CITY CLERK
CITY OF SUNRISE

14 AUG 22 PM 4:20

SUNRISE, FLORIDA

RESOLUTION NO. 14-108

A RESOLUTION OF THE CITY OF SUNRISE, FLORIDA, APPROVING AN AGREEMENT FOR SELF-FUNDED/ADMINISTRATIVE SERVICES ONLY (ASO) PLAN BENEFITS CONSULTING SERVICES WITH THE RHODES INSURANCE GROUP, INC.; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the City is in the process of evaluating a self-funded/Administrative Services Only (ASO) employee group medical plan benefits program. Rhodes Insurance Group, Inc. (Rhodes) is presently the City's consultant on the request for proposal (RFP) with staff; and

WHEREAS, the City requires the consultant to assist staff with the professional management and oversight of the implementation and monitoring of a self-funded/ASO employee group medical plan program; and

WHEREAS, based on the City's consultant's detailed scope of work and competitive annual cost in the industry for these consulting service, staff is recommending approval of the agreement for self-funded/ASO plan benefits consulting services through Rhodes;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF SUNRISE, FLORIDA:

Section 1. The Agreement for Self-Funded/Administrative Services Only Plan Benefits

Consulting Services with Rhodes Insurance Group, Inc. is hereby approved.

Section 2. Based on the City's positive past experience, the institutional knowledge, and Rhodes providing consulting services on the City's employee group insurance benefit programs since 2009, the City's competitive bid requirements are hereby waived for good cause.

Section 3. The Risk Manager is hereby authorized to review, approve and execute the agreement for Self-Funded/Administrative Services Only Plan Benefits Consulting Services, a copy of which is attached hereto as Exhibit #1. The Risk Manager is further authorized to review, approve and execute all HIPAA requirements and necessary documentation to effectuate the agreement. The Risk Manager is authorized to execute each renewal extension provided the annual amount does not increase by more than the CPI.

Section 4. Effective Date. This Resolution shall be effective immediately upon its passage.

PASSED AND ADOPTED THIS 12TH DAY OF AUGUST, 2014.

Mayor Michael J. Ryan

Authentication:

Felicia M. Bravo
City Clerk

MOTION:	ROSEN
SECOND:	SOFIELD
KERCH:	YEA
ROSEN:	YEA
SCUOTTO:	YEA
SOFIELD:	YEA
RYAN:	YEA

Approved by the City Attorney
as to Form and Legal Sufficiency.

Kimberly A. Kisslan

City Clerk Copy
8/12/14 CCM

C14230
Exhibit 1

City of Sunrise

Agreement for Self-Funded/Administrative Services Only (ASO) Plan Benefits Consulting Services

August 12, 2014

CITY CLERK
CITY OF SUNRISE
14 AUG 18 PM 1:51

Between

THE RHODES
INSURANCE GROUP
Managed Health Care & Group Insurance



Risk Management
AUG 15 2014
Received

and

THE CITY OF SUNRISE

City's Initials: _____
Rhodes' Initials: _____

City of Sunrise
Agreement for Administrative Services Only (ASO) / Self-Funded Plan Benefits Consulting Services

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City's Initials: _____
Rhodes' Initials: _____

City of Sunrise
Agreement for Administrative Services Only (ASO) / Self-Funded Plan Benefits Consulting Services

Proposed Services

This Agreement for Administrative Services Only (ASO) / Self-Funded Plan Benefits Consulting Services (hereinafter referred to as "Agreement") is made and executed by and between The Rhodes Insurance Group, an independent contractor, (hereinafter referred to as "Rhodes"), and City of Sunrise, a municipal corporation, (hereinafter referred to as "City").

Engagement

The City wishes to enter into a consulting relationship with Rhodes on a yearly basis coinciding with the City's fiscal year based on the terms and conditions set forth in this Agreement, and Rhodes is willing to accept such a consulting relationship. Rhodes agrees all fees and expenses covered under this Agreement, as well as any extension(s), are provided on a flat fee basis only in an amount
of $24,000 each fiscal year, unless otherwise provided herein under renewal extensions.

In consideration of and in reliance upon the previous paragraph and the terms and conditions contained in this Agreement, the City and Rhodes agree as follows:

Term and Termination

The effective date of this Agreement is October 1, 2014. The term of this Agreement (the "Consulting Period") will begin on the effective date and will remain in effect until September 30, 2017, and may be renewed for two (2) one (1) year extensions under the same terms and conditions as the original Agreement. Either party may terminate this Agreement by giving the other party at least thirty (30) days written notice of its intent to terminate. In the event such termination is effective during the Consulting Period (including any extension(s) of the Consulting Period), City shall be responsible to Rhodes for any services performed prior to the date of termination and Rhodes shall be responsible to City to continue to provide consulting services listed in the project proposals authorized herein until the date of termination of this Agreement. In the event the services are scheduled to end either by Agreement expiration or by termination by the City (at the City's discretion), Rhodes shall continue the services, if requested by the City, until new services can be completely operational. At no time shall this transitional period extend more than one hundred eighty (180) days beyond the expiration date of the existing Agreement, or applicable renewal extensions. Rhodes will be reimbursed for this service at the flat fee negotiated and in effect when this transitional period clause is invoked by the City.

Scope of Work/Consulting Services

Rhodes will provide the City with the following ASO/Self-funded plan benefit consulting services, but not be limited to:

1. Provide advice and assistance regarding the City's self-funded health benefit plan on a continuous basis under the terms of this agreement to ensure that these plans are in compliance with Federal and State requirements.
2. Assist in reviewing the goals and objectives of the benefit design; assist with the development of plan design and funding projections.
3. Coordinate and produce comparative and statistical reports in conjunction with the City's actuary in order to provide direction and recommendations for budgeting and benefit plan designs.
4. Assist with the preparation of financial reports for the City's health plan for City management and the State of Florida.
5. Support the City with resources for trending, forecasting and premium calculation in cooperation with actuary used by the City.
6. Consultant or consultant's professional staff will be available for telephone conversations, on-site meetings, research and advice as may be requested. Where appropriate, Consultant will respond to inquiries with written opinions.
7. Develop recommendations that meet the City's financial objectives and continues to provide the preferred level of benefits to employees.
8. Negotiating the terms of the resulting ASO agreement provisions, related agreements, and underwriting terms and conditions.
9. Provide consulting assistance with implementation of final recommendation to ensure minimal disruption to benefit administration and employees' access benefits.
10. Attend City commission meetings for approval of the ASO agreement and related agreements by City Commission.
11. Meet with City staff and administration to review marketplace updates, renewal negotiation results, RFP results and final recommendations.
12. Meet with the Risk Management Employee Group Insurance Benefit Committee, as requested.
13. Provide the City with usual and customary employee benefit consulting as needed by the City's Risk Management Division for each benefit plan.

Flat Fee

Rhodes shall perform authorized scope of work on flat fee basis only, including expenses, in an amount of $2,000 per month billable quarterly each fiscal year, unless otherwise

provided herein under renewal extensions, and subject to City Commission approval if increased. Rhodes shall agree to bill the City on a quarterly basis at the end of each quarter in which scope of work services are rendered. Rhodes agrees not to request nor accept any commissions, rebates, overrides, or persistency bonuses from the City's self-funded medical plan administrator or reinsurer. Rhodes agrees to report in writing to the City's Risk Manager within five (5) business days of any other form of compensation or remuneration of any form, type or nature received, other than what is provided for herein. The City's ASO/Self-funded plan shall be provided on a net-of-commission premium basis.

The flat fee for the scope of work/services shall remain fixed for the initial three (3) years of the Agreement. The flat fee for subsequent the two (2) one (1) year extension term years shall be subject to an adjustment only if increases or decreases occur in the industry. However, unless very unusual and significant changes have occurred in the industry, such increases shall not exceed 5% per year or, the latest yearly percentage increase in the All Urban Consumers Price Index (CPI-U) (National) as published by the Bureau of Labor Statistics, US Department of Labor, whichever is less. The yearly increase or decrease in the CPI shall be that latest All Urban Consumers Price Index (CPI-U) (National) as published by the Bureau of Labor Statistics, US Department of Labor index published and available ninety (90) days prior to the end of the fiscal year then in effect compared to the index for the same month one (1) year prior. Any requested cost increase shall be fully documented and submitted to the City at least sixty (60) days prior to the Agreement, including renewal extensions, anniversary date. Any approved cost adjustments shall become effective October 1st for the next fiscal year date of the Agreement. In the event the CPI or industry costs decline, the City shall have the right to receive from the Proposer, a reasonable reduction in costs that reflect such cost changes in the industry.

During the term of the Agreement, the Risk Manager is authorized to add items to the scope of work provided by Rhodes provided there is no cost increase. Any change to the scope of work that requires an increase in the amount of the yearly compensation shall require City Commission approval. The parties may modify the scope of work for reach renewal extension term provided the maximum amount of the flat fee each fiscal year is not exceeded; otherwise, City Commission approval is required.

Rhodes shall submit invoices for review and approval of services rendered to the City's Risk Manager, or designee at:

City of Sunrise, Risk Management Division
Attn: Bill Mason, Risk Manager
10770 W. Oakland Park Blvd., 3rd Floor
Sunrise, Florida 33351

Qualifications of Firm & Key Personnel

See attached Exhibit-A for qualifications, experience and biographies of key personnel.

Additional Remarks, Terms and Conditions

Now more than ever, employers need the ongoing assistance of qualified and experienced group insurance broker/consultants. In addition to the rising health care costs, there is new legislation that is being announced on a regular basis that requires action now. Examples include the State of Florida legislation regarding the expansion of dependent coverage, and inclusion of autism as a covered benefit. The Federal legislation includes the Mental Health Parity Act, the COBRA stimulus provisions and the coordination of benefits (COB) requirements for SCHIP.

The Rhodes Insurance Group subscribes to several industry newsletters, reference services and publications that provide alerts to legislation prior to its final enactment. These subscriptions and services keep us on top of legislation, technical information and trends. These subscriptions include Thompson Publishing's *Mandated Health Benefits: The COBRA Guide, Employer's Guide to HIPAA Privacy Requirements, Family Medical & Leave Handbook* and the *Flex Plan Handbook.* When appropriate, we share this information with our clients via email and conduct meetings to discuss the potential impact of any legislation.

All employees of The Rhodes Insurance Group are familiar with internet search engines and can quickly locate information that is pertinent to the legal aspects of group benefit plans. Rhodes will provide City with email notices on all significant changes along with the market surveys and our input as to the potential impact of changes. As appropriate we will conduct research relating to State and Federal legislation concerning any questions that may arise.

