City of Ormond Beach

City Commission Workshop

City Hall Commission Conference Room

22 South Beach St., Ormond Beach FL 32174

January 13, 2026, 5:30 PM

Jason Leslie, Mayor
Lori Tolland, Zone 1
Travis Sargent, Zone 2
Kristin Deaton, Zone 3
Harold Briley, Zone 4

Agenda

1. CALL TO ORDER

2. DISCUSSIONS

A. RFP - Employee Benefits Broker of Record

3. ADJOURNMENT

Website Address – www.ormondbeach.org

NOTICE – Pursuant to Section 286.0105 of the Florida Statutes, if any person decides to appeal any decision made by the City Commission with respect to any matter considered at this public meeting, such person will need a record of the proceedings and for such purpose, such person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which the appeal is to be based.

For special accommodations, please notify the City Clerk's Office at least 72 hours in advance.
Phone: 386-610-0400

Help for the hearing impaired is available through the Assistive Listening System. Receivers can be obtained from the City Clerk's Office.

In accordance with the Americans with Disabilities Act (ADA), persons with a disability, such as a vision, hearing or speech impairment, or persons needing other types of assistance, and who wish to attend City Commission meetings or any other board or committee meeting may contact the City Clerk's Office in writing, or may call 386-610-0400 for information regarding available aids and services.

City of Ormond Beach

City Commission Agenda

Staff Report

Agenda Date	January 13, 2026	**Item No**	2.A.
Section	DISCUSSIONS	**Category**	City Commission Workshop
Subject	RFP - Employee Benefits Broker of Record		
Recommended Action	Staff is presenting this item for discussion purposes in preparation for issuing an RFP for Employee Benefits Broker of Record Services.		
Strategic Goal	Governance - Other		
Department Staff Contact	City Manager Claire Whitley, Assistant City Manager		

Summary

The City utilizes a broker of record to administer and manage employee benefit plans provided by the City on behalf of eligible employees and their families. The broker provides critical services such as marketing, plan design, rate negotiations, claims administration, billing dispute resolution, member support services, annual enrollment, and regulatory compliance and reporting.

In this workshop, staff will review the broker's role in negotiating and administering benefit plans and will facilitate a discussion with the City Commission to identify the qualifications and priorities to be included in an RFP to select a broker of record. Staff will also review the RFP timeline and selection process, which will include an initial review by the staff evaluation committee to confirm submissions meet the minimum requirements, with final review and selection by the City Commission.

Attached is a draft RFP with language based on City Commission feedback provided during the 2025 Employee Benefits Broker selection process. At this workshop, the City Commission will provide additional changes to be incorporated into the final RFP that will be presented to the City Commission for approval at the February 3, 2026, City Commission meeting.

REQUEST FOR PROPOSALS

Draft – strike through version

I. OBJECTIVE OF THE REQUEST FOR PROPOSALS

The City of Ormond Beach, located in Volusia County, Florida, is comprised of approximately 33 square miles, with a population of 43,000 and 349 full-time employees. The city is seeking proposals from qualified firms to provide employee benefits broker of record services for all employee health, dental, vision, life, disability, and other related employee benefit programs.

All full-time employees are eligible to enroll in the city's medical, dental, and vision plans. The city pays 100% of the premium for employee coverage, and employees may enroll dependents and pay the associated premium. Qualified retirees and their dependents are also eligible to remain on the city's medical, dental, and vision plans at full cost to the retiree, as are terminated employees enrolled in COBRA coverage. In total, there are currently 362 individuals enrolled in the city's health insurance plan, 431 enrolled in dental, and 432 enrolled in vision. The city also provides life and AD&D insurance and long-term disability coverage for employees at the city's expense. Employees may elect and purchase additional life insurance, short term disability, and a variety of other supplemental coverages. (See attached benefits summary.)

