

RESOLUTION OF THE CITY COUNCIL

No. 334

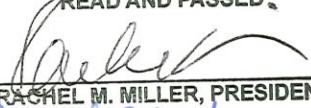

Approved July 31, 2025

RESOLVED, That the Members of the Providence City Council hereby Authorize Approval of the following Contract Award by the Board of Contract and Supply, in accordance with Section 21-26(b)(1) of the Code of Ordinances.

USI Insurance Services, LLC
(Department of Total Rewards)

\$590,000.00

IN CITY COUNCIL
JUL 24 2025
READ AND PASSED.


RACHEL M. MILLER, PRESIDENT

CLERK

I HEREBY APPROVE.



Mayor

Date: 7/31/25



OFFICE OF THE INTERNAL AUDITOR
City of Providence

June 10, 2025

Ms. Tina Mastroianni
City Clerk's Office
City of Providence
25 Dorrance Street
Providence, RI 02903

Dear Tina:

I am writing to request that the following be submitted to the City Council and the Finance Committee for approval:

- **Department of Total Rewards:**
 - Award to **USI Insurance Services, LLC**, third lowest bidder, in an amount of **\$590,000.00** for a 3-year contract with two 1-year options for renewal in accordance with the Code of Ordinances, Section 21-26 (b)(1).
- **Department of Sustainability:**
 - Award to **Rehrig Pacific Company** for Residential Trash & Recycling Carts (3-year contract with two 1 – year options) in the amount of **\$7,689,450.00** in accordance with the Code of Ordinances, Section 21-26 (b) (1).
- **Public Property**
 - Award to **Martone Service Company**, second lowest bidder, for General Contractor Services for Elmwood Community Center CPF Improvements in the amount of **\$1,326,836.00** in accordance with the Code of Ordinances, Section 21-26 (b)(1).

Sincerely,

A handwritten signature in blue ink that reads "Gina M. Costa".

Gina M. Costa,
Internal Auditor

Cc: Rolanda Chance, Director of Total Rewards
Priscilla De La Cruz, Director of Sustainability
John Arzoomanian, Director of Public Property
Alejandro Tirado, Director of Purchasing
Shomari Husband, City Treasurer



CITY OF PROVIDENCE
MAYOR BRETT P. SMILEY

DEPARTMENT OF PEOPLE & CULTURE
Department of Total Rewards

Paul A. N. Winspeare, MBA, SHRM-SCP, SPHR, PHR, aPHR, M.:
Chief People Officer

Rolanda Leah Chance
Director of Total Rewards

Ashley Fioravanti, MA-HRM, SHRM-CP
Deputy Chief of People and Culture – Total Compensation

May 19, 2025

The Honorable Brett P. Smiley
Chairman, Board of Contract and Supply
City Hall
25 Dorrance Street
Providence, RI 02903

RE: HEALTHCARE CONSULTANT SERVICES (3-YEAR CONTRACT WITH TWO 1-YEAR OPTIONS FOR RENEWAL).
MinuteTraq ID#: 47361 Minority Participation: 0% MBE, 0% WBE
Account Code(s): Enter (list of) account code(s)
891-101, 891-302, 891-303, 892-101, 892-201, 892-302, 892-303, 892-601

Dear Mayor Smiley,

DATE OF BID OPENING: April 7, 2025

RECOMMENDED BIDDER & THEIR ADDRESS:

USI Insurance Services, LLC, 30 Braintree Hill Office Park, Suite 205, Braintree, MA 02184

TOTAL AMOUNT RECOMMENDED: Total amount not to exceed \$190,000 (FY26), \$190,000 (FY27), \$210,000 (FY28) for a total of \$590,000 over three years

In response to our request for proposal regarding the above entitled, our department received the following bid(s)
(Listed by low bidder first):

	VENDOR NAME	BASE (minimum reqs.)	TOTAL (final specifications)
1	Hilb Group of New England, LLC		Year 1 - \$162,000 Year 2 - \$162,000 Year 3 - \$162,000 Total - \$486,000
2	Alliant Insurance Services, Inc.		Year 1 - \$195,000 Year 2 - \$195,000 Year 3 - \$195,000 Total - \$585,000
3	USI Insurance Services, LLC		Year 1 - \$190,000 Year 2 - \$190,000 Year 3 - \$210,000 Total - \$590,000
3	NFP Corporate Services, LLC		Year 1 - \$570,000 Year 2 - \$570,000 Year 3 - \$570,000 Total - \$1,710,000

- On the basis of said bids, we recommend the low bidder, as identified on **LINE 1**, whose bid has met the specifications.
- On the basis of said bids, we recommend the bidder identified on **LINE: 3**. While not the apparent low bidder, a review of the bids reveal that it is in the best interest of the City to reject the low bidder. See the Explanation box below.