Rhodes agrees to conduct educational presentations regarding COBRA, HIPAA regulations and specific benefit plans when requested by the City's Risk Manager.

THE RHODES INSURANCE GROUP

City's Initials: _____
Rhodes Initials: _____

Rhodes further agrees to provide employees with individual assistance in resolving claim issues or questions that occur from time to time.

Governing Law and Rule of Construction
This Agreement will be construed, interpreted and enforced in accordance with the laws of the State of Florida without giving effect to the choice of law principles thereof or any canon, custom or rule of law requiring construction against the drafter. Venue of any action will be in Broward County, Florida. Except as set forth in the indemnification provision below, should the parties be involved in legal action arising under, or connected to, this Agreement, each party will be responsible for their own attorney's fees and costs. Both Parties hereby agree to waive a jury trial, and will proceed to a trial by judge, if necessary.

Indemnification
To the fullest extent permitted by law, Rhodes agrees to indemnify and hold-harmless the City, its officers and employees from liabilities, damages, losses, and costs, including, but not limited to, reasonable attorney fees to the extent caused, in whole or in part, by the professional errors or omissions, recklessness, or intentional wrongful conduct of Rhodes or persons employed or utilized by Rhodes in performance of the Agreement.

Insurance
Rhodes agrees to maintain, on a primary basis and at its sole expense, at all times during the life of this Agreement, the following insurance coverage and limits as described herein. The requirements contained herein, as well as City's review or acceptance of insurance maintained by Rhodes is not intended to and shall not in any manner limit or qualify the liabilities or obligations assumed by Rhodes under this agreement.

Rhodes agrees to maintain Life and Health Agents/Brokers Professional (Errors & Omissions) Liability at a limit of liability not less than $1,000,000 Per Occurrence and $2,000,000 Annual Aggregate. A self-insured retention (SIR) or deductible shall not exceed $25,000 unless written notice is provided to City. For policies written on a "Claims-Made" basis, Rhodes agrees to maintain a Retroactive Date/Knowledge Date prior to or equal to the effective date of this Agreement. In the event the policy is cancelled, non-renewed, switched to an Occurrence Form, Retroactive Date/Knowledge Date advanced, or any other event triggering the right to purchase a Supplemental Extended Reporting Period (SERP) during the life of this Agreement, Rhodes agrees to purchase a SERP with a minimum reporting period not less than one (1) year. The requirement to purchase a SERP shall not relieve Rhodes of the obligation to provide replacement coverage.

Confidential Information
Rhodes recognizes that certain confidential information may be furnished by the City to Rhodes in connection with its services pursuant to this Agreement ("Confidential Information"). Rhodes agrees that it will disclose Confidential Information only to those who, in Rhodes' reasonable determination, have a need to know such information. Confidential Information will not include information that (i) is in the possession of Rhodes prior to its receipt of such information from the City, (ii) is or becomes publicly available other than as a result of a breach of this Agreement by Rhodes, or (iii) is or can be independently acquired or developed by Rhodes without violating any of its obligations under this Agreement. However, disclosure by Rhodes of any Confidential Information pursuant to the terms of a valid and effective subpoena or order issued by a court of competent jurisdiction, judicial or administrative agency or by a legislative body or committee will not constitute a violation of this Agreement. Rhodes shall agree to provide information in accordance to Florida Statutes, Section 119, pertaining to public records.

HIPAA Privacy
Rhodes and the City will each comply with any prohibitions, restrictions, limitations, conditions, or other requirements to the extent they apply to them directly or indirectly pursuant to the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and its implementing regulation concerning privacy of individually identifiable health information as set forth in 45 CFR Parts 160-164, as amended from time to time. Where required, the City, as a representative of the health plans and Rhodes will enter into a separate Business Associate Agreement, or other documents to comply with HIPAA and privacy laws.

Subcontracting
Rhodes is not permitted to assign or subcontract its duties under this Agreement without the City's prior written consent. The City reserves the right to accept the use of a subcontractor, or to reject the selection of a particular subcontractor and to review the qualifications of any subcontractors in order to make a determination as to the capability of the subcontractor to perform properly under this Agreement. The City's Risk Manager and Purchasing Director, have the right to approve other subcontracts.

Independent Contractor
The parties acknowledge that Rhodes is an independent contractor under this Agreement. Services provided by Rhodes shall be performed by employees of Rhodes who are subject to supervision by Rhodes, and who are not officers, employees, or agents of the City. Personnel policies, tax responsibilities, purchasing policies and other similar

administrative procedures applicable to Rhodes' employees providing services rendered under this Agreement shall be those of Rhodes. . Nothing in this Agreement is intended nor shall be construed to create an agency relationship, an employer/employee relationship, a joint venture relationship, or any other relationship allowing City to exercise control or direction over the manner or method by which Rhodes or its subcontractors perform hereunder. No party shall have the authority to bind the other or otherwise incur liability to bind the other or otherwise incur liability on behalf of the other, unless otherwise agreed to in writing between Rhodes and City.

Public Entity Crimes
As provided in Sections 287.132 and 287.133, Florida Statutes, by entering into this Agreement or performing any work in furtherance hereof, Rhodes certifies that it, its affiliates, suppliers, and subcontractors who will perform hereunder, have not been placed on the convicted vendor list maintained by the State of Florida Department of Management Services within the 36 months immediately preceding the date hereof. This notice is required by Section 287.133(3)(a), Florida Statutes.

Consultant of Record
Upon the City Commission's approval of the Agreement, the City's Risk Manager agrees to execute the necessary Broker/Consultant Letter of Records to the third-party administrator (ASO) to appoint Rhodes as the City's employee benefits consultant of record for the scope of work/consulting services herein and other related services that are reasonable and customary based on the City's employee group medical ASO program.

Notices
Any notices, requests and other communications pursuant to this Agreement will be in writing and will be deemed to have been duly given, if delivered in person or by courier, email, or by facsimile transmission (provided that the sender received electronic confirmation of receipt by recipient) or sent by express, registered or certified mail, postage prepaid, addressed as follows:

Notices:

If to City: City of Sunrise, Risk Management Division
10770 W. Oakland Park Blvd., 3rd Floor
Sunrise, FL 33351
Attention: Bill Mason, Risk Manager
(Fax: 954-572-2382)

With copy to: City of Sunrise, Purchasing Department
10770 W. Oakland Park Blvd., 3rd Floor
Sunrise, FL 33351
Attention: Ann Potter
(Fax: 954-572-2278)

If to Rhodes:

The Rhodes Insurance Group
1263 E Las Olas Blvd. Ste. #205
Ft. Lauderdale, FL 33301
Attention: Lloyd Rhodes
(Fax: 954-525-1248)

Authority to Execute
The City's Risk Manager has the authority to execute this Agreement, including renewal extensions and other benefit related agreements required by Federal or State law (i.e. HIPAA's Business Associate Agreement) effective upon approval by the City Commission.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed on the effective date herein.

City of Sunrise
By: _____
Name: Bill Mason, CPCU, ARM-P
Title: Risk Manager
Date: 8/18/14

The Rhodes Insurance Group
By: _____
Name: Lloyd Rhodes
Title: President
Date: 8/13/14

EXHIBIT-A

Qualifications of Firm & Personnel

The Rhodes Insurance Group was established in April, 1988 and has been assisting its clients from its location in Fort Lauderdale for more than 25 years. It is a privately held corporation located at 1263 East Las Olas Boulevard, Suite 205, Fort Lauderdale, Florida 33301. Corporate officers are Lloyd F. Rhodes, President, and Karin Rhodes, Treasurer and Secretary.

The company performs many of the functions of an in-house group benefits risk manager, providing on-going advice and assistance to our clients in Broward and Miami-Dade Counties. Mr. Rhodes has been employed exclusively in the group insurance market since 1976, serving in various roles involving both service and sales. There are four employees in addition to Mr. Rhodes: Florence Cestaro who is the Vice President of Client Services; Linda Galla, Client Service Representative; Rebecca Parnell, Benefit and Contracts Analyst; and Daca Stankovic, administrative assistant. Mr. Rhodes, Ms. Cestaro, Ms. Galla and Ms. Parnell are licensed in Florida to conduct insurance business. Dr. Jason Melachrino, Pharmacy Consultant, is an independent contractor who joined the company in 2006.

The Rhodes Insurance Group offers comprehensive services to identify, implement and maintain your group health care and insurance benefits plans. We are an independent consulting/brokerage firm and are not affiliated with any insurance company, third party administrator or provider network. As an independent firm, we work for our clients, recommending only those products and options that are suitable and cost-effective.

The knowledge gained from our experience working on the group insurance company side of the business has proven invaluable in negotiating premiums, service and benefits for our clients. Since 1988 our client base has expanded to include such employers such as Broward College, Miami Dade College,, City of Aventura and City of Fort Lauderdale.

The philosophy of the firm has always been to provide unparalleled industry experience and service to benefit of our clients and their employees. The number of clients who have selected The Rhodes Insurance Group has grown significantly based on referrals

from existing clients and their personal experience with our services. Maintaining long-term relationships has been one of the keys to our success.

Company Experience

The Rhodes Insurance Group provides guidance for a variety of clients, each with a wide range of needs. A brief description of some of the services we have provided our clients follows.

City of Sunrise
Bill Mason, Risk Manager
10770 W. Oakland Park Blvd., 3rd Floor
Sunrise, FL 33351
Telephone: (954) 572-2496
1,100 employees

The City was incorporated in 1961 and selected The Rhodes Insurance Group as its broker/consultant of record in 2010. Since that time, the company as provided consulting services for the City's group health, dental and life plans.

- Prepared an RFP for the 2010 dental plan renewal. The RFP process resulted in moving the plan anniversary date from May 1 to July 1 and a continuation of one of the MetLife DHMO plans offered and the addition of a second, higher option PPO plan.
- Negotiated the 2011 dental plan renewal, resulting in an overall increase of 14.5%, or 9% less than the initial renewal with no change in benefits.
- Negotiated the 2012 dental plan renewal, which resulted in a 5% ($20,000 annually) decrease in premiums, a two-year rate guarantee and no change in benefits.
- The 2014 dental plan renewal negotiations resulted in a 3% increase in premium, - less than the annual dental trend of 5% - and a 5% rate cap on the 2015 renewal rates.
- Negotiations with Humana for the 2011 health plan renewal resulted in a change to an open access HMO and open access POS plan with national network accessibility and no change in benefits.
- Negotiated the 2012 health plan renewal from a 14.8% increase in premiums to a 6% increase in premiums with no change in benefits.
- Prepared an RFP for the group health plan for an effective date of January 1, 2014., to evaluate the feasibility of offering a self-funded plan to replace the fully-insured plan. The Rhodes Insurance Group analyzed all proposals received and provided the City with detailed information needed in the decision-making process. The RFP resulted in a continuation of the fully-insured health plan with no changes in benefits.

