-005V Group Dental Insurance and Benefits \$85,000,000 Group Vision Insurance for School Board Employees Contract period: January 1, 2012 through December 31, 2014 The Agreement has been approved as to form and legal content by the School Board Attorney.							
SUMMARY EXPLANATION	AND BACKGROUND:						
the estimated contra	is RFP recommendation does ct value for the first year throu partment/center budgets.	not mean the amoun ugh the term of this o	t shown will be spent. contract from available	This amount represents funds already included			
SCHOOL BOARD GOALS:							
	we the health and wellness of stud de a safe and secure physical and to be innovation which focuses on bo it, develop, retain, and recognize lestrong partnerships with family, bustrict level. The district's leadership as an environ	lents and personnel. echnological environmest practices and quality high performing and divusiness, community an	ent for all students and er y efforts that improve our verse faculty and personn d government at the class	nployees. best-in-class position. el. croom, school, area,			
FINANCIAL IMPACT:							
Period. EXHIBITS: (List) 1. RFP: 12-005V	these contracts will come fi	rom existing appro	ved District budgets	over a three-year			
BOARD ACTION:		SOURCE OF ADD	TIONAL INFORMATION:				
APPROV		Dildra Martin Jeffrey S. Moq Donnie Carter	uin	754-321-3100 754-321-2650 754-321-2610			
THE SCHOOL BO Donnie Carter, Ch	OARD OF BROWARD COU ief Operations Officer f Operations Officer Board Meeting on:	<u> </u>		Phone			
Bv:	1	Ben anni Gr	Seems Sc	hool Board Chair			

By: Revised July 2008 JFN/DCarter/JMoquin:dwg

FINANCIAL ANALYSIS WORKSHEET

Buyer/PA: Charles High Preparation Date: June 18, 2015

Bid Number: 12-005V

Title: Group Dental & Group Vision Benefits for School Board Employees

Award Amount: None

Current Bid:

12-005V

Award Period:

1/01/2012 - 12/31/2015 (4 Years)

Original Award Amount:

\$85,000,000

SAP REPORT:

Report Date:

5/31/2015

Purchase of Services:

\$42,873,628.31

P-Card Purchases:

N/A

Invoiced-to-Date Amount:

\$42,873,628.31

Average Monthly Expenditure:

\$1,429,120.93

AWARDED VENDORS	AMOUNT SPENT (Jan. 2012- May 2015)
Humana, Inc. and CompBenefits Insurance Company (Dental)	\$ 12,051,343.68
Metropolitan Life Insurance Company (Dental)	\$ 21,776,110.18
MetLife/SafeGuard Health (Dental)	\$ 1,987,830.43
Solstice Benefits, Inc. (Vision)	\$ 823,306.15
Humana/CompBenefits (Vision)	\$ 6,235,037.87
TOTAL EXPENDED TO DATE	\$ 42,873,628.31

The estimated expenditure from 1/01/16 through 12/31/16 will be approximately \$4,500,000.

The School Board of Broward County, Florida Request for Proposal (RFP) 12-005V Group Dental & Group Vision Benefits for School Board Employees M/WBE Participation

Recommended Awardee	Certification Number	Expiration Date	Gender	M/WBE Sub-Consultant Participation	SBBC Scholarship Foundation Commitment to Minority Students
Humana / CompBenefits				McKinley Financial Services M/WBE Cert #7007-5542 African-American Vision – Open Enrollment Services 4.45% Participation Est. Expenditure: \$105,681 (est. annual) Benefits Outsource, Inc. M/WBE Cert #7007-2621 African-American Cobra administration and open enrollment services 2.25% Participation Est. Expenditure \$93,173 (est. annual)	
Metropolitan Life Insurance and SafeGuard Health Plans				More Financial Services M/WBE Cert #7007-1051 African-American Financial Services; Insurance and Wellness, Health, Life Dental, Cancer, Long-term Care, Disability, Vision, Student Accident and Hospital Income 1% of DMO premium. Est. Expenditure \$30,000/year	

