



SEALED PROPOSALS RECEIVED IN THE DIVISION OF PURCHASES & SUPPLIES
For City of Flint Employee/Retiree Healthcare Consulting and Benefit Administration

PROPOSAL# 22000704

Approximate Annual Quantities – Not Guaranteed
Furnish as requested for the period 7/1/21 – 6/30/22

***Bidder# 1: 44 North
Rockford, MI***

FINANCIAL PROPOSAL

Annual Compensation details: 2021 **See Below**
2022
2023
Renewal Option 1 – 2024
Renewal Option 2 – 2025
Renewal Option 3 – 2026

In most cases, we assume the fee/commission agreement that is in place with the current broker.

Generally, the fees range from \$18.00 to \$30.00 per employee per month and is contingent on the specific client demands and expectations. 44North resources, including but not limited to communications, compliance, enrollment, and financial management support, are included in our fee in nearly all situations.

A SPECIAL NOTE FROM THE PURCHASING DIVISION

Bid results posted are before evaluation team review and award recommendation.



**Bidder# 2: Lerner, Csernai & Fath Financial Group
Big Rapids, MI**

FINANCIAL PROPOSAL

1. Per-Employee-Per-Month

- a. This method sets a fee for each of the Medical/Rx, Dental and Vision lines of business
 - i. Medical/Rx: \$20.00 per enrolled employee per month
 - ii. Dental: \$0.75 per enrolled employee per month
 - iii. Vision: \$0.25 per enrolled employee per month
 - iv. Total: \$21.00 per enrolled employee per month
 - 1. Please note, the above strategy is only available if the carriers will allow for commissions to be removed from the premiums.

2. Flat Fee

- a. This method sets a flat fee for all of the Medical/Rx, Dental and Vision lines of business
 - i. Medical/Rx: \$20.00 per enrolled employee per month

	Per-Employee Per Month Option	Flat Fee Option
2021	\$21 PEPM + ancillary commission	\$84,000 + ancillary commission
2022	\$21 PEPM + ancillary commission	\$84,000 + ancillary commission
2023	\$21 PEPM + ancillary commission	\$84,000 + ancillary commission
Renewal Option 1 2024	\$21 PEPM + ancillary commission	\$84,000 + ancillary commission
Renewal Option 2 2025	\$21 PEPM + ancillary commission	\$84,000 + ancillary commission
Renewal Option 3 2026	\$21 PEPM + ancillary commission	\$84,000 + ancillary commission

A SPECIAL NOTE FROM THE PURCHASING DIVISION

Bid results posted are before evaluation team review and award recommendation.



***Bidder# 3: Manquen Vance
Troy, MI***

FINANCIAL PROPOSAL

Annual Compensation details: 2021 **\$90,000 consulting fee plus assignment of all commissions (including Medicare commissions). No other charges for core services listed in this RFP or for the BenXpress system or benefit administration services. The \$90,000 plus commissions will cover all consulting and benefit administration support services listed in our RFP response.**

2022 **Same compensation details as 2021**

2023 **Same compensation details as 2021**

Renewal Option 1 - 2024 **Same compensation details as 2021, but consulting fee increases to \$105,000**

Renewal Option 2 – 2025 **Same compensation details as 2024**

Renewal Option 3 - 2026 **Same compensation details as 2024**

***Bidder# 4: Advantage Benefits Group
Grand Rapids, MI***

FINANCIAL PROPOSAL

Annual Compensation details: 2021 **\$140,000**
2022 **\$140,000**
2023 **\$140,000**
Renewal Option 1 – 2024 **\$145,000**
Renewal Option 2 – 2025 **\$150,000**
Renewal Option 3 – 2026 **\$155,000**

A SPECIAL NOTE FROM THE PURCHASING DIVISION

Bid results posted are before evaluation team review and award recommendation.



***Bidder# 5: TMR & Associates, Inc.
Detroit, MI***

FINANCIAL PROPOSAL

Annual Compensation details: 2021 **\$175,000 Pro Rated**
2022 **\$175,000**
2023 **\$175,000**
Renewal Option 1 – 2024 **\$175,000**
Renewal Option 2 – 2025 **\$175,000**
Renewal Option 3 – 2026 **\$175,000**

***Bidder# 6: Meadowbrook Insurance Agency
Southfield, MI***

FINANCIAL PROPOSAL

Our proposed pricing/compensation will be developed for both services. 1. Active employee and retiree healthcare benefit consulting and 2. Benefit administration and call center.

We receive a commission from the carrier for the placement and service of coverage for a client's employees and retirees. This is known as standard agent commission and is the most widely acceptable method of remuneration for insurance agencies.

***Bidder# 7: AON
Southfield, MI
No Bid***

***Bidder# 8: Pure Benefits of Michigan, LLC
Howell, MI
No Bid***

***Bidder# 9: USI Insurance Services
Southfield, MI
No Bid***

A SPECIAL NOTE FROM THE PURCHASING DIVISION

Bid results posted are before evaluation team review and award recommendation.