- The City's life and accidental death and dismemberment rates were guaranteed by Cigna through September 30, 2011 when The Rhodes Insurance Group was selected to provide consulting services. Negotiations with Cigna for the 2011 renewal resulted in a continuation of the rates until September 30, 2014. Negotiations for the 2014 renewal resulted in another three-year rate guarantee with no change in benefits as well as a special enrollment period to enable employees to enroll in the supplemental plan with no evidence of insurability.

City of Aventura
Eric Soroka, City Manager
19200 West Country Club Drive
Aventura, FL 33180
Telephone: (305) 466-8910
165 employees

The City was incorporated in 1995 and selected The Rhodes Insurance Group as its agent of record through an RFQ process in 1996. The City began offering benefits to its 15 employees in September 1996 after an RFP for an entire benefits package (health, dental, life, accidental death and dismemberment, long term disability, IRS Section 125 administrator) was published and analyzed by The Rhodes Insurance Group.

- Prepared health plan RFPs for effective dates of September 1, 1999, September 1, 2002 and September 1, 2013.
- Negotiated health plan renewals.
- Prepared and analyzed surveys to assess employee satisfaction with health and dental coverage in 1998 and 2006.
- Published group dental plan RFPs for effective dates of March 1, 1999 and September 1, 2013.
- Published RFP for group life and long term disability benefits with effective date of September 1, 1999.
- Assisted in the resolution of several complicated health coverage issues.
- Assisted with the replacement of the City's group life benefits for an effective date of September 1, 2007. The new policy includes benefit enhancements with no increase in premium. Subsequent renewal negotiations maintained the premium until September 2012, at which time the premium was decreased.

City of Lauderhill
Desorae Giles, Assistant City Manager
3800 Inverrary Boulevard, Suite 303
Lauderhill, FL 33319
Telephone: (305) 730-3004
450 employees

The Rhodes Insurance Group was selected to act as the City's agent of record in 1988.

- Published RFPs for group life and short term disability benefits for effective date of October 1, 1995.
- Published RFPs for IRS Section 125 Plan Administrator for effective date of October 1, 1996 and October 1, 2001.
- Published RFPs for the group dental benefits for effective dates of October 1, 1995, October 1, 1997 and October 1, 2012. The 2012 RFP process resulted in a change in dental insurance carrier, improved benefits and a decrease in premium.
- Published RFPs for the group health benefits for effective dates of October 1, 1995, October 1, 1999, October 1, 2000. October 1, 2008 and October 1, 2013.
- Assisted in the analysis and selection process.
- Negotiated the benefit plan renewals on behalf of the City.
- Assist in the resolution of claim problems.
- Assisted in the publication of a surveys to determine employee satisfaction with existing health plans.

City of Fort Lauderdale
Guy Hine, Risk Manager
100 N. Andrews Avenue
Fort Lauderdale, FL 33301
Telephone: (954) 828-5494
1,950 employees

The Rhodes Insurance Group was appointed as the City's consultant of record in January 2002; the contract was extended in 2004, 2007 and again in 2013 as a result of RFQ processes. At the time of the original appointment in 2002, the City's self-funded PPO health plan had a deficit of $13.3 million. This deficit was projected to increase to $17 million. In order to slow the deficit escalation, The Rhodes Insurance Group recommended several changes in the plan and assisted in their implementation.

By the end of the 2002 fiscal year, the health plan deficit was $7.4 million. As of April 2004 it was reported to be $4.9 million and was eliminated in 2005. The continued favorable experience also resulted in decreases in employee deductions with no reduction in benefits effective January 1, 2006, and January 1, 2007.

- Negotiations with the North Broward Hospital District, the Dimension Health network and Holy Cross Hospital resulted in a favorable contract for the City, with significantly improved discounted fees.
- Recommendations for health and prescription drug plan changes provided additional savings for the plan and brought benefits to a level competitive with the market.
- Recommended increases in employee contributions to keep plan in line with plans offered by other employers.
- Prepared an RFP for a self-funded HMO plan to be offered in addition to the PPO plan effective March 1, 2003. The Rhodes Insurance Group prepared analyses of the RFP responses and assisted the City during the selection process. The resulting HMO choice included deep discounts and greater access to cost-effective care. As part of the RFP process, a new reinsurance policy that decreased the City's risk was implemented.
- Recommended the removal of the dental benefits from the self-insured PPO plan and prepared an RFP for fully-insured DHMO and indemnity/PPO dental plans effective March 1, 2003. The RFP process included analyses by The Rhodes Insurance Group and assistance with the selection process. The process resulted in plans with rates guaranteed for two years and an estimated annual reduction in costs of $423,000.
- Prepared RFPs for the self-funded health plan for an effective dates of January 1, 2007 and January 1, 2012. The Rhodes Insurance Group prepared analyses of the responses and assisted during the processes to select a single-source HMO and POS provider.
- Conducted a feasibility study and prepared detailed recommendation to integrate the IAFF Union health plan into the City's self-funded health plan. IAFF is now included in the City's health plan as of September 1, 2008.

On a day-to-day basis, we assist the City with

- Preparation of health plan experience reports and analyses for City Commissioners and union representatives.
- Assist Human Resource and Financial Departments as requested with any issues that may arise.
- Assist with preparation of employee communications and Commission agenda items.

Broward College
David Armstrong, President
225 East Las Olas Boulevard
Fort Lauderdale, FL 33301
Telephone: (954) 201-7401
Fax: (954) 201-7576
1,490 employees

Broward College, which has more than 1,400 employees on seven campuses, appointed The Rhodes Insurance Group as its consultant/broker of record in 1989. During our tenure there, The Rhodes Insurance Group

- Introduced a self-funded EPO and PPO plan in 1989 in order to realize the potential savings the EPO could provide and minimize the cost of dependent coverage. In 1990 the plan revenue was increased by 8.7% and by 5% in 1991. There were no other increases until 1998.
- Prepared RFPs for group life and long term disability coverage for effective dates of January 1, 1998, January 1, 2006 and January 1, 2012.
- Prepared an RFP for the health plan with an effective date of July 1, 1998, in response to notification that AvMed was discontinuing its third party administration agreements and would provide only fully-insured contracts. In an effort to save costs, several benefit changes were incorporated into the RFP process. As part of this RFP process, The Rhodes Insurance Group prepared and analyzed a survey to gauge employees' satisfaction with the plan and suggested areas of improvement. The Rhodes Insurance Group prepared analyses of the RFP responses and assisted the College's Insurance Committee during the selection process.
- Prepared an RFP for the dental plan with an effective date of July 1, 1998. As we did for the health RFP, The Rhodes Insurance Group prepared and analyzed a survey about the dental plan, prepared analyses of RFP responses, and assisted the College's Insurance Committee during the selection process.
- We prepared another RFP for the dental benefits for an effective date of January 1, 2009. This process resulted in an annual savings of approximately $117,000 in total premium.
- Prepared an RFP for the specific reinsurance coverage for an effective date of July 1, 2003, in response to notification of a 30% increase in premium. The RFP process and ensuing negotiations resulted in an annual savings of more than $300,000.
- In August 2005 we prepared an RFP for the group life and LTD benefits which resulted in an annual savings of $262,515 over renewal premiums with contract improvements and three-year rate guarantees.

- Prepared an RFP for the specific reinsurance coverage for an effective date of January 1, 2007, after the College received notification of a 24% increase in premium. The RFP process and negotiations produced an annual savings of more than $122,000.
- Prepared an RFP for the health plan and reinsurance coverage for an effective date of January 1, 2008. This process and negotiations produced an annual savings of more than $150,000.
- Prepare health plan experience reports and analyses. These reports are presented and discussed at the monthly meetings of the College's Benefits Task Force.
- Assist the College and insurance carriers with employee communications regarding the benefit plans.
- Negotiate annual benefit plan renewals for the health, dental, reinsurance, life and disability plans.
- Aid in the scheduling of wellness programs for employees.
- Assist in preparation of annual actuarial reports.
- Provide requested assistance with the day-to-day benefit plan issues that may arise.

Miami Dade College
Iliana Castillo-Frick, Vice Provost for HR
11011 SW 104 Street
Miami, FL 33176-3393
Telephone: (305) 237-0755
Fax: (305) 237-0734
2,500 employees

Miami Dade College chose The Rhodes Insurance Group as its employee benefits consultant in 1992. The College has approximately 2,500 employees covered under its health, dental, life, disability and long term care plans. Projects completed for the College include

- Prepared group health plan RFPs with proposed effective dates of January 1, 1993, July 1, 1994, July 1, 1996, July 1, 2001, January 1, 2003, January 1, 2005 and January 1, 2008. The 1994 RFP process included a change in carriers to Blue Cross Blue Shield and produced an annual reduction of approximately $1,800,000 in College contributions. The 2003 RFP process resulted in a change in insurance carriers and an annual savings of $750,000 for the College. The 2008 RFP process included another change in carriers and an annual savings of almost $2,000,000.
- Prepared group dental plan RFPs with proposed effective dates of July 1, 1998,

January 1, 2001 and January 1, 2010. The 2001 RFP process resulted in a change in dental PPO carriers and improved benefit levels, the first enhancements implemented in 15 years. The 2010 RFP process resulted in another change in dental carriers, enhanced benefits and an annual savings of approximately $107,000.

To facilitate the selection process for the health and dental RFPs, The Rhodes Insurance Group prepared detailed analyses and comparisons of the proposals received for distribution to committee members. We attended committee meetings to discuss the proposals and answer questions posed by members and designed Excel worksheets to quickly calculate the scores awarded to each proposer.

- Assisted in the publication of surveys to determine employee satisfaction with existing health and dental plans prior to July 2001 RFP process. The Rhodes Insurance Group tabulated the responses and presented the results to insurance committee members for their consideration during the planning and analysis stages of the RFP process.
- Prepared IRS Section 125 Plan Administrator RFP for an effective date of January 1, 1999. Prior to that date, the College processed the health and dependent care reimbursements. Implementation of this plan reduced the amount of time needed to process claims, eliminated many of the errors associated with this plan, and enabled the human resources staff to complete other work.
- In 2003, Canada Life pended several claims for the College retirees, stating that their coverage terminated at retirement. The Rhodes Insurance Group conducted research and provided documentation to Canada Life, which then honored the claims and continued the coverage for retirees.
- Published RFP for group long term care benefits in 2001 and assisted with analysis of responses. In addition to benefit and financial information from proposing companies, we provided information about the long term care industry, federal qualification requirements, national and local statistics and local expense estimates.
- Assist with renewal negotiations, resolution of claim and benefit issues, and preparation of employee communications regarding benefits.
- Participate in monthly meetings with Human Resources representatives and health carrier to review plan experience and trends.

