



The City of Coral Gables

Procurement Division

2800 S.W. 72ND AVENUE
MIAMI, FLORIDA 33155

September 11, 2024

All Responding Proposers (See Distribution List)

SUBJECT: RFP 2024-019 Group Vision Insurance

Dear Proposers:

The evaluation of the proposals submitted in response to the above cited solicitation is complete. The City Manager has recommended an award as shown in the attached document.

This notice is provided in accordance with Section 2-910 (c) of the Code of the City of Coral Gables. Our provision of this notice also serves to confirm the lifting of the Cone of Silence from this procurement action as dictated by Section 2-1027 (4)(b) of the same City Code.

Thank you for your participation in this competition. If you have any questions please contact Eduardo Hernandez, Procurement Specialist at 305-460-5108 or ehernandez2@coralgables.com

Sincerely,

Celeste S.
Walker-Harmon

Digitally signed by Celeste
S. Walker-Harmon
Date: 2024.09.11 16:01:50
-04'00'

Celeste S. Walker-Harmon
Chief Procurement Officer

Attachment: Award Recommendation

Distribution List of Proposers:
Cigna Health and Life Insurance Company
Humana Insurance Company
KNL, Inc.
Metropolitan Life Insurance Company
Solstice Benefits, Inc.
Standard Insurance Company
United Healthcare Insurance Company

CITY OF CORAL GABLES

-MEMORANDUM-

TO: Honorable Mayor and
Members of the City Commission

Date: September 11, 2024

FROM: Amos Rojas, Jr. Amos
City Manager Rojas Jr.

Digitally signed by
Amos Rojas Jr.
Date: 2024.09.11
14:07:10 -04'00'

SUBJECT: Award Recommendation
RFP 2024-019 Group Vision Insurance

At the next available City Commission Meeting an award recommendation for RFP 2024-019 Group Vision Insurance will be included on the agenda. This memorandum serves to notify you that in accordance with Section 2-763 of the City Code entitled "Contract Award", my recommendation to the City Commission for award of the subject RFP is as follows:

- 1) Accept the recommendation of the Chief Procurement Officer to award the RFP and authorize negotiations with Humana Insurance Company, the highest ranked responsive and responsible proposer.
- 2) Should negotiations fail with the top-ranked proposer, negotiations may commence with the next highest ranked responsive-responsible proposer Cigna Health and Life Insurance Company, if determined to be in the best interest of the city, until a satisfactory agreement and contract amount that is fair, competitive, and reasonable is reached.
- 3) Reaffirm the City's right to pursue alternative courses of action.

On June 6, 2024, the Procurement Division of Finance formally advertised, issued, and distributed Group Vision Insurance, Request for Proposals (RFP) 2024-019. Twenty-one (21) prospective proposers were notified of the RFP package from INFOR, the City's web-based e-procurement system.

On July 18, 2024, seven (7) firms submitted proposals, including one (1) no proposal, in response to the RFP: Cigna Health and Life Insurance Company, Humana Insurance Company, KNL, Inc., Metropolitan Life Insurance Company, Solstice Benefits, Inc., Standard Insurance Company, and United Healthcare Insurance Company.

The responses were reviewed by the Procurement Division in order to determine responsiveness to the requirements of the RFP. During the review, it was determined by Procurement, after consulting with the City Attorney's Office, that United Healthcare Insurance Company, would be deemed non-responsive based on their failure to provide the required business references prior to the closing of the solicitation.

On September 3, 2024, the Evaluation Committee convened to evaluate the five (5) responsive and responsible proposals and ranked the firms in the following order of preference: Humana Insurance Company, (top ranked), Cigna Health and Life Insurance Company (second ranked), Metropolitan Life Insurance Company (third ranked), Standard Insurance Company (fourth ranked), and Solstice Benefits, Inc., (fifth ranked). The Evaluation Committee determined that Humana Insurance Company, was the highest ranked responsive-responsible proposer to provide the requested services for an initial three (3) year term with two (2) one (1) year renewals.

The Evaluation Committee further recommended that should negotiations fail with Humana Insurance Company, negotiations could be conducted with the next two (2) ranked firms, Cigna Health and Life Insurance Company, and Metropolitan Life Insurance Company.

After successful negotiations, a Professional Services Agreement will be executed. A more detailed description of the RFP, proposal response and evaluation results will be provided to you as part of the agenda package.