~~In 2016, the city partnered with its health insurance carrier, Florida Health Care Plans, to develop and implement strategic health care initiatives. Through this process, the City has significantly reduced insurance costs while providing high quality coverage through the use of a high deductible health care plan (HDHP), utilization of a no-cost clinic for routine and urgent care needs, and a no-cost prescription program targeted to improve outcomes in high risk categories including heart disease, high blood pressure, diabetes, and high cholesterol.~~

~~A priority of the city is to avoid disruption in health care services (including provider networks and coverage) to its employees and family members while continuing to build on the success of the established framework. Although the city regularly evaluates and markets coverages to ensure cost competitiveness, it also considers the value of the carrier relationship and ongoing stability for its members when selecting benefits. The selected firm must have a similar approach and the ability to continue and build upon the existing strategic health care initiatives, prioritizing the employees' experience through strong carrier relationships and a focus on customer service.~~

II. SCOPE OF SERVICES

The selected firm must be able to provide the following tasks and services, however, this is not intended to be an exhaustive list:

1. Conduct an annual bidding process, carrier negotiations, and employee benefit plan selection in coordination with City leadership and established goals and

objectives, including providing high quality health care, remaining fiscally responsible, minimizing provider disruption, improving employee health outcomes, and delivering excellent customer service.

2. Compile and present plan utilization data to the city on a quarterly basis with appropriate analysis, recommendations, and forecasting.
3. Leverage relationships with carriers to effectively and satisfactorily resolve member issues; communicating directly with members and carriers throughout process with little assistance from City staff.
4. Handle all claim inquiries, billing issues, complaints, and all other benefit related issues on behalf of the city with a high level of customer service and efficiency. Identify dedicated staff, with sufficient experience and knowledge, responsible for resolving both routine and complex issues on a daily basis.
5. Assign a primary contact who will be reasonably available for meetings and calls, present at City Commission meetings and workshops as needed, and responsive to inquiries the same day, including holidays and weekends.
6. Coordinate all aspects of the City's annual personal health assessment and health fair for employees to include testing (including weight, BMI, blood pressure, cholesterol, and various other biometric and lifestyle risk factors), producing individual and group reports and analysis, individual employee coaching services, and representation from other benefit programs and educational resources.
7. Collect and provide employee benefit coverage and cost benchmarking data relative to other municipalities in the area.
8. Provide information on health care trends and updates on relevant regulatory changes to ensure compliance.
9. Provide Consolidated Omnibus Budget Reconciliation Act (COBRA) administrative services in compliance with federal and state regulations, at no additional cost to the city.
10. Provide professional advice and guidance to ensure continued compliance with the Affordable Care Act (ACA), Health Insurance Portability and Accountability Act (HIPPA), Internal Revenue Service (IRS), and other state and federally mandated benefits and regulations.
11. Continue existing coverage and strategic initiatives with current provider network and level of benefits to avoid disruption in employee healthcare treatments, to the extent possible under financial and regulatory constraints. Provide cost and disruption analysis for any proposed renewal plan change.
12. Design customized wellness incentives based on claims utilization data and best practices, and provide follow up metrics, analysis, and recommendations to encourage positive health outcomes.
13. Conduct all aspects of annual open enrollment, to include collating employee benefit enrollment packages, conducting in-person presentations for staff, and processing individual enrollments at various city facilities for a period of two weeks each year.
14. Provide and manage employee benefits enrollment platform and HSA/FSA banking relationship to facilitate benefits administration efforts, at no cost to the city and preferably utilizing current vendors to avoid disruption.
15. Create electronic and printable annual benefit summaries utilizing the city's current design standards, as well as other documents as requested.

16. Facilitate quarterly in person meetings between insurance carrier's Chief Medical Officer, pharmacy manager, and other key personnel, and City leadership staff; prepare agendas and objectives for each meeting to review claims data, resolve case management issues, and identify opportunities for improvement; and memorialize and follow up on agreed upon action points.

III. TERM OF AGREEMENT

The initial term of this agreement shall be for a period of three (3) years and will be automatically renewed for two (2) additional one-year periods thereafter unless either party provides at least ninety (90) days prior written notice to the other party of their intent not to renew the agreement.

IV. MINIMUM QUALIFICATIONS

To be considered by the City, proposing firm must:

1. Have at least five (5) years of experience providing similar employee benefits broker services to municipalities of similar size, in the state of Florida, with a similar scope of services as identified above.
2. Be licensed to transact insurance brokerage business in the state of Florida.
3. Demonstrate the broker has successfully provided employee benefits broker services to at least three other municipalities, in the state of Florida, with a similar scope of services as identified above.
4. Services must have been provided in the past five years prior to the issuance of this RFP.
5. Demonstrated ability and success in design and implementation of a high deductible health care plan (HDHP).
6. Demonstrated ability and success implementing various cost saving strategies. ~~to complement the HDHP, including a no-cost urgent care clinic, wellness incentives, and reduced or no cost prescription plan, or substantially similar strategies~~ to maintain high quality and cost-effective coverage.
7. Demonstrated experience working with ~~current insurance provider, Florida Health Care Plans, as well as other~~ major carriers in the market, in the state of Florida.
8. The client executive assigned to the account must have a minimum of ten years of experience providing employee benefits broker of record services to municipalities of similar size, in the state of Florida, with a similar scope of service~~, and plan design~~, and must be capable of speaking and making decisions on behalf of the firm. Additional support staff assigned to the city must have a minimum of five years of experience supporting municipalities in benefits administration~~, with equal experience administering an HDHP and HSA~~.

