

**CITY OF MIRAMAR  
PROPOSED CITY COMMISSION AGENDA ITEM**

**Meeting Date:** November 17, 2025

**Presenter's Name and Title:** Kanika Stamp, Chief HR Officer / Director of Human Resources

**Prepared By:** Angelita Deirish, Deputy Director of Human Resources

**Temp. Reso. Number:** 8570

**Item Description:** Temp. Reso. #R8570 APPROVING THE PROCUREMENT OF INSURANCE BROKERAGE AND BENEFITS CONSULTING SERVICES FROM GELIN BENEFITS GROUP, LLC BY PIGGYBACKING CITY OF LAUDERDALE LAKES AGREEMENT # 25-3410-05R IN A COMMISSION BASED COMPENSATION AMOUNT NOT-TO-EXCEED \$150,000 PAID BY THE CITY'S RESPECTIVE HEALTH, DENTAL AND VISION INSURANCE COMPANIES (*Kanika Stamp, Chief HR Officer/ Director of Human Resources*).

Consent  Resolution  Ordinance  Quasi-Judicial  Public Hearing

**Instructions for the Office of the City Clerk:** none

**Public Notice** – As required by the Sec. \_\_\_\_ of the City Code and/or Sec. \_\_\_\_, Florida Statutes, public notice for this item was provided as follows: on \_\_\_\_\_ in a \_\_\_\_\_ ad in the \_\_\_\_\_; by the posting the property on \_\_\_\_\_ and/or by sending mailed notice to property owners within \_\_\_\_ feet of the property on \_\_\_\_\_  
(fill in all that apply)

**Special Voting Requirement** – As required by Sec. \_\_\_\_\_, of the City Code and/or Sec. \_\_\_\_, Florida Statutes, approval of this item requires a \_\_\_\_\_ (unanimous, 4/5ths etc.) vote by the City Commission.

**Fiscal Impact:** Yes  No

**REMARKS:** Funding in a commission-based compensation amount not-to-exceed \$150,000 which shall be paid by the City's respective health, dental and vision insurance companies.

**Content:**

- Agenda Item Memo from the City Manager to City Commission
- Resolution TR8570
  - Exhibit A: Proposed Piggyback Agreement with Gelin Benefits Group, LLC (with City of Lauderdale Lakes Contract and Proposal from Gelin Benefits Group attached)



**CITY OF MIRAMAR  
INTEROFFICE MEMORANDUM**

**TO:** Mayor, Vice Mayor, & City Commissioners

**FROM:** Dr. Roy L. Virgin, City Manager Signed by:  
*Roy Virgin*  
6FC2075825F4418...

**BY:** Kanika Stampf, Chief HR Officer/Director of Human Resources

**DATE:** November 12, 2025

**RE:** Temp. Reso. No. 8570 – Insurance Brokerage and Benefits Consulting Services from Gelin Benefits Group, LLC

---

**RECOMMENDATION:** Temp. Reso. No. 8570 approving the procurement of Insurance Brokerage and Benefits Consulting Services from Gelin Benefits Group, LLC (“GBG”) by piggybacking City of Lauderdale Lakes agreement # 25-3410-05R in a commission-based compensation amount not-to-exceed \$150,000, which shall be paid by the City’s respective health, dental, and vision insurance companies.

**ISSUE:** Pursuant to Section 2-412(a), approval of the City Commission is required for an acquisition of, or contract for commodities or services by a single department in excess of \$75,000 from the same vendor in a single fiscal year.

**BACKGROUND:** The City provides various insurance products to its employees, including medical, dental, vision, life and disability and various voluntary insurance benefits. These insurance benefits are managed by the Human Resources Department in conjunction with the assistance and industry expertise of a benefits consultant. The Benefits Consultant ensures that staff is up to date on all market changes, trends and regulatory updates that affect the City.

**DISCUSSION:** The City of Lauderdale Lakes conducted a competitive procurement process and advertised Request for Proposals No. 25-3410-05R for Insurance Brokerage Services. GBG was the highest rated responsive responsible Proposer and was awarded an agreement for an initial term of two years with the option to renew for three additional one-year terms. The initial term of the agreement commenced on July 8, 2025, and will expire on July 7, 2027.

In accordance with Section 2-413(6) of the city code, the city can piggyback the services of contracts that are the subject of another governmental entity, and such contract is exempt from further competition. The City is proposing a piggyback agreement with GBG for services through December 31, 2026, in a commission-based compensation amount not-to-exceed \$150,000, which shall be paid by the City's respective health, dental, and vision insurance companies.

**ANALYSIS:** Compensation for services shall be made under the same terms of the Lauderdale Lakes agreement and shall be in the form of commission from insurance carriers. The compensation will be based on the negotiated commission paid by each carrier for the respective lines of coverage.

Temp. Reso. No. 8570

11/13/25

11/14/25

**CITY OF MIRAMAR  
MIRAMAR, FLORIDA**

**RESOLUTION NO. \_\_\_\_\_**

**A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF MIRAMAR, FLORIDA, APPROVING THE PROCUREMENT OF INSURANCE BROKERAGE AND BENEFITS CONSULTING SERVICES FROM GELIN BENEFITS GROUP, LLC BY PIGGYBACKING CITY OF LAUDERDALE LAKES AGREEMENT # 25-3410-05R IN COMMISSION BASED COMPENSATION AMOUNT NOT-TO-EXCEED \$150,000, WHICH SHALL BE PAID BY THE CITY'S RESPECTIVE HEALTH, DENTAL, AND VISION INSURANCE COMPANIES; AND PROVIDING FOR AN EFFECTIVE DATE.**

**WHEREAS,** the City provides various insurance products to its employees, including medical, dental, vision, life and disability and various voluntary insurance benefits; and

**WHEREAS,** these insurance benefits are managed by the Human Resources Department in conjunction with the assistance and industry expertise of a Benefits Consultant; and

**WHEREAS,** the Benefits Consultant ensures that staff is up to date on all market changes, trends and regulatory updates that affect the City; and

**WHEREAS,** the Human Resources Department wishes to procure the services of Gelin Benefits Group, LLC ("GBG") to provide Insurance Brokerage and Benefits Consulting Services; and

**WHEREAS,** pursuant to Section 2-413(6) of the City Code, contracts that are the subject of another government entity that as awarded through a competitive procurement process are exempt from further competition; and  
Reso. No. \_\_\_\_\_

Temp. Reso. No. 8570

11/13/25

11/14/25

**WHEREAS**, the City of Lauderdale Lakes conducted a competitive procurement process and advertised Request for Proposals No. 25-3410-05R for Insurance Brokerage Services; and

**WHEREAS**, GBG was the highest rated responsive, responsible proposer and was awarded an agreement with the City of Lauderdale Lakes for an initial term of two years with the option to renew for three additional one-year terms;

