

AGREEMENT BETWEEN BROWARD COUNTY AND STANDARD INSURANCE COMPANY FOR GROUP LONG TERM DISABILITY INSURANCE (RFP # GEN2129113P1)

This agreement ("Agreement") is between Broward County, a political subdivision of the State of Florida ("County"), and Standard Insurance Company, an Oregon corporation ("Provider") (each a "Party" and collectively referred to as the "Parties").

RECITALS

A. County seeks to contract with an experienced company that can provide comprehensive fully insured, employee-paid, after-tax, voluntary group long term disability insurance in a cost-effective, transparent, and ethical manner.

B. Provider was selected through a competitive solicitation and procurement process to provide such group long term disability insurance benefits.

Now, therefore, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties agree as follows:

ARTICLE 1. DEFINITIONS

1.1. **Actively at Work** means performing the material duties of an employee's occupation at their employer's usual place of business.

1.2. **Applicable Law** means all applicable laws, codes, advisory circulars, rules, regulations, and ordinances of any federal, state, county, municipal, or other governmental entity, as amended.

1.3. **Board** means the Board of County Commissioners of Broward County, Florida.

1.4. **Code** means the Broward County Code of Ordinances.

1.5. **Contract Administrator** means the Director of the Broward County Human Resources Division, the Assistant Director of the Broward County Human Resources Division, or such other person designated by the Director of the Broward County Human Resources Division in writing.

1.6. **Employee** means a part-time 20 or full-time person employed in a position designated as benefit-eligible through the Office of Budget Management.

1.7. **Evidence of Insurability** means a medical underwriting process that requires a medical history statement to determine if a Member is eligible to participate in the Plan.

1.8. **Implementation Period** means the period of time between the Effective Date and December 31, 2025, during which Provider shall conduct any testing or implementation of new or existing systems or programming to perform the Services.

- 1.9. **Member** means an Employee that has elected to participate in the Plan.
- 1.10. **Plan** means the group long term disability insurance plan that is the subject of this Agreement.
- 1.11. **Purchasing Director** means County's Director of Purchasing.
- 1.12. **Services** means all work required of Provider under this Agreement, including, without limitation, all deliverables, goods, consulting, training, project management, and services specified in the Scope of Services attached as Exhibit A.
- 1.13. **Subcontractor** means any entity or individual, including any subconsultant, that provides Services to County through Provider, regardless of tier.

ARTICLE 2. EXHIBITS

Exhibit A	Scope of Services
Exhibit B	Premium Rates
Exhibit C	Performance Measures
Exhibit D	Minimum Insurance Requirements
Exhibit E	Service Level Agreement
Exhibit F	Enterprise Technology Services Security Requirements

ARTICLE 3. SCOPE OF SERVICES

- 3.1. Scope of Services. Provider shall perform all Services, including, without limitation, the work specified in Exhibit A (the "Scope of Services"). The Scope of Services is a description of Provider's obligations and responsibilities and is deemed to include preliminary considerations and prerequisites, and all labor, materials, equipment, and tasks that are such an inseparable part of the work described that exclusion would render performance by Provider impractical, illogical, or unconscionable.
- 3.2. Group Policy and Certificate of Insurance. Provider shall provide long term disability insurance to Members pursuant to and in accordance with the Plan policy ("Group Policy") and the certificate of coverage issued to Members ("Certificate of Insurance"), subject to subsequent modifications agreed to by the Parties in writing. Provider shall provide a draft Certificate of Insurance to County reflecting Members' coverage under the Plan within thirty (30) days after the Effective Date. Provider shall provide to County a final copy of the Certificate of Insurance that will be provided to Members no later than sixty (60) days after approval of the Certificate of Insurance by County. Provider shall provide a final copy of the Group Policy to County no later than sixty (60) days after the Effective Date. The Certificate of Insurance and Group Policy shall be deemed incorporated in this Agreement as though fully set forth herein. Nothing in the Certificate of Insurance or Group Policy is intended to change or void the terms of this Agreement. In the event of any conflict between the terms of the Certificate of Insurance, the

Group Policy, or this Agreement, the terms of this Agreement will prevail except as provided in Section 12.19.

3.3. Provider shall assume full risk on January 1, 2026, for all Members that were insured under the County's previous group long term disability plan as of December 31, 2025, and Members who subsequently enroll in the Plan during the special open enrollment period at the start of the Plan, with no Actively at Work exclusion, pre-existing conditions exclusions or waiting period. Additionally, Employees who are not Actively at Work due to an injury or illness will not lose coverage, nor will they gain additional coverages (no loss/no gain).

3.4. Provider's bid submittal, RFP # GEN2129113P1, shall be relied upon and incorporated herein as additional terms and conditions that Provider agrees to for the Term unless otherwise noted in this Agreement or the incorporated and attached Exhibits.

ARTICLE 4. TERM AND TIME OF PERFORMANCE

4.1. Term. This Agreement begins on the date it is fully executed by the Parties ("Effective Date") and continues through December 31, 2028 ("Initial Term"), unless otherwise terminated or extended as provided in this Agreement. The Initial Term, Renewal Term(s), and any Extension, as those terms are defined in this article, are collectively referred to as the "Term."

4.2. Renewal Term. County may extend this Agreement for up to one (1) additional two (2) year term ("Renewal Term"). County's Purchasing Director is authorized to exercise the Renewal Term if the same benefits and premium rates in effect during the immediately preceding term are accepted by Provider, and notice of same to Provider by electronic mail alone shall be effective and sufficient. If this Agreement is renewed, the Renewal Term shall be for a term of two (2) years, beginning January 1, 2029, through December 31, 2030. Provider shall give County notice at least two hundred seventy (270) days prior to the expiration of the then-existing term that Provider either accepts renewal on the same terms and conditions in effect during the then-existing term, or that Provider requests a change to any term including, but not limited to, an increase in premium rates for the Renewal Term. If Provider fails to timely provide such notice, Provider shall be conclusively deemed to have accepted renewal on the same terms and conditions in effect during the then-existing term.

4.3. Extension. If the Purchasing Director determines, in their sole discretion, that unusual or exceptional circumstances render the exercise of a Renewal Term not practicable, or that no Renewal Term remains available and expiration of this Agreement would result in a gap in necessary Services, then the Purchasing Director may extend this Agreement for one (1) or more periods not to exceed six (6) months in the aggregate ("Extension") on the same rates, terms, and conditions as existed at the end of the then-current term. The Purchasing Director may exercise this Extension by written notice to Provider at least thirty (30) days prior to the end of the then-current term stating the duration of the Extension. Any Extension must be within the authority of the Purchasing Director or otherwise authorized by the Board.

