

LARIMER COUNTY BID #12-29  
STOP LOSS POLICY  
HUMAN RESOURCES DEPARTMENT  
NOVEMBER 26, 2012 2:00 P.M.

Bids to consider the purchase of a stop loss policy for the Larimer County Human Resources Department were received and opened on Monday, November 26, 2012 at 2:00 p.m. in the Purchasing Department. Bids were opened by Kathryn Rowe, Director of Purchasing and recorded by Les Brown, Department Specialist II. The following bids were received:

<u>VENDOR</u>	<u>Composite Cost</u>
ING	\$1,153,051.20
Sun Life Financial	\$1,549,627.80
SA Benefit Services, LLC	\$1,617,991.20

No decision of award was made pending review and recommendation by the Larimer County Human Resources Department.

The Larimer County Human Resources Department reviewed the bids and recommends accepting the bid from ING per the attached departmental recommendation.

The Larimer County Purchasing Department concurs with the above recommendations.



Kathryn Rowe  
Purchasing Director



Carol L. Block, Financial Services Director  
For the Board of Larimer County Commissioners



PURCHASING DEPARTMENT

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**TO:** Lorenda Volker, Human Resources Director  
Pam Stultz, Benefits Administrator

**FROM:** Kathryn Rowe, Purchasing Director

**DATE:** November 26, 2012

**SUBJECT:** Bid #12-29, Stop Loss Policy

RECEIVED DEC 04 2012

Transmitted for your review and recommendation, are the bids received to consider contracting with a vendor to provide stop loss insurance for the Larimer County healthcare plan.

When you have completed your review of the bids, please prepare your recommendation on this form and return the form to me or Heather MacMillan. If you do not recommend awarding the bid to the lowest bidder, please explain why. This document will be considered a public record and open to inspection.

I recommend **ING** in the amount of \$1,153,051 for the following reasons. This cost was the lowest bid. ING provided the same level of stop loss coverage for the employee medical plan at an annual cost \$396,577 less than the nearest bid. Their proposed contract does not include exemptions, also known as lasers, for current individuals who may have ongoing and potentially high cost health care treatment.

**THIS RECOMMENDATION MUST BE SIGNED BY THE DEPARTMENT HEAD**

Lorenda Volker  
DEPARTMENT HEAD SIGNATURE

HRD  
DEPARTMENT

12/4/12  
DATE

Thank you.