

Financial Services
Mr. Ron Y. Steiger, Chief Financial Officer

**SUBJECT: AWARD INVITATION TO NEGOTIATE NO. ITN-24-035-CM -
GROUP TERM LIFE INSURANCE AND FLEXIBLE BENEFITS
PROGRAM**

COMMITTEE: FISCAL ACCOUNTABILITY & GOVERNMENT RELATIONS

**LINK TO STRATEGIC
PLAN: EFFECTIVE AND SUSTAINABLE OPERATIONAL PRACTICES**

At its meeting of June 18, 2025, the School Board authorized the release of ITN-24-035-CM, Group Term Life Insurance and Flexible Benefits Program. Procurement Management Services, at the request of the Office of Risk and Benefits Management, released the above-referenced solicitation on June 20, 2025, with the bid opening subsequently held on September 4, 2025. The purpose of this Invitation to Negotiate ("ITN") is to identify select qualified individuals and agencies to provide Group Term Life Insurance and other Flexible Benefits for Miami-Dade County Public Schools' employees, dependents and retirees. This ITN was advertised on the Procurement Management Services website and DemandStar.

The initial term of the bid shall be for a period of five (5) years, commencing January 1, 2027 through December 31, 2031, and may, by mutual agreement between The School Board of Miami-Dade County, Florida, and the successful bidders, be extended for one (1) additional two (2) year period, and if needed, an additional ninety (90) days beyond the expiration of the renewal period, pending contract negotiations.

Fifteen (15) vendors responded to this advertised bid, two (2) of which submitted no bid responses. The remaining thirteen (13) vendors provided 23 responses across the requested benefit coverages noted below:

- Core Group Term Life with Accidental Death & Dismemberment, Optional Life and Dependent Life
- Retiree Life
- Voluntary Life Insurance
- Voluntary Accidental Death & Dismemberment Insurance
- Blanket Accident Policy for Police Officers
- Short and Long-Term Disability
- Managed Dental Insurance-Low and High Plan
- Indemnity Dental Insurance- Low and High Plan
- Vision Care Insurance
- Hospital Indemnity Insurance
- Group Legal

- Identity Theft Protection
- Long Term Care

At the regularly scheduled bid opening of September 4, 2025, responses from the following proposers were received:

Line of Coverage	Vision	Dental	Life	Disability	Long-Term Care	Legal	ID Theft	Hospital Indemnity
Aflac				1				
Allstate / American Heritage								1
ARAG Legal						1		
Cigna - No Bid								
Delta Dental		1						
EyeMed								
The Hartford			1	1				
Humana		1						
MetLife	1	1	1	1		1	1	1
The Standard			1	1				1
Transamerica								1
UHC	1	1						
U.S. Legal						1		
Voya - No Bid								
VSP	1							
TOTAL	3	4	3	4	0	3	1	4

Pursuant to School Board Policy 6332, *Professional Service Contracts for Insurance or Risk Management Programs*, a benefits selection committee reviewed the proposals and made the recommendations outlined below for final Board action. Each member of the committee had an individual vote in the selection process.

The Committee meetings were held on October 28, 2025 and October 29, 2025. The Committee reviewed and shortlisted firms by benefit line and voted to allow for oral presentations for the Dental and Hospital Indemnity products. The oral presentations took place on November 13, 2025. During the oral presentations, Committee members heard overviews of the companies' proposals. All Committee meeting dates were advertised through Citizen's Information. The Committee reviewed all received proposals and comprehensive analyses assembled by the District's Employee Benefits Consulting Firm, Aon. Based on the criteria listed in the solicitation and the Committee's scoring, six (6) vendors are being recommended for award.

This item and all related solicitation components fully comply with all applicable federal, state and local laws.