Personnel

The philosophy of The Rhodes Insurance Group has always been to provide unparalleled industry experience and service to benefit our clients and their employees. The number of clients who have selected The Rhodes Insurance Group has grown significantly based

on referrals from existing clients and their personal experience with our services. Maintaining long-term relationships has been one of the keys to our success.

Lloyd Rhodes, President, has been in the group insurance business since 1976, and formed The Rhodes Insurance Group in 1988. He has an extensive background in group benefit plans and a business degree from the University of South Florida. He will serve as the lead consultant for the City of Sunrise.

Florence Cestaro, Vice President, Client Services, has been with The Rhodes Insurance Group since 1995. She was hired as an assistant but has since obtained her life and health insurance license and assumed responsibility for some of the day-to-day servicing of The Rhodes Insurance Group's clients. After completing a comprehensive instructional course on the key components of the Patient Protection and Affordable Care Act, Ms. Cestaro is now certified as a PPACA Professional by the National Association of Health Underwriters.

Linda Galla, Client Service Representative, joined The Rhodes Insurance Group in 2010.

Jason Melachrino, Pharmacy Consultant, joined The Rhodes Insurance Group in 2006. He holds active Pharmacist and Consultant Pharmacist licenses in Florida and brings a wide range of pharmaceutical knowledge to the company. Dr. Melachrino performs pharmacy program and formulary reviews for our clients during health plan RFP evaluations and analyses.

Rebecca Parnell, Benefit and Contracts Analyst, joined the company in 2006. Her attention to detail and understanding of insurance regulations enables her to thoroughly examine and analyze the benefits offered by our clients and the contracts used to administer those benefits.

Task assignments are made by Mr. Rhodes based on the nature of the project or issue. Typical service issues such as balance billing, collection agency notices and incorrect claim adjudications are handled by Ms. Cestaro and Ms. Galla. Ms. Cestaro and Ms. Galla also prepares analyses and PowerPoint presentations for clients and members. Mr. Rhodes is responsible for the design of RFPs, negotiation of renewals, preparation of client recommendations, client and member education regarding group plans and staying abreast of market conditions and trends. Dr. Melachrino is consulted on specific projects in which his expertise and experience would provide valuable insights and creative approaches to benefit design. Ms. Stankovic provides administrative support. Projects and assignments are reviewed on a daily basis to ensure timely completion.

All employees at The Rhodes Insurance Group are computer literate and use networked computers to access client files and information. We use the latest Microsoft applications to prepare documents that are easily shared electronically with our clients and we have access to the internet via a high-speed connection. Our email servers can easily accommodate the transfer of large files and we have the latest software that can compress and decompress exceptionally large files and folders.

Details of the background and experience of Mr. Rhodes, Ms. Cestaro, Ms. Galla, Dr. Melachrino and Ms. Parnell are on the following pages.

City of Sunrise
Agreement for Administrative Services Only (ASO) / Self-Funded Plan Benefits Consulting Services
Lloyd F. Rhodes, President

Lloyd F. Rhodes has provided the services of a broker/consultant since 1988. Specializing in all forms of group insurance, his firm performs the functions of an in-house group insurance risk manager without the added salary and associated costs of an actual employee. A resident of Fort Lauderdale, Lloyd is active in many community activities such as Kids in Distress, Downtown Fort Lauderdale Rotary Club, Broward Community College Foundation and is a graduate of Leadership Broward. Lloyd earned his Bachelor of Arts in Marketing with a minor in Finance from the University of South Florida. His in-depth experience in the health care field is documented below:

April 1, 1988-Present	THE RHODES INSURANCE GROUP – Broker/consultant in managed health care and group insurance. Clients include the City of Fort Lauderdale, the City of Miramar, Broward College, Miami-Dade College, Southeast Mechanical Contractors, Nova Southeastern University and HospiceCare of Southeast Florida.
June 1, 1987-April 1, 1988	HUMANA HEALTH CARE PLANS – Promoted to Director of Commercial Group Sales at the time International Medical Centers was purchased by Humana. Products sold included PPOs, HMOs and Triple Option. Large account sales included Dade County School Board, Eckerd Drugs, Florida Power & Light, City of St. Petersburg and City of Miami Beach.
June 1, 1986-May 31, 1987	INTERNATIONAL MEDICAL CENTERS – Vice President of Commercial Sales. Responsible for redesigning the HMO product, developing a sales plan and building a sales organization. Markets included Dade, Broward, Palm Beach, Hillsborough, Pinellas and Pasco Counties.
March 1, 1984-June 1, 1986	HUMANA CARE PLUS – Senior Market Sales Manager, South Florida Market. Assisted in designing product and contracts and building block of business from inception to $40 million of annual premium and in excess of 1,250 employers. Large accounts written included Broward County government, American Express, City of Ft. Lauderdale and City of Pompano Beach.
August 1, 1976-March 1, 1984	STATE MUTUAL LIFE ASSURANCE CO. OF AMERICA – Promoted to Sales Manager of newly formed South Florida market. Achieved assigned all lines quota with 3.1 million new annual premiums. Products included Group Pensions, Group Life, Health, Disability and Dental.

Florence Cestaro, Vice President, Client Services

Flo Cestaro joined The Rhodes Insurance Group in September, 1995 and holds active insurance licenses in Life and Health. She is a member of the National Association of Health Underwriters and the Society of Human Resource Management and has earned certification as a Patient Protection and Affordable Care Act Professional. She assumed responsibility for some of the day-to-day servicing of The Rhodes Insurance Group's clients, including assistance with claims and benefit issues that may arise. Compiling and coordinating the collection of data and information essential to the analysis of benefits proposals and experience, she prepares monthly benefit plan experience reports and charts for several clients and has created presentations for insurance committee meetings and prepares communications relating to group insurance plans. In addition, she conducts educational meetings for human resource departments regarding COBRA regulations, HIPAA requirements and FMLA regulations. She also assists clients at open enrollment meetings and monthly employee orientation meetings. She has served as a patient volunteer at a hospice agency and as a hurricane shelter volunteer for the American Red Cross.

September 1995-Present	THE RHODES INSURANCE GROUP – Coordinates all aspects of the group insurance business.
January 1992-June, 1995	EAST END HOSPICE – Assistant to the Executive Director of state-certified hospice agency in Westhampton Beach, New York. Responsible for day-to-day operations of business office. Trained, supervised, evaluated office staff. Designed and implemented system to track expiration dates of licenses and malpractice insurance required of professional staff. Enhanced computerized payroll benefit tracking system.
April, 1986-December 1991	THE HAMPTON CHRONICLE-NEWS – Office manager for weekly newspaper. Reviewed and paid bills, reconciled bank statements, supervised part-time office staff. Copywriter: obituary and other social notices, photo captions

Linda Galla, Client Service Representative

Linda Galla joined The Rhodes Insurance Group in April, 2010. She has a comprehensive background in business planning and finance, and is licensed in Life, Health, and Variable Annuities. Ms. Galla prepares monthly health experience reports for clients, assists at open enrollment meetings and provides back office support.

Accounting

Four years experience as a commercial property accountant

- Prepared monthly financial statements
- Reconciled bank statements
- Coded invoices, posted payables and prepared checks
- Posted receivables
- Prepared and filed sales tax
- Performed cash flow analysis
- Prepared journal entries
- Reconciled CAM yearly and billed tenants as required
- Prepared budgets
- Daily interaction with property managers and property owners

Finance

Five years experience as a financial analyst in a technology company

- Developed operating year budgets and strategic financial plans
- Prepared intracompany billings, journal entries and monthly variance reports
- Projected yearly expenses by organization and product
- Managed labor claiming and reconciled variances
- Prepared cost estimates in support of product development
- Represented the organization in monthly and yearly ledger closings

Business Planning

Five years experience as a business planner in a technology company

- Analyzed proposals for new product development
- Prepared worldwide pricing and business cases
- Developed competitive financial models and internal cost and expense targets
- Analyzed make-versus-buy decisions
- Managed product life cycles

City of Sunrise
Agreement for Administrative Services Only (ASO) / Self-Funded Plan Benefits Consulting Services
Jason M. Melachrino, PharmD, MBA
Consultant Pharmacist

Jason M. Melachrino joined The Rhodes Insurance Group in December, 2006, and brings a wide spectrum of pharmaceutical expertise to the company. Dr. Melachrino, a clinical assistant professor for the University of Florida Pharmacy School, earned his Bachelor in Chemistry from the University of South Florida, and his Doctorate in Pharmacy and Master in Business Administration from Nova Southeastern University. He holds active Pharmacist and Consultant Pharmacist licenses for the State of Florida and has several publications printed and research posters presented.

December 2006	THE RHODES INSURANCE GROUP – Consulting services relating to pharmaceutical issues which directly impact employee health care benefits.
July 2006-Present	MELACHRINO CONSULTING – Provide consultant services to individuals concentrating on senior care issues. Provide professional advisory services to companies requiring clinical and regulatory expertise as it pertains to the pharmaceutical industry.
April 2005-Present	OMNICARE – Provide Medication Regiment Review for institutionalized residents of nursing and assisted living facilities. Provide regulatory and educational services for those institutions.
August 2004-Present	COMPOUNDING DOCS PHARMACY - Oversee the production and dispensing of Bio-identical Hormone Replacement Therapy products and other compounded products and provide patient counseling.
October 2004-April 2005	KINDRED PHARMACY SERVICES – Provided pharmaceutical services to institutionalized populations.
January 2001-May 2004	NSU PHARMACY DEVELOPMENT DEPARTMENT – Research associate involved with Career Expo, Continued Education, Alumni Association and post baccalaureate student program.
June 1998-May 2000	USF ALZHEIMER'S RESEARCH LABORATORY – Involved with image analysis, data manipulation, in vivo/vitro testing and the gathering of information for utilization in publications. Published two medical journal articles.

Rebecca Parnell, Psy.D.

Contract and Benefits Analyst

Rebecca Parnell joined The Rhodes Insurance Group in June, 2006, and brings a variety of knowledge to the company. She earned her Doctorate in Psychology from Nova Southeastern University and completed Management coursework during her undergraduate schooling. Since joining The Rhodes Insurance Group, Ms. Parnell has earned her license to conduct life and health insurance business and has provided on-site administrative and organizational assistance to a large client. She is ready to assist clients with benefit and administrative issues to provide assistance with the preparation of communications and analyses relating to group insurance plans. Her attention to detail and understanding of insurance regulations enables her to thoroughly examine and analyze the benefits offered by our clients and the contracts used to administer those benefits.

