



THE SCHOOL BOARD OF MIAMI-DADE COUNTY, FLORIDA
SCHOOL BOARD ADMINISTRATION BUILDING
Procurement Management Services
1450 N.E. 2nd Avenue, Room 650
Miami, FL 33132

Direct All Inquiries To
Procurement Management Services

Buyer's Name: Charisma Montfort

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TDD PHONE: (305) 995-2400

BID/RFP ADDENDUM

Date: 8/16/2022

Addendum No. 1

BID/RFP No. RFP-21-054-CM BID/RFP TITLE: Employee Benefits Consulting

This addendum modifies the conditions of the above-referenced BID/RFP as follows:

Please see attached responses to the questions submitted. In addition, the deadline has been extended to
Tuesday, August 30, 2022. All other terms and conditions apply.

All information, specifications terms, and conditions for the above-referenced BID/RFP, are included on the document posted on the Procurement Management website at <http://procurement.dadeschools.net>

The attached pages containing clarifications, additional information and requirements constitute an integral part of the referenced bid. If your bid/proposal has not been submitted, substitute the pages marked REVISED and mail your entire bid/proposal package.

I acknowledge receipt of Addendum Number _____

PLEASE NOTE: If your firm has forwarded a copy of this bid/proposal to another vendor, it is your responsibility to forward him/her a copy of this addendum.

(PLEASE TYPE OR PRINT BELOW)

LEGAL NAME OF BIDDER: _____

MAILING ADDRESS: _____

CITY, STATE ZIP CODE: _____

TELEPHONE NUMBER: _____ E-MAIL _____ FAX # _____

BY: SIGNATURE (Manual): _____
OF AUTHORIZED REPRESENTATIVE

NAME (Typed): _____ TITLE: _____
OF AUTHORIZED REPRESENTATIVE

Addendum #1
RFP 21-054-CM
Questions & Answers

1. Q: My question refers to Section 5 Minimum Qualifying requirements. Can we submit the Proposal, even though the firm is less than three years old. Our company was formed during the beginning stages of Covid Lockdown, so we decided to go into business for ourselves. However my Managing Directors and I have a combined total of over 30years of experience collectively and do have Client references which we can share.

A: In Section 5 of the RFP, the RFP Minimum Qualifications state: “c. Be regularly engaged in the business of providing services described in this RFP for a minimum of five (5) years.” If the firm proposing has been in business less than five years, proposers may use clearly described staff experience to meet the five year requirement.

2. Q: Also under Section 5 (a) I do not have Local Receipts, since this Business is in fact Nationally, based in Florida, and has been approved by the State Secretary.

A: Businesses in Florida should have a local business tax receipt. For county specific information, please reach out to (305) 995-4288.

3. Q: How long has the relationship has been in place with your current broker/consultant?

A: M-DCPS has been working with Aon since February 2013

4. Q: Why is M-DCPS going to bid for broker/consultant services? Are there issues with the current partner today?

A: The current contract expires February 1, 2023. There are no issues with current partner.

5. Q: Does the incumbent broker/consultant have particular areas of strength that you would like to maintain or any particular areas of weakness that you would like to see improved or enhanced if you were to make a change?

A: Due to our tight timelines, lack of proper funding and constant changing healthcare industry, our goal is to always partner with entities that are flexible, dependable and willing to support discussions seeking solutions outside of the standard practice.

6. Q: Does M-DCPS run a calendar year plan (1/1-12/31) or off-cycle plan year?

A: The medical plan is on a Calendar year.

7. Q: Are retirees, both pre-65 and post-65 Medicare-eligible, eligible for benefits through M-DCPS?

A: Yes

Q: a. If pre-65, are the retirees offered the same health plan(s) as employees?

A: Yes

Q: b. If Medicare-eligible retirees, does M-DCPS offer a MAPD or Medicare Supplement plan?

A: MDCPS offers various plans offered supporting our Medicare Eligible Retirees.

Q: c. Are retirees allowed to disenroll and reenroll on the plan?

A: No, any retiree experiencing a lapse in coverage will not be allowed to re-enroll later.

8. Q: Does M-DCPS offer a wellness program/initiative? If not, is this a consideration for a future strategic initiative?

A: MDCPS offers their own wellness program supported by resources available thru the ASO carrier and partnerships in the community. However, the initiatives offered are not associated with premiums differentials, nor payment payout.

9. Q: How are data and analytics provided today by the current broker/consultant? Do you utilize a data warehouse product, or is the information typically provided by your health vendors or consultant/broker?

A: Data is provided by the consultants on different cycles, and we do utilize the data warehouse.

10. Q: Who is M-DCPS' benefits administrator/platform?

A: The benefits enrollment platform for active employees is supported by MDCPS' SAP System and the administration is handled by a TPA, FBMC Benefits Management.

11. Q: Do you have an online enrollment system/platform? If so, what system is utilized?

A: Yes, SAP.

12. Q: Section 4.3.2 (page 16) mentioned collectively bargained benefits. How many unions are there? Are they offered different plans and/or rates? a. Will the broker/consultant be required to participate in union negotiations?

A: There are five unions and two associations, and they are all offered the same plans. Negotiations are handled by MDCPS staff, but the consultant does interact with the unions by participating in the Quarterly Joint Healthcare Committee Meetings.

13. Q: Who do you consider your peer groups for benchmarking purposes?

A: Other School District in the State of Florida and other large employers.

14. Q: Please confirm whether finalist meetings will be conducted via on-site or virtual?

A: At this time, all finalists meetings are conducted virtually, unless the committee requests to have an on-site meeting.

15. Q: Section 4.3.1: Could you provide more context around the request for “validation of benefits audits”?

A: This process is to assure that as new benefits are negotiated and uploaded into the ASO Eligibility/Claim System, that the ASO carriers has entered the correct copays, bargaining units, prescription tiering and overall plan designs.

16. Q: Section 4.3.1: Do you have specific custom reports you’re looking for? Please provide examples if available.

A: The reports are proprietary, and they cannot be shared. However, we are open to reviewing and discussing reports that would be provided by any respondent to this RFP.

17. Q: Section 4.3.3: What State of Florida actuarial filing is the current broker/consultant performing on behalf of M-DCPS?

A: Annual filing of the District’s Self-Funded Health Benefit Plan with the Florida Office of Insurance Regulation utilizing their forms 570, 572, 573 and 574 along with the actuarial certification letter.

18. Q: Section 4.3.3: Please provide the most recent GASB 75 report available as well as the most recent IBNR report completed.

A: Please see attached documents, Q18 – GASB 75 2022 and Q18 – Q2 IBNR 2022

19. Q: Section 4.3.4: Can the District more fully define what is meant by “expertise in providing consultation and guidance on such programs,” as it refers to the Supplemental Retirement Program? Is it consultation on the employee communications or more broadly on program administration? If the latter, does it involve issues like investment advisory (where applicable), vendor management search, compliance questions, legal/regulatory updates, etc.?

A: It is anticipated that the awarded proposer will assist with developing a program to increase awareness and create an educational campaign for employees regarding financial wellness and the district's programs and the benefits of these programs. Other expertise and available services will be considered.

20. Q: Section 4.3.4: What is the current practice in coordinating any communications produced at the M-DCPS level with any vendor communications? What areas are seen as District issues vs. individual program vendors?

A: All benefits-related vendor communication is coordinated by the Office of Risk and Benefits Management.

21. Q: Section 4.3.4: Generally, plan consultant/advisor fees for supplemental public employee plans are financed from embedded investment management fees. Is that the case for these programs or does M-DCPS pay consulting fees from its own budget?

A: The awarded proposer will not receive "embedded investment management fees." All projects performed by the awarded proposer will be paid for via consulting fees.

22. Q: Section 4.3.4: How would the financial wellness newsletter be distributed? Electronically? Print/mail? a. If print, what quantity should be assumed? i. Should we include estimated pricing for print and mailing costs?

A: Electronically via internet posting or email. No printing will be required.

23. Q: Section 4.3.4: How often would the Board want the Financial Planning and Financial Wellness webpage content to be updated?

A: This has not been determined. In preparing project pricing terms, proposers should include appropriate assumptions, such as "Proposed fees assume quarterly updates."

24. Q: Section 4.3.4: Does the Board work with other financial wellness vendor/partners that Buck would coordinate with for content creation?

A: No

25. Q: How often are competitive bids to be conducted and when was the last bid conducted for each line of coverage?

A: Competitive bids are usually done every three or five years, or at the end of the contract period, or if a contract is terminated.

26. Q: Do you anticipate marketing any vendors/coverages over the term of the new broker/consultant agreement? If so, which ones?

A: We will be releasing RFP's for: the ASO, Flexible Benefits and Voluntary Benefits, Transparency Tool, Onsite Medical Facility and information on these offering can be found at, <https://mdcps.fbmcbenefits.com/new-hire-employee-group/ft-new-hire-benefits/>

27. Q: Are there currently any open competitive bids that will materially affect the program and process for 2023 planning?

A: No

28. Q: How are competitive bids handled—internally by Procurement or externally by your broker/consultant?

A: These would be handled internally by MDCPS' Procurement Department. The Employee Benefit Consultant will assist and support the Department and Procurement with RFPs.

29. Q: What are the annual fees, commissions and/or commission levels paid to the current consultant/broker today?

A: Annual contract fees starting with FY (2018-2019):

2018	.	421,264.63-
2019	.	361,306.38-
2020	.	609,220.05-
2021	.	267,534.00-
2022	.	200,530.00-

30. Q: Within the health and welfare consulting industry, contingent commission, incentives, and bonuses are often the norm. Is M-DCPS open to allowing the chosen consultant to receive such payments, which in turn will be used to offset fees or used for in and out-of-scope permissible services?

A: No

31. Q: Are there commissions included with any vendors today? If so, which vendors, what percentage(s)? What were the previous year commissions?

A: No

32. Q: Is any part of the M-DCPS' current broker/consultant fees paid with commissions?

A: No

33. Q: Can you provide the 2022 Benefits Guide or Open Enrollment material describing more details on the benefits offered and their differences?