4.4. Funding. The continuation of this Agreement beyond the end of any County fiscal year (October 1 through September 30) is subject to both the appropriation and the availability of funds pursuant to Chapter 129 and, if applicable, Chapter 212, Florida Statutes.

4.5. Time of the Essence. Time is of the essence for Provider's performance of the duties, obligations, and responsibilities required by this Agreement.

ARTICLE 5. COMPENSATION

5.1. Premium Rates. The maximum premium rates to be charged by Provider are set forth in Exhibit B ("Premium Rates"). In no event shall the Premium Rates exceed the guaranteed maximum rates as listed in Exhibit B during the Initial Term, commencing January 1, 2026, through December 31, 2028. Provider acknowledges that the amounts set forth in this Agreement are the maximum amounts payable and constitute a limitation upon County's, on behalf of the Members, obligation to compensate Provider for Services. The maximum amounts, however, do not constitute a limitation of any sort upon Provider's obligation to perform all Services.

5.2. Modifications to Premium Rates. County recognizes that changes to federal and state laws may mandate coverage changes that result in adjustments to the Premium Rates set forth in Exhibit B. Therefore, if an adjustment to the Premium Rates stated in Exhibit B is required due to changes in federal or state law, and such Premium Rates are endorsed by the Department of Financial Services for the State of Florida, County and Provider shall amend this Agreement to reflect any agreed adjustment to Premium Rates. County reserves the right to terminate this Agreement for convenience if the Parties are unable to agree on an adjustment to the Premium Rates. Any modifications to the Premium Rates shall be effective as of January 1 of the following year.

5.3. Payment Methods. County shall deduct and remit premium payments in accordance with this section beginning January 1, 2026. County shall deduct Members' biweekly premium on an after-tax basis and remit an Automated Clearing House (ACH) wire transfer (direct deposit) of premiums to Provider bi-weekly. Such deductions shall be made for twenty-six (26) biweekly pay periods and no additional deduction shall be made for years in which there are twenty-seven (27) biweekly pay periods. In addition, County shall submit a volume summary report to Provider at approximately the same time. County shall deduct premiums from Members on leave without pay and remit to Provider by separate ACH. County shall remit premium payments collected from Members based on County's records.

5.4. Implementation Period. Any Services, including but not limited to data transfers, training, or any transition and implementation activities performed by Provider during the Implementation Period shall be at no cost to County or any Member. Provider shall provide a

detailed implementation schedule outlining all tasks and responsibilities with timelines for both County and Provider within ten (10) business days after the Effective Date.

5.5. Legislative, Regulatory, or Administrative Changes. In the event there is a change in a relevant federal or state statute or regulation, the adoption of new federal or state legislation, or a change in any reimbursement system, that is reasonably likely to materially and adversely affect the performance of either Party under this Agreement or make this Agreement unlawful, the Parties shall immediately enter into good faith negotiations regarding an amendment or new agreement that complies with the law, regulation or policy and that approximates as closely as possible the position of the Parties prior to the change.

ARTICLE 6. PERFORMANCE MEASURES

6.1. Performance Measures. Provider shall meet the performance measures set forth in Exhibit C ("Performance Measures") in performing Services under this Agreement. Provider shall submit performance reports to County within forty-five (45) days after the conclusion of the applicable measurement period set forth in Exhibit C.

6.2. Extension Request. Provider may request an extension of any Performance Measure deadline stated in Exhibit C. Such request shall be submitted in writing to the Contract Administrator no less than five (5) business days before the deadline, unless the need for an extension could not reasonably be foreseen by Provider or the Contract Administrator determines that the need for an extension happened for a reason beyond Provider's control. In the case of a need for an extension that could not be reasonably foreseen by Provider, Provider shall submit a request for an extension as soon as reasonably possible, but in no event later than five (5) business days after occurrence of the event giving rise to the extension request. If the Contract Administrator determines that the request for an extension is based upon extenuating circumstances or other causes beyond Provider's control, approval of the request shall not be unreasonably withheld by County. Provider's written request must identify the section of Exhibit C to which the request applies and the reasons why the deadline could not be met. An extension request approved by County can be for such additional time period as County deems appropriate. County will give notice to Provider of its decision on an extension request within three (3) business days after receipt of Provider's written extension request.

6.3. Retention Invoices. If, after receipt and review of all quarterly and annual performance reports provided by Provider as required by Section 6.1 and described in Exhibit C, County, through its Contract Administrator, finds that Provider has failed at any time to meet one or more Performance Measures, County will submit a written invoice to Provider detailing the alleged Performance Measure failure(s); the applicable date(s) of such failure(s); and the total amount of deductions attributable to such failure(s) due County in accordance with Exhibit C. Unless Provider files an appeal in strict accordance with the requirements of Section 6.4, Provider must pay County the amount set forth in the invoice within twenty (20) days after the date of County's invoice. If no such appeal is filed and Provider fails to timely pay the invoice, County may set off and deduct the invoice amount from County's next premium payment. This section shall survive the expiration or earlier termination of this Agreement.

6.4. Appeal. Provider may appeal County's written invoice for Provider's failure to meet Performance Measures within ten (10) days after the date of the invoice. The appeal must be in writing to the Purchasing Director and must state the reasons why the deductions should be reduced or not assessed. If the appeal is not resolved by mutual agreement, the Purchasing Director shall promptly issue a decision in writing after consulting with the Office of the County Attorney, stating the reasons for the action taken. If the Purchasing Director finds that Provider failed to meet the identified Performance Measure(s), County shall deduct the amount set forth in the invoice from County's next premium payment. This section shall survive the expiration or earlier termination of this Agreement.

ARTICLE 7. REPRESENTATIONS AND WARRANTIES

7.1. Representation of Authority. Provider represents and warrants that this Agreement constitutes the legal, valid, binding, and enforceable obligation of Provider, and that neither the execution nor performance of this Agreement constitutes a breach of any agreement that Provider has with any third party or violates Applicable Law. Provider further represents and warrants that execution of this Agreement is within Provider's legal powers, and each individual executing this Agreement on behalf of Provider is duly authorized by all necessary and appropriate action to do so on behalf of Provider and does so with full legal authority.

7.2. Licensure and Authorization. Provider warrants and guarantees that it is properly licensed and authorized to do business in Broward County, and shall maintain such license and authorization for the duration of the Term, as required by the laws of the State of Florida, and the administrative rules and regulations of the Florida Department of Financial Services and the Florida Office of Insurance Regulation.