June, 2006 THE RHODES INSURANCE GROUP – Contract and benefit analyst responsible for review and analysis of benefit summaries and contracts.

June, 2005 – August 2005 KRAFT NABISCO – Data entry specialist responsible for maintaining daily railroad orders and shipments on the corporate database. Assisted in updating current budget and entering data pertinent to creation of 2006 budget.

June, 2004 – August 2004 GLOBAL SAVINGS NETWORK – Office manager and accounts receivable clerk managing over 1,000 member accounts for two company locations. Created daily, weekly and monthly cash reports for Sales department for company, as well as maintained ledgers containing all current and inactive account information.

August, 2003 – May, 2004 STETSON UNIVERSITY – Assistant to work study supervisor. Organized Federal Work Study and University Employment locations for both undergraduate and graduate students. Verified student Federal Work Study eligibility and responsible for data entry of student loans and financial aid information.

References

Client	Contact Name and Telephone Number
Broward College	David Armstrong, President (954) 201-7401
City of Aventura	Erik Soroka, City Manager (305) 466-8910
City of Fort Lauderdale	Guy Hine, Risk Manager (954) 828-5494
City of Lauderhill	Desorae Giles-Smith, Deputy City Manager (954) 730-3004
Miami Dade College	Iliana Castillo-Frick, Vice Provost for HR (305) 237-0755

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ccm 8/12/14
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City of Sunrise

Agreement for Self-Funded/Administrative Services Only (ASO) Plan Benefits Consulting Services

August 12, 2014

Between

THE RHODES
INSURANCE GROUP
Managed Health Care & Group Insurance



Risk Management
AUG 15 2014
Received

and

THE CITY OF SUNRISE

City's Initials: KW
Rhodes' Initials: KR

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City of Sunrise
Agreement for Administrative Services Only (ASO) / Self-Funded Plan Benefits Consulting Services

Proposed Services

This Agreement for Administrative Services Only (ASO) / Self-Funded Plan Benefits Consulting Services (hereinafter referred to as "Agreement") is made and executed by and between The Rhodes Insurance Group, an independent contractor, (hereinafter referred to as "Rhodes"), and City of Sunrise, a municipal corporation, (hereinafter referred to as "City").

Engagement
The City wishes to enter into a consulting relationship with Rhodes on a yearly basis coinciding with the City's fiscal year based on the terms and conditions set forth in this Agreement, and Rhodes is willing to accept such a consulting relationship. Rhodes agrees ail fees and expenses covered under this Agreement, as well as any extension(s), are provided on a flat fee basis only in an amount
of $24,000 each fiscal year, unless otherwise provided herein under renewal extensions.

In consideration of and in reliance upon the previous paragraph and the terms and conditions contained in this Agreement, the City and Rhodes agree as follows:

Term and Termination
The effective date of this Agreement is October 1, 2014. The term of this Agreement (the "Consulting Period") will begin on the effective date and will remain in effect until September 30, 2017, and may be renewed for two (2) one (1) year extensions under the same terms and conditions as the original Agreement. Either party may terminate this Agreement by giving the other party at least thirty (30) days written notice of its intent to terminate. In the event such termination is effective during the Consulting Period (including any extension(s) of the Consulting Period), City shall be responsible to Rhodes for any services performed prior to the date of termination and Rhodes shall be responsible to City to continue to provide consulting services listed in the project proposals authorized herein until the date of termination of this Agreement. In the event the services are scheduled to end either by Agreement expiration or by termination by the City (at the City's discretion), Rhodes shall continue the services, if requested by the City, until new services can be completely operational. At no time shall this transitional period extend more than one hundred eighty (180) days beyond the expiration date of the existing Agreement, or applicable renewal extensions. Rhodes will be reimbursed for this service at the flat fee negotiated and in effect when this transitional period clause is invoked by the City.

Scope of Work/Consulting Services

Rhodes will provide the City with the following ASO/Self-funded plan benefit consulting services, but not be limited to:

1. Provide advice and assistance regarding the City's self-funded health benefit plan on a continuous basis under the terms of this agreement to ensure that these plans are in compliance with Federal and State requirements.
2. Assist in reviewing the goals and objectives of the benefit design; assist with the development of plan design and funding projections.
3. Coordinate and produce comparative and statistical reports in conjunction with the City's actuary in order to provide direction and recommendations for budgeting and benefit plan designs.
4. Assist with the preparation of financial reports for the City's health plan for City management and the State of Florida.
5. Support the City with resources for trending, forecasting and premium calculation in cooperation with actuary used by the City.
6. Consultant or consultant's professional staff will be available for telephone conversations, on-site meetings, research and advice as may be requested. Where appropriate, Consultant will respond to inquiries with written opinions.
7. Develop recommendations that meet the City's financial objectives and continues to provide the preferred level of benefits to employees.
8. Negotiating the terms of the resulting ASO agreement provisions, related agreements, and underwriting terms and conditions.
9. Provide consulting assistance with implementation of final recommendation to ensure minimal disruption to benefit administration and employees' access benefits.
10. Attend City commission meetings for approval of the ASO agreement and related agreements by City Commission.
11. Meet with City staff and administration to review marketplace updates, renewal negotiation results, RFP results and final recommendations.
12. Meet with the Risk Management Employee Group Insurance Benefit Committee, as requested.
13. Provide the City with usual and customary employee benefit consulting as needed by the City's Risk Management Division for each benefit plan.

Flat Fee

Rhodes shall perform authorized scope of work on flat fee basis only, including expenses, in an amount of $2,000 per month billable quarterly each fiscal year, unless otherwise

provided herein under renewal extensions, and subject to City Commission approval if increased. Rhodes shall agree to bill the City on a quarterly basis at the end of each quarter in which scope of work services are rendered. Rhodes agrees not to request nor accept any commissions, rebates, overrides, or persistency bonuses from the City's self-funded medical plan administrator or reinsurer. Rhodes agrees to report in writing to the City's Risk Manager within five (5) business days of any other form of compensation or remuneration of any form, type or nature received, other than what is provided for herein. The City's ASO/Self-funded plan shall be provided on a net-of-commission premium basis.

The flat fee for the scope of work/services shall remain fixed for the initial three (3) years of the Agreement. The flat fee for subsequent the two (2) one (1) year extension term years shall be subject to an adjustment only if increases or decreases occur in the industry. However, unless very unusual and significant changes have occurred in the industry, such increases shall not exceed 5% per year or, the latest yearly percentage increase in the All Urban Consumers Price Index (CPI-U) (National) as published by the Bureau of Labor Statistics, US Department of Labor, whichever is less. The yearly increase or decrease in the CPI shall be that latest All Urban Consumers Price Index (CPI-U) (National) as published by the Bureau of Labor Statistics, US Department of Labor index published and available ninety (90) days prior to the end of the fiscal year then in effect compared to the index for the same month one (1) year prior. Any requested cost increase shall be fully documented and submitted to the City at least sixty (60) days prior to the Agreement, including renewal extensions, anniversary date. Any approved cost adjustments shall become effective October 1st for the next fiscal year date of the Agreement. In the event the CPI or industry costs decline, the City shall have the right to receive from the Proposer, a reasonable reduction in costs that reflect such cost changes in the industry.

During the term of the Agreement, the Risk Manager is authorized to add items to the scope of work provided by Rhodes provided there is no cost increase. Any change to the scope of work that requires an increase in the amount of the yearly compensation shall require City Commission approval. The parties may modify the scope of work for reach renewal extension term provided the maximum amount of the flat fee each fiscal year is not exceeded; otherwise, City Commission approval is required.

Rhodes shall submit invoices for review and approval of services rendered to the City's Risk Manager, or designee at:

City of Sunrise, Risk Management Division
Attn: Bill Mason, Risk Manager
10770 W. Oakland Park Blvd., 3rd Floor
Sunrise, Florida 33351

Qualifications of Firm & Key Personnel

See attached Exhibit-A for qualifications, experience and biographies of key personnel.

Additional Remarks, Terms and Conditions

Now more than ever, employers need the ongoing assistance of qualified and experienced group insurance broker/consultants. In addition to the rising health care costs, there is new legislation that is being announced on a regular basis that requires action now. Examples include the State of Florida legislation regarding the expansion of dependent coverage, and inclusion of autism as a covered benefit. The Federal legislation includes the Mental Health Parity Act, the COBRA stimulus provisions and the coordination of benefits (COB) requirements for SCHIP.

The Rhodes Insurance Group subscribes to several industry newsletters, reference services and publications that provide alerts to legislation prior to its final enactment. These subscriptions and services keep us on top of legislation, technical information and trends. These subscriptions include Thompson Publishing's *Mandated Health Benefits: The COBRA Guide, Employer's Guide to HIPAA Privacy Requirements, Family Medical & Leave Handbook* and the *Flex Plan Handbook.* When appropriate, we share this information with our clients via email and conduct meetings to discuss the potential impact of any legislation.

All employees of The Rhodes Insurance Group are familiar with internet search engines and can quickly locate information that is pertinent to the legal aspects of group benefit plans. Rhodes will provide City with email notices on all significant changes along with the market surveys and our input as to the potential impact of changes. As appropriate we will conduct research relating to State and Federal legislation concerning any questions that may arise.

Rhodes agrees to conduct educational presentations regarding COBRA, HIPAA regulations and specific benefit plans when requested by the City's Risk Manager.

Rhodes further agrees to provide employees with individual assistance in resolving claim issues or questions that occur from time to time.

Governing Law and Rule of Construction
This Agreement will be construed, interpreted and enforced in accordance with the laws of the State of Florida without giving effect to the choice of law principles thereof or any canon, custom or rule of law requiring construction against the drafter. Venue of any action will be in Broward County, Florida. Except as set forth in the indemnification provision below, should the parties be involved in legal action arising under, or connected to, this Agreement, each party will be responsible for their own attorney's fees and costs. Both Parties hereby agree to waive a jury trial, and will proceed to a trial by judge, if necessary.

Indemnification
To the fullest extent permitted by law, Rhodes agrees to indemnify and hold-harmless the City, its officers and employees from liabilities, damages, losses, and costs, including, but not limited to, reasonable attorney fees to the extent caused, in whole or in part, by the professional errors or omissions, recklessness, or intentional wrongful conduct of Rhodes or persons employed or utilized by Rhodes in performance of the Agreement.

Insurance
Rhodes agrees to maintain, on a primary basis and at its sole expense, at all times during the life of this Agreement, the following insurance coverage and limits as described herein. The requirements contained herein, as well as City's review or acceptance of insurance maintained by Rhodes is not intended to and shall not in any manner limit or qualify the liabilities or obligations assumed by Rhodes under this agreement.