A: The 2022 Plan Year information can be found at:
<https://mdcps.fbmcbenefits.com/new-hire-employee-group/ft-new-hire-benefits/>

34. Q: Will M-DCPS provide a current de-identified census file for use for this proposal? Ideal data would include employee demographics (DOB, gender, zip code), enrollment across all plans including tier, contributions/cost, and unique identifier (EEID). We do not need/are not requesting SSNs. a. If a census is not able to be provided, can you provide counts of employees enrolled with each vendor by plan by tier?

A: A census is not available. Please see enrollment statistic files named: Q34 – EE Medical Stats and Q34 - EE Flex Benefits Stats.

35. Q: What is the average employee turnover rate?

A: This information is not available

36. Q: Will M-DCPS consider limiting vendor's direct damages and waiving all indirect and consequential damages?

A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.

37. Q: Will M-DCPS consider limiting vendor's indemnification obligations to third party claims?

A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.

38. Q: Will M-DCPS consider limiting vendor's indemnification obligations arising only out of gross negligence, willful misconduct, and fraudulent activities?

A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.

39. Q: Will M-DCPS consider waiving all implicit warranties?

A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.

40. Q: Will M-DCPS accept a Limit of Liability provision in final contracting?

A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.

41. Q: Will M-DCPS accept a cap on direct damages (including personal data breaches)?

A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.

42. Q: Does M-DCPS have any preferred MBE/WBE/Veteran Owned vendors that should be considered in response to this RFP?

A: No, Please see RFP section 7.7. Proposers must include a M-DCPS certified African American or Non-Minority Woman owned subcontractors. Actual Certificate forms should be included in proposals.

43. Q: On Page 12 of the RFP Timetable – can you confirm that the anticipated projected contact start date is October 2022.

A: The contract with the current vendor expires February 1, 2023. A new contract effective February 1, 2023 with the awarded proposer is anticipated.

44. Q: On Page 14 Section 3.4 – Is there a specific percentage of work that Miami-Dade is requiring to be subcontracted to a Miami-Dade certified vendor?

A: No.

45. Q: On page 16 – under Section 4.2 the last sentence – “the agreement between the successful proposer(s) and the Board will be non-exclusive”, can you please clarify the intent of this statement.

A: The Board will not be guaranteeing any specific projects or any amount of work to the awarded proposer.

46. Q: On page 16, under Section 4.3.1 – what data warehouse is currently being utilized? Can the data within the current data warehouse be transferred to a new data warehouse?

A: The Board is currently utilizing Aon’s proprietary data warehouse. Data transfer is unknown.

47. Q: One page 17, under Section 4.3.3, the reference to in-house actuarial services, is the intent that these are W-2 employees of the proposer?

A: Yes, or W-2 employees of an affiliate of the proposer.

48. Q: Page 33, Please confirm if Miami-Dade is willing to accept the Auto Liability based on Auto limits on any one accident or loss?
- A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.
49. Q: Page 33, Please confirm if Miami-Dade is willing to accept that our professional liability limits are for each wrongful act/annual aggregate.
- A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.
50. Q: Page 33, With regards to WOS, we would request that the waiver of the insurer's subrogation rights with WC, EL, GL and AI be removed or if not, will Miami-Dade allow mutual waivers under the other party's policies?
- A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.
51. Q: Page 34, Please confirm if Miami-Dade would allow the Awardee to advise that a cancelled, or non-renewed policy would be replaced with no coverage gap and a current COI would be provided and not provide a cancellation notice, since coverage will be replaced with no gap.
- A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.
52. Q: Page 33 and 34, We can only agree to name Miami-Dade as an additional insured on the Commercial General Liability Policy and we provide this via a Certificate of Insurance, not an endorsement. Will this be acceptable to Miami-Dade?
- A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.
53. Q: Pages 33 and 34, We do not provide clients with the copies of actual policies. We will provide evidence coverage via Certificates of Insurance. Is this acceptable to Miami-Dade?
- A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.

54. Q: Indemnification: Please confirm if Miami-Dade is willing to accept the indemnification be limited to losses and damages as a result of our negligence and covered under the terms of our general liability policy; any wrongful acts solely in rendering or failing to render professional services and covered under our professional liability policy; or, any claim alleging a security failure, privacy event or wrongful act and covered under our cyber liability policy (misappropriation of trade secret or, infringement of patent are exclusions in our cyber policy).

A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.

55. Q: Indemnification: Is Miami-Dade willing to allow a cap or limitation on the liability and indemnification? If yes, please provide the amount.

A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.

56. Q: We will retain sole and exclusive ownership of all right, title and interest in and to its intellectual property and derivatives thereof which no data or confidential information of Miami-Dade was used to create, and which was developed entirely using our own resources. To the extent our intellectual property is necessary for Miami-Dade to use the services provided, we will grant to Miami-Dade a non-exclusive, royalty-free license to our intellectual property solely for Miami-Dade's use of such services. Is this acceptable to Miami-Dade?

A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.

57. Q: As we have standard record retentions we would need to also keep a copy of our work product – is this acceptable to Miami-Dade?

A: Contract deviations will be considered. Proposers should provide details in their proposals of any contract deviations they will require.

58. Q: Exhibit 15 – Does this need to be updated within the necessary areas, or will this be completed after recommend for award?

A: Exhibit 15 is a sample contract. It will be finalized with the recommended proposer.

59. Q: Can you provide the current consulting agreement and annual compensation of the incumbent broker? If this is a commissions based account, please provide the annual premium for each line of coverage, including any overrides and supplemental commissions within each line of coverage and enrollment.
- A: The current agreement is attached. Annual compensation for the current consultant is shown on question #29.
60. Q: Can Miami-Dade explain and provide a copy of the annual audits of the benefits plans and associated vendors, and prepare annual financial reports on the results?
- A: The Board expects a bi-annual Claims Audit and Pharmacy Audit.
61. Q: Request health care plan budget (ER spend) for 2017, 2018, 2019, 2020, 2021. This can help with formulating innovation solution savings from a past projected basis within our RFP submission and finalist presentation.
- A: MDCPS budget information can be found at <https://financialaffairs.dadeschools.net/#!/rightColumn/1665>
62. Q: Overview of services provided by Aon for 2017, 2018, 2019, 2020, 2021. We know from experience that AON may provide more/less services than what are outlined in the RFP bid specifications. We would like to be able to verify actual services provided by AON versus the fees received by AON so we can have a better understanding of your needs and services required.
- A: Aon performed all of the services outline in the RFP.
63. Q: Request Total annual revenue AON received for (2017-2021) by year.
- A: Please see question #29.
64. Q: Request Plan/Benefit Enhancements by year for all benefits (2017-2021).
- A: This information is not readily available.
65. Q: Request Services Overview provided by each service provider, from their account management team to include employees dedicated to Miami-Dade that are onsite or near site.
- A: This information is not readily available.
66. Q: RFP Due Date: Would Miami-Dade consider extending the closing date?
- A: The new deadline is August 30, 2022.

67. Q: Are there any specific forms that the minority owned subcontractors have to complete?

A: Minority owned subcontractors must be certified by the M-DCPS Office of Economic Opportunity as an African American or Non-Minority Woman subcontractor for this solicitation. Subcontractors that are not yet certified must contact the Office of Economic Opportunity and apply for certification. Additional information is available via the links in the RFP Section 7.7.

The prime proposer must complete Exhibit 18 of the RFP.

68. Q: Clarification on what is considered a non-minority woman?

A: Please contact the Office of Economic Opportunity. Please see links in RFP in Section 7.7.

69. Q: What is the percentage that should be allotted to the diverse subcontractor?

A: The RFP does not have a required percentage.

70. Q: What is the percentage that is being paid to the current diverse subcontractor?

A: Aon currently pays a flat amount of \$12,000 to their subcontractor

71. Q: Can a diverse subcontractor bid with more than one prime subcontractor?

A: Yes.

72. Q: How much is the allotted budget for the resulting Employee Benefits Consulting contract?

A: The budget varies on the District's needs annually.

Master Consulting Agreement

This Master Consulting Agreement, including the General Terms and Conditions and any Schedules or Statements of Work ("SOW") attached hereto or incorporated by reference, (collectively, the "Agreement"), effective the 1st day of February, 2018 ("Effective Date"), sets forth the terms and conditions related to the provision of consulting services to The School Board of Miami-Dade County, Florida (M-DCPS), a political subdivision of the State of Florida whose principal address is 1450 NE 2 Avenue, Miami, Florida 33132 and its affiliates ("Client") by Aon Consulting, Inc, a New Jersey For Profit Corporation authorized to conduct business in the State of Florida whose principal address is 200 E Randolph Street, Chicago, Illinois 60601 and its respective affiliates (collectively, "Aon").

This Agreement will cover all consulting services provided by Aon to Client ("Services"), excluding any administrative services covered by a separate agreement signed between the parties. M-DCPS issued a Request for Proposals and addenda, identified as RFP 17-001-AG (hereinafter collectively "RFP") which is incorporated herein by reference. AON offered a proposal in response to the RFP which is incorporated herein by reference. Pursuant to Board Item E-66, which was approved by the School Board during the December 6, 2017 Board Meeting, AON shall provide the services outlined in the RFP. In the event of a conflict between this Agreement, the RFP 17-001-AG, and AON's proposal the following order of precedence shall control the issue: first, this Agreement, second, RFP 17-001-AG then third the AON's proposal. The General Terms and Conditions of this Agreement may be amended only by a writing signed by the parties. Terms related to specific Services and the fees associated therewith may be added by SOWs or other communication between the parties. Each statement of work, engagement letter, attachment to this Agreement or other writing mutually agreed upon between the parties that contain a description of Services constitutes a "SOW" Exhibit A to this Agreement.