Fund Source
Various

RECOMMENDED: That The School Board of Miami-Dade County, Florida:

1. **AWARD** INVITATION TO NEGOTATE NO. ITN-24-035-CM - GROUP TERM LIFE INSURANCE AND FLEXIBLE BENEFITS PROGRAM, for an initial term of five (5) years effective January 1, 2027 through December 31, 2031, and may, by mutual agreement between The School Board of Miami-Dade County, Florida, and the successful bidders, be extended for one additional two (2) year renewal period, and if needed, an additional ninety (90) days beyond the expiration of the renewal period, pending contract negotiations as follows:

- a. Core Life Insurance and AD&D; Voluntary Life and AD&D; and Blanket Accident Policy for Police Officers:

STANDARD INSURANCE COMPANY
1100 SW SIXTH AVENUE
PORTLAND, OR 97204
OFFICER: GREG J. NESS

Standard Insurance Company with monthly premiums per \$1,000 coverage as follows:

Life Insurance	Standard
Guarantee Period for Rates (Monthly Premium)	1/1/27 - 12/31/31
	Per \$1,000 Volume
Core Board Paid Life	\$0.102
Core Board Paid AD&D	\$0.010

Core Buy-up (<i>Optional Life</i>)	Per \$1,000 Volume
<25	\$0.037
25-29	\$0.037
30-34	\$0.051
35-39	\$0.072
40-44	\$0.072
45-49	\$0.142
50-54	\$0.205

55-59	\$0.395
60-64	\$0.457
65-69	\$0.895
70-74	\$1.435
75+	\$2.207

Optional Core Dependent (Spouse)	Per \$1,000 Volume
<34	\$0.088
35-44	\$0.157
45-54	\$0.402
55-59	\$0.766
60-64	\$1.168
65-69	\$1.830
70-74	\$2.822
+75	\$5.496

Optional Core Dependent Life (Child)	Per \$1,000 Volume
<34	\$0.198
35-44	\$0.214
45-54	\$0.091
55-59	\$0.076
60-64	\$0.042
65-69	\$0.030
70-74	\$0.030

Core Buy-up (Optional AD&D)	Per \$1,000 Volume
Composite	\$0.020
Voluntary Life	\$0.200/\$1,000
Voluntary AD&D-Employee	\$0.013/\$1,000
Voluntary AD&D-Family	\$0.026/\$1,000

Retirees	
Voluntary Life Plan	\$4.713/\$1,000
Voluntary AD&D-Employee	\$0.013/\$1,000
Voluntary AD&D-Family	\$0.026/\$1,000
\$2k, \$5k, or \$10k Retiree Life Plan	\$0.933/\$1,000
Option \$2k	\$1.870
Option \$5k	\$4.670
Option \$10k	\$9.330

Core Part-Time Basic Life \$10k	\$0.102/\$1,000
Core Part-Time Basic Life \$5k	\$0.102/\$1,000
Occupational AD&D	Per \$1,000 Volume
Blanket Accident Policy (Enforcement Officers)	\$0.03

b. Dental Coverage:

DELTA DENTAL INSURANCE COMPANY
560 MISSION ST, SUITE 1300
SAN FRANCISCO, CA 94105
OFFICER: SARAH M. CHAVARRIA

HUMANA INSURANCE COMPANY
500 WEST MAIN STREET
LOUISVILLE, KY 40202
OFFICER: GEORGE RENAUDIN II

Delta Dental and Humana with monthly premiums as follows
(five-year rate guarantee)*:

	High PPO			Standard PPO			High DHMO			Standard DHMO	
	Delta	Humana		Delta	Humana		Delta	Humana		Delta	Humana
Coverage Tier	Monthly Premium Rates for Calendar Year 2027										
Employee Only/Retiree Only	\$40.72	\$48.67		\$25.26	\$30.19		\$14.79	\$11.19		\$9.14	\$8.35
Employee+Family/Retiree+Family	\$121.78	\$145.54		\$77.37	\$92.47		\$37.75	\$28.74		\$23.26	\$21.40
	Monthly Premium Rates for Calendar Year 2028										
Employee Only/Retiree Only	\$40.72	\$48.67		\$25.26	\$30.19		\$14.79	\$11.19		\$9.14	\$8.35
Employee+Family/Retiree+Family	\$121.78	\$145.54		\$77.37	\$92.47		\$37.75	\$28.74		\$23.26	\$21.40
	Monthly Premium Rates for Calendar Year 2029										
Employee Only/Retiree Only	\$40.72	\$48.67		\$25.26	\$30.19		\$14.79	\$11.19		\$9.14	\$8.35
Employee+Family/Retiree+Family	\$121.78	\$145.54		\$77.37	\$92.47		\$37.75	\$28.74		\$23.26	\$21.40
	Monthly Premium Rates for Calendar Year 2030										
Employee Only/Retiree Only	\$40.72	\$48.67		\$25.26	\$30.19		\$14.79	\$11.19		\$9.14	\$8.35
Employee+Family/Retiree+Family	\$121.78	\$145.54		\$77.37	\$92.47		\$37.75	\$28.74		\$23.26	\$21.40
	Monthly Premium Rates for Calendar Year 2031										
Employee Only/Retiree Only	\$40.72	\$48.67		\$25.26	\$30.19		\$14.79	\$11.19		\$9.14	\$8.35
Employee+Family/Retiree+Family	\$121.78	\$145.54		\$77.37	\$92.47		\$37.75	\$28.74		\$23.26	\$21.40