Rhodes agrees to maintain Life and Health Agents/Brokers Professional (Errors & Omissions) Liability at a limit of liability not less than $1,000,000 Per Occurrence and $2,000,000 Annual Aggregate. A self-insured retention (SIR) or deductible shall not exceed $25,000 unless written notice is provided to City. For policies written on a "Claims-Made" basis, Rhodes agrees to maintain a Retroactive Date/Knowledge Date prior to or equal to the effective date of this Agreement. In the event the policy is cancelled, non-renewed, switched to an Occurrence Form, Retroactive Date/Knowledge Date advanced, or any other event triggering the right to purchase a Supplemental Extended Reporting Period (SERP) during the life of this Agreement, Rhodes agrees to purchase a SERP with a minimum reporting period not less than one (1) year. The requirement to purchase a SERP shall not relieve Rhodes of the obligation to provide replacement coverage.

Confidential Information
Rhodes recognizes that certain confidential information may be furnished by the City to Rhodes in connection with its services pursuant to this Agreement ("Confidential Information"). Rhodes agrees that it will disclose Confidential Information only to those who, in Rhodes' reasonable determination, have a need to know such information. Confidential Information will not include information that (i) is in the possession of Rhodes prior to its receipt of such information from the City, (ii) is or becomes publicly available other than as a result of a breach of this Agreement by Rhodes, or (iii) is or can be independently acquired or developed by Rhodes without violating any of its obligations under this Agreement. However, disclosure by Rhodes of any Confidential Information pursuant to the terms of a valid and effective subpoena or order issued by a court of competent jurisdiction, judicial or administrative agency or by a legislative body or committee will not constitute a violation of this Agreement. Rhodes shall agree to provide information in accordance to Florida Statutes, Section 119, pertaining to public records.

HIPAA Privacy
Rhodes and the City will each comply with any prohibitions, restrictions, limitations, conditions, or other requirements to the extent they apply to them directly or indirectly pursuant to the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and its implementing regulation concerning privacy of individually identifiable health information as set forth in 45 CFR Parts 160-164, as amended from time to time. Where required, the City, as a representative of the health plans and Rhodes will enter into a separate Business Associate Agreement, or other documents to comply with HIPAA and privacy laws.

Subcontracting
Rhodes is not permitted to assign or subcontract its duties under this Agreement without the City's prior written consent. The City reserves the right to accept the use of a subcontractor, or to reject the selection of a particular subcontractor and to review the qualifications of any subcontractors in order to make a determination as to the capability of the subcontractor to perform properly under this Agreement. The City's Risk Manager and Purchasing Director, have the right to approve other subcontracts.

Independent Contractor
The parties acknowledge that Rhodes is an independent contractor under this Agreement. Services provided by Rhodes shall be performed by employees of Rhodes who are subject to supervision by Rhodes, and who are not officers, employees, or agents of the City. Personnel policies, tax responsibilities, purchasing policies and other similar

administrative procedures applicable to Rhodes' employees providing services rendered under this Agreement shall be those of Rhodes. . Nothing in this Agreement is intended nor shall be construed to create an agency relationship, an employer/employee relationship, a joint venture relationship, or any other relationship allowing City to exercise control or direction over the manner or method by which Rhodes or its subcontractors perform hereunder. No party shall have the authority to bind the other or otherwise incur liability to bind the other or otherwise incur liability on behalf of the other, unless otherwise agreed to in writing between Rhodes and City.

Public Entity Crimes
As provided in Sections 287.132 and 287.133, Florida Statutes, by entering into this Agreement or performing any work in furtherance hereof, Rhodes certifies that it, its affiliates, suppliers, and subcontractors who will perform hereunder, have not been placed on the convicted vendor list maintained by the State of Florida Department of Management Services within the 36 months immediately preceding the date hereof. This notice is required by Section 287.133(3)(a), Florida Statutes.

Consultant of Record
Upon the City Commission's approval of the Agreement, the City's Risk Manager agrees to execute the necessary Broker/Consultant Letter of Records to the third-party administrator (ASO) to appoint Rhodes as the City's employee benefits consultant of record for the scope of work/consulting services herein and other related services that are reasonable and customary based on the City's employee group medical ASO program.

Notices
Any notices, requests and other communications pursuant to this Agreement will be in writing and will be deemed to have been duly given, if delivered in person or by courier, email, or by facsimile transmission (provided that the sender received electronic confirmation of receipt by recipient) or sent by express, registered or certified mail, postage prepaid, addressed as follows:

Notices:

If to City: City of Sunrise, Risk Management Division
10770 W. Oakland Park Blvd., 3rd Floor
Sunrise, FL 33351
Attention: Bill Mason, Risk Manager
(Fax: 954-572-2382)

With copy to:

City of Sunrise, Purchasing Department
10770 W. Oakland Park Blvd., 3rd Floor
Sunrise, FL 33351
Attention: Ann Potter
(Fax: 954-572-2278)

If to Rhodes:

The Rhodes Insurance Group
1263 E Las Olas Blvd. Ste. #205
Ft. Lauderdale, FL 33301
Attention: Lloyd Rhodes
(Fax: 954-525-1248)

Authority to Execute

The City's Risk Manager has the authority to execute this Agreement, including renewal extensions and other benefit related agreements required by Federal or State law (i.e. HIPAA's Business Associate Agreement) effective upon approval by the City Commission.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed on the effective date herein.

City of Sunrise
By: _____
Name: Bill Mason, CPCU, ARM-P
Title: Risk Manager
Date: 8/18/14

The Rhodes Insurance Group
By: _____
Name: Lloyd Rhodes
Title: President
Date: 8/13/14

EXHIBIT-A

Qualifications of Firm & Personnel

The Rhodes Insurance Group was established in April, 1988 and has been assisting its clients from its location in Fort Lauderdale for more than 25 years. It is a privately held corporation located at 1263 East Las Olas Boulevard, Suite 205, Fort Lauderdale, Florida 33301. Corporate officers are Lloyd F. Rhodes, President, and Karin Rhodes, Treasurer and Secretary.

The company performs many of the functions of an in-house group benefits risk manager, providing on-going advice and assistance to our clients in Broward and Miami-Dade Counties. Mr. Rhodes has been employed exclusively in the group insurance market since 1976, serving in various roles involving both service and sales. There are four employees in addition to Mr. Rhodes: Florence Cestaro who is the Vice President of Client Services; Linda Galla, Client Service Representative; Rebecca Parnell, Benefit and Contracts Analyst; and Daca Stankovic, administrative assistant. Mr. Rhodes, Ms. Cestaro, Ms. Galla and Ms. Parnell are licensed in Florida to conduct insurance business. Dr. Jason Melachrino, Pharmacy Consultant, is an independent contractor who joined the company in 2006.

The Rhodes Insurance Group offers comprehensive services to identify, implement and maintain your group health care and insurance benefits plans. We are an independent consulting/brokerage firm and are not affiliated with any insurance company, third party administrator or provider network. As an independent firm, we work for our clients, recommending only those products and options that are suitable and cost-effective.

The knowledge gained from our experience working on the group insurance company side of the business has proven invaluable in negotiating premiums, service and benefits for our clients. Since 1988 our client base has expanded to include such employers such as Broward College, Miami Dade College,, City of Aventura and City of Fort Lauderdale.

The philosophy of the firm has always been to provide unparalleled industry experience and service to benefit of our clients and their employees. The number of clients who have selected The Rhodes Insurance Group has grown significantly based on referrals

from existing clients and their personal experience with our services. Maintaining long-term relationships has been one of the keys to our success.

Company Experience

The Rhodes Insurance Group provides guidance for a variety of clients, each with a wide range of needs. A brief description of some of the services we have provided our clients follows.

City of Sunrise
Bill Mason, Risk Manager
10770 W. Oakland Park Blvd., 3rd Floor
Sunrise, FL 33351
Telephone: (954) 572-2496
1,100 employees

The City was incorporated in 1961 and selected The Rhodes Insurance Group as its broker/consultant of record in 2010. Since that time, the company as provided consulting services for the City's group health, dental and life plans.

- Prepared an RFP for the 2010 dental plan renewal. The RFP process resulted in moving the plan anniversary date from May 1 to July 1 and a continuation of one of the MetLife DHMO plans offered and the addition of a second, higher option PPO plan.
- Negotiated the 2011 dental plan renewal, resulting in an overall increase of 14.5%, or 9% less than the initial renewal with no change in benefits.
- Negotiated the 2012 dental plan renewal, which resulted in a 5% ($20,000 annually) decrease in premiums, a two-year rate guarantee and no change in benefits.
- The 2014 dental plan renewal negotiations resulted in a 3% increase in premium, - less than the annual dental trend of 5% - and a 5% rate cap on the 2015 renewal rates.
- Negotiations with Humana for the 2011 health plan renewal resulted in a change to an open access HMO and open access POS plan with national network accessibility and no change in benefits.
- Negotiated the 2012 health plan renewal from a 14.8% increase in premiums to a 6% increase in premiums with no change in benefits.
- Prepared an RFP for the group health plan for an effective date of January 1, 2014., to evaluate the feasibility of offering a self-funded plan to replace the fully-insured plan. The Rhodes Insurance Group analyzed all proposals received and provided the City with detailed information needed in the decision-making process. The RFP resulted in a continuation of the fully-insured health plan with no changes in benefits.

- The City's life and accidental death and dismemberment rates were guaranteed by Cigna through September 30, 2011 when The Rhodes Insurance Group was selected to provide consulting services. Negotiations with Cigna for the 2011 renewal resulted in a continuation of the rates until September 30, 2014. Negotiations for the 2014 renewal resulted in another three-year rate guarantee with no change in benefits as well as a special enrollment period to enable employees to enroll in the supplemental plan with no evidence of insurability.

City of Aventura
Eric Soroka, City Manager
19200 West Country Club Drive
Aventura, FL 33180
Telephone: (305) 466-8910
165 employees

The City was incorporated in 1995 and selected The Rhodes Insurance Group as its agent of record through an RFQ process in 1996. The City began offering benefits to its 15 employees in September 1996 after an RFP for an entire benefits package (health, dental, life, accidental death and dismemberment, long term disability, IRS Section 125 administrator) was published and analyzed by The Rhodes Insurance Group.

