



**THE RHODES INSURANCE GROUP**  
Managed Health Care & Group Insurance

September 8, 2021

Mr. Michael Naftaniel, Benefits Manager  
City of Fort Lauderdale  
100 N. Andrews Avenue  
Fort Lauderdale, FL 33301

Re: Recommendation to Approve Voluntary Benefits Administration Amendment to FBMC Agreement

Dear Michael,

As the City's selected Benefit Consultant, we participated in the initial process that selected FBMC in 2016, to serve at the City's Voluntary Benefits Plan Administrator. We have also reviewed the recommended changes to the current agreement to account for the ongoing needs of the City and its employees. The original objectives in seeking the Voluntary Benefits Administrator are outlined below.

1. To enhance and improve the City of Fort Lauderdale's group benefit communications and enrollment processes.
2. To minimize the City's burden of administering and reconciling the voluntary benefit invoices.
3. To offer employees voluntary payroll deduction benefits with competitive premiums that also represent benefits considered best in market.
4. To obtain expanded enrollment services and reduce the City's personnel time and expense related to group benefit communications and eligibility for open and ongoing enrollments for voluntary benefits.

The voluntary benefits offered to the employees of the City of Fort Lauderdale are a significant part of the overall benefit package. The success of these benefits is contingent upon utilizing an effective Voluntary Benefits Plan Administrator. One of the primary roles of the Voluntary Benefits Plan Administrator's is to assist employees in their selection and enrollment of the wide array of benefits offered by the City. FBMC has done an excellent job in delivering the services necessary for what we consider a "Best in Class" employer benefit package.

We recommend the City of Fort Lauderdale to accept this amendment to the current FBMC agreement and account for the City's changes and improvements that have evolved since the initial selection of FBMC.

Sincerely,

Lloyd F. Rhodes

Cc: Guy Hine  
Matthew Cobb