7.3. Solicitation Representations. Provider represents and warrants that all statements and representations made in Provider's proposal, bid, or other supporting documents submitted to County in connection with the solicitation, negotiation, or award of this Agreement, including during the procurement or evaluation process, were true and correct when made and are true and correct as of the date Provider executes this Agreement, unless otherwise expressly disclosed in writing by Provider.

7.4. Contingency Fee. Provider represents and warrants that it has not employed or retained any person or entity, other than a bona fide employee working solely for Provider, to solicit or secure this Agreement, and that it has not paid or agreed to pay any person or entity, other than a bona fide employee working solely for Provider, any fee, commission, percentage, gift, or other consideration contingent upon or resulting from the award or making of this Agreement.

7.5. Truth-In-Negotiation Representation. Provider's compensation under this Agreement is based upon its representations to County, and Provider certifies that the wage rates, factual unit costs, and other information supplied to substantiate Provider's compensation, including without limitation those made by Provider during the negotiation of this Agreement, are accurate, complete, and current as of the date Provider executes this Agreement. Provider's compensation may be reduced by County, in its sole discretion, to correct any inaccurate, incomplete, or

noncurrent information provided to County as the basis for Provider's compensation in this Agreement.

7.6. Public Entity Crime Act. Provider represents that it is familiar with the requirements and prohibitions under the Public Entity Crime Act, Section 287.133, Florida Statutes, and represents that its entry into this Agreement will not violate that statute. Provider further represents that there has been no determination that it committed a "public entity crime" as defined by Section 287.133, Florida Statutes, and that it has not been formally charged with committing an act defined as a "public entity crime" regardless of the amount of money involved or whether Provider has been placed on the convicted vendor list.

7.7. Discriminatory Vendor and Scrutinized Companies Lists; Countries of Concern. Provider represents that it has not been placed on the "discriminatory vendor list" as provided in Section 287.134, Florida Statutes, and that it has not been identified as a company or other entity subject to scrutiny under Sections 215.473 or 215.4725, Florida Statutes. Provider represents and certifies that it is not, and throughout the Term will not be, ineligible to contract with County on any of the grounds stated in Section 287.135, Florida Statutes. Provider represents that it is, and throughout the Term will remain, in compliance with Section 286.101, Florida Statutes.

7.8. Claims Against Provider. Provider represents and warrants that there is no action or proceeding, at law or in equity, before any court, mediator, arbitrator, governmental or other board or official, pending or, to the knowledge of Provider, threatened against or affecting Provider, the outcome of which may (a) affect the validity or enforceability of this Agreement, (b) materially and adversely affect the authority or ability of Provider to perform its obligations under this Agreement, or (c) have a material and adverse effect on the consolidated financial condition or results of operations of Provider or on the ability of Provider to conduct its business as presently conducted or as proposed or contemplated to be conducted.

7.9. Verification of Employment Eligibility. Provider represents that Provider and each Subcontractor have registered with and use the E-Verify system maintained by the United States Department of Homeland Security to verify the work authorization status of all newly hired employees in compliance with the requirements of Section 448.095, Florida Statutes, and that entry into this Agreement will not violate that statute. If Provider violates this section, County may immediately terminate this Agreement for cause and Provider shall be liable for all costs incurred by County due to the termination.

7.10. Warranty of Performance. Provider represents and warrants that it possesses the knowledge, skill, experience, and financial capability required to perform and provide all Services and that each person and entity that will provide Services is duly qualified and, to the extent required, licensed and certified by all appropriate governmental authorities to perform such Services, and is sufficiently experienced and skilled in the area(s) for which such person or entity will render Services. Provider represents and warrants that the Services shall be performed in a skillful and respectful manner, that it has or will obtain all necessary permits and approvals by applicable regulatory entities to perform the Services, to the extent necessary, unless otherwise

expressly stated herein, and that the quality of all Services shall equal or exceed prevailing industry standards for the provision of such Services.

7.11. Prohibited Telecommunications. Provider represents and certifies that Provider and all Subcontractors do not use, and throughout the Term will not provide or use, any equipment, system, or service that uses covered telecommunications equipment or services as a substantial or essential component of any system, or as critical technology as part of any system, as such terms are used in 48 C.F.R. §§ 52.204-24 through 52.204-26.

7.12. Criminal History Screening Practices. If this Agreement is subject to the requirements of Section 26-125(d) of the Code, Provider represents and certifies that Provider will comply with Section 26-125(d) of the Code throughout the Term.

7.13. Entities of Foreign Concern. The provisions of this section apply only if this Agreement provides access to an individual's personal identifying information. By execution of this Agreement, the undersigned authorized representative of Provider hereby attests under penalty of perjury as follows: Provider is not owned by the government of a foreign country of concern, is not organized under the laws of nor has its principal place of business in a foreign country of concern, and the government of a foreign country of concern does not have a controlling interest in Provider; and the undersigned authorized representative of Provider declares that they have read the foregoing statement and that the facts stated in it are true. Terms used in this section that are not otherwise defined in this Agreement shall have the meanings ascribed to such terms in Section 287.138, Florida Statutes.

7.14. Domestic Partnership Requirement. Unless this Agreement is exempt from the provisions of the "Broward County Domestic Partnership Act," Section 16½-157 of the Code ("Act"), Provider certifies and represents that it shall at all times comply with the provisions of the Act. The contract language referenced in the Act is deemed incorporated in this Agreement as though fully set forth in this section.

7.15. Breach of Representations. Provider acknowledges that County is materially relying on the representations, warranties, and certifications of Provider stated in this article, and County shall be entitled to exercise any or all of the following remedies if any such representation, warranty, or certification is untrue: (a) recovery of damages incurred; (b) termination of this Agreement without any further liability to Provider; (c) set off from any amounts due Provider the full amount of any damage incurred; and (d) debarment of Provider.

ARTICLE 8. INDEMNIFICATION

Provider shall indemnify, hold harmless, and defend County and all of County's current, past, and future officers, agents, and employees (collectively, "Indemnified Party") from and against any and all causes of action, demands, claims, losses, liabilities, and expenditures of any kind, including attorneys' fees, court costs, and expenses, including through the conclusion of any appellate proceedings, raised or asserted by any person or entity not a party to this Agreement, and caused or alleged to be caused, in whole or in part, by any breach of this Agreement by

Provider, or any intentional, reckless, or negligent act or omission of Provider, its officers, employees, or agents, arising from, relating to, or in connection with this Agreement (collectively, a "Claim"). If any Claim is brought against an Indemnified Party, Provider shall, upon written notice from County, defend each Indemnified Party with counsel satisfactory to County or, at County's option, pay for an attorney selected by the County Attorney to defend the Indemnified Party. The obligations of this section shall survive the expiration or earlier termination of this Agreement. If considered necessary by the Contract Administrator and the County Attorney, any sums due Provider under this Agreement may be retained by County until all Claims subject to this indemnification obligation have been settled or otherwise resolved. Any amount withheld shall not be subject to payment of interest by County.