**WHEREAS**, the initial term of the agreement between City of Lauderdale Lakes and GBG commenced on July 8, 2025 and will expire on July 7, 2027; and

**WHEREAS**, the City wishes to piggyback the terms and conditions of the City of Lauderdale Lakes agreement through December 31, 2026, in a commission based compensation amount not-to-exceed \$150,000, which shall be paid by the City's respective health, dental, and vision insurance companies; and

**WHEREAS**, pursuant to Section 2-412(a)(1) of the City Code, approval of the City Commission is required for an acquisition of, or contract for commodities or services by a single department in excess of \$75,000 from the same vendor in a single fiscal year; and

**WHEREAS**, the City Manager recommends approval of the procurement of Insurance Brokerage and Benefits Consulting Services from Gelin Benefits Group, LLC by piggybacking City of Lauderdale Lakes agreement No. 25-3410-05R in an amount not-to-exceed \$150,000 which shall be paid by the City's respective health, dental, and vision insurance companies; and

Temp. Reso. No. 8570

11/13/25

11/14/25

**WHEREAS**, the City Commission deems it to be in the best interest of the residents and citizens of the City of Miramar to approve the procurement of Insurance Brokerage and Benefits Consulting Services from Gelin Benefits Group, LLC by piggybacking City of Lauderdale Lakes agreement No. 25-3410-05R in a commission based compensation amount not-to-exceed \$150,000, which shall be paid by the City's respective health, dental, and vision insurance companies.

**NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF MIRAMAR, FLORIDA AS FOLLOWS:**

**Section 1:** That the foregoing "**WHEREAS**" clauses are ratified and confirmed as being true and correct and are made a specific part of this Resolution.

**Section 2:** That it approves the procurement of Insurance Brokerage and Benefits Consulting Services from Gelin Benefits Group, LLC through December 31, 2026, by piggybacking City of Lauderdale Lakes agreement No. 25-3410-05R in a commission based compensation amount not-to-exceed \$150,000, which shall be paid by the City's respective health, dental, and vision insurance companies and authorizes the City Manager to execute the piggyback agreement attached hereto as Exhibit "A," together with such non-substantive changes as are deemed acceptable to the City Manager and approved as to form and legal sufficiency by the City Attorney.

**Section 3:** That the appropriate officials are authorized to do all things necessary and expedient in order to carry out the aims of this Resolution.

**Section 4:** That this Resolution shall take effect immediately upon adoption.

Temp. Reso. No. 8570

11/13/25

11/14/25

**PASSED AND ADOPTED** this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Mayor, Wayne M. Messam

\_\_\_\_\_  
Vice Mayor, Yvette Colbourne

ATTEST:

\_\_\_\_\_  
City Clerk, Denise A. Gibbs

I HEREBY CERTIFY that I have approved  
this RESOLUTION as to form:

\_\_\_\_\_  
City Attorney,  
Austin Pamies Norris Weeks Powell, PLLC

<b><u>Requested by Administration</u></b>	<b><u>Voted</u></b>
Commissioner Maxwell B. Chambers	_____
Commissioner Avril Cherasard	_____
Vice Mayor Yvette Colbourne	_____
Commissioner Carson Edwards	_____
Mayor Wayne M. Messam	_____



**CITY OF MIRAMAR AGREEMENT  
FOR INSURANCE BROKERAGE SERVICES  
(Piggyback Competitive Award)**

**THIS PIGGY BACK AGREEMENT** (this “Agreement”) is made and entered into as of the date of the last signature herein between the **CITY OF MIRAMAR**, a municipal corporation organized and existing under the laws of the State of Florida, whose address is 2300 Civic Center Place, Miramar, Florida 33025 (the “**City**”), and Gelin Benefits Group, LLC, a Florida Limited Liability Company, whose address is 6750 N Andrews Avenue, Suite 200, Fort Lauderdale, Florida 33309 (the “**Service Provider**”).

**WITNESSETH**

**WHEREAS**, the City wishes to enter into this Agreement with the Service Provider to provide Insurance Brokerage Services (the “Services”) for the City’s Employee Benefits Plan to the Human Resources Department; and

**WHEREAS**, the City and Service Provider (the “Parties”), wish to incorporate the terms and conditions of the solicitation and contractual arrangement between the City of Lauderdale Lakes, a political subdivision of the State of Florida (“Lauderdale Lakes”) and the Service Provider, as set forth in the Service Agreement dated September 23, 2025 (the “Lauderdale Lakes Agreement”), awarded through Request for Proposals # 25-3410-05R; (the “RFP”); and

**WHEREAS**, Section 2-413 (6) of the City Code provides authority for the City to utilize and contract through the use of the competitive bid process of another government entity as an exception to the otherwise required formal bidding process.

**NOW THEREFORE**, in consideration of the mutual covenants set forth in this Agreement, the receipt and sufficiency of which is acknowledged, the parties agree as follows:

**Section 1: Contract Terms.** The Service Provider agrees to provide the City with Insurance Brokerage Services in accordance with the City's requirements as set forth herein, in the Lauderdale Lakes Agreement, attached hereto and incorporated herein as **Exhibit "1"**, and the Service Provider's accepted proposal to the City attached hereto and incorporated herein as **Exhibit "2"**. The exhibits are incorporated into this Agreement for all purposes and are collectively referred to as the "Contract Documents" and represent the entire agreement between the parties. In the event of conflict between or among the Contract Documents, the order of priority shall be: this Agreement, the Lauderdale Lakes Agreement, and the Service Provider's accepted proposal to the City.

**Section 2: Term.** The initial contract period shall commence upon full execution of this agreement and shall continue until December 31, 2026, unless terminated earlier by its terms. The City shall have the option to renew this agreement for the same renewal term(s) as the Lauderdale Lakes Agreement, if any, provided that the contract is first renewed by the Lauderdale Lakes.

**Section 3: Scope of Services and Service Fees.**

The following provisions are included:

- A. In consideration of the Services to be provided by the Service Provider, the City agrees to pay Service Provider at the same rate under the Lauderdale Lakes Agreement attached hereto as **Exhibit "1"**.
- B. The City of Miramar shall be substituted for the City of Lauderdale Lakes with regard to any and all provisions of the Lauderdale Lakes Agreement, the RFP, and the Service Provider's Proposal to Lauderdale Lakes, including by example and not limitation, with regard to bond requirements, insurance, licensing, termination, default and ownership of documents. All recitals, representations, and warranties of Service Provider made in those documents are restated as if set forth fully

herein, made for the benefit of the City, and incorporated herein.

- C. The Service Provider shall not commence providing the Services unless and until the requirements for insurance have been fully met by the Service Provider and appropriate evidence thereof, in the City's sole discretion, has been provided to and approved by the City.