V. PROPOSAL PROCESS

The firm or individual(s) interested in this contract should include a response to each of the following items in their written proposal:

A. Background and experience of firm:

Describe the firm's experience working with Florida municipalities of similar size, in the State of Florida~~., specifically utilizing a high deductible health care plan supplemented by local, no-cost clinics; wellness incentives; and prescription drug strategies that maintain quality coverage while reducing employee costs. Provide specific examples of municipal clients with similar plans, describe how the firm successfully designed, implemented, and managed those plans to minimize cost increases without negatively impacting care~~ Provide specific examples of implementing health care plan design strategies resulting in cost savings and improved health care outcomes. Describe plan features and how they supported the goals identified by the client. Include both financial and claims metrics to illustrate results over multiple years. ~~.~~

Provide a list of all public employee benefit clients for the past three years. Provide contact information for at least three employee benefit municipal clients~~, with at least one of those being a municipal client with a HDHP~~.

Provide examples of informational literature, power points, enrollment and plan summaries, or other client materials the firm created for municipal clients with similar employee benefit programs.

Provide resumes for the firm owners, key management personnel, and dedicated account team including account executive, client representatives, and any other administrative support personnel interacting with the city.

Identify years of experience for each team member, as required in the minimum qualifications, listing only those years providing employee benefits broker of record services to municipalities of similar size, in the state of Florida, with a similar scope of service.

Provide an organizational chart showing reporting structures for all key staff and dedicated team members.

Include three professional references for the individual designated to serve as the city's primary point of contact.

B. Fees:

Provide the firm's fee structure.

VI. EVALUATION PROCESS AND CRITERIA

The City of Ormond Beach will conduct an evaluation of all proposals, submitted by the deadline, to determine compliance with proposal requirements and mandatory document submissions. The staff evaluation committee will review proposals to ensure they meet the minimum requirements set forth in the RFP. Those meeting the minimum requirements will be provided to the City Commission for further review and final

selection. ~~and select the Proposer that meets the best interests of the City and make a recommendation of Award of Contract to the City Commission.~~

The City reserves the following rights:

- Modify, extend, or cancel this RFP at any time to obtain additional proposals or for any other reason the City determines to be in its best interest;

- Issue a new RFP with terms and conditions that are the same, similar or substantially different as those set forth in this or a previous RFP in order to obtain additional proposals or for any other reason the City determines to be in its best interest;

- Conduct pre-award discussion and/or pre-award negotiations with any or all responsive and responsible proposer(s) who submit proposals determined to be reasonably acceptable of being selected for award; and, conduct personal interviews or require presentations of any or all proposer(s) prior to selection.

- Request that proposer(s) furnish additional information as the City may reasonably require.

- Accept or reject qualifications or proposals in part or whole, and/or waive any defect or deficiency in any proposal, if in the City's sole judgment, the defect or deficiency is not material in response to this RFP;

- Limit and/or determine the actual contract services to be included in a contract.

- Engage outside experts to assist staff in evaluating the merits and viability of each proposer.

- Obtain information for use in evaluating submittals from any source.

- Verify the information received in the proposal. If a proposer knowingly and willfully submits false information or data, the City of Ormond Beach reserves the right to reject that proposal. If it is determined that an Agreement was awarded as a result of false statements or other data submitted in response to this RFP, the City of Ormond Beach reserves the right to terminate the Agreement.

The City shall be the sole judge of the proposer's qualifications.

Evaluation Criteria:

For the purposes of further evaluation, the responsive proposals will be evaluated on, but shall not be limited to, consideration of the following criteria:

Background/experience of the firm and fee structure as described in the Proposal Process. ~~Qualifications of Firm (30 points)~~

~~Experience of Dedicated Team Members (40 points)~~
~~References (20 points)~~
~~Price (10 points)~~

~~Responsive proposals will be ranked in each of the criteria~~

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