ARTICLE 9. INSURANCE

9.1. Throughout the Term, Provider shall, at its sole expense, maintain the minimum insurance coverages stated in Exhibit D in accordance with the terms and conditions of this article. Provider shall maintain insurance coverage against claims relating to any act or omission by Provider, its agents, representatives, employees, or Subcontractors in connection with this Agreement. County reserves the right at any time to review and adjust the limits and types of coverage required under this article.

9.2. Provider shall ensure that "Broward County" is listed and endorsed as an additional insured as stated in Exhibit D on all policies required under this article.

9.3. On or before the Effective Date or at least fifteen (15) days prior to commencement of Services, as may be requested by County, Provider shall provide County with a copy of all Certificates of Insurance or other documentation sufficient to demonstrate the insurance coverage required in this article. If and to the extent requested by County, Provider shall provide complete, certified copies of all required insurance policies and all required endorsements within thirty (30) days after County's request.

9.4. Provider shall ensure that all insurance coverages required by this article remain in full force and effect without any lapse in coverage throughout the Term and until all performance required of Provider has been completed, as determined by Contract Administrator. Provider or its insurer shall provide notice to County of any cancellation or modification of any required policy at least thirty (30) days prior to the effective date of cancellation or modification, and at least ten (10) days prior to the effective date of any cancellation due to nonpayment, and shall concurrently provide County with a copy of its updated Certificates of Insurance evidencing continuation of the required coverage(s).

9.5. All required insurance policies must be placed with insurers or surplus line carriers authorized to conduct business in the State of Florida with an A.M. Best rating of A- or better and a financial size category class VII or greater, unless otherwise approved by County's Risk Management Division in writing.

9.6. If Provider maintains broader coverage or higher limits than the insurance requirements stated in Exhibit D, County shall be entitled to all such broader coverages and higher limits. All required insurance coverages shall provide primary coverage and not require contribution from any County insurance, self-insurance, or otherwise, which shall be in excess of and shall not contribute to the required insurance provided by Provider.

9.7. Provider shall declare in writing any self-insured retentions or deductibles over the limit(s) prescribed in Exhibit D and submit to County for approval at least fifteen (15) days prior to the Effective Date or commencement of Services. Provider shall be solely responsible for and shall pay any deductible or self-insured retention applicable to any claim against County. County may, at any time, require Provider to purchase coverage with a lower retention or provide proof of ability to pay losses and related investigations, claim administration, and defense expenses within the retention. Any deductible or self-insured retention may be satisfied by either the named insured or County, if so elected by County, and Provider shall obtain same in endorsements to the required policies.

9.8. Unless prohibited by the applicable policy, Provider waives any right to subrogation that any of Provider's insurers may acquire against County, and shall obtain same in an endorsement of Provider's insurance policies.

9.9. Provider shall require that each Subcontractor maintains insurance coverage that adequately covers the Services provided by that Subcontractor on substantially the same insurance terms and conditions required of Provider under this article. Provider shall ensure that all such Subcontractors comply with these requirements and that "Broward County" is named as an additional insured under the Subcontractors' applicable insurance policies. Provider shall not permit any Subcontractor to provide Services unless and until all applicable requirements of this article are satisfied.

9.10. If Provider or any Subcontractor fails to maintain the insurance required by this Agreement, County may pay any costs of premiums necessary to maintain the required coverage and deduct such costs from any payment otherwise due to Provider. If requested by County, Provider shall provide, within one (1) business day, evidence of each Subcontractor's compliance with this article.

9.11. If any of the policies required under this article provide claims-made coverage: (1) any retroactive date must be prior to the Effective Date; (2) the required coverage must be maintained after termination or expiration of the Agreement for at least the duration stated in Exhibit D; and (3) if coverage is canceled or nonrenewed and is not replaced with another claims-made policy form with a retroactive date prior to the Effective Date, Provider must obtain and maintain "extended reporting" coverage that applies after termination or expiration of the Agreement for at least the duration stated in Exhibit D.

ARTICLE 10. TERMINATION

10.1. Termination for Cause. This Agreement may be terminated for cause by the aggrieved Party if the Party in breach has not corrected the breach within ten (10) days after receipt of written notice from the aggrieved Party identifying the breach. This Agreement may be terminated for cause by County for reasons including, but not limited to, any of the following:

10.1.1. Provider's (a) failure to suitably or continuously perform the Services in a manner calculated to meet or accomplish the objectives in this Agreement, (b) suspension or debarment by a state or federal governmental entity or by a local governmental entity with a population in excess of one million people, or (c) repeated submission (whether negligent or intentional) for payment of false or incorrect bills or invoices; or

10.1.2. By the County Administrator for fraud, misrepresentation, or material misstatement by Provider in the award or performance of this Agreement.

Unless otherwise stated in this Agreement, if this Agreement was approved by Board action, termination for cause by County must be by action of the Board or the County Administrator; in any other instance, termination for cause may be by the County Administrator, the County representative expressly authorized under this Agreement, or the County representative (including any successor) who executed the Agreement on behalf of County. If County erroneously, improperly, or unjustifiably terminates this Agreement for cause, such termination shall be deemed a termination for convenience pursuant to Section 9.2 effective thirty (30) days after such notice was provided and Provider shall be eligible for the compensation provided in Section 10.2 as its sole remedy.

10.2. Termination for Convenience; Other Termination. This Agreement may also be terminated for convenience by the Board with at least thirty (30) days' advance written notice to Provider. Provider acknowledges that it has received good, valuable, and sufficient consideration for County's right to terminate this Agreement for convenience including in the form of County's obligation to provide advance written notice to Provider of such termination in accordance with this section. This Agreement may also be terminated by the County Administrator upon such notice as the County Administrator deems appropriate under the circumstances if the County Administrator determines that termination is necessary to protect the public health, safety, or welfare. If this Agreement is terminated by County pursuant to this section, Provider shall be paid for any Services properly performed through the termination date specified in the written notice of termination, subject to any right of County to retain any sums otherwise due and payable, and County shall have no further obligation to pay Provider for Services under this Agreement.