**Section 4: Public Records.**

- A. CITY is a public agency subject to Chapter 119, Florida Statutes. To the extent required by law, SERVICE PROVIDER shall comply with Florida's Public Records Law. SERVICE PROVIDER is not acting on behalf of CITY in providing actuarial and consulting services, as defined by statutes and interpreted by the Florida Attorney General Advisory Legal Opinions. SERVICE PROVIDER acknowledges CITY's obligations under Article I, Section 24, of the Florida Constitution and under Chapter 119, Florida Statutes, to release public records to members of the public upon request and comply in the handling of the materials created under this Agreement. SERVICE PROVIDER further acknowledges that the constitutional and statutory provisions control over the terms of this Agreement. In association with its performance pursuant to this Agreement, SERVICE PROVIDER shall not release or otherwise disclose the content of any documents or information that is specifically exempt from disclosure pursuant to all applicable laws. Without in any manner limiting the generality of the foregoing, to the extent applicable, SERVICE PROVIDER acknowledges its obligations to comply with Section 119.0701, Florida Statutes, with regard to public records, and shall:

1. Keep and maintain public records that ordinarily and necessarily would be required by CITY in order to perform the service.
2. Upon request by CITY's records custodian, provide CITY with a copy of

requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided in Chapter 119, Florida Statutes, or as otherwise provided by law.

3. Ensure that public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law for the duration of this Agreement.
4. Upon completion of this Agreement or in the event of termination of this Agreement by either party, any and all public records relating to this Agreement in the possession of SERVICE PROVIDER shall be delivered by SERVICE PROVIDER to CITY, at no cost to CITY, within seven days. All records stored electronically by SERVICE PROVIDER shall be delivered to CITY in a format that is compatible with CITY's information technology systems. Once the public records have been delivered to CITY upon completion or termination of this Agreement, SERVICE PROVIDER shall destroy any and all duplicate public records that are exempt or confidential and exempt from public record disclosure requirements, subject to record retention requirements under applicable state and federal laws and regulations.
5. SERVICE PROVIDER'S failure or refusal to comply with the provisions of this Section shall result in the immediate termination of this Agreement by the CITY.

**IF SERVICE PROVIDER HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO SERVICE PROVIDER'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS AGREEMENT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT 954-602-3011, [dagibbs@miramarfl.gov](mailto:dagibbs@miramarfl.gov) OR BY MAIL: City of**

**Miramar – City Clerk’s Office, 2300 Civic Center  
Place, Miramar, FL 33025.**

**Section 5: Scrutinized Companies.**

- A. Service Provider certifies that it and its subcontractors are not on the Scrutinized Companies that Boycott Israel List. Pursuant to Section 287.135, F.S., the City may immediately terminate this Agreement at its sole option if the Service Provider or its subcontractors are found to have submitted a false certification; or if the Service Provider, or its subcontractors are placed on the Scrutinized Companies that Boycott Israel List or is engaged in the boycott of Israel during the term of the Agreement.
- B. If this Agreement is for more than one million dollars, the Service Provider certifies that it and its subcontractors are also not on the Scrutinized Companies with Activities in Sudan, Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List, or engaged with business operations in Cuba or Syria as identified in Section 287.135, F.S. Pursuant to Section 287.135, F.S., the City may immediately terminate this Agreement at its sole option if the Service Provider , its affiliates, or its subcontractors are found to have submitted a false certification; or if the Service Provider, its affiliates, or its subcontractors are placed on the Scrutinized Companies with Activities in Sudan List, or Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List, or engaged with business operations in Cuba or Syria during the term of the Agreement.
- C. The Service Provider agrees to observe the above requirements for applicable subcontracts entered into for the performance of work under this Agreement.
- D. As provided in Subsection 287.135(8), F.S., if federal law ceases to authorize the above-stated contracting prohibitions then they shall become inoperative.

Service Provider agrees to comply with Section 287.133, Florida Statutes (Public Entity Crimes Statute) and attests that Service Provider is not on the convicted vendor list for public entity crimes.

**Section 6: E-Verify.** In accordance with Florida Statutes §448.095, the Consultant, prior to commencement of services or payment by the City, will provide to the City proof of participation/enrollment in the E-Verify system of the Department of Homeland Security. Evidence of participation/enrollment will be a printout of the Company's "Company Profile" page from the E-Verify system.

Failure to be continually enrolled and participating in the E-Verify program will be a breach of contract which will be grounds for immediate termination of the contract by the City. The Consultant will not hire any employee who has not been vetted through E-Verify. The Consultant may not subcontract any work for the City to any Subconsultant that has not provided an affidavit stating that the Subconsultant does not employ, contract with or subcontract with an unauthorized alien.

**Section 7: Assignment.** Neither party may assign its rights or obligations under this Agreement without the consent of the other.

**Section 8: Notice.** Notice hereunder shall be provided in writing by certified mail, return receipt requested, or customarily used overnight transmission with proof of delivery, to the following parties, with mandatory copies, as provided below:

For City: Dr. Roy L. Virgin, City Manager  
City of Miramar  
2300 Civic Center Place  
Miramar, Florida, Florida 33025

Copy to: Burnadette Norris-Weeks, Esq.  
City Attorney  
Austin Pamies Norris Weeks Powell, PLLC  
401 NW 7<sup>th</sup> Avenue  
Fort Lauderdale, Florida 33311

For Service Provider: E. Mike Gelin  
Principal Consultant  
Gelin Benefits Group  
6750 N Andrews Avenue  
Suite 200  
Fort Lauderdale, FL 33309  
Telephone: 954-913-0299

**Section 9. Indemnification.**

- A. Contractor shall indemnify and hold harmless the City, its officers, agents and employees, from and against any and all demands, claims, losses, suits, liabilities, causes of action, judgment or damages, arising from Contractor's performance or non-performance of any provision of this Agreement, including, but not limited to, liabilities arising from contracts between the Contractor and third parties made pursuant to this Agreement. Contractor shall reimburse the City for all its expenses including reasonable attorneys' fees and costs incurred in and about the defense of any such claim or investigation and for any judgment or damages arising from Contractor's performance or non-performance of this Agreement.
- B. The provisions of this section shall survive termination of this Agreement.

**Section 10. Governing Law.** This Agreement shall be construed in accordance with and governed by the laws of the State of Florida. Venue for any litigation arising out of this Agreement shall be proper exclusively in Broward County, Florida.

**Section 11. Severability.** This Agreement sets forth the entire agreement between Service Provider and City with respect to the subject matter of this Agreement. This Agreement supersedes all prior and contemporaneous negotiations, understandings and agreements, written or oral, between the parties. This Agreement may not be modified except by the parties' mutual agreement set forth in writing and signed by the parties.

**IN WITNESS WHEREOF**, the parties hereto have accepted, made and executed this Agreement upon the terms and conditions above stated on the day and year first above written.