Please contact me should you have any questions.

Copy:

Cristina M. Suárez, City Attorney

Billy Y. Urquia, City Clerk

Alberto N. Parjus, Deputy City Manager

Raquel Elejabarrieta, Human Resources, Labor Relations and Risk Management Director

Diana M. Gomez, Finance Director

Celeste S. Walker-Harmon, Chief Procurement Officer

**Proposal Evaluation Form
RFP 2024-019 Group Vision Insurance
Totals Composite
Form Active**

Selection Criteria \ Proposers	Maximum Criteria Points per Evaluator	Total Maximum Sub-Criteria Points	Cigna Health and Life Insurance Company	Humana Insurance Company	Metropolitan Life Insurance Company (Metlife)	Solstice Benefits, Inc.	Standard Insurance Company
			TOTAL:	TOTAL:	TOTAL:	TOTAL:	TOTAL:
Experience & Qualifications	30	120					
Proposer's qualifications including, but not limited to, company history and description, number of years in business, size, number of employees, office location where work is to be performed, licenses/certifications, credentials, capabilities and capacity to meet the City's needs		40	37.0	36.0	35.0	27.0	31.0
Proposer's relevant knowledge and experience in providing the services described in the "Scope of Services" to public sector agencies similar in size to the City of Coral Gables		40	35.0	33.0	28.0	26.0	29.0
Financial Strength Rating from AM Best, with a minimum of A-, XIV		20	20.0	19.0	20.0	19.0	18.0
Qualifications, copy of applicable licenses/certifications, and experience of all proposed key personnel		20	18.0	19.0	15.0	16.0	13.0
Experience & Qualifications Total			110.0	107.0	98.0	88.0	91.0
Project Understanding, Proposed Approach, Methodology	20	80					
Proposer's overall detailed understanding, approach and methodology to perform the services solicited herein.		24	21.0	22.0	16.0	14.0	16.0
Proposer's Provider Network being utilized for the City of Coral Gables. Be sure to complete the Provider Network Section in the Group Questionnaire which identifies the number of Providers by County		8	8.0	8.0	8.0	7.0	7.0
Details of the Proposer's lack of restrictions or exclusions imposed.		8	8.0	8.0	8.0	7.0	8.0
Proposer's offering of an Online Benefit Enrollment system for the Open Enrollment process, along with the ability to include additional lines of coverage		8	6.0	7.0	6.0	4.0	5.0
Proposer's ability to provide covered individuals access to company professionals to discuss benefit coverage issues		8	6.0	8.0	7.0	8.0	7.0
Comprehensive description of your proposed ability to duplicate existing coverage for employees, retirees and dependents. Additionally, providing alternate benefit options (as identified in the RFP) for future cost controls. Include Exhibit F - Benefit Format Worksheet showing how your plan of benefits being proposed compares to the current/requested format.		24	22.0	22.0	16.0	15.0	16.0
Project Understanding, Proposed Approach, Methodology Total			71.0	75.0	61.0	55.0	59.0
Past Performance and References	10	40					
Proposer's three (3) references (but no more than five (5) from public sector agencies, similar in size to the City of Coral Gables, for which Proposer has provided the services described in the RFP AND list all contracts for which the Proposer as performed (past and present) as a PRIME for the City of Coral Gables.		24	24.0	23.0	17.0	16.0	15.0
List with contact information of public sector clients, if any, that have discontinued use of Proposer's services within the past two (2) years and indicate the reasons for the same.		8	8.0	7.0	4.0	3.0	4.0
Incidents within the last five (5) years where (a) a civil, criminal, administrative, other similar proceeding was filed or is pending		8	8.0	8.0	6.0	6.0	8.0
Past Performance and References Total			40.0	38.0	27.0	25.0	27.0
Agreement Exceptions	5	20					
Review exceptions made by the proposer to the conditions listed in the agreement for the services.		20	20.0	19.0	14.0	15.0	12.0
Agreement Exceptions Total			20.0	19.0	14.0	15.0	12.0
Provide pricing for the premiums being charged for employees, retirees and dependents	35	140	105.0	126.0	104.0	112.0	114.0
Total Points	100	400	346.0	365.0	304.0	295.0	303.0
Ranking			2	1	3	5	4