10.3. Provider may terminate this Agreement for cause upon written notice to County if: (a) County repeatedly fails to remit premium payments in accordance with the terms of this Agreement, after having been provided written notice of such failure and a reasonable opportunity to cure; or (b) County fails to furnish information necessary for provider to administer the Plan policy, and such failure continues for more than thirty (30) days after written

notice thereof. If this Agreement is terminated by Provider pursuant to this section, Provider shall be eligible for the

10.4. Notice of termination shall be provided in accordance with the “Notices” section of this Agreement except that notice of termination by the County Administrator to protect the public health, safety, or welfare may be oral notice that shall be promptly confirmed in writing.

10.5. In addition to any termination rights stated in this Agreement, County shall be entitled to seek any and all available contractual or other remedies available at law or in equity including recovery of costs incurred by County due to Provider’s failure to comply with any term(s) of this Agreement.

ARTICLE 11. EQUAL EMPLOYMENT OPPORTUNITY AND CBE COMPLIANCE

11.1. Provider and Subcontractors shall not discriminate on the basis of race, color, sex, religion, national origin, disability, age, marital status, political affiliation, pregnancy, or any other basis prohibited by Applicable Law in the performance of this Agreement. Provider shall include the foregoing or similar language in its contracts with all Subcontractors, except that any project assisted by U.S. Department of Transportation funds shall comply with the nondiscrimination requirements in 49 C.F.R. Parts 23 and 26.

11.2. By January 1 of each year, Provider must submit, and cause each Subcontractor to submit, an Ownership Disclosure Form (or such other form or information designated by County), available at <https://www.broward.org/econdev/Pages/forms.aspx>, identifying the ownership of the entity and indicating whether the entity is majority-owned by persons fitting specified classifications.

ARTICLE 12. MISCELLANEOUS

12.1. Contract Administrator Authority. The Contract Administrator is authorized to coordinate and communicate with Provider to manage and supervise the performance of this Agreement. Provider acknowledges that the Contract Administrator has no authority to make changes that would increase, decrease, or otherwise materially modify the Scope of Services except as expressly set forth in this Agreement or, to the extent applicable, in the Broward County Procurement Code. Unless expressly stated otherwise in this Agreement or otherwise set forth in the Code or the Broward County Administrative Code, the Contract Administrator may exercise ministerial authority in connection with the day-to-day management of this Agreement. The Contract Administrator may also approve in writing minor modifications to the Scope of Services that do not increase the total cost to County or waive any rights of County.

12.2. Rights in Documents and Work. Any and all reports, photographs, surveys, documents, materials, or other work created by Provider specifically for County in connection with performing Services, whether finished or unfinished (“Documents and Work”), shall be owned by County, and Provider hereby transfers to County all right, title, and interest, including any copyright or other intellectual property rights, in or to the Documents and Work, and shall

provide any documentation necessary to effectuate such transfer. Unless otherwise expressly stated herein, County has the right to use, produce, modify, distribute, and publicly display the Documents and Work, in whole or in part, in any medium and for any purpose, in perpetuity and without restriction. Provider represents and warrants that it has all necessary legal rights to provide the Documents and Work and to grant County the rights stated in this Agreement. Provider must deliver the Documents and Work to the Contract Administrator within ten (10) business days after expiration or termination of this Agreement. Any compensation due to Provider may be withheld until all Documents and Work are provided as set forth herein. Provider shall ensure that the requirements of this section are included in all of Provider's agreements with Subcontractor(s).

12.3. Public Records. Notwithstanding any other provision in this Agreement, any action taken by County in compliance with, or in a good faith attempt to comply with, the requirements of Chapter 119, Florida Statutes, shall not constitute a breach of this Agreement. If Provider is acting on behalf of County as stated in Section 119.0701, Florida Statutes, Provider shall:

12.3.1. Keep and maintain public records required by County to perform the Services;

12.3.2. Upon request from County, provide County with a copy of the requested records or allow the records to be inspected or copied within a reasonable time and at a cost that does not exceed that provided in Chapter 119, Florida Statutes, or as otherwise provided by Applicable Law;

12.3.3. Ensure that public records that are exempt or confidential and exempt from public record requirements are not disclosed except as authorized by Applicable Law throughout the Term and after completion or termination of this Agreement if the records are not transferred to County; and

12.3.4. Upon expiration or termination of this Agreement, transfer to County, at no cost, all public records in possession of Provider or keep and maintain public records required by County to perform the Services. If Provider transfers the records to County, Provider shall destroy any duplicate public records that are exempt or confidential and exempt. If Provider keeps and maintains the public records, Provider shall meet all requirements of Applicable Law for retaining public records. All records stored electronically must be provided to County upon request in a format that is compatible with the information technology systems of County.

If Provider receives a request for public records regarding this Agreement or the Services, Provider must immediately notify the Contract Administrator in writing and provide all requested records to County to enable County to timely respond to the public records request. County will respond to all such public records requests.

Provider must separately submit and conspicuously label as "RESTRICTED MATERIAL – DO NOT PRODUCE" any material (a) that Provider contends constitutes or contains its trade secrets under Chapter 688, Florida Statutes, or (b) for which Provider asserts a right to withhold from public

disclosure as confidential or otherwise exempt from production under Florida public records laws (including Chapter 119, Florida Statutes) (collectively, "Restricted Material"). In addition, Provider must, simultaneous with the submission of any Restricted Material, provide a sworn declaration or affidavit in a form acceptable to County from a person with personal knowledge attesting that the Restricted Material constitutes trade secrets or is otherwise exempt or confidential under Florida public records laws, including citing the applicable Florida statute and specifying the factual basis for each such claim. Upon request by County, Provider must promptly identify the specific applicable statutory section that protects any particular document. If a third party submits a request to County for records designated by Provider as Restricted Material, County shall refrain from disclosing such material unless otherwise ordered by a court of competent jurisdiction, authorized in writing by Provider, or the claimed exemption is waived. Any failure by Provider to strictly comply with the requirements of this section shall constitute Provider's waiver of County's obligation to treat the records as Restricted Material. Provider must indemnify and defend County and its employees and agents from any and all claims, causes of action, losses, fines, penalties, damages, judgments, and liabilities of any kind, including attorneys' fees, litigation expenses, and court costs, relating to nondisclosure of Restricted Material in response to a third-party request.

IF PROVIDER HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO PROVIDER'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS AGREEMENT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT (954) 357-6700, BENEFITSRECORDS@BROWARD.ORG, 115 S. ANDREW'S AVE., SUITE 514, FORT LAUDERDALE, FLORIDA 33301.