**CITY OF MIRAMAR**

By: \_\_\_\_\_

Date: \_\_\_\_\_

Dr. Roy L. Virgin, City Manager

APPROVED AS TO FORM AND LEGAL SUFFICIENCY  
FOR THE USE OF AND RELIANCE  
BY THE CITY OF MIRAMAR ONLY:

By: \_\_\_\_\_

City Attorney  
Austin Pamies Norris Weeks Powell, PLLC

By: \_\_\_\_\_

Denise Gibbs, City Clerk

Date: \_\_\_\_\_

**SERVICE PROVIDER**

By: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_



**CITY OF LAUDERDALE LAKES  
4300 N.W. 36<sup>TH</sup> STREET  
LAUDERDALE LAKES, FLORIDA, 33319-5599  
TEL (954) 535-2816  
FAX (954) 733-1982**

**RFP 25-3410-05R  
INSURANCE BROKERAGE SERVICES**

This Contract is made as of the 10<sup>th</sup> day of July, 2025 by and between THE CITY OF LAUDERDALE LAKES, a municipal corporation existing under the laws of the State of Florida ("CITY"), and GELIN BENEFITS GROUP, LLC, a corporation authorized to do business in the State of Florida, ("CONTRACTOR"), whose Federal I.D. number is 47-2805753.

WHEREAS, the City of Lauderdale Lakes solicited proposals from qualified firms to provide Insurance Brokerage Services for the City's Employee Benefits Plan, and;

WHEREAS, at its meeting of July 8, 2025, by Resolution #2025-083, the CITY Commission authorized the proper CITY officials to execute this Contract hereinafter referred to as "Contract#25-3410-05R and;

WHEREAS, the CONTRACTOR is willing and able to perform the work of Insurance Broker for the City per requirements set forth in the Request for Proposal #25-3410-05R.

NOW, THEREFORE, the parties hereto, in consideration of the mutual covenants, agreements, terms, and conditions contained herein, do agree as follows:

**ARTICLE 1 - SERVICES**

The CONTRACTOR'S responsibility under this Contract is to provide transportation services as more specifically set in the Scope of Services detailed in Exhibit "A" attached hereto and made part hereof.

The CITY's Representative/Liaison during the performance of this Contract shall be Tara Williams telephone (954) 535-2710.

**ARTICLE 2 - TERM**

The initial term is two (2) years, beginning July 8, 2025, unless sooner terminated or later extended or renewed, in accordance with the other terms and conditions set forth herein. At the CITY's sole option, the Term may be renewed for three (3) additional years, such option to be exercised on a year-to-year basis, in the absolute discretion of the CITY.

In the event of an exercise of the option(s) to renew, the terms and conditions set forth herein, exclusive of the rights set forth in this specific subsection, shall apply equally to such renewed Term. The CITY may provide a minimum of ten (10) calendar days' notice before the end of any effective Term, of its intent to renew the Term.

Extension of Contract:

The CITY reserves the right to automatically extend the Contract for up to ninety (90) calendar days beyond the stated Contract term, under the same terms and conditions of said Contract. The CITY shall notify the CONTRACTOR in writing of such extensions. Additional extensions over the first ninety (90) day extension may occur, if the CITY and the CONTRACTOR are in mutual agreement of such extensions.

**ARTICLE 3 - COMPENSATION**

Compensation for all services provided shall be in the form of commission from carriers/vendors engaged in providing the services. Compensation will be based on the negotiated commission paid by each carrier for the respective lines of coverage. No additional costs or fees will be paid by the CITY. The successful CONSULTANT shall provide an annual statement from each carrier, giving full disclosure of compensation earned. Said annual disclosure of all direct or indirect earnings shall be required.

**ARTICLE 4 - TRUTH-IN-NEGOTIATION CERTIFICATE**

Signature of this Contract by the CONTRACTOR shall also act as the execution of a truth-in-negotiation certificate certifying that the wage rates, overhead charges, and other costs used to determine the compensation provided for in this Contract are accurate, complete and current as of the date of the Contract and no higher than those charged the CONTRACTOR'S most favored customer for the same or substantially similar service.

Said rates and cost shall be adjusted to exclude any significant sums should the CITY determine that the rates and costs were increased due to inaccurate, incomplete or non-current wage rates. The CITY shall exercise its rights under this Article 4 within one (1) year following the rendering of the final invoice. Said date shall be extended if the Contract is renewed.

**ARTICLE 5 - TERMINATION**

This Contract may be cancelled by the CONTRACTOR upon ninety (90) days prior written notice to the CITY's representative in the event of substantial failure by the CITY to perform in accordance with this Contract through no fault of the CONTRACTOR. The Contract may also be terminated, in whole or in part, by the CITY, with or without cause, immediately upon written Termination Notice to the CONTRACTOR. Unless the CONTRACTOR is in breach of this Contract, the CONTRACTOR shall be paid for services rendered to the CITY's satisfaction through the date of termination. In the event the CITY elects to terminate this Contract without cause, however, the CITY shall pay the CONTRACTOR a termination fee of One Hundred Dollars (\$100) upon compliance with A through D of this Article 5. After receipt of a Termination Notice and except as otherwise directed by the CITY, the CONTRACTOR shall:

- A. Stop work on the date to the extent specified.
- B. Terminate and settle all orders and subcontracts relating to the performance of the terminated work.
- C. Transfer all work in process, completed work and other materials related to the terminated work to the CITY.
- D. Continue and complete all parts of the work that have not been terminated.

**ARTICLE 6 - PERSONNEL**

The CONTRACTOR represents that it has or will secure at its own expense all necessary personnel required to perform this Contract. Such personnel shall not be employees of or have any contractual relationship with the CITY.

All of the services required hereunder shall be performed by the CONTRACTOR or under its supervision, and all personnel engaged in performing the services shall be fully qualified and, if required, authorized or permitted under State and local laws to perform such services.

Any changes or substitutions in the CONTRACTOR's key personnel, as may be listed in Exhibit "B", must be made known to the CITY's Representative and written approval must be granted by the CITY's Representative before said change or substitution can become effective.

The CONTRACTOR warrants that all services shall be performed by skilled and competent personnel.

#### **ARTICLE 7 - SUBCONTRACTING**

The CITY reserves the right to accept the use of a sub-Contractor or to reject the selection of a particular sub-Contractor and to inspect all facilities of any sub-Contractors in order to make a determination as to the capability of the sub-Contractor to perform properly under this Contract. The CONTRACTOR is encouraged to seek local vendors for participation in subcontracting opportunities. If the CONTRACTOR uses any sub-Contractors on this project the following provisions of this Article shall apply:

If a sub-Contractor fails to perform or make progress, as required by this Contract, and it is necessary to replace the sub-Contractor to complete the work in a timely fashion, the CONTRACTOR shall promptly do so, subject to acceptance of the new sub-Contractor by the CITY. The substitution of a sub-Contractor shall not be adequate cause to excuse a delay in the performance any portion of this Contract as set forth in the Scope of Work.

The CONTRACTOR, its sub-Contractors, agents, servants, or employees agree to be bound by the Terms and Conditions of this Contract and its agreement with the sub-Contractor for work to be performed for the CITY the CONTRACTOR must incorporate the terms of this Contract.