Any notices which may be required under this Agreement shall be deemed delivered (i) upon delivery if delivered by hand, (ii) the following business day if sent by oversight service, or (iii) five (5) business days from the date of mailing, if sent by registered or certified mail, postage prepaid, return receipt requested. All notices by either party must be in writing and addressed as follows:

If to Client:

Office of Risk and Benefits Management
Miami-Dade County Public Schools
1501 NE 2nd Avenue, Suite 335
Miami, FL 33132
Attn.: Risk and Benefits Officer

If to Aon:

Aon Consulting, Inc.
200 East Randolph Street
Chicago, IL 60601
Attn.: Chief Counsel, Health & Benefits

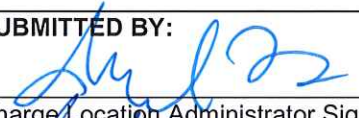
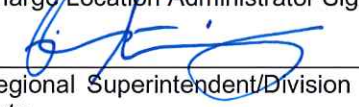
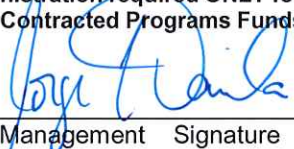
With a copy to:

School Board of Miami-Dade County, Florida
Attn: Alberto M. Carvalho, Superintendent
1450 N.E. Second Avenue, Suite 912
Miami, Florida 33132

and a copy to:

Attn: Walter J. Harvey, School Board Attorney
1450 N.E. Second Avenue, Suite 430
Miami, Florida 33132

IN WITNESS WHEREOF, authorized representatives of the parties have executed this Master Consulting Agreement:

APPROVED AS TO FORM AND LEGAL SUFFICIENCY (as to the School Board):  <u>8/23/18</u> School Board Attorney - Signature Date	THE SCHOOL BOARD OF MIAMI-DADE COUNTY, FLORIDA BY:  Signature (Superintendent of Schools or Designee) <u>ALBERTO M. CARVAJAL</u> (Name Typed) Date: <u>9/21/18</u>
SUBMITTED BY:  <u>8/23/18</u> Charge Location Administrator Signature Date  Regional Superintendent/Division Head Signature Date (as applicable) Office of Grants Administration Signature Date (if applicable) NOTE: Signature of Assistant Superintendent for the Office of Intergovernmental Affairs and Grants Administration required ONLY for contracts financed from Contracted Programs Funds (Part IV).  <u>8/23/18</u> Risk Management Signature Date	AON CONSULTING, INC. BY:  Signature Name: Matt Mann, COO - U.S. Health & Benefits 08/22/18 (Name Typed) (Title) (Date) Address: <u>200 East Randolph Street</u> <u>Chicago, IL 60601</u> F.E.I.N. (If organization) _____ School Board Employee: Yes ☐ No ☒ M-DCPS Employee No. <u>N/A</u>

General Terms and Conditions

1. Fees and Expenses

- (a) Fees for Services shall be charged in accordance with the appropriate SOWs or with another mutually agreeable writing detailing the Services.

Fees and expenses are due and payable within thirty (30) days of the invoice date. Client will promptly notify Aon of any questions regarding invoices so that Aon can expect timely payment.

- (b) Client shall pay all reasonable travel and related living expenses incurred by Aon's personnel in performing Services for Client.
- (c) Client is a tax-exempt entity.

2. Additional Services and/or Change in Services

Client may, at any time, request additions and/or changes to the Services. Such additions and/or changes, including any fees or fee adjustments related to such additions and/or changes, shall be confirmed between the parties and may be documented with a SOW, an amended SOW, or other mutually agreeable writing.

3. Term and Termination

- (a) This Agreement shall commence on the Effective Date set forth above and shall continue for a period of three (3) years, unless terminated by either party as provided in Section 3(b) or Section 3(c). The Term of this Agreement may, by mutual agreement by Client and Aon, be extended for up to two (2) additional one (1) year periods. For purposes of this Agreement, "Year" means the twelve (12) month period commencing on the Effective Date set forth above and each anniversary thereafter. Services under a particular SOW shall commence as of the date indicated on the SOW and shall continue for the period stated in such SOW or until terminated by either party as provided in Section 3(b) or Section 3(c).
- (b) Either party may terminate this Agreement, or any SOW or Service (or any part thereof), for convenience at any time upon thirty (30) days prior written notice to the other party.
- (c) Either party may terminate this Agreement, or any SOW or Service (or any part thereof), for cause upon thirty (30) days prior written notice to the other party, provided that such other party shall have the opportunity to cure any breach within such thirty (30) days.
- (d) Upon the effective date of termination, Client will pay Aon for all fees and expenses due hereunder in connection with the terminated Services through the effective date of termination including any unpaid Service implementation fees or expenses and any mutually agreed upon transition assistance extending beyond such termination.
- (e) Completion or termination of any SOW or Service under this Agreement shall not constitute termination of this Agreement, it being the intent of both parties to leave this Agreement in effect until terminated as specified herein. Each SOW shall terminate upon the earlier of its termination date or the termination date of this Agreement, provided however, if the term of a SOW extends beyond the termination date of this Agreement, the applicable terms of this Agreement shall extend automatically for such SOW until such SOW's termination or expiration date.
- (f) If said Agreement should be terminated for convenience as provided herein, M-DCPS will be relieved of all obligations under this Agreement. M-DCPS shall only be required to pay the AON the amount for services performed prior to termination of the Agreement. M-DCPS may terminate this Agreement upon thirty (30) days advance written notice to AON, for default of AON, or due to lack of, or cancellation of, grant funds made available to M-DCPS by a Federal grantor agency. Upon receipt of a notice of termination, AON shall cease incurring additional obligations under this Agreement. However, M-DCPS shall allow AON to incur all necessary and proper costs, which AON cannot reasonably avoid during the termination process. Each payment obligation of M-DCPS created by this agreement is conditioned upon the availability of funds that are appropriate or allocated for the payment of services or goods. If such funds are not allocated and

available, this agreement may be terminated by M-DCPS at the end of the period for which funds are available. M-DCPS shall notify AON at the earliest possible time before such termination. No penalty shall accrue to M-DCPS in the event this provision is exercised, and M-DCPS shall not be obligated or liable for any future payments due or for any damages as a result of termination under this section.

4. Default

If M-DCPS fails to fulfill its payment obligations after having thirty (30) days opportunity to cure by submitting payment for approved invoices AON shall have the right to terminate the Agreement based on default.

If AON fails to fulfill or comply with any of the terms or conditions of the Agreement, in whole or in part, M-DCPS may place AON in default status and take any one of the following actions:

- (a) Suspend activities under the Agreement, upon fifteen (15) days advance written notice by M-DCPS and withhold further payments, except for those necessary and proper costs which AON cannot reasonably avoid during the period of suspension. To the extent such suspension continues for fifteen (15) days or more, either party may terminate the Agreement pursuant to Section 3(b) above.
- (b) Terminate the Agreement for cause, in whole or in part, pursuant to Section 3(c) above.
- (c) Terminate the Agreement for cause, in whole or in part, immediately effective upon notice, whenever M-DCPS determines that AON has jeopardized the safety and welfare of M-DCPS or the public or whenever the fiscal integrity of the Agreement has been compromised.
- (d) Invoke any other remedy or remedies that may be legally available.

5. Delays

Neither party will be in breach of this Agreement or any SOW as a result of, nor will either party be liable to the other party for, liabilities, damages, or other losses arising out of delays in performance caused by acts of God, government authority, strike or labor disputes, fires or other loss of facilities, breaches of contract by suppliers or others, telephone system, or Internet service provider or other utility outages, equipment malfunctions, computer downtime, and similar occurrences outside the control of the party as long as such party is diligently attempting to correct the cause of the delay. During any such delay in performance, the delayed party will implement reasonable work-around plans, computer system disaster recovery, alternate sources, or other commercially reasonable means to facilitate the performance of its obligations under this Agreement until the delay has ended or failure has been corrected.

6. Ownership and Control of Data and Work Product

- (a) Aon has created, acquired or otherwise has rights in, and may, in connection with the performance of Services hereunder, employ, provide, modify, create, acquire or otherwise obtain rights in, various concepts, ideas, methods, methodologies, procedures, processes, know-how, and techniques (including, without limitation, function, process, system and data models); templates; software systems, user interfaces and screen designs; general purpose consulting and software tools; websites; benefit administration systems; and data, documentation, and proprietary information and processes ("Aon Information").
- (b) All right, title and interest in and to any data, information and other materials furnished to Aon by Client hereunder ("Client Information") are and shall remain Client's sole and exclusive property. Client grants to Aon a license to use such Client Information to provide the Services. Except as provided below, upon full and final payment to Aon hereunder, any Aon work product which the parties expressly agree is created solely and exclusively to be owned by Client (the "Deliverables"), if any, shall become the property of Client. To the extent that any Aon Information is contained in any of the Deliverables, subject to the terms of this Agreement, Aon hereby grants to Client a paid-up, royalty-free, nonexclusive license to use such Aon Information solely for Client's internal use in connection with the Deliverables.
- (c) To the extent that Aon utilizes any of its property, including, without limitation, the Aon Information, in connection with the performance of Services, such property shall remain the property of Aon and, except for the limited license expressly granted in the preceding paragraph, the Client shall acquire no right or interest in such property. Client will honor Aon copyrights, patents, and trademarks relating to Services,

Deliverables and Aon Information, and will not use Aon's name or other intellectual property without Aon's prior written consent.

- (d) Provided that Client promptly notifies Aon of a claim that the Aon Information infringes a presently issued U.S. patent or copyright, Aon will defend such claim at its expense and will indemnify Client for any costs and damages that may be awarded against Client in connection with such claim. Aon will not indemnify Client, however, if the claim of infringement results from (i) use of other than the most recent version of the Aon Information made available to Client by Aon; (ii) Client's alteration of the Aon Information; (iii) use of any Aon Information in combination with other software not provided by Aon; or (iv) improper use of Aon Information.
- (e) Nothing contained in this Agreement will prohibit Aon from using any of its general knowledge or knowledge acquired under this Agreement (excluding Client's Confidential Information) to perform similar services for others.