- Prepared health plan RFPs for effective dates of September 1, 1999, September 1, 2002 and September 1, 2013.
- Negotiated health plan renewals.
- Prepared and analyzed surveys to assess employee satisfaction with health and dental coverage in 1998 and 2006.
- Published group dental plan RFPs for effective dates of March 1, 1999 and September 1, 2013.
- Published RFP for group life and long term disability benefits with effective date of September 1, 1999.
- Assisted in the resolution of several complicated health coverage issues.
- Assisted with the replacement of the City's group life benefits for an effective date of September 1, 2007. The new policy includes benefit enhancements with no increase in premium. Subsequent renewal negotiations maintained the premium until September 2012, at which time the premium was decreased.

City of Lauderhill
Desorae Giles, Assistant City Manager
3800 Inverrary Boulevard, Suite 303
Lauderhill, FL 33319
Telephone: (305) 730-3004
450 employees

The Rhodes Insurance Group was selected to act as the City's agent of record in 1988.

- Published RFPs for group life and short term disability benefits for effective date of October 1, 1995.
- Published RFPs for IRS Section 125 Plan Administrator for effective date of October 1, 1996 and October 1, 2001.
- Published RFPs for the group dental benefits for effective dates of October 1, 1995, October 1, 1997 and October 1, 2012. The 2012 RFP process resulted in a change in dental insurance carrier, improved benefits and a decrease in premium.
- Published RFPs for the group health benefits for effective dates of October 1, 1995, October 1, 1999, October 1, 2000. October 1, 2008 and October 1, 2013.
- Assisted in the analysis and selection process.
- Negotiated the benefit plan renewals on behalf of the City.
- Assist in the resolution of claim problems.
- Assisted in the publication of a surveys to determine employee satisfaction with existing health plans.

City of Fort Lauderdale
Guy Hine, Risk Manager
100 N. Andrews Avenue
Fort Lauderdale, FL 33301
Telephone: (954) 828-5494
1,950 employees

The Rhodes Insurance Group was appointed as the City's consultant of record in January 2002; the contract was extended in 2004, 2007 and again in 2013 as a result of RFQ processes. At the time of the original appointment in 2002, the City's self-funded PPO health plan had a deficit of $13.3 million. This deficit was projected to increase to $17 million. In order to slow the deficit escalation, The Rhodes Insurance Group recommended several changes in the plan and assisted in their implementation.

By the end of the 2002 fiscal year, the health plan deficit was $7.4 million. As of April 2004 it was reported to be $4.9 million and was eliminated in 2005. The continued favorable experience also resulted in decreases in employee deductions with no reduction in benefits effective January 1, 2006, and January 1, 2007.

- Negotiations with the North Broward Hospital District, the Dimension Health network and Holy Cross Hospital resulted in a favorable contract for the City, with significantly improved discounted fees.
- Recommendations for health and prescription drug plan changes provided additional savings for the plan and brought benefits to a level competitive with the market.
- Recommended increases in employee contributions to keep plan in line with plans offered by other employers.
- Prepared an RFP for a self-funded HMO plan to be offered in addition to the PPO plan effective March 1, 2003. The Rhodes Insurance Group prepared analyses of the RFP responses and assisted the City during the selection process. The resulting HMO choice included deep discounts and greater access to cost-effective care. As part of the RFP process, a new reinsurance policy that decreased the City's risk was implemented.
- Recommended the removal of the dental benefits from the self-insured PPO plan and prepared an RFP for fully-insured DHMO and indemnity/PPO dental plans effective March 1, 2003. The RFP process included analyses by The Rhodes Insurance Group and assistance with the selection process. The process resulted in plans with rates guaranteed for two years and an estimated annual reduction in costs of $423,000.
- Prepared RFPs for the self-funded health plan for an effective dates of January 1, 2007 and January 1, 2012. The Rhodes Insurance Group prepared analyses of the responses and assisted during the processes to select a single-source HMO and POS provider.
- Conducted a feasibility study and prepared detailed recommendation to integrate the IAFF Union health plan into the City's self-funded health plan. IAFF is now included in the City's health plan as of September 1, 2008.

On a day-to-day basis, we assist the City with

- Preparation of health plan experience reports and analyses for City Commissioners and union representatives.
- Assist Human Resource and Financial Departments as requested with any issues that may arise.
- Assist with preparation of employee communications and Commission agenda items.

Broward College
David Armstrong, President
225 East Las Olas Boulevard
Fort Lauderdale, FL 33301
Telephone: (954) 201-7401
Fax: (954) 201-7576
1,490 employees

Broward College, which has more than 1,400 employees on seven campuses, appointed The Rhodes Insurance Group as its consultant/broker of record in 1989. During our tenure there, The Rhodes Insurance Group

- Introduced a self-funded EPO and PPO plan in 1989 in order to realize the potential savings the EPO could provide and minimize the cost of dependent coverage. In 1990 the plan revenue was increased by 8.7% and by 5% in 1991. There were no other increases until 1998.
- Prepared RFPs for group life and long term disability coverage for effective dates of January 1, 1998, January 1, 2006 and January 1, 2012.
- Prepared an RFP for the health plan with an effective date of July 1, 1998, in response to notification that AvMed was discontinuing its third party administration agreements and would provide only fully-insured contracts. In an effort to save costs, several benefit changes were incorporated into the RFP process. As part of this RFP process, The Rhodes Insurance Group prepared and analyzed a survey to gauge employees' satisfaction with the plan and suggested areas of improvement. The Rhodes Insurance Group prepared analyses of the RFP responses and assisted the College's Insurance Committee during the selection process.
- Prepared an RFP for the dental plan with an effective date of July 1, 1998. As we did for the health RFP, The Rhodes Insurance Group prepared and analyzed a survey about the dental plan, prepared analyses of RFP responses, and assisted the College's Insurance Committee during the selection process.
- We prepared another RFP for the dental benefits for an effective date of January 1, 2009. This process resulted in an annual savings of approximately $117,000 in total premium.
- Prepared an RFP for the specific reinsurance coverage for an effective date of July 1, 2003, in response to notification of a 30% increase in premium. The RFP process and ensuing negotiations resulted in an annual savings of more than $300,000.
- In August 2005 we prepared an RFP for the group life and LTD benefits which resulted in an annual savings of $262,515 over renewal premiums with contract improvements and three-year rate guarantees.

- Prepared an RFP for the specific reinsurance coverage for an effective date of January 1, 2007, after the College received notification of a 24% increase in premium. The RFP process and negotiations produced an annual savings of more than $122,000.
- Prepared an RFP for the health plan and reinsurance coverage for an effective date of January 1, 2008. This process and negotiations produced an annual savings of more than $150,000.
- Prepare health plan experience reports and analyses. These reports are presented and discussed at the monthly meetings of the College's Benefits Task Force.
- Assist the College and insurance carriers with employee communications regarding the benefit plans.
- Negotiate annual benefit plan renewals for the health, dental, reinsurance, life and disability plans.
- Aid in the scheduling of wellness programs for employees.
- Assist in preparation of annual actuarial reports.
- Provide requested assistance with the day-to-day benefit plan issues that may arise.

Miami Dade College
Iliana Castillo-Frick, Vice Provost for HR
11011 SW 104 Street
Miami, FL 33176-3393
Telephone: (305) 237-0755
Fax: (305) 237-0734
2,500 employees

Miami Dade College chose The Rhodes Insurance Group as its employee benefits consultant in 1992. The College has approximately 2,500 employees covered under its health, dental, life, disability and long term care plans. Projects completed for the College include

- Prepared group health plan RFPs with proposed effective dates of January 1, 1993, July 1, 1994, July 1, 1996, July 1, 2001, January 1, 2003, January 1, 2005 and January 1, 2008. The 1994 RFP process included a change in carriers to Blue Cross Blue Shield and produced an annual reduction of approximately $1,800,000 in College contributions. The 2003 RFP process resulted in a change in insurance carriers and an annual savings of $750,000 for the College. The 2008 RFP process included another change in carriers and an annual savings of almost $2,000,000.
- Prepared group dental plan RFPs with proposed effective dates of July 1, 1998,

January 1, 2001 and January 1, 2010. The 2001 RFP process resulted in a change in dental PPO carriers and improved benefit levels, the first enhancements implemented in 15 years. The 2010 RFP process resulted in another change in dental carriers, enhanced benefits and an annual savings of approximately $107,000.

To facilitate the selection process for the health and dental RFPs, The Rhodes Insurance Group prepared detailed analyses and comparisons of the proposals received for distribution to committee members. We attended committee meetings to discuss the proposals and answer questions posed by members and designed Excel worksheets to quickly calculate the scores awarded to each proposer.

- Assisted in the publication of surveys to determine employee satisfaction with existing health and dental plans prior to July 2001 RFP process. The Rhodes Insurance Group tabulated the responses and presented the results to insurance committee members for their consideration during the planning and analysis stages of the RFP process.
- Prepared IRS Section 125 Plan Administrator RFP for an effective date of January 1, 1999. Prior to that date, the College processed the health and dependent care reimbursements. Implementation of this plan reduced the amount of time needed to process claims, eliminated many of the errors associated with this plan, and enabled the human resources staff to complete other work.
- In 2003, Canada Life pended several claims for the College retirees, stating that their coverage terminated at retirement. The Rhodes Insurance Group conducted research and provided documentation to Canada Life, which then honored the claims and continued the coverage for retirees.
- Published RFP for group long term care benefits in 2001 and assisted with analysis of responses. In addition to benefit and financial information from proposing companies, we provided information about the long term care industry, federal qualification requirements, national and local statistics and local expense estimates.
- Assist with renewal negotiations, resolution of claim and benefit issues, and preparation of employee communications regarding benefits.
- Participate in monthly meetings with Human Resources representatives and health carrier to review plan experience and trends.

Personnel

The philosophy of The Rhodes Insurance Group has always been to provide unparalleled industry experience and service to benefit our clients and their employees. The number of clients who have selected The Rhodes Insurance Group has grown significantly based

on referrals from existing clients and their personal experience with our services. Maintaining long-term relationships has been one of the keys to our success.

Lloyd Rhodes, President, has been in the group insurance business since 1976, and formed The Rhodes Insurance Group in 1988. He has an extensive background in group benefit plans and a business degree from the University of South Florida. He will serve as the lead consultant for the City of Sunrise.

Florence Cestaro, Vice President, Client Services, has been with The Rhodes Insurance Group since 1995. She was hired as an assistant but has since obtained her life and health insurance license and assumed responsibility for some of the day-to-day servicing of The Rhodes Insurance Group's clients. After completing a comprehensive instructional course on the key components of the Patient Protection and Affordable Care Act, Ms. Cestaro is now certified as a PPACA Professional by the National Association of Health Underwriters.

Linda Galla, Client Service Representative, joined The Rhodes Insurance Group in 2010.