#### **ARTICLE 8 - FEDERAL AND STATE TAX**

The CITY is exempt from payment of Florida State Sales and Use Taxes.

The CITY will sign an exemption certificate submitted by the CONTRACTOR. The CONTRACTOR shall not be exempted from paying sales tax to its suppliers for materials used to fulfill contractual obligations with the CITY, nor is the CONTRACTOR authorized to use the CITY's Tax Exemption Number in securing such materials.

The CONTRACTOR shall be responsible for payment of its own and its share of its employees' payroll, payroll taxes, and benefits with respect to this Contract.

#### **ARTICLE 9 - INSURANCE**

- A. The CONTRACTOR shall not commence work under this Contract until it has obtained all insurance required under this paragraph and such insurance has been approved by the CITY.
- B. All insurance policies shall be issued by companies authorized to do business under the laws of the State of Florida. The CONTRACTOR shall furnish Certificates of Insurance to the CITY's Representative prior to the commencement of operations. The Certificates shall clearly indicate that the CONTRACTOR has obtained insurance of the type, amount, and classification as required for strict compliance with this paragraph and that no material change or cancellation of the insurance shall be effective without thirty (30) days prior written notice to the CITY'S Representative. Compliance with the foregoing requirements shall not relieve the CONTRACTOR of its liability and obligations under this Contract.
- C. The CONTRACTOR shall maintain, during the life of this Contract, Comprehensive General Liability Insurance in the amount of \$1,000,000 per occurrence to protect the CONTRACTOR from claims for

damages for bodily and personal injury, including wrongful death, as well as from claims of property damages which may arise from any operations under this Contract, whether such operations be by the CONTRACTOR or by anyone directly employed by or contracting with the CONTRACTOR.

- D. The CONTRACTOR shall maintain, during the life of this Contract, Comprehensive Automobile Liability insurance in the minimum amount of \$1,000,000 combined single limit for bodily injury and property damage liability to protect the CONTRACTOR from claims for damages for bodily and personal injury, including death, as well as from claims for property damage, which may arise from the ownership, use or maintenance of owned and non-owned automobiles, including rented automobiles whether such operations be by the CONTRACTOR or by anyone directly or indirectly employed by the CONTRACTOR.
- E. The CONTRACTOR shall maintain, during the life of this Contract, adequate Workers' Compensation Insurance and Employer's Liability Insurance in at least such amounts as are required by law for all of its employees per Florida Statute 440.02.
- F. It shall be the responsibility of the CONTRACTOR to insure that all sub-Contractors comply with the same insurance requirements referenced above.
- G. Compliance with the foregoing requirements shall not relieve the CONTRACTOR of its liability and obligation under this section or under any other section if this Section or under any other section of the Contract.
- H. CONTRACTOR shall be responsible for assuring that the insurance certificate required in conjunction with this Section remain in force for the duration of the period of performance for any contractual agreement(s) resulting from this solicitation. If insurance certificates are scheduled to expire during the term hereof, the CONTRACTOR shall be responsible for submitting new or renewed insurance certificates to the CITY at a minimum of thirty (30) calendar days in advance of such expiration. In the event that expired certificates are not replaced with new or renewed certificates which cover the term hereof, the CITY shall suspend the Contract until such time as the new or renewed certificates are received by the CITY in a manner prescribed in this Section; provided however, that this suspension period does not exceed thirty (30) days, the CITY may at its sole discretion, terminate the Contract and seek re-purchasing charges from the CONTRACTOR.
- I. In the judgment of the CITY, prevailing conditions warrant the provision by CONTRACTOR of additional liability insurance coverage or coverage which is different in kind, the CITY reserves the right to require the provision by CONTRACTOR of an amount of coverage different from the amounts or kind previously required and shall afford written notice of such change in requirements thirty (30) days prior to the date on which the requirements shall take effect. Should the CONTRACTOR fail or refuse to satisfy the requirement of changed coverage within thirty (30) days following the CITY's written notice, the CITY, at its sole option, may terminate the Contract upon written notice to the CONTRACTOR, said termination taking effect on the date that the required change in policy coverage would otherwise take effect.
- J. All insurance, other than Workers' Compensation, to be maintained by the CONTRACTOR shall specifically include the CITY of Lauderdale Lakes as "Additional Insured" and shall unequivocally provide thirty (30) days written notice to the CITY prior to any adverse changes, cancellation or non-renewal of coverage thereunder.

#### **ARTICLE 10 - INDEMNIFICATION**

The CONTRACTOR shall indemnify and hold harmless the CITY and its officers and employees, from liabilities, damages, losses, and costs, including but not limited to, reasonable attorneys' fees, to the extent caused by the negligence, recklessness, or intentionally wrongful conduct of the CONTRACTOR, and other persons employed or utilized by CONTRACTOR in the performance of this Contract.

The parties agree that 1% of the total compensation paid to the CONTRACTOR for performance of this Contract shall represent the specific consideration for the CONTRACTOR's indemnification of the Owner.

It is the specific intent of the parties hereto that the foregoing indemnification complies with Florida Statute 725.06 (Chapter 725).

The CONTRACTOR, without exemption, shall indemnify and hold harmless the CITY, its employees, representatives and elected officials from liability of any nature or kind, including cost and expenses for or on account of any copyrighted, patented, or unpatented invention, process, or item manufactured by the CONTRACTOR. Further, if such a claim is made, or is pending, the CONTRACTOR may, at its option and expense, procure for the CITY the right to use, replace, or modify the item to render it non-infringing. If none of the alternatives are reasonably available, the CITY agrees to return the article on request to the CONTRACTOR and receive reimbursement. If the CONTRACTOR used any design, device or materials covered by letters, patent or copyright, it is mutually agreed and understood, without exception, that the Contract prices shall include all royalties or cost arising from the use of such design, device or materials in any way involved in the work.

It is further the specific intent of the parties that all of the Contract Documents on this Project are hereby amended to include the foregoing indemnification and the "Specific Consideration" thereof.

#### **ARTICLE 11- SUCCESSORS AND ASSIGNS**

The CITY and the CONTRACTOR each binds itself and its partners, successors, executors, administrators, and assigns to the other party of this Contract to the partners, successors, executors, administrators, and assigns of such other party, in respect to all covenants of this Contract. Except as above noted, neither the CITY nor the CONTRACTOR shall assign, sublet, convey or transfer its interest in this Contract. Nothing herein shall be construed as creating any rights or benefits hereunder to anyone other than the CITY and the CONTRACTOR.

#### **ARTICLE 12 - REMEDIES**

This Contract shall be governed by the laws of the State of Florida. The venue of all actions in State or Federal Court relating to this Contract will be held in Broward County, Florida. No remedy herein conferred upon any party is intended to be exclusive of any other remedy, and each and every such remedy shall be cumulative and shall be in addition to every other remedy given hereunder now or hereafter existing at law or in equity. No single or partial exercise by any part of any right, power, or remedy hereunder shall preclude any other or further exercise thereof.