7. ACCESS TO RECORDS/FLORIDA'S PUBLIC RECORDS LAWS

- (a) AON understands the broad nature of these laws and agrees to comply with Florida's Public Records Laws and laws relating to records retention to the extent applicable to Aon as a service provider hereunder. Each party shall keep and maintain its own respective public records and documents associated with this Agreement in accordance with the record retention schedule set forth in Florida Statute Chapter 119. AON shall keep records to show its compliance with services rendered under this Agreement. Contractors and subcontractors must make available, upon request of the School Board, a Federal grantor agency, the Comptroller General of the United States, or any of their duly authorized representatives, any books, documents, papers, and records of AON which are directly pertinent to this specific Agreement for the purpose of making audit, examination, excerpts, and transcriptions annually, unless more frequent audits are required by law or regulation. Pursuant to such audit, examination, excerpts or transcriptions, upon written request from the School Board's custodian of public records, provide the School Board with a copy of the 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 this chapter or as otherwise provided by law. AON shall 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 the contract term and following completion of the contract if AON does not transfer the records to the public agency. AON shall retain all records for five (5) years after final payment is made or received and all pending matters are completed pursuant to Title 34, Sections 80.36(b)(1). Upon completion of the contract, transfer, at no cost, to the School Board all public records in possession of AON or keep and maintain public records required by the School Board to perform the service. If AON transfers all public records to the School Board upon completion of the contract, AON shall destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements except that AON may retain a copy of such records for Archival purposes. If AON keeps and maintains public records upon completion of the contract, AON shall meet all applicable requirements for retaining public records. All records stored electronically must be provided to the School Board, upon request from the School Board's custodian of public records, in a format that is compatible with the information technology systems of the School Board. Any third party agents hired by the School Board to perform audits hereunder shall be subject to entering into a confidentiality agreement and shall be subject to such third party's agreement on audit procedures reasonably acceptable to Aon.

IF AON HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO THE PROVIDER'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS CONTRACT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT 305-995-1128, pr@dadeschools.net, and 1450 NE 2 Avenue, Miami, Florida 33132.

- (b) For the purposes of this Agreement, to the extent that there is confidential information identified as exempt from public records disclosure, "Confidential Information" may include: (i) Client Information; (ii) Aon Information; (iii) oral and written information designated by a party as confidential prior to the other party

obtaining access thereto; Each party's respective Confidential Information will remain its sole and exclusive property.

- (c) Each party will use reasonable efforts to cause its employees to minimize distribution and duplication and prevent unauthorized disclosure of the Confidential Information of the other party. Each party agrees that only employees who have a need to know the Confidential Information of the other party will receive such Confidential Information. No party will disclose the other party's Confidential Information to a third party without the prior written consent of the other party, which consent may be conditioned upon the execution of a confidentiality agreement reasonably acceptable to the owner of the Confidential Information, except that Aon may use Client's Confidential Information in combination with other data, including the disclosure of such information to third parties, provided that no such Client Confidential Information is identifiable by Client or Client employee and that either party may disclose the other party's Confidential Information to its legal counsel and auditors. Aon may also disclose Client's Confidential Information to any subcontractor or, as instructed by Client, to any other third party providing services to Client under this Agreement as reasonably necessary for such subcontractor or third party to perform its services, provided that any such subcontractor is subject to a confidentiality agreement. Aon may retain a copy of all Client Confidential Information for archival purposes.
- (d) Confidential Information does not include information if and to the extent such information: (i) is or becomes generally available or known to the public through no fault of the receiving party; (ii) was already known by or available to the receiving party prior to the disclosure by the disclosing party; (iii) is subsequently disclosed to the receiving party by a third party who is not under any obligation of confidentiality to the party who disclosed the information; (iv) has already been or is hereafter independently acquired or developed by the receiving party without violating any confidentiality agreement with or other obligation to the party who disclosed the information or (v) is considered a public record pursuant to Florida's Public Records Law.
- (e) The receiving party may disclose Confidential Information of the disclosing party if required to as part of a judicial process, government investigation, legal proceeding, or other similar process, provided that the receiving party has given prior written notice of such requirement to the disclosing party. Reasonable efforts will be made to provide this notice in sufficient time to allow the disclosing party to seek an appropriate confidentiality agreement, protective order, or modification of any disclosure, and the receiving party will reasonably cooperate in such efforts.

8. Representations and Responsibilities

- (a) Aon represents that it: (i) shall, at all times during the term of this Agreement, remain in material compliance with all laws, regulations, and School Board policies provided to Aon in writing, in advance, all as applicable to it as a service provider, including any required licenses, permits, or registrations, necessary for Aon to be able to perform the Services; and (ii) has no outstanding commitment or agreement to which it is a party or legal impediment of any kind known to it which is likely to limit, restrict, or impair the rights granted to Client hereunder. If a potential conflict should arise, Aon will discuss the situation with Client.
- (b) Client will submit to Aon all Client Information in Client's control necessary for Aon to perform the Services covered by this Agreement. The Services are not of a legal nature, and Aon will in no event give, or be required to give, any legal opinion or provide legal representation to Client. Client will maintain in compliance with applicable law any and all benefit plan legal documents related to the Services. Client is responsible for the accuracy and completeness of any and all Client Information that is submitted to Aon. Client agrees to notify Aon as soon as possible of any problems or errors in Client Information submitted. Services performed by Aon in correcting such problems or errors are additional services for which additional fees will be payable.
- (c) Aon is not a fiduciary within the meaning of the Employee Retirement Income Security Act (ERISA) or other legislation. Aon has no discretion with respect to the management or administration of Client's employee benefit plans, and/or control or authority over any assets of Client's employee benefit plans, including the investment of those assets. All such discretion and control remain with Client and other fiduciaries to Client's employee benefit plans.

9. Indemnification/Duty to Defend

- (a) Subject to the limitations set forth in Sections 9 (c) and (d), AON shall indemnify and hold harmless the Board, its members, officials, officers or its employees ("Indemnitees") from and against all claims, liabilities, damages, losses, and costs including, but not limited to, reasonable attorneys' fees and costs collectively, "Losses", arising out of, resulting from or incidental to AON's performance under this Agreement or to the extent caused by negligence, recklessness, or intentional wrongful conduct of AON or other persons employed or utilized by AON in the performance of this Agreement. The remedy provided to the Indemnitees by this indemnification shall be in addition to and not in lieu of any other remedy available under the Agreement or otherwise. This indemnification obligation shall not be diminished or limited in any way to any insurance maintained pursuant to the Agreement otherwise available to AON. The remedy provided to the Indemnitees by this indemnification shall survive this Agreement. The provisions of this Section shall specifically survive the termination of this Agreement. Subject to the limitations set forth in Sections 9 (c) and (d), the provisions of this Section are intended to require AON to furnish the greatest amount of indemnification allowed under Florida law. To the extent any indemnification requirement contained in this Agreement is deemed to be in violation of any law, that provision shall be deemed modified so that AON shall be required to furnish the level of indemnification to the Indemnitees required by law, as was intended by the parties hereto.
- (b) INDEMNIFICATION FOR BODILY INJURY, INCLUDING DEATH, AND DAMAGE TO TANGIBLE PROPERTY
- 9(b)(i) With respect to a Loss resulting, or allegedly resulting, from bodily injury, including death, or damage to tangible property (collectively bodily injury, including death or damage to tangible property shall be "Injury"), AON agrees to hold harmless and defend an Indemnitee under Section 9, if the Injury is, or is allegedly, caused in whole or in part by the acts or omissions of Aon, or others acting on Aon's behalf.
- (c) INDEMNIFICATION FOR OTHER THAN BODILY INJURY, INCLUDING DEATH AND DAMAGE TO TANGIBLE PROPERTY
- (i) Except with respect to a Loss resulting, or allegedly resulting, from an Injury, A o n 's obligation to indemnify, hold harmless and defend an I ndemnitee under Section 9(a) shall only apply to the extent the claim, judgment, cost, or expense resulting, or allegedly resulting, from the negligence or other culpability of Aon or others acting on Aon's behalf.
- (ii) Except with respect to a Loss resulting, or allegedly resulting, from an Injury, A o n 's obligation to indemnify, hold harmless and defend an indemnitee under Section 9(c)(i) shall not apply to that portion of the liability caused in whole or in part by an I ndemnitee.
- (d) LIMITATION OF LIABILITY OF PROPOSER TO M-DCPS FOR OTHER THAN BODILY INJURY, INCLUDING DEATH AND DAMAGE TO TANGIBLE PROPERTY
- (i) **Liability for Consequential Damages.** Except with respect to a Loss resulting, or allegedly resulting, from an Injury, in no event, whether based on contract, indemnity, warranty, tort, strict liability, or otherwise, shall Aon be liable to M-DCPS for consequential damages including but not limited to, the interest or carrying charges on investments, expenses arising from cost of capital, loss of profit or revenue, or loss of anticipated profit, arising, or alleged to have arisen, out of the performance of this Agreement by, or on behalf of, Aon. Aon's liability for consequential damages for a Loss resulting or allegedly resulting from an Injury shall be limited to and included in the \$2,000,000 cap specified in Section 9(b)(iii) above.
- (ii) **Cumulative Liability.** The maximum cumulative liability of Aon to M-DCPS for damages arising, or alleged to have arisen, out of the performance of this Agreement by, or on behalf of, Aon shall be \$10,000,000.

- (e) To the extent specified and subject to the limitations provided above, AON agrees, at its own expense, and upon written request by the Client, to defend any suit, action or demand brought against the School Board on any claim or demand arising directly out of, AON's negligent act or omission in its performance under this Agreement.

10. Dispute Resolution

Except as provided in Section 12(h), the following procedures shall be used in the event of any dispute or controversy arising out of or relating to this Agreement. All negotiations between the parties conducted pursuant to the dispute resolution process described herein (and any of the parties' submissions in contemplation hereof) shall be treated by the parties and their respective representatives as compromise and settlement negotiations for purposes of the applicable court rules of evidence.