SUPPLIER / PRODUCT EVALUATION FORM

The purpose of this evaluation form is to rate a supplier's performance. Completion of this form will aid the Procurement & Warehousing Services Department in determining the quality of goods and/or services purchased for the District: Your input will be used in the evaluation of future bids or proposals submitted by this supplier. Please return completed evaluation form to:

Procurement & Warehousing Services Department
Technology and Support Services Center
7720 West Oakland Park Boulevard, Sunrise, Florida 33351
For assistance with this form, please contact (754) 321-0527 or
E-mail to: charles.high@browardschools.com

SECTION 1 – SUPPLIER EVALUATION

	<u> </u>	OUT FEILIN		1011		
Supplier Company Name: Supplier Contact: Contact Telephone:	Humana and Humana/ Michelle Castillo 305-626-5067	CompBenefi	ts			
Bid No.: 12-005V	Purchase Order No.:	None				
What was the product / service	?					
How do you rate the supplie Overall Customer Service Delivery as Scheduled or Proceedings		? 1 Poor	2 Fair	3 Good	4 Very Good	5 Excellent
2. How satisfied are you with t						
1 Not Satisfied ☐	2 Somewhat Satisfied		3 Satisfied		4 Very Satis	fied 🗌
3. Will you use them again?	Yes █ No □		`			
	SECTION 2 - PRO	DUCT / SEF	RVICE EVA	LUATION		
4. How do you rate their produ	ct / service?	1	2	3	4	5
Compliance with Specification Quality as Compared to Sime Price as Compared to Simila	ilar Products/Services	Poor	Fair	Good	Very Good	Excellent
5. Would you purchase this pr	oduct or use this vendo	or again?	2		A	
Very Unlikely 🗌	∠ Unlikely □		Probably [Definitely	央
*If not, please explain why in co	omments.					
	SECTION	3 - END-US	ER INPUT		9	
Please share any additional inf performance is unsatisfactory, p						is supplier's
*Comments:					viii viii viii viii viii viii viii vii	
School / Department: Benefit	Evaluation Ildra Martin-Ogburn, Divits Department 21/31/08	n Form Comprector, Benef		yment Servi	ces (0 10) 15	
c	HIDDINES EVALUATION E	DBM BACE 1	OE 1		1 5	rav6/26/201 <i>/</i> i

SUPPLIER / PRODUCT EVALUATION FORM

The purpose of this evaluation form is to rate a supplier's performance. Completion of this form will aid the Procurement & Warehousing Services Department in determining the quality of goods and/or services purchased for the District. Your input will be used in the evaluation of future bids or proposals submitted by this supplier. Please return completed evaluation form to:

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E-mail to: charles.high@browardschools.com

SECTION 1 – SUPPLIER EVALUATION

	SECTION 1 -	SOFFLILIN	LVALUATI	OIV		
Supplier Company Name: Supplier Contact:	Solstice Benefits, Inc. Mylene Bronca					
Contact Telephone:	954-370-1740					
Bid No.: 12-005V	Purchase Order No.:	None				
What was the product / service	?					
1. How do you rate the supplie	r in the following areas		2	3	4	£
Overall Customer Service Delivery as Scheduled or Pr	romised	1 Poor	2 Fair □ □	Good	Very Good	5 Excellent
2. How satisfied are you with t				54		
Not Satisfied [2 Somewhat Satisfied		3 Satisfied	X	4 Very Satisf	ied 🔲 🕜
3. Will you use them again?	Yes,⊠ No □		·	0		
	SECTION 2 - PRO	DUCT / SER	VICE EVA	LUATION		
4. How do you rate their produ	ct / service?	4	•	•		~
Compliance with Specification Quality as Compared to Sim Price as Compared to Simila	ilar Products/Services	Poor	2 Fair 	3 Good	Very Good	Excellent
5. Would you purchase this pr	oduct or use this vendo	or again?			4	
Very Unlikely ☐	Unlikely ☐		3 Probably [Definitely	Å
*If not, please explain why in co	omments.					
	SECTION	3 – END-US	ER INPUT			
Please share any additional inf performance is unsatisfactory, p						s supplier's
*Comments:	with the second				the contract of the contract o	
**************************************						**************************************
Name / Title: Dr. Di	Evaluation Idra Martin-Ogburn, Dir	n Form Comp		vment Servic	200	
School / Department: Benefit	ts Department	COLOT, Delici	G LIIIDIO	, OUI VIC		
	21-3108				6-110115	
Participant's Signature:	MMM)	/	0-2	Date:_	0111112	
S	SUPPLIER EVALUATION FO	DRM – PAGE 1	OF 1		L J	rev6/26/2014