#### **ARTICLE 13 - CONFLICT OF INTEREST**

The CONTRACTOR represents that it presently has no interest and shall acquire no interest, either direct or indirect, in the CITY, which would conflict in any manner with the performance or services required hereunder, as provided for in Florida Statutes 112.311. The CONTRACTOR further represents that no person having such interest shall be employed in the performance hereof.

The CONTRACTOR shall promptly notify the CITY's Representative, in writing, by certified mail, of all potential conflicts of interest for any prospective business association, interest or other circumstance which may influence or appear to influence the CONTRACTOR'S judgment or quality of services being provided hereunder. Such written notification shall identify the prospective business association, interest or circumstance, the nature of work that the CONTRACTOR undertakes and request an opinion of the CITY, whether or not such association, interest or circumstances will in the CITY's opinion constitute a conflict of interest if entered into by the CONTRACTOR. The CITY agrees to notify the CONTRACTOR of its opinion by certified mail within 30 days of receipt of notification by the CONTRACTOR. If, in the opinion of the CITY, the prospective business association, interest or circumstances would not constitute a conflict of interest by the CONTRACTOR, the CITY shall so state in the notification and the CONTRACTOR may enter into said association, interest or circumstance and it shall be deemed not in conflict of interest with respect to services provided to the CITY by the CONTRACTOR under the terms of this Contract.

**ARTICLE 14 - EXCUSABLE DELAYS**

The CONTRACTOR shall not be considered in default by reason of any failure in performance if such failure arises as a result of a "Force Majeure." Force Majeure shall mean any delay occasioned by superior or irresistible force occasioned by violence in nature without the interference of human agency such as hurricanes, tornados, flood and total loss caused by fire and other similar unavoidable casualties, changes in federal, state or local laws, ordinances, codes or regulations, enacted after the date of this Agreement and having a substantial impact on the project, or other causes beyond the CONTRACTOR's control or by any other such causes which the CONTRACTOR and the CITY Commission decide in writing justify the delay. Provided, however, that market conditions, labor conditions, construction industry price trends and similar matters which normally impact on the bidding process shall not be considered a Force Majeure.

**ARTICLE 15- PLEDGE OF CREDIT, ARREARS**

The CONTRACTOR shall not pledge the CITY's credit or make it a guarantor of payment of surety for any contract, debt, obligation, judgment, lien, or any form of indebtedness.

The CONTRACTOR further warrants and represents that it has no obligation or indebtedness that would impair its ability to fulfill the terms of this Contract.

**ARTICLE 16 - DISCLOSURE AND OWNERSHIP OF DOCUMENTS**

The CITY and the CONTRACTOR shall comply with provisions of Chapter 119, Florida Statutes (Public Records Law).

All covenants, contracts, representations and warranties made herein, or otherwise made in writing by any party hereto including, but not limited to, representations herein related to the disclosure or ownership of documents, shall survive this Contract and the consummation of the transactions contemplated hereby.

**ARTICLE 17 - INDEPENDENT CONTRACTOR RELATIONSHIP**

The CONTRACTOR and all employees and/or agents of the CONTRACTOR are, and shall be, in the performance of all work services and activities under this Contract, an independent contractor, and not an employee, agent, or servant of the CITY. All persons engaged in any of the work or services performed pursuant to this Contract shall at all times and in all places be subject to the CONTRACTOR'S sole direction, supervision, and control. The CONTRACTOR shall exercise control over the means and manner in which it and its employees perform the work and in all respects the CONTRACTOR'S relationship and the relationship of its employees to the CITY shall be that of an independent Contractor and not as employees or agents of the CITY.

The CONTRACTOR does not have the power or authority to bind the CITY in any promise, agreement or representation other than specifically provided for in this Agreement. The CONTRACTOR shall be responsible to the CITY for all work or services performed by the Contractor or any person or entity on the CONTRACTOR's behalf, in fulfillment of this Contract.

**ARTICLE 18 - CONTINGENT FEES**

The CONTRACTOR warrants that it has not employed or retained any company or person, other than a bona fide employee working solely for the CONTRACTOR to solicit or secure this Contract and that it has not paid or agreed to pay any person, company, corporation, individual, or firm, other than it's bona fide employee working solely for the CONTRACTOR, any fee, commission, percentage, gift, or any other consideration contingent upon resulting from the Award or making of this Contract.

**ARTICLE 19 - ACCESS AND AUDITS**

The CONTRACTOR shall maintain adequate records to justify all charges, expenses, and costs incurred in estimating and performing the work for at least three (3) years after completion of this Contract. The

CITY shall have access to such books, records, and documents as required in this section for the purpose of inspection or audit during normal business hours, at the CONTRACTOR'S place of business.

#### **ARTICLE 20 - NONDISCRIMINATION**

The CONTRACTOR warrants and represents that all of its employees are treated equally during employment without regard to race, color, religion, disability, sex, age, national origin, ancestry, marital status, or sexual orientation.

#### **ARTICLE 21 - ENFORCEMENT COSTS**

If any legal action or other proceeding is brought for the enforcement of this Contract, or because of an alleged dispute, breach, default or misrepresentation in connection with any provisions of this Contract, the successful or prevailing party or parties shall be entitled to recover reasonable attorney's fees, expenses and court costs, including appellate fees incurred in that action or proceeding, in addition to any other relief to which such party or parties may be entitled.

#### **ARTICLE 22 - AUTHORITY TO PRACTICE**

The CONTRACTOR hereby represents and warrants that it has and will continue to maintain all licenses and approvals required to conduct its business, and that it will at all times conduct its business activities in a reputable manner. Proof of such licenses and approvals shall be submitted to the CITY's Representative on an annual basis.

#### **ARTICLE 23 - SEVERABILITY**

If any term or provision of this Contract, or the application thereof to any person or circumstances shall, to any extent, be held invalid or unenforceable, the remainder of this Contract, or the application of such terms or provisions to persons or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected, and every other term provision of this Contract shall be deemed valid and enforceable to the extent permitted by law.

#### **ARTICLE 24- ENTIRETY OF CONTRACTUAL CONTRACT**

The CITY and the CONTRACTOR agree that this Contract sets forth the entire Contract between the parties, and that there are no promises or understandings other than those stated herein. None of the provisions, terms and conditions contained in this Contract may be added to, modified, superseded or otherwise altered, except by written instrument executed by the parties hereto in accordance with Article 25 - Modifications of Work.

#### **ARTICLE 25 - MODIFICATIONS OF WORK**

The CITY reserves the right to make changes in Scope of Work, including alterations, reductions therein or additions thereto. Upon receipt by the CONTRACTOR of the CITY's notification of a contemplated change, the CONTRACTOR shall, **in writing**:

- (1) Provide a detailed estimate for the increase or decrease in cost due to the contemplated change,
- (2) Notify the CITY of any estimated change in the completion date, and
- (3) Advise the CITY if the contemplated change shall effect the CONTRACTOR'S ability to meet the completion dates or schedules of this Contract.