- (a) The parties shall attempt in good faith to resolve any dispute arising out of or relating to this Agreement promptly by negotiation between executives who have authority to settle the controversy and who are at a higher level of management than the persons with direct responsibility for administration of this Agreement. Either party may give the other party written notice of any dispute not resolved in the ordinary course of business. Within fifteen (15) days after delivery of the notice, the party receiving the notice shall submit to the other a written response.
- (b) Within thirty (30) days after delivery of the notice, the designated executives shall meet at a mutually acceptable time and place, and thereafter as often as they reasonably deem necessary, to attempt to resolve the dispute. All reasonable requests for information made by one party to the other shall be honored in a timely fashion.
- (c) If the matter in dispute has not been resolved within sixty (60) days after delivery of the notice, or if the parties fail to meet within thirty (30) days, the dispute shall be referred to more senior executives who have authority to settle the dispute and who shall likewise meet in an attempt to resolve the matter in dispute. If the matter has not been resolved within thirty (30) days after it has been referred to the more senior executives, or if no meeting of such senior executives has taken place within fifteen (15) days after such referral, either party may seek alternative legal remedies as it deems appropriate.

11. Insurance

- (a) Coverage. Aon shall maintain, at all times during the term of this Agreement, the following minimum insurance coverages and limits:
 - (i) Workers' Compensation and related insurance as prescribed by the law of the state in which the Services are to be performed;
 - (ii) General Liability in the amount of \$1,000,000 per occurrence and \$2,000,000 in the aggregate; and
 - (iii) Professional Liability in the amount of \$1,000,000 per occurrence and in the aggregate.
- (b) Best Rating. Aon will place such insurance with carriers possessing a B+VII or better rating, as rated in the A.M. Best Key Rating Guide for Property and Casualty Insurance Companies.
- (c) "The School Board of Miami-Dade County, Florida, its officers, directors and employees" shall be named as additional insured on the Commercial General Liability policy. Prior to effective date of the Agreement, AON shall be responsible for providing the Client with (1) certificate(s) of insurance and (2) policy endorsement(s) as proof of said coverage.

12. Successors and Assigns

This Agreement shall inure to the benefit of and be binding upon the successors and permitted assigns of Aon and Client. Neither party may assign its rights or obligations hereunder without the prior written consent of the other party, which consent shall not be unreasonably withheld or delayed, except a party may assign its rights and obligations to an affiliate entity controlled by, controlling, or in common control with the assigning party.

13. Disclosure of Employment of Current and Former School Board Employees

Pursuant to School Board Policy 6460 Business Code of Ethics, which may be accessed at www.neola.com/miamidade-fl all bidders, proposers, consultants, vendors and contractors are required to disclose the names of any of their current and future employees who serve as agents, principals, subcontractors, employees, or consultants, to work on this agreement for the bidder, proposer, consultant, vendor, or contractor, and who are currently employed or have been employed by the School Board within the last two (2) years. Such disclosures will be in accordance with current School Board Policies, but will include, at a minimum, the names of former School Board employees, a list of the positions the employees held in the last two (2) years of their employment with the School Board, and the dates the employees held those positions. Written approval by the School Board for the use of current or former School Board employees (within the last two years) is mandatory prior to using funds obtain from this Agreement to subsidize the current or former School Board employees services.

NAME LIST OF POSITIONS DATES EMPLOYEE HELD POSITION

14. DISCLOSURE OF AFFILIATION WITH DISTRICT COMMITTEES, TASK FORCE, ASSOCIATIONS

Firms under Contract or proposing to enter into a Contract with Agency must be in conformance with the M-DCPS Conflict of Interest policies available at www.dadeschools.net. Any vendor who submits a response to a solicitation must disclose the names of any of its company directors or officers who serve on any District Committees, Task Force or Associations. Does the Firm or any Employee, Agent, or Associate of the Firm (Director's, Officers, etc.) serve or have served within the past two (2) years on a Miami-Dade County Public Schools District Committee, Task Force, Association?

No ☒ Yes ☐ If answer is yes please complete the following:

Name of Director(s) or Officer(s)			
Employee Name		Current Title with Firm	Name of M-DCPS Committee, Task Force, Association Served

15. BACKGROUND SCREENING REQUIREMENTS

- In accordance with the requirements of §1012.465, §1012.32 and §1012.467, Florida Statutes, and School Board Policies 8475, 1121.01, 3121.01 and 4121.01 as amended from time to time Contractor agrees that, if Contractor receives remuneration for services, Contractor and all of its employees who, in the performing of services under this Contract will be permitted access on school grounds when students are present, or will have direct contact with students or will have access to or control of school funds, will complete criminal history checks, and all background screening requirements, including level 2 screening requirements as outlined in the above-referenced statutes and School Board Policies prior to providing services to The School Board of Miami-Dade County.
- The parties further agree that failure by Contractor to perform any of the duties described in this section shall constitute a material breach of the Agreement entitling the School Board to terminate this Agreement

immediately with no further responsibility to make payment for services following such termination or perform any other duties under this Agreement.

16. CONFIDENTIALITY OF STUDENT RECORDS

- (a) Contractor understands and agrees that it may be subject to all federal and state laws and M-DCPS' Policies relating to the confidentiality of student information. AON further agrees to comply with the Family Educational Rights and Privacy Act ("FERPA"), 34 C.F.R. §99 et. seq. AON shall regard any student information it receives or accesses pursuant to this Agreement as confidential and will not disclose the student information to any third party.

17. Miscellaneous

- (a) The headings used herein are for convenience only and will not affect the interpretation of this Agreement.
- (b) This Agreement has been entered into for the sole benefit of Client and Aon, and in no event will any third-party benefits or obligations be created thereby.
- (c) This Agreement and any SOW hereunder may be executed in two or more counterparts, each of which will be deemed an original for purposes of this Agreement or the SOW.
- (d) The relationship between the parties is that of independent contractors. Nothing in this Agreement will be deemed or construed to create a joint venture, agency, or partnership between the parties for any purpose or between the partners, officers, members, or employees of the parties by virtue of either this Agreement or actions taken pursuant to this Agreement. Aon personnel will remain Aon's employees for all purposes, including, but not limited to, determining responsibility for all payroll-related obligations.
- (e) Aon may enter into subcontracts to perform a portion of the Services under this Agreement provided that Aon shall remain responsible for the acts or omissions of such subcontractors as if such subcontracted activities had been performed by Aon.
- (f) Aon may include Client and its trademarks and logos on Aon's customer lists, proposals and other communications not intended for general distribution.
- (g) It is expressly understood and agreed that the obligations of Sections 6, 7, 8, 9, 10 11, 16 and 17 herein, as well as all payment obligations arising on or before the date of termination or expiration of the term of this Agreement, will survive the termination or expiration of this Agreement.
- (h) If any provision of this Agreement or portion thereof is declared invalid, the remaining provisions will nevertheless remain in full force and effect.
- (i) In the event any terms of any SOWs conflict with the terms contained in these General Terms and Conditions, the terms of such SOW will prevail
- (j) This Agreement is subject to OFAC compliance (i.e., the laws and regulations enforced by the United States Office of Foreign Assets Control and each party's compliance policies relating thereto). Since Aon can be held accountable under such laws and regulations in connection with its provision of the Services, Client confirms that it will screen against OFAC's list of Specially Designated Nationals and Blocked Persons those parties with whom Aon will interact at Client's direction in providing the Services (e.g., Client's employees, participants, other vendors, etc.). If a possible match is identified as a result of a screen, Client shall notify Aon, and the parties will cooperate with each other in resolving the matter (which may include adjustments to the Services or regulatory notifications).
- (k) This Agreement will be construed and enforced in accordance with the internal laws and judicial decisions of the State of Florida, excluding its conflict of laws rules that would refer to and apply the substantive laws of another jurisdiction. In the event of litigation, venue for any claim shall lie exclusively in a court of competent jurisdiction in Miami-Dade County. All parties shall be responsible for their own attorneys' fees.
- (l) This Agreement, including any SOWs and the materials incorporated herein from time to time, constitutes the entire agreement of the parties and supersedes all previous oral or written negotiations and agreements

relating to the subject matter hereof (including the subject matter of such SOWs). For the avoidance of doubt, this Agreement also supersedes the terms and conditions in any purchase order, engagement letter or general consulting services agreement between Aon and Client. For the avoidance of doubt, the effective date of each SOW shall be set forth therein. There have been no representations or statements, oral or written, that have been relied on by any party hereto except those expressly set forth herein.

- (m) Contractors awarded contracts involving Federal Funds in excess of \$10,000 must be in compliance with Executive Order 11246 of September 24, 1965 entitled "Equal Employment Opportunity," as amended by Executive Order 11375 of October 13, 1967, and as supplemented in Department of Labor Regulations (41 CFR Chapter 60).
- (n) Contractors awarded contracts in excess of \$100,000 must be in compliance with all applicable standards, orders, or requirements applicable to Aon in its capacity as a service provider, issued under section 306 of the Clean Air Act (42 U.S.C. 1857(h)), section 508 of the Clean Water Act (33 U.S.C. 1368), Executive Order 11738, and Environmental Protection Agency regulations (40 CFR part 15).
- (o) Pursuant to Board Policy 6320.04 – Contractor Debarment Procedures – Debarred contractors are excluded from conducting business with the School Board as agents, representative, partners, and associates of other contractors, subcontractors or individual sureties.
- (p) It is the policy of Procurement Management Services not to accept gifts, gratuities, or favors of any kind or of any value whatsoever from vendors, members of the staffs, or families.
- (q) AON shall comply with all applicable provisions of 40 U.S.C. §276a to 276 a-7, the Davis-Bacon Act, as supplemented by the Department of Labor regulations (29 C.F.R. Part 5 "Labor Standards Provisions Applicable to Contracts Governing Federally Financed and Assisted Construction").

[End of Document]

Exhibit A

Statement of Work

Employee Benefit Plan Consulting Services

This SOW commences on February 1, 2018, and will remain in effect until January 31, 2021, unless terminated earlier by either party as permitted in the MCA. Aon's obligation to render services will end at the expiration of this SOW.