SUPPLIER / PRODUCT EVALUATION FORM

The purpose of this evaluation form is to rate a supplier's performance. Completion of this form will aid the Procurement & Warehousing Services Department in determining the quality of goods and/or services purchased for the District. Your input will be used in the evaluation of future bids or proposals submitted by this supplier. Please return completed evaluation form to:

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Technology and Support Services Center
7720 West Oakland Park Boulevard, Sunrise, Florida 33351
For assistance with this form, please contact (754) 321-0527 or
E-mail to: charles.high@browardschools.com

SECTION 1 - SUPPLIER EVALUATION

	<u>DECTION 1-4</u>	OUT LILIY	LVALUAT	OIX		
Supplier Company Name:	MetLife & MetLife/Safec	guard				
Supplier Contact: Contact Telephone:	Michael Prince 770-407-2414					
Contact relephone.	110-401-2414					
Bid No.: 13-005V	Purchase Order No.:	None	10120100			
What was the product / service	∍?					
1. How do you rate the supplied	er in the following areas?					
	ı	1 Poor	2 Fair	3 Good	4 Very Good	5 Excellent
Overall Customer Service Delivery as Scheduled or P						
2. How satisfied are you with	the supplier?		2	()		
Not Satisfied 🔲	Somewhat Satisfied [3 Satisfied	\	Very Satis	fied 🗌
3. Will you use them again?	Yes No 🗌			•		
	SECTION 2 - PROD	OUCT / SEF	RVICE EVAI	LUATION		
4. How do you rate their produ	ıct / service?					
		1 Poor	2 Fair	3 Good	4 Very Good	5 Eventlent
Compliance with Specificati Quality as Compared to Sim Price as Compared to Simila	ilar Products/Services				Very Good	Excellent
5. Would you purchase this pr	oduct or use this vendor	again?	•			
Very Unlikely ☐	2 Unlikely ☐		Probably [4 Definitely	A 0
*If not, please explain why in co	omments.				_	V
	SECTION 3	- END-US	ER INPUT			
Please share any additional inf	ormation regarding this	supplier o	r the produ	ct / service	provided. If the	is supplier's
performance is unsatisfactory, p	lease tell us why. You m	iay attach a	n additional	sheet if nec	essary.	
*Comments:						
Company of the second of the s						
		_				
Name / Title: Dr. Di	Evaluation I <u>ildra Martin-Ogburn,</u> Dire			ment Servi	rae	
School / Department: Benefit	its Department	otor, Dener	its & Employ	ment der vit		
Contact Telephone: 754-32	31-3108 /	JT 3113102			1 1:51:-	
Participant's Signature:	MMM			Date: _	0/10/10	
č	SUPPLIER EVALUATION FOR	DA DAGE (054		1 1	0/00/201
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@ Help

Switch to: View by respondent

Survey: 12-005V Group Dental Benefits for School Board Employees

134 respondents took this survey.

Question Summary

	Question	Question Type	% of Respondents Submitting
Details	Question 1	Multiple select	100.00%
Details	Question 2	Rating scale	100.00%
Details	Question 3	Rating scale	100.00%
Details	Question 4	Rating scale	100.00%
Details	Question 5	Free response	24.63%

A red asterisk (*) indicates required questions.

Question 1 (Multiple select)*

134 of 134 respondents answered this question.

Which vendor do you use for Dental Insurance Benefits?

	Respondents	Percent
Humana, Inc. / Compbenefits Insurance Co.	85	63.43%
Metropolitation Life / SafeGuard Health	49	36.57%

top

top

Question 2 (Rating scale)*

134 of 134 respondents answered this question.

How would you rate vendor for Dental Insurance Benefits that you choose overall customer service?