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On the basis of said bids, we recommend multiple bidders identified on LINES: _____. A review of the bids reveal that it is in the best interest of the City to utilize these bidders together. See the Explanation box below.

Explanation: The Department of People and Culture | Total Rewards recommend awarding the contract to USI Insurance Services, LLC, the third highest bidder. USI has demonstrated that they are uniquely qualified to meet the complex and diverse needs of the City. Their proposal includes comprehensive benchmarking capabilities that will enable us to compare The City's benefits plans performance against national and regional standards, ensuring our benefits remain competitive and cost-effective. They also provide robust actuarial services essential for plan design and financial forecasting. Additionally, USI offers tailored marketing materials and communication strategies to effectively engage our employees and stakeholders, along with robust learning and development programs to enhance the expertise of our team. USI has extensive experience managing highly complex municipal benefits plans and possesses the resources necessary to support our unique requirements. Their specialized municipal consulting team brings deep knowledge of public sector benefits, regulatory compliance, and best practices. Importantly, USI offers marketing support at no additional cost to the City.

Additional documentation to support the decision for this award is attached to this letter.

Respectfully submitted,

A.L.C.
Rolanda Leah Chance
Director of Total Rewards

Kristle D. Lindberg
Financial Approval:

AMF

Department Subject Matter Expert: Ashley Fioravanti, Deputy Chief People Officer – Total Compensation
By signing, the subject matter expert certifies the following: That the recommended vendor(s) is/are the lowest, qualified bidder(s) with regards to the corresponding specifications. That all bids corresponding to this award were reviewed for completeness and that the recommended bidder's submission is inclusive of all required documents.



CITY OF PROVIDENCE
MAYOR BRETT P. SMILEY

DEPARTMENT OF PEOPLE & CULTURE
Department of Total Rewards

Paul A. N. Winspeare, MBA, SHRM-SCP, SPHR, PHR, aPHR, M.:
Chief People Officer

Rolanda Leah Chance
Director of Total Rewards

Ashley Fioravanti, MA-HRM, SHRM-CP
Deputy Chief of People and Culture – Total Compensation

May 28, 2025

To: Board of Contract and Supply Members
From: Rolanda Leah Chance, Director of Total Rewards
Subject: Recommendation for Healthcare Consultant Award

Background

The Department of Total Rewards recently issued a Request for Proposals (RFP) for healthcare consulting services. Four vendors responded: Hilb Group of New England, Alliant Insurance Services, USI Insurance Services, and NFP. The City's current vendor, Mercer, did not submit a proposal as they were unaware the RFP had been released.

Proposal Review and Evaluation

NFP

NFP was not considered for further evaluation due to their proposed costs, which were significantly higher than other bidders and not aligned with the City's current budget constraints.

Hilb Group of New England

Hilb Group submitted the lowest bid, provided a presentation and proposal. However, there are concerns regarding their capacity to manage the City's complex account structure. While their Best and Final Offer (BAFO) included all marketing services, Hilb Group indicated an interest in exploring commission-based compensation for ongoing plan administration in the future. This introduces potential uncertainty regarding long-term costs and service structure.

Alliant Insurance Services

Alliant delivered an exceptional presentation but was not selected as a finalist. Their business model relies on the expectation of assuming voluntary benefits administration during and/or the initial three-year contract period, which does not align with the City's long-term needs for sustainability and continuity.

USI Insurance Services

USI, the third-highest bidder, distinguished themselves through a comprehensive offering and demonstrated understanding of the City's needs. Key strengths include:

- **No Additional Marketing Costs:** USI proposes to provide marketing support for all benefits at no extra charge.
- **Dedicated Municipal Team:** Their team is experienced in handling large, complex municipal accounts.