Services

The services to be provided under this SOW are set forth in Exhibit B hereto ("Services"). Any work product arising out of the services set forth in Exhibit B shall constitute the "Deliverables" as that term is defined in Section 5 of the MCA. Client acknowledges that, in order for Aon to meet critical completion dates and operate within budget expectations, Client will need to provide information requested by Aon at various intervals. For example, Aon may need Client to:

- Provide historical benefit plan documentation.
- React to preliminary project findings.
- Be accessible for conference calls and/or meetings.
- Approve final versions of project-related documentation.
- Provide written approval of Aon's compensation and written instruction to bind Client's chosen insurance program.

Fees and Payment Schedule

Aon is named broker of record for the plan.

For completing the Services, Client agrees to pay to Aon the amount indicated on monthly invoices from Aon. Invoiced amounts will be based on the project fees set forth in Exhibit B, hourly expenses set forth in Exhibit B for services not captured under a specific project listed in Exhibit B, and additional expenses described herein.

Aon will use its best efforts to negotiate placements for Client's insurance programs on a net of (without) commission basis, to Aon; however, it is not always possible or advisable to do so. In instances where a commission is paid to Aon, Aon will credit the commission against its fees, where Aon is permitted to do so by applicable law. Aon will advise Client of all such commissions in writing prior to binding. If Aon is required, for any reason, to return any commissions that were credited against the fee, Client agrees to reimburse Aon for this amount.

Change In Scope

Please be aware that requested changes in the scope of services provided by Aon could result in an increase in fees and charges. Changes in scope could include, but are not limited to, the following:

- Bidding the life, disability, medical, dental or vision coverage;
- Assignment of additional roles, responsibilities, or functions related to the plan; or

- Other factors which were not anticipated and increase the complexity of timing of plan operations or which affect Aon's responsibilities or duties.

In the event that Client's operations or insurance programs substantially change by merger, acquisition, expansion, or other material change in scope and nature of exposures, Client will inform Aon, and Client and Aon will negotiate in good faith to revise this SOW as appropriate.

Changes in the services or additional projects may also be included as part of this engagement, as mutually agreed to in writing or email by the parties. Unless otherwise set forth in such writing, Aon's fees for other projects will be determined on a time and materials basis in accordance with Aon's then current billing rates and the value of Aon's services based on Aon's time, complexity, and the level of skill and urgency required. Aon will discuss estimated fees in more detail for larger projects. Materials include (but are not limited to) such items as printing, binding, shipping, outside supplier charges, etc.

Disclosures

Aon will disclose to Client all marketing quotes, including any applicable commission rates, received prior to binding any coverages for Client's insurance programs. Client will also be provided prior to binding with a disclosure of any amounts to be paid to Aon and/or Aon affiliate intermediaries if available, in connection with coverages placed for Client's insurance programs, including any fees, if applicable, paid to Aon for services it provides to third parties.

In addition to retail commissions, Aon may receive additional forms of compensation from insurers and third parties including but not limited to: national additional commissions, subscription market brokerage charges and/or administrative expense reimbursements. This revenue is in addition to and shall not be credited against the fees or any other compensation earned hereunder and shall not be applied to any service set forth in Exhibit B. As of the effective date of this SOW, the Health and Benefits Practice does not accept contingent compensation. If this policy on accepting contingent compensation changes, we will notify you at that time. Additional information is available upon request.

Aon's goal is to procure insurance for Client with insurance companies possessing the financial strength to perform in today's economic environment. Toward this objective, Aon regularly reviews publicly available information concerning an insurer's financial condition, including, but not limited to:

- Approvals by various regulatory authorities;
- Analyses of insurers by professional rating agencies such as A.M. Best, Standard and Poor's, Moody's, and/or Fitch; and
- The input of Aon's global affiliates and correspondents.

Most Aon placements are made with insurers that are rated "Excellent" by the professional rating agencies; however, Aon does not guarantee the solvency of any insurer. Aon encourages Client to review the publicly available information made available by Aon. The decision to accept or reject an insurer will be made solely by Client.

Aon and/or its affiliates may from time to time maintain contractual relationships with the insurers that are recommended as potential markets, or with whom Client's coverage may ultimately be placed. Further details concerning Aon's relationship with insurance carriers can be found at <http://www.aon.com/about-aon/corporate-governance/corporate/market-relationships/contractual-relationship-with-carriers.jsp#>.

Aon's professional services do not in any case include legal, investment, or accounting services, and we are not a fiduciary to your plans. The services and work product provided by Aon hereunder are provided solely for Client's internal use; they are not intended to be used or relied upon by third parties.

This SOW must be signed below by authorized representatives of the parties. Counterparts may be delivered via facsimile, electronic mail (including pdf) or other transmission method and any counterpart so delivered shall be deemed to have been duly and validly delivered and be valid and effective for all purposes.

Exhibit B—Services to Be Provided

Consulting Services	Frequency	Cost
Strategy		
A. State Filing for the Self-Insured Plan	Annually	Year 1: \$8,300 Year 2: \$8,500 Year 3: \$8,700
B. GASB OPEB Valuation Report	Annually	Year 1: \$18,700 Year 2: \$19,300 Year 3: \$19,800
C. GASB Valuation Report for SERP	Annually	Year 1: \$13,500 Year 2: \$13,900 Year 3: \$14,300
D. Quarterly IBNR Valuation Report	Quarterly	Year 1: \$12,800 Year 2: \$13,200 Year 3: \$13,500
E. Quarterly Financial Projections	Quarterly	Year 1: \$64,100 Year 2: \$66,100 Year 3: \$68,000
F. Employee Benefit Related RFPs	One time	\$174,400
G. LTC RFP	One time	\$40,000
H. Voluntary Flexible Benefits RFP	One time	\$75,000
I. Medical Claims Audit	Annual	\$75,000 <i>(paid by Cigna)</i>
J. Rx Claims Audit	Annual	\$75,000 <i>(paid by Cigna)</i>

Aon's hourly rates for services not included in a specific project set forth above are as follows:

Aon Level	Hourly Rate
Lead Consultant	\$297
Senior Consultant	\$272
Consultant	\$223
Fellow Actuary	\$272
Associate Actuary	\$223
Legal Consultant	\$356
Clerical	\$0

Miami Dade County Public Schools

**Actuarial Reserve Study
June 30, 2022**

**Aon
Three Alliance Center
3550 Lenox Road NE, Suite 1700
Atlanta, GA 30326**

July 2022

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Exhibit 4: Monthly Detail (Pharmacy)	10

EXECUTIVE SUMMARY

Aon has conducted an actuarial valuation of the incurred, but not paid, claims as of June 30, 2022, for the medical and prescription drug plan for active employees and retirees provided by the Miami Dade County Public Schools and administered through CIGNA.

The results show a projected total reserve of approximately \$44.7 million. This figure includes \$2.0 million as an explicit provision for adverse experience.

The traditional actuarial loss developmental method was the basis of our calculation. The loss development uses historical paid claims information by incurred date. This method is consistent with reserve calculations within the industry, and best reflects the impact on claim payment patterns and accounts for the cyclical nature of the plans' claims.

The results mentioned above are contingent upon future events. Consequently, actual results will differ from projected results. These deviations may be material. Miami Dade County Public Schools staff should monitor emerging experience and take appropriate actions as required.

**ACTUARIAL
CERTIFICATION
STATEMENT OF OPINION**

Aon has been retained by the Miami Dade County Public Schools to study the actuarial reserves for incurred but not paid claims as of June 30, 2022, for the medical and prescription drug plan provided by the Miami Dade County Public Schools and administered through CIGNA.

I am employed by Aon. I am a Member of the Society of Actuaries and am qualified by education and experience to make the statements of actuarial opinion contained herein.

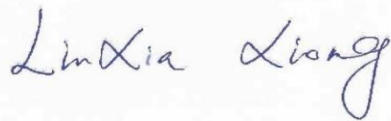
In performing our reserve study, we have relied upon reports and information provided by the Claims Processing Contractor. We have not audited this data beyond general tests for reasonableness. The results are our best estimate of incurred but unpaid claims with explicit margins for adverse deviation. The techniques and methodology used are reasonable and in accordance with generally accepted actuarial principles and practice.



Yangqian Shao, FSA, MAAA
Assistant Vice President

July 29, 2022
Date

Professionally Peer Reviewed By:



LinXia Xiong, FSA, MAAA
Vice President

July 29, 2022
Date

DATA AND ASSUMPTIONS

We used monthly enrollment and incurred and paid claim data provided by the claims processing contractor CIGNA. The reports identified claims incurred from July 1, 2018 through June 30, 2022 and paid by June 30, 2022.

No adjustment for interest was used in this analysis. Run-out fees associated with contract termination are included in 2022 administrative service fees. No administrative cost is added for processing the run-out claims after contract termination.

METHODOLOGY

The unpaid claim liability (UCL), also called the incurred but not reported (IBNR) reserve, at a specified date is essentially the estimated claims incurred up to that date less the claims that have been (incurred and) paid to that date. Since the incurred and paid claims are known, the UCL is easily determined once the incurred claims have been estimated.

The traditional loss development method uses historical claim payment patterns to develop completion factors that are used to estimate incurred claims. The claims incurred in a given month and paid by the end of the experience period are divided by the completion factor to estimate the incurred claims for that month. The UCL for that month is subsequently determined by subtracting the known incurred and paid claims from the estimated incurred claims. The total UCL is merely the sum of all the appropriate monthly UCL estimates.

This method is relatively easy to understand and is effective when the historical claim payment patterns are deemed to be stable enough to estimate current/future claim payment patterns and when several months of claim payments (run-out) after the incurred month are available. When the run-out for any month is limited, this month is called immature and the associated completion factor is significantly less than one. The resulting incurred claim estimate is unstable. Consequently, a secondary method has traditionally been used to estimate the immature months.