12.4. Audit Rights and Retention of Records. County shall have the right to audit the books, records, and accounts of Provider and all Subcontractors that are related to this Agreement. Provider and all Subcontractors shall keep such books, records, and accounts as may be necessary to record complete and correct entries related to this Agreement and performance under this Agreement. All such books, records, and accounts shall be kept in written form, or in a form capable of conversion into written form within a reasonable time; upon request by County, Provider and all Subcontractors shall make same available to County in written form at no cost to County and allow County to make copies. Provider shall provide County with reasonable access to Provider's facilities, and County shall be allowed to interview all employees to discuss matters pertinent to the performance of this Agreement.

Provider and all Subcontractors shall preserve and make available, at reasonable times within Broward County, Florida, for examination and audit, all financial records, supporting documents, statistical records, and any other documents pertinent to this Agreement for at least three (3) years after expiration or termination of this Agreement or until resolution of any audit findings, whichever is longer. This section shall survive any dispute or litigation between the Parties, and Provider expressly acknowledges and agrees to be bound by this section throughout the course of any dispute or litigation with County. Any audit or inspection pursuant to this section may be performed by any County representative (including any outside representative engaged by

County). Provider hereby grants County the right to conduct such audit or review at Provider's place of business, if deemed appropriate by County, with seventy-two (72) hours' advance notice. Provider shall make all such records and documents available electronically, in common file formats, and/or via remote access, if and to the extent requested by County.

Any incomplete or incorrect entry in such books, records, and accounts shall be a basis for County's disallowance and recovery of any payment based upon such entry. Provider shall refund to County any overcharged amount identified as a result of an audit, regardless of the amount of the overcharge. If the overcharge exceeds five percent (5%) of the total contract charges audited by County, Provider shall, in addition to refunding the overcharged amount, pay liquidated damages in the amount of fifteen percent (15%) of the overcharged amount as just compensation for damages incurred by County due to the overcharge, including, but not limited to, County's administrative costs and loss of potential investment returns (including interest). Any adjustments or payments due as a result of such audit must be made within thirty (30) days after presentation of County's findings to Provider.

Provider shall ensure that the requirements of this section are included in all agreements with all Subcontractor(s).

12.5. Independent Contractor. Provider is an independent contractor of County, and nothing in this Agreement shall constitute or create a partnership, joint venture, or any other relationship between the Parties. In providing Services, neither Provider nor its agents shall act as officers, employees, or agents of County. Provider shall not have the right to bind County to any obligation not expressly undertaken by County under this Agreement.

12.6. Regulatory Capacity. Notwithstanding the fact that County is a political subdivision with certain regulatory authority, County's performance under this Agreement is as a Party to this Agreement and not in its regulatory capacity. If County exercises its regulatory authority, the exercise of such authority and the enforcement of Applicable Law shall have occurred pursuant to County's regulatory authority as a governmental body separate and apart from this Agreement, and shall not be attributable in any manner to County as a Party to this Agreement.

12.7. Sovereign Immunity. Except to the extent sovereign immunity may be deemed waived by entering into this Agreement, nothing herein is intended to serve as a waiver of sovereign immunity by County nor shall anything included herein be construed as consent by County to be sued by third parties in any matter arising out of this Agreement.

12.8. Third-Party Beneficiaries. Neither Provider nor County intends to primarily or directly benefit a third party by this Agreement. Therefore, the Parties acknowledge that there are no third-party beneficiaries to this Agreement and that no third party shall be entitled to assert a right or claim against either of them based upon this Agreement.

12.9. Notices. Unless otherwise stated herein, for notice to a Party to be effective under this Agreement, notice must be sent via U.S. first-class mail, hand delivery, or commercial overnight delivery, each with a contemporaneous copy via email, to the addresses listed below and shall

be effective upon mailing or hand delivery (provided the contemporaneous email is also sent). A Party may change its notice address by giving notice of such change in accordance with this section.

FOR COUNTY:

Broward County Human Resources Division
Attn: Allen Wilson, Human Resources Director
115 South Andrews Avenue, Room 514, Fort Lauderdale, Florida 33301
Email: benefitsrecords@broward.org

FOR PROVIDER:

Standard Insurance Company
Attn: Alison Brogan, Account Manager
4300 W. Cypress Street, Suite 750
Tampa, Florida 33607
Email: alison.brogan@standard.com

12.10. Subcontracting; Assignment; Change of Control. All Subcontractors must be expressly identified in this Agreement or otherwise approved in advance and in writing by County's Contract Administrator. Except for approved subcontracting, neither this Agreement nor any right or interest in it may be assigned, transferred, subcontracted, or encumbered by Provider without the prior written consent of County. Any change of control (as defined herein) shall be deemed an assignment. Any assignment, transfer, encumbrance, or subcontract in violation of this section shall be void and ineffective, constitute a breach of this Agreement, and permit County to immediately terminate this Agreement, in addition to any other remedies available to County at law or in equity. County reserves the right to condition its approval of any assignment, transfer, encumbrance, or subcontract upon further due diligence and an additional fee paid to County to reasonably compensate it for the performance of any such due diligence.

For purposes of this section, "change of control" means: (a) a transfer of more than fifty percent (50%) of the ownership interests in Provider, whether in a single transaction or a series of related transactions; (b) a merger, consolidation, or other reorganization that results in a change in voting control in Provider or in the entity that controls Provider's business; or (c) the sale, lease, or transfer of all or substantially all of Provider's assets. A change of control does not include (i) a transfer to an entity wholly owned, directly or indirectly, by Provider or its parent, or (ii) a transfer between existing owners of Provider that does not result in a change in majority ownership; provided, however, that any such transfer shall not relieve Provider of its obligations under this Agreement unless County expressly agrees otherwise in writing.

12.11. Confidential Information; Generative Artificial Intelligence. Unless expressly authorized in this Agreement or in writing in advance by the Contract Administrator, Provider is strictly prohibited from disclosing, uploading, or otherwise making available to third parties, directly or indirectly, including but not limited to through utilization of generative artificial intelligence tools, any exempt, confidential, sensitive security, or personal information of County. Provider must

ensure that any use of generative artificial intelligence tools by Provider or its Subcontractors does not involve the disclosure of exempt, confidential, sensitive security, or personal information, including without limitation for large language model learning or training. Provider must implement and maintain appropriate technological and operational safeguards to ensure compliance with the obligations of this section.