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- **Robust Training and Development:** USI offers a strong learning and development program to support both the Total Rewards team and City employees, including compliance support, webinars, and strategic training initiatives.
- **City-Specific Preparation:** USI demonstrated thorough knowledge of the City of Providence’s structure and needs.
- **Comprehensive Services:** Their proposal includes cost control, benefits program streamlining, contract negotiations, HRIS assistance, compliance, communications, wellness programs, disease management, and benchmarking.
- **Benchmarking Services:** USI provides detailed benchmarking through extensive benefits studies, enabling the City to compare its plans with similar organizations and make data-driven decisions on plan design and competitiveness.
- **Actuarial Services:** USI offers actuarial expertise for medical, pharmacy, dental, vision, and ancillary benefits, supporting cost analysis, risk assessment, and strategic financial planning.
- **3D Predictive Modeling/Data Analytics:** USI utilizes its proprietary USI 3D platform—combining clinical data and analytical expertise using advanced technology and customized consulting to help manage the performance of healthcare. This predictive modeling and data analytics capability helps the City proactively manage healthcare costs and optimize plan performance.
- **Strategic Support:** USI’s experience and resources position them to deliver both exemplary day-to-day support and forward-thinking strategic solutions.

Next Steps

Pending Board approval, we will proceed with final contract negotiations with USI and coordinate a transition plan to ensure continuity of services.

Respectfully Submitted,



Rolanda Leah Chance

Director of Total Rewards

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Hilb Group of New England, LLC

Non-Responsive	Somewhat Responsive	Responsive	Points
<p>Questionnaire: 87 possible points.</p> <p>Questions are not labeled and answered clearly, 0 points per unlabeled or unanswered question.</p>	<p>Questions are labeled but responses do not clearly answer questions, 1 point per question.</p>	<p>Questions are clearly labeled, and questions have been fully and clearly answered with information that was requested provided, 3 points.</p>	81
<p>Completeness: 12 possible points</p> <p>More than two documents required/requested in the RFP to review the application, including items requested in the bidder forms or in the Method of Evaluation section, are missing, 0 total points in this category.</p>	<p>Up to two documents required/requested in the RFP to review the application, including items requested in the bidder forms or in the Method of Evaluation section, are missing, 6 total points in this category.</p>	<p>No documents required/requested in the RFP to review the application, including items requested in the bidder forms or in the Method of Evaluation section, are missing, 12 total points in this category.</p>	6
<p>Quality: 20 possible points</p> <p>Response does not include proposed services that contribute to the plans and initiatives of the City as outlined in the RFP, 0 total points in this category.</p>	<p>Response does include proposed services that contribute to some plans and initiatives of the City as outlined in the RFP, 10 total points in this category.</p>	<p>Response does include proposed services that contribute to all plans and initiatives of the City as outlined in the RFP, 20 total points in this category.</p>	20

107

107 of 119 possible points

Alliant Insurance Services, Inc.

Non-Responsive	Somewhat Responsive	Responsive	Points
<p>Questionnaire: 87 possible points.</p> <p>Questions are not labeled and answered clearly, 0 points per unlabeled or unanswered question.</p>	<p>Questions are labeled but responses do not clearly answer questions, 1 point per question.</p>	<p>Questions are clearly labeled, and questions have been fully and clearly answered with information that was requested provided, 3 points.</p>	77
<p>Completeness: 12 possible points</p> <p>More than two documents required/requested in the RFP to review the application, including items requested in the bidder forms or in the Method of Evaluation section, are missing, 0 total points in this category.</p>	<p>Up to two documents required/requested in the RFP to review the application, including items requested in the bidder forms or in the Method of Evaluation section, are missing, 6 total points in this category.</p>	<p>No documents required/requested in the RFP to review the application, including items requested in the bidder forms or in the Method of Evaluation section, are missing, 12 total points in this category.</p>	12
<p>Quality: 20 possible points</p> <p>Response does not include proposed services that contribute to the plans and initiatives of the City as outlined in the RFP, 0 total points in this category.</p>	<p>Response does include proposed services that contribute to some plans and initiatives of the City as outlined in the RFP, 10 total points in this category.</p>	<p>Response does include proposed services that contribute to all plans and initiatives of the City as outlined in the RFP, 20 total points in this category.</p>	10

99

99 of 119 possible points

USI Insurance Services LLC

Non-Responsive	Somewhat Responsive	Responsive	Points
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113

113 of 119 possible points
Most Qualified

NFP

Non-Responsive	Somewhat Responsive	Responsive	Points
<p>Questionnaire: 87 possible points.</p> <p>Questions are not labeled and answered clearly, 0 points per unlabeled or unanswered question.</p>	<p>Questions are labeled but responses do not clearly answer questions, 1 point per question.</p>	<p>Questions are clearly labeled, and questions have been fully and clearly answered with information that was requested provided, 3 points.</p>	
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The bidder was not considered due to a proposed cost that significantly exceeded the City's budgetary constraints

Best & Final Offer: Fee Schedule

Year	Proposed Fee
Year 1	\$162,000
Year 2	\$162,000
Year 3	\$162,000
Total Three Years	\$486,000

Hilb Group is committed to full transparency in pricing, operating independently from carriers to provide a fixed fee that encompasses all resources outlined in the scope of services. Should Hilb receive commissions on voluntary or ancillary lines of coverage under the City's direction, these will adhere to standard commission structures that have been approved by the City for such use of funds. This approach ensures that clients receive clear and consistent pricing without hidden fees.