The secondary method for health claims is often an average of historical incurred claims adjusted for claim trend and enrollment between the historical period and the time of interest. One of the shortcomings of this secondary method is that the available claim payment information for the month being estimated is not used. Another problem is that the line of demarcation between mature months and immature months is as much art as science.

The Bornhuetter-Furgeson Method (BFM) addresses both of these issues by blending the loss development method and the secondary method. The BFM uses the available incurred and paid data and the expected UCL developed from the secondary method to estimate incurred claims. This method generally provides a more stable estimate than the pure loss development, a more responsive estimate than the secondary method, and a reasonable technique for blending the results of both methods.

The COVID-19 pandemic has greatly impacted the American health care landscape over the last few years. While the number of cases in the United States has dropped due to vaccinations, the impact of COVID-19 on healthcare costs continues to remain volatile. In addition, data is continuing to emerge regarding expected testing, vaccination, and treatment costs, frequency of cases, etc.

Using the BFM with claims paid through June 30, 2022, the resulting UCL for June 30, 2022 was approximately \$42.7 million. An explicit margin of 5.0% of claims unpaid as of June 30, 2022 has been used. The projected total reserve as of June 30, 2022 was approximately \$44.7 million.

Exhibit 1

Miami Dade County Public Schools Terminal Liability Calculation as of June 30, 2022 Medical and Pharmacy Benefits

	Medical	Rx	Total
Unpaid Claim Liability as of June 30, 2022	\$40,658,089	\$1,931,444	\$42,589,533
Margin (5.0%)	\$2,032,904	\$96,572	\$2,129,477
Administration Fee (0.0%)	\$0	\$0	\$0
Expected Terminal Claim (Rounded to the Nearest \$1,000)	\$42,691,000	\$2,028,000	\$44,719,000
Employees (June 2022)	29,730	29,730	29,730
Terminal Liability per Employee Unit	\$1,436	\$68	\$1,504

*Totals may not fully reconcile due to some intermediate values being shown rounded to the whole dollar.
Runout fees associated with contract termination are included in 2022 administrative service fees.

Exhibit 2

Miami Dade Public County Schools — Medical + Rx Incurred But Not Reported Claim Liability as of June 30, 2022

Incurred Month	Employee	Incurred & Paid	Completion Factor	Incurred Estimate	June 30, 2022 IBNP Liability
		thru 06/30/22			
Jul-19	31,033	\$36,937,132	1.000	\$36,937,132	\$0
Aug-19	31,086	\$35,321,387	1.000	\$35,321,387	\$0
Sep-19	30,147	\$27,470,167	1.000	\$27,470,167	\$0
Oct-19	30,218	\$29,634,446	1.000	\$29,634,446	\$0
Nov-19	30,525	\$28,179,721	1.000	\$28,179,721	\$0
Dec-19	30,613	\$31,969,619	1.000	\$31,969,619	\$0
Jan-20	30,774	\$31,605,836	1.000	\$31,605,836	\$0
Feb-20	30,789	\$29,335,163	1.000	\$29,335,163	\$0
Mar-20	30,800	\$27,563,091	1.000	\$27,563,091	\$0
Apr-20	31,148	\$21,995,887	1.000	\$21,995,887	\$0
May-20	31,130	\$25,581,278	1.000	\$25,581,278	\$0
Jun-20	31,102	\$33,710,188	1.000	\$33,710,188	\$0
Jul-20	31,085	\$33,138,273	1.000	\$33,138,273	\$0
Aug-20	31,253	\$29,484,834	1.000	\$29,475,929	(\$8,905)
Sep-20	30,732	\$28,654,692	1.001	\$28,635,977	(\$18,716)
Oct-20	30,753	\$29,196,656	1.001	\$29,173,773	(\$22,882)
Nov-20	30,664	\$29,922,110	1.001	\$29,896,065	(\$26,045)
Dec-20	30,593	\$34,906,703	1.001	\$34,869,107	(\$37,595)
Jan-21	31,179	\$30,743,761	1.000	\$30,731,758	(\$12,003)
Feb-21	31,090	\$29,599,307	0.998	\$29,656,182	\$56,875
Mar-21	30,988	\$34,152,566	0.998	\$34,209,890	\$57,324
Apr-21	30,809	\$34,576,140	0.998	\$34,634,657	\$58,517
May-21	30,613	\$31,009,485	0.997	\$31,111,858	\$102,373
Jun-21	30,599	\$36,984,891	0.996	\$37,125,575	\$140,684
Jul-21	30,551	\$40,186,632	0.996	\$40,363,610	\$176,978
Aug-21	30,611	\$37,736,040	0.993	\$37,988,134	\$252,094
Sep-21	29,714	\$32,172,329	0.993	\$32,409,410	\$237,081
Oct-21	29,745	\$31,111,525	0.985	\$31,579,065	\$467,540
Nov-21	29,716	\$33,930,285	0.979	\$34,669,781	\$739,496
Dec-21	29,718	\$35,751,408	0.968	\$36,917,875	\$1,166,467
Jan-22	29,583	\$31,715,398	0.957	\$33,147,788	\$1,432,390
Feb-22	29,804	\$28,445,200	0.940	\$30,260,141	\$1,814,941
Mar-22	29,830	\$30,629,858	0.920	\$33,276,297	\$2,646,439
Apr-22	29,915	\$26,698,426	0.882	\$30,254,265	\$3,555,839
May-22	29,860	\$25,114,018	0.775	\$32,389,372	\$7,275,354
Jun-22	29,730	\$15,339,153	0.405	\$37,874,441	\$22,535,288
Total					\$42,589,533

Exhibit 3
Miami Dade Public County Schools — Total Medical
Incurred But Not Reported Claim Liability as of June 30, 2022

Incurred Month	Employee	Incurred & Paid	Completion Factor	Incurred Estimate	June 30, 2022 IBNP Liability
		thru 06/30/22			
Jul-19	31,033	\$30,766,097	1.000	\$30,766,097	\$0
Aug-19	31,086	\$29,739,631	1.000	\$29,739,631	\$0
Sep-19	30,147	\$22,137,011	1.000	\$22,137,011	\$0
Oct-19	30,218	\$24,440,304	1.000	\$24,440,304	\$0
Nov-19	30,525	\$23,247,375	1.000	\$23,247,375	\$0
Dec-19	30,613	\$26,161,826	1.000	\$26,161,826	\$0
Jan-20	30,774	\$26,414,816	1.000	\$26,414,816	\$0
Feb-20	30,789	\$24,131,573	1.000	\$24,131,573	\$0
Mar-20	30,800	\$20,763,499	1.000	\$20,763,499	\$0
Apr-20	31,148	\$16,087,603	1.000	\$16,087,603	\$0
May-20	31,130	\$19,980,119	1.000	\$19,980,119	\$0
Jun-20	31,102	\$27,322,213	1.000	\$27,322,213	\$0
Jul-20	31,085	\$26,894,763	1.000	\$26,894,763	\$0
Aug-20	31,253	\$23,342,583	1.000	\$23,333,636	(\$8,946)
Sep-20	30,732	\$22,504,746	1.001	\$22,485,836	(\$18,910)
Oct-20	30,753	\$23,295,581	1.001	\$23,272,440	(\$23,141)
Nov-20	30,664	\$24,019,180	1.001	\$23,993,024	(\$26,156)
Dec-20	30,593	\$28,029,479	1.001	\$27,992,466	(\$37,013)
Jan-21	31,179	\$25,266,787	1.000	\$25,255,170	(\$11,617)
Feb-21	31,090	\$24,382,093	0.998	\$24,439,251	\$57,159
Mar-21	30,988	\$27,794,275	0.998	\$27,858,681	\$64,406
Apr-21	30,809	\$27,984,708	0.998	\$28,050,421	\$65,713
May-21	30,613	\$24,942,751	0.996	\$25,051,659	\$108,908
Jun-21	30,599	\$30,526,921	0.995	\$30,674,402	\$147,481
Jul-21	30,551	\$33,617,478	0.995	\$33,798,925	\$181,447
Aug-21	30,611	\$31,203,760	0.992	\$31,459,843	\$256,082
Sep-21	29,714	\$25,858,462	0.991	\$26,098,522	\$240,060
Oct-21	29,745	\$24,321,245	0.981	\$24,790,767	\$469,522
Nov-21	29,716	\$27,177,148	0.973	\$27,917,858	\$740,710
Dec-21	29,718	\$28,615,684	0.961	\$29,782,898	\$1,167,214
Jan-22	29,583	\$25,447,070	0.947	\$26,879,557	\$1,432,487
Feb-22	29,804	\$22,719,584	0.926	\$24,532,828	\$1,813,244
Mar-22	29,830	\$23,909,768	0.900	\$26,552,665	\$2,642,897
Apr-22	29,915	\$20,283,279	0.851	\$23,832,360	\$3,549,081
May-22	29,860	\$18,502,628	0.718	\$25,763,293	\$7,260,664
Jun-22	29,730	\$10,178,130	0.331	\$30,764,927	\$20,586,797
Total					\$40,658,089

Exhibit 4

Miami Dade Public County Schools — Total Rx Incurred But Not Reported Claim Liability as of June 30, 2022