Poor (1) - Excell	ent (5)	Number of Respondents	Percent
1		7	5.22%
2		14	10.45%
3	TO THE ROOM	36	26.87%
4		56	41.79%
5		21	15.67%
Total		134	100.00%

Average rating: 3.52

top

Question 3 (Rating scale)*

134 of 134 respondents answered this question.

How satisfied are you with the vendor chosen for Dental Insurance Benefits?

Not Satisfied (1)	- Very Satisfied (4)	Number of Respondents	Percent
1		11	8.21%
2		30	22.39%
3		60	44.78%
4		33	24.63%
Total		134	100.00%

Average rating: 2.86

top

Question 4 (Rating scale)*

134 of 134 respondents answered this question.

Would you use this vendor again for Dental Insurance Benefits if the vendor was awarded on an new contract?

Very Unlikely (1) - Defir	nitely (4)	Number of Respondents	
1		13	9.70%
2		19	14.18%
3		57	42.54%
4		45	33.58%
Total		134	100.00%
A		Sed See Street	THE RESIDENCE

Average rating: 3.00

top

Question 5 (Free response)
33 of 134 respondents answered this question.

Comments about this vendor:

	Number of Respondents	Percent
It is very expensive for the coverage.	1	3.03%
Although I would use this vendor again, I feel the out of pocket is still high and x-rays should be covered beyond the 2 free for medically necessary procedures.	1	3.03%
Coverage for dental work needs to improve - It costs \$600 for crowns, very expensive for "intrusive" work Costs need to be lowered Thanks	1	3.03%
Coverage is very minimal	1	3.03%
Dentists on Humana Plan all charge different and cover differently and never follow rates on Humana chart. When questions, they sometimes correct their prices but usually not.	1	3.03%
Easy access provided online. Pays claim/doctors in timely manner.	1	3.03%
Excellent	1	3.03%

I don't feel we are insured for enough. With a max of \$2,000 for dental work, that doesn't go to far these days.	1	3.03%
I don't find that procedures are affordable. The only thing I feel we get is the cleanings and exams. Everything else cost a fortune.	1	3.03%
I don't think it's fair to the employee for a clerk in the dental insurance office to determine what you need, sometimes overriding your dentist's decision.	1	3.03%
I JUST STARTED USING THIS DENTIST SO IT IS DIFFICULT TO ANSWER QUESTIONS KNOWLEDGEABLY. THE NETWORK OF NAMES IS NOT GOOD. VERY LIMITED.	1	3.03%
I regret switching from Metlife to Compbenefits. Going back to Metlife (hopefully, it will be a selection) next open enrollment.	1	3.03%
I think they should cover a dentist recommended additional cleaning. Crown prices are high, but that may be with any insurance.	1	3.03%
Insurance does not cover much	1	3.03%
It is disappointing that an employer of this size cannot offer more competitive plans. Other major employers in the area offer a significantly better plan at an extremely affordable rate, we should be able to stay competitive in all areas of employment.	1	3.03%
It seems a lot of money is coming out of my pocket in comparison to what other employees are paying	1	3.03%
It's not the vendors that I have a problem with. It seems that even using the certificate of insurance information it is still very difficult to be able to know what you are going to be charged for dental services. It does not seem to be a transparent process making it difficult to choose a plan. The dental offices are bound to surprise you with some coding you were not expecting.	1	3.03%
Items like silver fillings should not even be on the list of benefits. Dentist's do not put silver fillings in anymore only white, so there should be a discount on white fillings. Services are still expensive even with Dental Insurance. If you get 2 free cleanings a year and dentist has you coming every 4 months, shouldn't at least 2 of the visits be free?	1	3.03%
My Dentist will not take a lower plan than the Met Life PPO. If you are going to change that option we need to go with a high end choice. The dental benefits are not great but it is worth paying the extra fee to get the better coverage.	1	3.03%
Never have any issues always know what my end of payment is going to be. Love the procedure verification.	1	3.03%
No matter what vendor is chosen I would like to see them pay more for Dental services. So many of the services cost so much that people are forced to have their teeth pulled instead of having the teeth saving procedures instead.	1	3.03%
Not enough of coverage options. Out of pocket expenses too high.	1	3.03%
Out of pocket costs are very high. Silver fillings should be removed from covered costs as most dentists no longer do them. White fillings should be added and covered in full.	1	3.03%
Out of pocket dental expenses are very expensive for crowns, extractions and implants. I am in the process of needing an implant and was quoted it will cost over in the area of 2,000.00 out of pocket after insurance to have the implant and the crown. I hope there may be some other options so that the out of pocket for dental work can be reasonable. I	1	3.03%