If the CITY so instructs in writing, the CONTRACTOR shall suspend work on that portion of the Scope of Work affected by a contemplated change, pending the CITY's decision to proceed with the change.

If the CITY elects to make the change, the CITY shall initiate a contract amendment and the CONTRACTOR shall not commence work on any such change until such written amendment is signed by the authorized representative for the CITY.

Such changes, if any, shall be set forth in writing, which may be transmitted, at the CITY'S discretion, digitally.

**ARTICLE 26 - NOTICE**

All notices required in this Contract shall be sent by certified mail, return receipt requested, and if sent to the CITY shall be mailed to:

Attn: Director of Human Resources and Rick Mgmt      **Copy to:** Financial Services

City of Lauderdale Lakes  
4320 N.W. 36<sup>th</sup> Street  
Lauderdale Lakes, FL 33319-5599  
Tel (954) 535-2800  
Fax (954) 777-3249

City of Lauderdale Lakes  
4300 NW 36<sup>th</sup> Street  
Lauderdale Lakes, FL 33319-5599  
Tel (954) 535-2743  
Fax (954) 733-3276

and if sent to the CONTRACTOR shall be mailed to:

Gelin Benefits Group, LLC  
6750 N Andrews Avenue, Suite 200  
Ft. Lauderdale, FL 33309  
Attn: E. Mike Gelin  
Tel: 954-913-0299  
Fax: 888-960-6146

**ARTICLE 27 - CAPTIONS AND PARAGRAPH HEADINGS**

Captions and paragraph headings contained in this Contract are for convenience and reference only and in no way define, describe, extend or limit the scope and intent of this Contract, nor the intent of any provisions hereof.

**ARTICLE 28 - JOINT PREPARATION**

The preparation of this Contract has been a joint effort of the parties, and the resulting document shall not, solely as a matter of judicial construction, be construed more severely against one of the parties than the other. It is the parties' further intention that this Contract be construed liberally to achieve its intent.

**ARTICLE 29 - WAIVER**

No waiver by the CITY of any provision of this Contract shall be deemed to be a waiver of any other provisions hereof or of any subsequent breach of the same or any other provision or the enforcement hereof. CITY's consent to or approval of any act by Contractor requiring consent or approval shall not be deemed to render unnecessary the obtaining of CITY's consent or approval of any subsequent act by Contractor requiring the CITY'S consent or approval, whether or not similar to the act so consented to or approved.

**ARTICLE 30 - COUNTERPARTS**

This Contract may be executed in one or more counterparts, each of which shall be deemed to be an original, but all of which shall constitute one and the same Contract.

**ARTICLE 31 - EXHIBITS ARE INCLUSIONARY**

All exhibits attached hereto or mentioned herein which contain additional terms shall be deemed incorporated by reference. Typewritten or handwritten provisions inserted in this form or attached hereto shall control all printed provisions in conflict therewith.

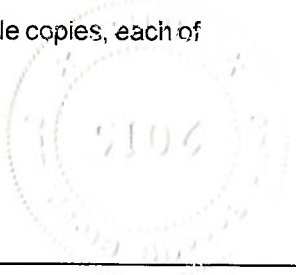
**ARTICLE 32 - CONTRACT DOCUMENTS**

The Contract documents are as follows: Request for Proposal, Contract, Exhibits, Addenda, All Representations, and Warranties, to make this Contract.

THE REMAINDER OF THIS PAGE WAS LEFT BLANK INTENTIONALLY

IN WITNESS WHEREOF, the parties hereto have executed this Contract in multiple copies, each of which shall be considered an original on the following dates:

As to the CONTRACTOR on the 23 day of Sept 2025



Corporate Seal

*[Handwritten signature]*

Witness

*[Handwritten signature]*

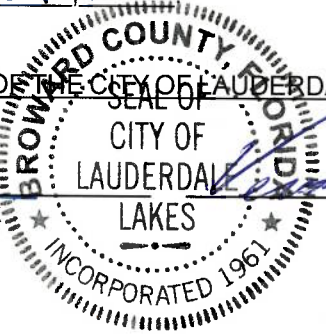
President

As to the CITY on the 30<sup>th</sup> day of Sept 2025

SEAL OF THE CITY OF LAUDERDALE LAKES

*[Handwritten signature]*

Venice Howard, City Clerk



*[Handwritten signature]*

Veronica Edwards Phillips, Mayor

APPROVED AS TO FORM

*[Handwritten signature]*  
City Attorney

ALL EXHIBITS WILL BE ATTACHED HERE

Exhibit A: Scope of Work



**Gelin**  

---

**Benefits Group**

**Proposal for  
Insurance Brokerage and  
Benefits Consulting Services**

City of Miramar, Florida  
October 9, 2025

October 9, 2025

Natalie Richmond  
Assistant Director of Procurement  
Procurement Department  
City of Miramar  
2200 Civic Center Place  
Miramar, FL 33027

Dear Natalie,

The Gelin Benefits Group (GBG) is honored to continue our continued partnership with the City of Miramar to provide comprehensive Insurance Brokerage and Benefits Consulting Services. Since 2018, GBG has proudly served as the City's trusted advisor and advocate, delivering innovative, cost-effective, and compliant employee benefits solutions designed to enhance the City's workforce well-being and financial stewardship.

Over the past seven years, GBG has worked hand in hand with the City's Human Resources and Risk Management teams to design, negotiate, and administer employee benefit programs that balance quality, affordability, and sustainability. Through strategic planning, rigorous vendor management, and proactive cost-control initiatives, we have consistently helped the City navigate the complexities of the healthcare market while maintaining competitive benefits that attract and retain top talent.

Our experience with the City of Miramar has given us a deep understanding of its operational priorities, workforce needs, and organizational culture. This document summarizes the professional services to be provided by GBG and the corresponding professional fee structure. It reflects our unwavering dedication to accountability, responsiveness, and measurable outcomes that align with the City's strategic vision.

We appreciate the confidence, partnership, and trust the City of Miramar has placed in Gelin Benefits Group. It has been our privilege to serve this partnership since 2018, and we look forward to building on this foundation of success for many years to come.

Sincerely,



E. Mike Gelin  
Principal Consultant  
Gelin Benefits Group  
6750 N Andrews Avenue  
Suite 200  
Fort Lauderdale, FL 33309  
Phone: (954) 913-0299 | Toll-Free: (888) 960-6146  
Email: [mike@gelinbenefitsgroup.com](mailto:mike@gelinbenefitsgroup.com)



## I. Executive Summary

Gelin Benefits Group is pleased to present this proposal to provide comprehensive Insurance Brokerage and Benefits Consulting Services to the City of Miramar. As a Florida-based advisory and brokerage firm with deep experience in the public sector, Gelin Benefits Group has proudly partnered with the City since 2018 delivering strategic, cost-effective, and compliant employee benefits solutions designed to meet the evolving needs of its workforce.