*Rates may change based on Best and Final Offer (BAFO)

c. Vision Coverage

EYEMED VISION CARE LLC
4000 LUXOTTICA PLACE
MASON, OH 45040
OFFICER: MATT MACDONALD

EyeMed Vision Care LLC with monthly premiums as follows
(five-year rate guarantee):

<u>Vision Coverage</u>	
Employee Only	\$6.88
Employee & Family	\$17.19

d. Short-Term Disability (STD) and Long-Term Disability (LTD):

STANDARD INSURANCE COMPANY
1100 SW SIXTH AVENUE
PORTLAND, OR 97204
OFFICER: GREG J. NESS

Standard Insurance Company with monthly premium as
follows (five-year rate guarantee):

<u>STD</u>	<u>Rate</u>
Board Paid	\$0.172/\$10 of benefit
Upgrade	\$0.091/\$10 of benefit
Part-Time Standard	\$9.17/month
Part-Time Upgrade	\$14.76/month
<u>LTD</u>	<u>Rate</u>
LTD Plan	\$0.706/\$100 of base salary
Part-Time Standard	\$21.55/month

e. Hospital Income Coverage:

METROPOLITAN LIFE INSURANCE COMPANY
200 PARK AVENUE
NEW YORK, NY 10166
OFFICER: MICHEL KHALAF

Metropolitan Life Insurance Company with monthly premium

as follows (five-year rate guarantee):

Coverage Tier	CY 2020-2024 Monthly Rates
\$50/ Day Benefit	
Active Employee Only	\$1.81
Active Employee + Family	\$4.57
\$150/ Day Benefit	
Active Employee Only	\$5.37
Active Employee + Family	\$13.55
\$50/ Day Benefit	
Retiree Only	\$6.72
Retiree + Family	\$14.88
\$150/ Day Benefit	
Retiree Only	\$19.65
Retiree + Family	\$43.49
AFSCME PT \$350/ Day Benefit	
Employee	\$13.41

f. Group Legal

ARAG INSURANCE COMPANY
500 GRAND AVENUE, SUITE 100
DES MOINES, IA 50309
OFFICER: DAVID R. MURRAY

Arag Insurance Company with monthly premiums as follows
(five-year rate guarantee):

Group Legal Plan
Employee & Family \$13.45

g. Identity Theft Protection:

METROPOLITAN LIFE INSURANCE COMPANY
200 PARK AVENUE
NEW YORK, NY 10166
OFFICER: MICHEL KHALAF

Metropolitan Life Insurance Company with monthly premiums
as follows (five-year rate guarantee):

Identity Theft Protection

Employee Only:	\$5.25
Employee & Family:	\$8.95

Identity Theft Protection Plus

Employee Only:	\$7.95
Employee & Family:	\$12.95

2. **AUTHORIZE** the Superintendent to award ITN-24-035-CM, as outlined above, to provide Group Term Life Insurance and Flexible Benefits Program, for the initial contract term, and for each subsequent extension period. Board authorization of this recommendation does not guarantee any estimated quantities will be purchased.
3. **REJECT** the long-term care portion of this solicitation due to no bids received.