Jason Melachrino, Pharmacy Consultant, joined The Rhodes Insurance Group in 2006. He holds active Pharmacist and Consultant Pharmacist licenses in Florida and brings a wide range of pharmaceutical knowledge to the company. Dr. Melachrino performs pharmacy program and formulary reviews for our clients during health plan RFP evaluations and analyses.

Rebecca Parnell, Benefit and Contracts Analyst, joined the company in 2006. Her attention to detail and understanding of insurance regulations enables her to thoroughly examine and analyze the benefits offered by our clients and the contracts used to administer those benefits.

Task assignments are made by Mr. Rhodes based on the nature of the project or issue. Typical service issues such as balance billing, collection agency notices and incorrect claim adjudications are handled by Ms. Cestaro and Ms. Galla. Ms. Cestaro and Ms. Galla also prepares analyses and PowerPoint presentations for clients and members. Mr. Rhodes is responsible for the design of RFPs, negotiation of renewals, preparation of client recommendations, client and member education regarding group plans and staying abreast of market conditions and trends. Dr. Melachrino is consulted on specific projects in which his expertise and experience would provide valuable insights and creative approaches to benefit design. Ms. Stankovic provides administrative support. Projects and assignments are reviewed on a daily basis to ensure timely completion.

All employees at The Rhodes Insurance Group are computer literate and use networked computers to access client files and information. We use the latest Microsoft applications to prepare documents that are easily shared electronically with our clients and we have access to the internet via a high-speed connection. Our email servers can easily accommodate the transfer of large files and we have the latest software that can compress and decompress exceptionally large files and folders.

Details of the background and experience of Mr. Rhodes, Ms. Cestaro, Ms. Galla, Dr. Melachrino and Ms. Parnell are on the following pages.

City of Sunrise
Agreement for Administrative Services Only (ASO) / Self-Funded Plan Benefits Consulting Services
Lloyd F. Rhodes, President

Lloyd F. Rhodes has provided the services of a broker/consultant since 1988. Specializing in all forms of group insurance, his firm performs the functions of an in-house group insurance risk manager without the added salary and associated costs of an actual employee. A resident of Fort Lauderdale, Lloyd is active in many community activities such as Kids in Distress, Downtown Fort Lauderdale Rotary Club, Broward Community College Foundation and is a graduate of Leadership Broward. Lloyd earned his Bachelor of Arts in Marketing with a minor in Finance from the University of South Florida. His in-depth experience in the health care field is documented below:

April 1, 1988-Present	THE RHODES INSURANCE GROUP – Broker/consultant in managed health care and group insurance. Clients include the City of Fort Lauderdale, the City of Miramar, Broward College, Miami-Dade College, Southeast Mechanical Contractors, Nova Southeastern University and HospiceCare of Southeast Florida.
June 1, 1987-April 1, 1988	HUMANA HEALTH CARE PLANS – Promoted to Director of Commercial Group Sales at the time International Medical Centers was purchased by Humana. Products sold included PPOs, HMOs and Triple Option. Large account sales included Dade County School Board, Eckerd Drugs, Florida Power & Light, City of St. Petersburg and City of Miami Beach.
June 1, 1986-May 31, 1987	INTERNATIONAL MEDICAL CENTERS – Vice President of Commercial Sales. Responsible for redesigning the HMO product, developing a sales plan and building a sales organization. Markets included Dade, Broward, Palm Beach, Hillsborough, Pinellas and Pasco Counties.
March 1, 1984-June 1, 1986	HUMANA CARE PLUS – Senior Market Sales Manager, South Florida Market. Assisted in designing product and contracts and building block of business from inception to $40 million of annual premium and in excess of 1,250 employers. Large accounts written included Broward County government, American Express, City of Ft. Lauderdale and City of Pompano Beach.
August 1, 1976-March 1, 1984	STATE MUTUAL LIFE ASSURANCE CO. OF AMERICA – Promoted to Sales Manager of newly formed South Florida market. Achieved assigned all lines quota with 3.1 million new annual premiums. Products included Group Pensions, Group Life, Health, Disability and Dental.

Florence Cestaro, Vice President, Client Services

Flo Cestaro joined The Rhodes Insurance Group in September, 1995 and holds active insurance licenses in Life and Health. She is a member of the National Association of Health Underwriters and the Society of Human Resource Management and has earned certification as a Patient Protection and Affordable Care Act Professional. She assumed responsibility for some of the day-to-day servicing of The Rhodes Insurance Group's clients, including assistance with claims and benefit issues that may arise. Compiling and coordinating the collection of data and information essential to the analysis of benefits proposals and experience, she prepares monthly benefit plan experience reports and charts for several clients and has created presentations for insurance committee meetings and prepares communications relating to group insurance plans. In addition, she conducts educational meetings for human resource departments regarding COBRA regulations, HIPAA requirements and FMLA regulations. She also assists clients at open enrollment meetings and monthly employee orientation meetings. She has served as a patient volunteer at a hospice agency and as a hurricane shelter volunteer for the American Red Cross.

September 1995-Present	THE RHODES INSURANCE GROUP – Coordinates all aspects of the group insurance business.
January 1992-June, 1995	EAST END HOSPICE – Assistant to the Executive Director of state-certified hospice agency in Westhampton Beach, New York. Responsible for day-to-day operations of business office. Trained, supervised, evaluated office staff. Designed and implemented system to track expiration dates of licenses and malpractice insurance required of professional staff. Enhanced computerized payroll benefit tracking system.
April, 1986-December 1991	THE HAMPTON CHRONICLE-NEWS – Office manager for weekly newspaper. Reviewed and paid bills, reconciled bank statements, supervised part-time office staff. Copywriter: obituary and other social notices, photo captions

Linda Galla, Client Service Representative

Linda Galla joined The Rhodes Insurance Group in April, 2010. She has a comprehensive background in business planning and finance, and is licensed in Life, Health, and Variable Annuities. Ms. Galla prepares monthly health experience reports for clients, assists at open enrollment meetings and provides back office support.

Accounting

Four years experience as a commercial property accountant

- Prepared monthly financial statements
- Reconciled bank statements
- Coded invoices, posted payables and prepared checks
- Posted receivables
- Prepared and filed sales tax
- Performed cash flow analysis
- Prepared journal entries
- Reconciled CAM yearly and billed tenants as required
- Prepared budgets
- Daily interaction with property managers and property owners

Finance

Five years experience as a financial analyst in a technology company

- Developed operating year budgets and strategic financial plans
- Prepared intracompany billings, journal entries and monthly variance reports
- Projected yearly expenses by organization and product
- Managed labor claiming and reconciled variances
- Prepared cost estimates in support of product development
- Represented the organization in monthly and yearly ledger closings

Business Planning

Five years experience as a business planner in a technology company

- Analyzed proposals for new product development
- Prepared worldwide pricing and business cases
- Developed competitive financial models and internal cost and expense targets
- Analyzed make-versus-buy decisions
- Managed product life cycles

Jason M. Melachrino, PharmD, MBA
Consultant Pharmacist

Jason M. Melachrino joined The Rhodes Insurance Group in December, 2006, and brings a wide spectrum of pharmaceutical expertise to the company. Dr. Melachrino, a clinical assistant professor for the University of Florida Pharmacy School, earned his Bachelor in Chemistry from the University of South Florida, and his Doctorate in Pharmacy and Master in Business Administration from Nova Southeastern University. He holds active Pharmacist and Consultant Pharmacist licenses for the State of Florida and has several publications printed and research posters presented.

December 2006	THE RHODES INSURANCE GROUP – Consulting services relating to pharmaceutical issues which directly impact employee health care benefits.
July 2006-Present	MELACHRINO CONSULTING – Provide consultant services to individuals concentrating on senior care issues. Provide professional advisory services to companies requiring clinical and regulatory expertise as it pertains to the pharmaceutical industry.
April 2005-Present	OMNICARE – Provide Medication Regiment Review for institutionalized residents of nursing and assisted living facilities. Provide regulatory and educational services for those institutions.
August 2004-Present	COMPOUNDING DOCS PHARMACY - Oversee the production and dispensing of Bio-identical Hormone Replacement Therapy products and other compounded products and provide patient counseling.
October 2004-April 2005	KINDRED PHARMACY SERVICES – Provided pharmaceutical services to institutionalized populations.
January 2001-May 2004	NSU PHARMACY DEVELOPMENT DEPARTMENT – Research associate involved with Career Expo, Continued Education, Alumni Association and post baccalaureate student program.
June 1998-May 2000	USF ALZHEIMER'S RESEARCH LABORATORY – Involved with image analysis, data manipulation, in vivo/vitro testing and the gathering of information for utilization in publications. Published two medical journal articles.

Rebecca Parnell, Psy.D.

Contract and Benefits Analyst

Rebecca Parnell joined The Rhodes Insurance Group in June, 2006, and brings a variety of knowledge to the company. She earned her Doctorate in Psychology from Nova Southeastern University and completed Management coursework during her undergraduate schooling. Since joining The Rhodes Insurance Group, Ms. Parnell has earned her license to conduct life and health insurance business and has provided on-site administrative and organizational assistance to a large client. She is ready to assist clients with benefit and administrative issues to provide assistance with the preparation of communications and analyses relating to group insurance plans. Her attention to detail and understanding of insurance regulations enables her to thoroughly examine and analyze the benefits offered by our clients and the contracts used to administer those benefits.

June, 2006 THE RHODES INSURANCE GROUP – Contract and benefit analyst responsible for review and analysis of benefit summaries and contracts.

June, 2005 – August 2005 KRAFT NABISCO – Data entry specialist responsible for maintaining daily railroad orders and shipments on the corporate database. Assisted in updating current budget and entering data pertinent to creation of 2006 budget.

June, 2004 – August 2004 GLOBAL SAVINGS NETWORK – Office manager and accounts receivable clerk managing over 1,000 member accounts for two company locations. Created daily, weekly and monthly cash reports for Sales department for company, as well as maintained ledgers containing all current and inactive account information.

August, 2003 – May, 2004 STETSON UNIVERSITY – Assistant to work study supervisor. Organized Federal Work Study and University Employment locations for both undergraduate and graduate students. Verified student Federal Work Study eligibility and responsible for data entry of student loans and financial aid information.

References

Client	Contact Name and Telephone Number
Broward College	David Armstrong, President (954) 201-7401
City of Aventura	Erik Soroka, City Manager (305) 466-8910
City of Fort Lauderdale	Guy Hine, Risk Manager (954) 828-5494
City of Lauderhill	Desorae Giles-Smith, Deputy City Manager (954) 730-3004
Miami Dade College	Iliana Castillo-Frick, Vice Provost for HR (305) 237-0755