12.12. Conflicts. Neither Provider nor its employees shall have or hold any continuing or frequently recurring employment or contractual relationship that is substantially antagonistic or incompatible with Provider's loyal and conscientious exercise of judgment and care related to its performance under this Agreement. During the Term, none of Provider's officers or employees shall serve as an expert witness against County in any legal or administrative proceeding in which they or Provider is not a party, unless compelled by legal process. Further, such persons shall not give sworn testimony or issue a report or writing as an expression of such person's expert opinion that is adverse or prejudicial to the interests of County in connection with any such pending or threatened legal or administrative proceeding unless compelled by legal process. The limitations of this section shall not preclude Provider or any persons in any way from representing themselves, including giving expert testimony in support of such representation, in any action or in any administrative or legal proceeding. If Provider is permitted pursuant to this Agreement to utilize Subcontractors to perform Services, Provider shall require such Subcontractors, by written contract, to comply with the provisions of this section to the same extent as Provider.

12.13. Materiality and Waiver of Breach. Each requirement, duty, and obligation set forth in this Agreement was bargained for at arm's-length and is agreed to by the Parties. Each requirement, duty, and obligation set forth in this Agreement is substantial and important to the formation of this Agreement, and each is, therefore, a material term. County's failure to enforce any provision of this Agreement shall not be deemed a waiver of such provision or modification of this Agreement. A waiver of any breach shall not be deemed a waiver of any subsequent breach and shall not be construed to be a modification of this Agreement. To be effective, any waiver must be in writing signed by an authorized signatory of the Party granting the waiver.

12.14. Compliance with Laws. Provider and the Services must comply with all Applicable Law, including, without limitation, the Americans with Disabilities Act, 42 U.S.C. § 12101, Section 504 of the Rehabilitation Act of 1973, and the requirements of any applicable grant agreements, and all deliverables provided for online utilization must meet or exceed the World Wide Web Consortium/Web Content Accessibility Guidelines (WCAG) 2.1 Level AA standard or any higher standard as required by Applicable Law.

12.15. Notice of Judgment. Provider shall give notice to County of any judgment or final order rendered by the Florida Department of Financial Services, the Florida Office of Insurance Regulations, any federal or other state agency, or any court of law, finding that any of the specific insurance plans or programs provided pursuant to this Agreement are inconsistent or fail to comply with any applicable federal or state law requirements or regulation. Provider shall also give County notice of any corrective action plan imposed by any state or federal agency, including without limitation by the Florida Department of Financial Services or the Florida Office of

Insurance Regulations, concerning any insurance plan or program Provider provides under this Agreement. The notice required by this section shall be provided within thirty (30) days after the judgment or final order is rendered or the corrective action plan is imposed, whichever the case may be.

12.16. Severability. If any part of this Agreement is found to be unenforceable by any court of competent jurisdiction or contrary to Applicable Law, that part shall be deemed severed from this Agreement and the balance of this Agreement shall remain in full force and effect.

12.17. Joint Preparation. This Agreement has been jointly prepared by the Parties and shall not be construed more strictly against either Party.

12.18. Interpretation. The titles and headings contained in this Agreement are for reference purposes only and shall not in any way affect the meaning or interpretation of this Agreement. All personal pronouns used in this Agreement shall include any other gender, and the singular shall include the plural, and vice versa, unless the context otherwise requires. Terms such as “herein” refer to this Agreement as a whole and not to any particular sentence, paragraph, or section where they appear, unless the context otherwise requires. Whenever reference is made to a section or article of this Agreement, such reference is to the section or article as a whole, including all subsections thereof, unless the reference is made to a particular subsection or subparagraph of such section or article. Any reference to “days” means calendar days, unless otherwise expressly stated. Any reference to approval by County shall require approval in writing, unless otherwise expressly stated.

12.19. Priority of Provisions. If there is a conflict or inconsistency between any term, statement, requirement, or provision of any document or exhibit attached to, referenced by, or incorporated in this Agreement and any provision within an article or section of this Agreement, the article or section shall prevail and be given effect. Provided, however, the Group Policy shall govern eligibility for insurance and benefits.

12.20. Law, Jurisdiction, Venue, Waiver of Jury Trial. This Agreement shall be interpreted and construed in accordance with and governed by the laws of the State of Florida. The exclusive venue for any lawsuit arising from, related to, or in connection with this Agreement shall be in the state courts of the Seventeenth Judicial Circuit in and for Broward County, Florida. If any claim arising from, related to, or in connection with this Agreement must be litigated in federal court, the exclusive venue for any such lawsuit shall be in the United States District Court or United States Bankruptcy Court for the Southern District of Florida. **EACH PARTY HEREBY EXPRESSLY WAIVES ANY RIGHTS IT MAY HAVE TO A TRIAL BY JURY OF ANY CIVIL LITIGATION RELATED TO THIS AGREEMENT.**

12.21. Amendments. Unless expressly authorized herein, no modification, amendment, or alteration of any portion of this Agreement is effective unless contained in a written document executed with the same or similar formality as this Agreement and by duly authorized representatives of County and Provider.

12.22. Prior Agreements. This Agreement represents the final and complete understanding of the Parties regarding the subject matter of this Agreement and supersedes all prior and contemporaneous negotiations and discussions regarding same. All commitments, agreements, and understandings of the Parties concerning the subject matter of this Agreement are contained herein.

12.23. HIPAA Compliance. County has access to protected health information ("PHI") that is subject to the requirements of 45 C.F.R. Parts 160, 162, and 164 and related regulations. If Provider is considered by County to be a covered entity or business associate or is required to comply with the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") or the Health Information Technology for Economic and Clinical Health Act ("HITECH"), Provider shall: (a) fully protect individually identifiable health information as required by HIPAA and/or HITECH; and (b) comply with the Business Associate Agreement attached hereto, if any, or if such agreement is not attached hereto and if requested by County, execute a Business Associate Agreement in the form set forth at www.broward.org/Purchasing/Pages/StandardTerms.aspx. The County Administrator is authorized to execute a Business Associate Agreement on behalf of County. Where required, Provider shall handle and secure such PHI in compliance with HIPAA, HITECH, and related regulations and, if required by HIPAA, HITECH, or other Applicable Law, include in its "Notice of Privacy Practices" notice of Provider's and County's uses of client's PHI. The requirement to comply with this provision, HIPAA, and HITECH shall survive the expiration or earlier termination of this Agreement. Provider shall ensure that the requirements of this section are included in all agreements with Subcontractors.

12.24. Payable Interest.

12.24.1. Payment of Interest. Unless prohibited by Applicable Law, County shall not be liable for interest to Provider for any reason, whether as prejudgment interest or for any other purpose, and Provider waives, rejects, disclaims, and surrenders any and all entitlement to interest in connection with a dispute or claim arising from, related to, or in connection with this Agreement.