Incurred Month	Employee	Incurred & Paid	Completion Factor	Incurred Estimate	June 30, 2022 IBNP Liability
		thru 06/30/22			
Jul-19	31,033	\$6,171,035	1.000	\$6,171,035	\$0
Aug-19	31,086	\$5,581,756	1.000	\$5,581,756	\$0
Sep-19	30,147	\$5,333,156	1.000	\$5,333,156	\$0
Oct-19	30,218	\$5,194,143	1.000	\$5,194,143	\$0
Nov-19	30,525	\$4,932,346	1.000	\$4,932,346	\$0
Dec-19	30,613	\$5,807,793	1.000	\$5,807,793	\$0
Jan-20	30,774	\$5,191,020	1.000	\$5,191,020	\$0
Feb-20	30,789	\$5,203,590	1.000	\$5,203,590	\$0
Mar-20	30,800	\$6,799,592	1.000	\$6,799,592	\$0
Apr-20	31,148	\$5,908,285	1.000	\$5,908,285	\$0
May-20	31,130	\$5,601,159	1.000	\$5,601,159	\$0
Jun-20	31,102	\$6,387,975	1.000	\$6,387,975	\$0
Jul-20	31,085	\$6,243,510	1.000	\$6,243,510	\$0
Aug-20	31,253	\$6,142,251	1.000	\$6,142,292	\$41
Sep-20	30,732	\$6,149,946	1.000	\$6,150,140	\$194
Oct-20	30,753	\$5,901,075	1.000	\$5,901,333	\$258
Nov-20	30,664	\$5,902,930	1.000	\$5,903,041	\$111
Dec-20	30,593	\$6,877,224	1.000	\$6,876,641	(\$582)
Jan-21	31,179	\$5,476,975	1.000	\$5,476,589	(\$386)
Feb-21	31,090	\$5,217,214	1.000	\$5,216,931	(\$283)
Mar-21	30,988	\$6,358,291	1.001	\$6,351,209	(\$7,082)
Apr-21	30,809	\$6,591,432	1.001	\$6,584,236	(\$7,196)
May-21	30,613	\$6,066,734	1.001	\$6,060,199	(\$6,535)
Jun-21	30,599	\$6,457,970	1.001	\$6,451,174	(\$6,797)
Jul-21	30,551	\$6,569,155	1.001	\$6,564,685	(\$4,470)
Aug-21	30,611	\$6,532,279	1.001	\$6,528,291	(\$3,988)
Sep-21	29,714	\$6,313,867	1.000	\$6,310,888	(\$2,979)
Oct-21	29,745	\$6,790,280	1.000	\$6,788,298	(\$1,982)
Nov-21	29,716	\$6,753,137	1.000	\$6,751,923	(\$1,214)
Dec-21	29,718	\$7,135,724	1.000	\$7,134,977	(\$747)
Jan-22	29,583	\$6,268,328	1.000	\$6,268,231	(\$97)
Feb-22	29,804	\$5,725,616	1.000	\$5,727,314	\$1,697
Mar-22	29,830	\$6,720,090	0.999	\$6,723,632	\$3,542
Apr-22	29,915	\$6,415,147	0.999	\$6,421,906	\$6,759
May-22	29,860	\$6,611,389	0.998	\$6,626,079	\$14,690
Jun-22	29,730	\$5,161,023	0.726	\$7,109,514	\$1,948,490
Total					\$1,931,444

Provider	Coverage Level	BU 1	BU 3	BU 4 Active	BU 4 Food Service	BU 4 Total	BU 5	BU 6	BU 65	BU 8	BU 9	Total
AD&D		8,350	1,132	0	0	0	490	815	93	189	251	11,320
TOTAL		8,350	1,132	0	0	0	490	815	93	189	251	11,320
ARAG Legal Plan		5,530	788	853	0	853	251	500	70	121	82	8,195
TOTAL		5,530	788	853	0	853	251	500	70	121	82	8,195
Delta Dental PPO High	Employee + DP/Family	40	6	4	0	4	2	5	1	1	6	65
Delta Dental PPO High	Employee + Family	1,211	106	117	0	117	49	118	11	30	42	1,684
Delta Dental PPO High	Employee Only	2,175	322	588	0	588	75	197	21	39	105	3,522
TOTAL		3,426	434	709	0	709	126	320	33	70	153	5,271
Delta Dental PPO Strd	Employee + DP/Family	26	1	4	0	4	1	4	1	0	2	39
Delta Dental PPO Strd	Employee + Family	1,162	94	135	0	135	48	101	13	21	45	1,619
Delta Dental PPO Strd	Employee Only	1,754	241	402	0	402	48	111	19	26	86	2,687
TOTAL		2,942	336	541	0	541	97	216	33	47	133	4,345
DeltaCare USA DHMO High	Employee + DP/Family	14	2	3	0	3	0	0	1	0	3	23
DeltaCare USA DHMO High	Employee + Family	485	51	60	0	60	28	54	8	7	20	713
DeltaCare USA DHMO High	Employee Only	646	101	199	0	199	26	58	7	13	30	1,080
TOTAL		1,145	154	262	0	262	54	112	16	20	53	1,816
DeltaCare USA DHMO Low	Employee + DP/Family	4	2	0	0	0	0	1	0	0	0	7
DeltaCare USA DHMO Low	Employee + Family	208	21	30	0	30	5	17	1	1	10	293
DeltaCare USA DHMO Low	Employee Only	400	60	83	0	83	8	20	5	6	31	613
TOTAL		612	83	113	0	113	13	38	6	7	41	913
Dep. Care FSA		150	13	6	0	6	4	23	0	1	6	203
TOTAL		150	13	6	0	6	4	23	0	1	6	203
Employee Only \$150 a day	Employee Only	4,189	688	1,389	0	1,389	216	349	54	92	95	7,072
Employee & Family \$150 a day	EE+Fam + Grandch	1	0	0	0	0	0	0	0	0	0	1
Employee & Family \$150 a day	Employee + DP/Family	77	19	16	0	16	2	10	0	1	2	127
Employee & Family \$150 a day	Employee + Family	2,021	256	458	0	458	153	203	25	51	51	3,218
TOTAL		6,288	963	1,863	0	1,863	371	562	79	144	148	10,418

[illegible]

UHC PPO Dental Strd	EE+Fam + Grandch	0	0	0	0	0	0	1	0	0	0	1
UHC PPO Dental Strd	Employee + DP/Family	23	3	2	0	2	1	1	0	0	0	30
UHC PPO Dental Strd	Employee + Family	872	64	82	0	82	36	89	9	14	0	1,166
UHC PPO Dental Strd	Employee Only	1,248	149	244	0	244	48	94	12	17	0	1,812
TOTAL		2,143	216	328	0	328	85	185	21	31	0	3,009
UHC Solstice DHMO High	Employee + DP/Family	16	3	1	0	1	2	1	1	1	0	25
UHC Solstice DHMO High	Employee + Family	857	89	89	0	89	48	82	9	24	0	1,198
UHC Solstice DHMO High	Employee Only	1,001	167	246	0	246	51	72	12	20	0	1,569
TOTAL		1,874	259	336	0	336	101	155	22	45	0	2,792
UHC Solstice DHMO Strd	Employee + DP/Family	5	0	1	0	1	0	0	0	0	0	6
UHC Solstice DHMO Strd	Employee + Family	260	21	21	0	21	7	23	2	6	0	340
UHC Solstice DHMO Strd	Employee Only	382	46	100	0	100	16	23	3	7	0	577
TOTAL		647	67	122	0	122	23	46	5	13	0	923
Voluntary Life		8,357	1,243	2,088	0	2,088	447	825	102	174	235	13,471
TOTAL		8,357	1,243	2,088	0	2,088	447	825	102	174	235	13,471
GRAND TOTAL		71,039	9,435	13,722	0	13,722	3,694	6,934	876	1,558	1,822	109,080

Provider	Coverage Level	BU 1	BU 3	BU 4 Active	BU 4 Food Service	BU 4 Total	BU 5	BU 6	BU 65	BU 8	BU 9	Total
EE only OAP High	Employee Only	3,894	582	710	163	873	154	370	35	83	61	6,052
Dep. Med. OAP High	Children	1,366	89	72	3	75	32	121	11	14	35	1,743
Dep. Med. OAP High	DP/EE Family	15	0	0	0	0	0	2	0	0	0	17
Dep. Med. OAP High	Domestic Partner	20	1	0	0	0	0	1	0	0	1	23
Dep. Med. OAP High	Family	517	39	18	1	19	20	29	6	8	9	647
Dep. Med. OAP High	Family + Grandch	0	0	1	0	1	0	0	0	0	0	1
Dep. Med. OAP High	Spouse	419	57	76	6	82	39	27	4	10	7	645
TOTAL		6,231	768	877	173	1,050	245	550	56	115	113	9,128
EE only OAP Standard	Employee Only	5,000	701	1,412	353	1,765	178	416	39	80	94	8,273
Dep. Med. OAP Standard	Children	1,833	114	114	4	118	48	170	12	30	27	2,352
Dep. Med. OAP Standard	DP/DPFamily	1	0	0	0	0	0	0	0	0	0	1
Dep. Med. OAP Standard	DP/EE Family	25	0	0	0	0	0	1	1	1	1	29
Dep. Med. OAP Standard	Domestic Partner	31	4	4	0	4	0	1	0	0	0	40
Dep. Med. OAP Standard	Family	754	40	38	0	38	25	47	4	9	18	935
Dep. Med. OAP Standard	Family + Grandch	1	0	0	0	0	0	0	0	0	0	1
Dep. Med. OAP Standard	Grandchild	0	1	0	0	0	0	1	0	0	0	2
Dep. Med. OAP Standard	Spouse	427	61	124	7	131	40	40	7	11	5	722
TOTAL		8,072	921	1,692	364	2,056	291	676	63	131	145	12,355
EE only SureFit	Employee Only	3,799	631	1,031	521	1,552	171	201	32	53	173	6,612
Dep. Med. SureFit	Children	411	39	24	0	24	25	33	5	5	13	555
Dep. Med. SureFit	DP/EE Family	3	0	0	0	0	1	0	0	0	0	4
Dep. Med. SureFit	Domestic Partner	8	1	0	0	0	0	1	0	0	0	10
Dep. Med. SureFit	Family	121	5	5	0	5	9	17	1	3	3	164
Dep. Med. SureFit	Family + Grandch	1	0	0	0	0	0	1	0	0	0	2
Dep. Med. SureFit	Spouse	118	16	33	0	33	13	8	0	6	4	198
TOTAL		4,461	692	1,093	521	1,614	219	261	38	67	193	7,545
Waive Employee Medical	Waived Coverage	1,194	137	156	190	346	28	72	7	19	17	1,820
TOTAL		1,194	137	156	190	346	28	72	7	19	17	1,820
GRAND TOTAL		19,958	2,518	3,818	1,248	5,066	783	1,559	164	332	468	30,848