Scope of Services Included

- Actuarial services
- Market trend analysis
- Health insurance marketings
- Ancillary and voluntary plan marketings
 - Worksite commissions will be re-directed to the City for a benefits administration
- Benefits administration RFP marketing
- Communications: educational content, presentations, communications best practices
- Reporting and analytics
- Compliance & Audits
- One full dependent audit
- Meeting attendance & Presentations
- Technology Acquisition and support including cast subsidies
- Learning & Development
- Disaster Recovery support

Best & Final Offer: Ad Hoc Fees

Scope of Services	Ad hoc Fee
Full Claims Audit	\$15,000 Project Based
COBRA Administration	\$1.00 PEPM (Manual Processing); \$0.75 PEPM (Electronic Processing)
Employee Handbooks	\$0.95 each for printed guides with up to 20 pages. We can usually get carriers to defray this cost
Pharmacy Coalition	No Additional Cost
Data Analytics	No Additional Cost
Benefits Administration System	\$12,500 Project Based (post RFP)



Alliant BAFO Cost Proposal

Service	Fee
Services as described in the RFP's Scope of Services	Included
All Plan Marketing and RFPs	Included
Access to Pharmacy Purchasing Coops	Included
Alliant Data Analytics and Warehouse	Included
Annual Public Sector Benchmark Report	Included
Custom Communication & Enrollment Materials	Included
Benefit Administration System	Included
Unlimited Compliance Support	Included
Unlimited Actuarial Support	Included
Unlimited Wellness & Engagement Support	Included
Plan Audits	Included
Unlimited Training and Compliance	Included
Benefit Advocacy Center	Included
Travel and Expenses	Included
5 Year Fee Guarantee	Included
Annual Fixed Fee	\$195,000
Includes standard commissions on voluntary products	

Alliant will put 100% of the annual fixed fee at risk based solely on the City's satisfaction with our services.

Fee Transparency for City of Providence



- ✓ All Inclusive
- ✓ Full Scope of Service
- ✓ USI is offering a 10% performance guarantee for Year 1

Fee Proposal

Year 1: \$190,000

Year 2: \$190,000

Year 3: \$210,000

3-Year Value: \$590,000

Option Year 4 and 5: \$210,000/yr

USI Services

- ✓ Annual Service Calendar
- ✓ Underwriting and Actuarial Analysis
- ✓ Large Claimant Review
- ✓ Full Marketing/RFP
- ✓ Plan Design Modeling
- ✓ Co-Share Modeling
- ✓ Benchmarking
- ✓ Budget Projections
- ✓ Claims Reporting
- ✓ Assistance with Audit Services

- ✓ Population Health Management Consulting
- ✓ Enrollment Guides, OE Presentation, Communications Consulting
- ✓ Compliance Updates and Client-Specific Support
- ✓ Learning and Development services when applicable
- ✓ HR Technology Services
- ✓ Pharmacy Consulting
- ✓ Data Warehouse
- ✓ Independent Medicare Enrollment Support
- ✓ Union Contract Negotiation Assistance

City of Providence



Rhode Island

Department of City Clerk

MEMORANDUM

DATE: April 7, 2025

TO: Purchasing Director

SUBJECT: **HEALTHCARE CONSULTANT SERVICES (3-YEAR CONTRACT WITH TWO 1-YEAR OPTIONS FOR RENEWAL) - DEPARTMENT OF PEOPLE AND CULTURE**

CONSIDERED BY: Board of Contract and Supply

DISPOSITION: VOTED: that all bids be referred to the Purchasing Director for tabulation

NFP Corporate Services (NY), LLC
Hilb Group of New England, LLC dba Cook & Company
Alliant Insurance Services, Inc.
USI Insurance Services, LLC

Jina L. Mastroianni
City Clerk

[Signature]
Purchasing Department