currently am paying off another dental bill for a crown of over 1500.00 Thank you!!!		
Out of pocket expenses are high for dental work other than cleanings.	1	3.03%
Out of pocket expenses are still high but it's durable.	1	3.03%
Payments are almost the same if I pay out of pocket.	1	3.03%
Prices are so high for a Deductible, sometimes I pay almost the same out of pocket. I will try another vendor for sure.	1	3.03%
The coverage is not enough for the treatments.	1	3.03%
The employee cost is very high. I am forced onto the PPO with Metlfie, as my doctor does not accept the Humana plan.	1	3.03%
There are better plans out their, with Broward so large the benefits should be better. My daughter has better benefits with her Dads insurance and it is a small company and less expensive.	1	3.03%
This survey does not ask if we would chose this vendor or another if given the option. Since this is the only one that has my dentist There is no choice. But if another vendor offered my dentist I would consider changing	1	3.03%
We need better dental insurance coverage.	1	3.03%
Total	33	100.00%

Switch to: View by respondent

Survey: 12-005V Group Vision Benefits for School Board Employees

27 respondents took this survey.

Question Summary

Question	Question Type	% of Respondents Submitting
Details Question 1	Multiple select	100.00%
Details Question 2	Rating scale	100.00%
Details Question 3	Rating scale	100.00%
Details Question 4	Rating scale	100.00%
Details Question 5	Free response	29.63%

A red asterisk (*) indicates required questions.

top

Question 1 (Multiple select)*

27 of 27 respondents answered this question.

Which vendor do you use for Vision Insurance Benefits?

	Number of Respondents	Percent
Humana, Inc. / CompBenefits	23	85.19%
Solstice Benefits, Inc.	4	14.81%

top

Question 2 (Rating scale)*
27 of 27 respondents answered this question.

How would you rate vendor for Vision Insurance Benefits that you choose overall customer service?

Poor (1) - Excellent (5)	Number of Respondents	Percent
1	0	0.00%
2	1	3.70%
3	8	29.63%
4	10	37.04%
5	8	29.63%
Total	27	100.00%

Average rating: 3.93

top

Question 3 (Rating scale)*
27 of 27 respondents answered this question.

How satisfied are you with the vendor chosen for Vision Insurance Benefits?

Not Satisfied (1) - Ver	y Satisfied (4) Number Responden		Percent
1		0	0.00%
2		3	11.11%
3		L3	48.15%
4		1	40.74%
Total		27	100.00%

Average rating: 3.30

top

Question 4 (Rating scale)*
27 of 27 respondents answered this question.

Would you use this vendor again for Vision Insurance Benefits if the vendor was awarded on an new contract?

Very Unlikely (1) - Definitely (4)		Number of Respondents	Percent
1		1	3.70%
2		2	7.41%
3		11	40.74%
4		13	48.15%
Total		27	100.00%

Average rating: 3.33

top

Question 5 (Free response) 8 of 27 respondents answered this question.

Comments about this vendor:

	Number of Respondents	Percent
coverage is limited Out of pocket expenses are increasing	1	12.50%
I have never had a issue with them and the coverage is decent.	1	12.50%
I rarely use my insurance. Honestly it doesn't cover much.	1	12.50%
Money is paid out of pocket for transition lenses. Very costly.	1	12.50%
My eye doctor is great, however he talks a little too much, but at least he isn't rushing out the door. :-)	1	12.50%
Never had any problems	1	12.50%
The choice of frames could be modernized and improved but the overall eye care is very good.	1	12.50%
Vey happy with benefits as well as employee cost for the plan	1	12.50%
Total	8	100.00%