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3 From the Manager of Benefits and Human Resources Information System, Department  
4 of Human Resources, requesting authorization to renew the current contract with  
5 MetLife, Inc., with a 10 percent increase for basic and supplemental life insurance, and  
6 the addition of select voluntary benefits, effective January 1, 2018, until 2020, by  
7 recommending adoption of the following:  
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9 **AN AMENDED RESOLUTION**

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11 WHEREAS, Milwaukee County (the County) contracts with MetLife, Inc., for fully-  
12 insured group term life coverage; and

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14 WHEREAS, the County's contract with MetLife, Inc., is due for renewal for 2018;  
15 and

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17 WHEREAS, MetLife, Inc., has offered a renewal for 2018 with a 10 percent  
18 increase from the current rate, and also committed to hold that price throughout the  
19 2020 renewal period; and

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21 WHEREAS, the County, in coordination with Willis of Wisconsin, assessed the  
22 County's claims utilization and the life insurance market, and found the renewal  
23 proposal to be favorable; and

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25 WHEREAS, the Manager of Benefits and Human Resources Information System,  
26 Department of Human Resources (DHR), reported to the Committee on Finance and  
27 Audit that MetLife, Inc., in exchange for reducing the proposed rate increase for basic  
28 and supplemental life insurance premiums from 17 percent to 10 percent, for an annual  
29 savings of \$158,237, the County must provide two voluntary benefit programs to its  
30 employees; and

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32 WHEREAS, the two voluntary benefit programs are Auto and Home Insurance,  
33 and MetLaw Legal Plan, which will be offered to employees with the ability to make  
34 premium payments by payroll deduction; and

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36 WHEREAS, these two benefit programs were approved by DHR to secure a  
37 better rate on the life insurance renewal, and in the future, will look to utilize a Request  
38 for Proposals process with competitive vetting to ensure that these programs are  
39 competitive with other vendors that may offer similar benefit programs; and

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41 WHEREAS, the Committee on Finance and Audit, at its meeting of  
42 December 11, 2017, recommended adoption of File No. 17-771 (vote 7-0); now,  
43 therefore,  
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BE IT RESOLVED, the Manager of Benefits and Human Resources Information System (Benefits Manager), Department of Human Resources (DHR), is hereby authorized to execute the contract with MetLife, Inc., for group term life insurance coverage commencing January 1, 2018; and

BE IT FURTHER RESOLVED, the Benefits Manager shall provide the Milwaukee County Board of Supervisors an informational report by the May 2018 meeting cycle outlining the employee utilization of the two new voluntary benefit programs; and

BE IT FURTHER RESOLVED, the Office of the Comptroller, working in conjunction with the Benefits Manager, DHR, the Director of Risk Management, Department of Administrative Services, and Corporation Counsel, shall provide a report by September 2018 that includes the following, as well as any other pertinent information:

- An overview of the basic and supplemental life insurance program
- An analysis of the factors that are driving the premium rate increases and recommendations to reduce costs and increase competition for future renewals
- An assessment of whether any disclaimers should be provided to employees that the supplemental benefit programs were implemented without a competitive bid process or vetting to compare to similar offerings by other potential vendors
- A review of the process in which “voluntary benefit programs” are selected by Milwaukee County, and the impacts of employee payroll deductions if the benefit is terminated or there is a change in vendor.