Our role extends far beyond traditional brokerage. Gelin Benefits Group functions as a strategic partner and benefits advisor, combining data-driven insights, local expertise, and personalized service to help the City of Miramar maintain a competitive, sustainable, and employee-focused benefits program. We are committed to protecting the City's financial resources while enhancing employee engagement, satisfaction, and overall well-being.

The City's employee benefits program is a key component of its total compensation strategy and directly influences workforce retention, morale, and productivity. Gelin Benefits Group's consulting approach ensures that every recommendation we make supports those objectives. We accomplish this through proactive plan design, meticulous renewal and cost analysis, ongoing compliance monitoring, and effective employee communication.

Through the use of advanced data analytics, a secure claims data warehouse, and predictive modeling, Gelin Benefits Group continuously monitors performance, identifies cost drivers, and delivers actionable insights to control costs while improving outcomes. This technology-driven oversight provides the City with real-time transparency and decision-making support throughout the plan year.

Gelin Benefits Group's service philosophy is built on responsiveness, accountability, and partnership. We believe in frequent communication, measurable deliverables, and proactive issue resolution. With a dedicated account management team, in-house actuarial expertise, and legal and compliance specialists, GBG provides comprehensive support across all aspects of benefits administration — from procurement and implementation to ongoing management and employee education.

This proposal outlines the scope of services Gelin Benefits Group will provide to the City of Miramar, our transition and service delivery plan, and our compensation structure. It reflects our unwavering commitment to delivering measurable value, controlling costs, and ensuring the City's benefits program remains a model of excellence within the public sector.



## II. General Scope of Services

GBG will manage, advise, and administer the City's employee benefits programs. These programs include Health Insurance (Medical, Stop Loss, Administrative Services, Pharmacy), Dental, Vision, Life & AD&D, Disability, Flexible Spending Accounts, Employee Assistance Program, and Prepaid Legal Services. All programs will be aligned with the City's total compensation philosophy, fiscal objectives, and employee engagement goals.

The benefit plans include the following, but is not limited to:

### III. PROPOSER'S SERVICES:

- A. Monitor the programs' operations throughout the year to ensure that benefit providers are meeting all customer service requirements and standards.
- B. Provide on-going administrative support, as required, by acting as a liaison between the City and providers to assist with resolving claim disputes, contract administration and interpretations, and other issues.
- C. Provide dedicated personnel as a primary contact for managing the account relationship with the City.
- D. Meet with the City's Human Resources and Risk Management Representative throughout the year as reasonably necessary (minimum is quarterly).
- E. Coordinate annual audits of City's benefits plans and associated vendors and prepare annual financial reports on the results of the completed plan year.
- F. Prepare and deliver any necessary reports to the City's Human Resources and Risk Management Representative, including but not limited to, reports showing claims experience at intervals acceptable to the City.
- G. Provide advice and assistance in the review of the City employee health and medical benefits program on a continuing basis to ensure that those plans are in compliance with state/federal requirements and their adequacy of benefits with respect to other plans.
- H. Track, monitor and provide information on changes in, or any pending or new legislation in the applicable state and federal laws to the City's Human Resources and Risk Management Representative, as well as any employee benefit and funding trends that may affect the benefits program, as well as HIPAA, COBRA, etc.
- I. Advise and assist the City as requested with:
  - Writing employee benefits plan modifications and/or new benefits plans and any required amendment approval process;
  - Submission of written reports and other documents as required by the state and/or federal government;
  - Coordination of the annual employee wellness fair.
- J. Perform special projects as requested by the City, including but not limited to:

- Development and assistance in the implementation of new insurance plans;
  - Assistance with adjudication of specific claims as requested by the City;
  - Recommendation of alternative benefit designs or delivery systems as dictated by emerging plan costs for benefits practices.
- K. Ensure personnel availability for meetings, phone calls, and e-mail correspondence as required.
- L. Maintain confidentiality of City records and data where applicable under federal and state laws.
- M. Resolve claim disputes. Coordinate resolution with carriers on all issues including, but not limited to claims, coverage, enrollment, and billing.
- N. Perform other related services on an “as-needed” basis.

#### **IV. RENEWAL YEAR SERVICES:**

- A. Using current health and medical benefit plans as benchmarks, research, design, and propose employee benefit plans for the City, as appropriate.
- B. Meet with the City as necessary to discuss benefit plan options and establish goals and objectives for the City's Benefit's program.
- C. Provide analysis of renewal of current plan, reviewing past performance.
- D. Review additional available cost savings plan alternatives and creative funding options.
- E. Determine the appropriate employee and employer benefit contribution levels.
- F. Review and recommend annual contribution strategy from active participants
- G. Provide City with information on what other municipalities of comparable size and location will be doing with their benefits in the upcoming year.
- H. Conduct renewal negotiations and develop appropriate information for management purposes.
- I. Upon City's request, coordinate a comprehensive “Request for Proposal” (RFP) process to identify potential high-quality Benefits vendors, according to established City guidelines. The scope of the RFP may include but not be limited to: Medical, Dental, Vision, Basic Life, Voluntary Life, Accidental Death and Dismemberment, Short Term and Long-Term Disability insurance providers.
- J. Act as lead negotiator and consultant to the City during benefit contract negotiations and renewals.
- K. Prepare and present a written analytical report of the proposals received including recommendation(s) and supporting documentation for recommendations.
- L. Review plan documents (employee booklets) and master contracts before adoption and printing.
- M. Assist with planning and implementation of selected changes including transition from the current to new vendors, the renewal proposal, and other benefits changes.
- N. Assist with developing City employee benefit program communication materials. Coordinate the design, printing, and production of those materials, as edited and approved by the Human Resources and Risk Management Representative.

- O. Advise and assist the Human Resources and Risk Management Representative or designee with the review of contracts, plan documents, insurance policies and other documents for applicability, accuracy, consistency, and legal compliance.
- P. Assist City with the development of performance guarantees relating to vendors' performance of services to the City, and evaluation of the performance of vendors.

**V. COMPENSATION:**

Compensation for all services provided shall be in the form of commission from insurance carriers/vendors. Compensation will be based on the negotiated commission paid by each carrier for the respective lines of coverage. No additional costs or fees will be paid by the City. The successful Consultant will provide an annual statement from each carrier, giving full disclosure of compensation earned. Annual disclosure of all direct or indirect earnings shall be required.

**VI. Conclusion**

Gelin Benefits Group appreciates the opportunity to continue serving the City of Miramar. Our team is committed to providing exceptional service, strategic guidance, and measurable results that align with the City's goals for fiscal responsibility, employee well-being, and compliance excellence.