12.24.2. Rate of Interest. If the preceding subsection is inapplicable or is determined to be invalid or unenforceable by a court of competent jurisdiction, the annual rate of interest payable by County under this Agreement, whether as prejudgment interest or for any other purpose, shall be, to the full extent permissible under Applicable Law, one quarter of one percent (0.25%) simple interest (uncompounded).

12.25. Incorporation by Reference. Any and all Recital clauses stated above are true and correct and are incorporated in this Agreement by reference. The attached Exhibits are incorporated into and made a part of this Agreement.

12.26. Multiple Originals and Counterparts. This Agreement may be executed in multiple originals or in counterparts, whether signed physically or electronically; each of which shall be deemed to be an original, and all of which, taken together, shall constitute one and the same agreement.

12.27. Use of County Name or Logo. Provider shall not use County's name or logo in marketing or publicity materials without prior written consent from the Contract Administrator.

12.28. Polystyrene Food Service Articles. Provider shall not sell or provide for use on County property expanded polystyrene products or food service articles (e.g., Styrofoam), unencapsulated expanded polystyrene products, or single-use plastic straws or stirrers, as set forth in more detail in Section 27.172, Broward County Administrative Code.

12.29. Anti-Human Trafficking. By execution of this Agreement by the undersigned authorized representative of Provider, Provider hereby attests under penalty of perjury that Provider does not use coercion for labor or services, as such terms are defined in Section 787.06, Florida Statutes; under penalties of perjury, the undersigned authorized representative of Provider declares that they have read the foregoing statement and that the facts stated in it are true.

12.30. Alternate Contract Source. Provider acknowledges that for the Term, other public corporations, entities, or agencies within Broward County, Florida (each, a "Using Entity") may request to utilize the Services on the same terms and conditions set forth in this Agreement. If Provider receives a request to utilize the Services on the same terms and conditions as this Agreement, Provider must provide written notice of the request to County within three (3) business days after receipt. If Provider accepts, and County approves the request to utilize the Services on the same terms and conditions, the administration of the services provided to any Using Entity should be governed under a separate agreement between Provider and such Using Entity. County shall have no obligation, responsibility, or liability to Provider, any Using Entity, or any third party in connection with any request, use, or delivery of services under such circumstances—irrespective of the existence or execution of a separate agreement between the Provider and the Using Entity.

12.31. Additional Requirements. Provider shall comply with the ETS Security additional requirements attached hereto as Exhibit F.

IN WITNESS WHEREOF, the Parties hereto have made and executed this Agreement: Broward County, through its Board of County Commissioners, signing by and through its Mayor or Vice-Mayor, authorized to execute same by Board action on the ____ day of _____, 20__; and Provider, signing by and through its duly authorized representative.

COUNTY

ATTEST:

Broward County, by and through
its Board of County Commissioners

By: _____
Broward County Administrator, as
ex officio Clerk of the Broward County
Board of County Commissioners

By: _____
Mayor
____ day of _____, 20__

Approved as to form by
Andrew J. Meyers
Broward County Attorney
115 South Andrews Avenue, Suite 423
Fort Lauderdale, Florida 33301
Telephone: (954) 357-7600

By: _____
Sandy Steed (Date)
Assistant County Attorney

By: _____
Danielle W. French (Date)
Deputy County Attorney

SS
Group Long Term Disability Insurance Agreement
10/08/2025
1176779.6

**AGREEMENT BETWEEN BROWARD COUNTY AND STANDARD INSURANCE COMPANY
FOR GROUP LONG TERM DISABILITY INSURANCE (RFP # GEN2129113P1)**

PROVIDER

Standard Insurance Company

By: _____
Authorized Signer

Print Name and Title

_____ day of _____, 20____

Exhibit A Scope of Services

SECTION 1 – GENERAL INFORMATION AND SPECIFICATIONS

- 1.1. **New Hire/Newly Benefit-Eligible Enrollment Period:** Coverage is effective on the first of the month following 30 days of benefit-eligible employment, provided timely election is made. County defines and determines eligibility for all Employees.
- 1.2. Coverage under the Plan is available to Employees. Coverage is not available to dependents (spouse, domestic partner, or children), retirees, or Consolidated Omnibus Budget Reconciliation Act (COBRA) participants.
- 1.3. If an Employee is incapable of being Actively at Work because of sickness, injury or pregnancy on the day before the scheduled effective date of insurance, or an increase in insurance, the effective date of insurance and an increase in insurance will not become effective until the day after one full day of being Actively at Work.
- 1.4. Class Definitions:
 - 1.4.1. **Class 1:** Elected officials, administrators, executive managers or professional employees whose job is classified as exempt under the Fair Labor Standards Act.
 - 1.4.2. **Class 2:** All other Members.
- 1.5. State of issue is Florida.
- 1.6. Employees may enroll in the Plan with guaranteed issue if applied for within County's benefit eligibility period, but not later than the benefit's effective date.
- 1.7. Enrollment after the benefit eligibility period is subject to Evidence of Insurability and approval from Provider.
- 1.8. Members may cancel coverage at any time during the year. Re-enrollment is subject to Evidence of Insurability and approval from Provider unless re-enrollment is due to a Provider-approved special enrollment.
- 1.9. Coverage for Members ends on the last day of employment due to retirement or separation from County employment. There is no continuation of coverage.
- 1.10. County will not guarantee a minimum number of members in the Plan. Premium rates shall be honored as reflected in Exhibit B even if there is a substantial change (increase or decrease) in actual enrollment.
- 1.11. Employee Retirement Income Security Act (ERISA): Although County is not subject to ERISA, County follows the ERISA guidelines.
- 1.12. Administrative and Related Services:

1.12.1. Provider shall:

- 1.12.1.1. Provide the long term disability Certificate of Insurance.
- 1.12.1.2. Administer the Plan in accordance with the Certificate of Insurance unless different provisions are subsequently agreed to in writing by County.
- 1.12.1.3. Provide a one-time guaranteed issue open enrollment period at the inception of the Agreement allowing Employees who previously waived coverage to enroll in the Plan with no medical underwriting.
- 1.12.1.4. Accept Evidence of Insurability directly from Employees through mail, facsimile or online submission.

SECTION 2 – CUSTOMER SERVICE, COMMUNICATIONS, AND TRAINING REQUIREMENTS

2.1. Provider shall:

- 2.1.1. Provide County with an account representative who will assist County with the administration of the Plan, including all necessary and related Services, and support Members in resolving issues, including but not limited to claims problems, and in any other manner requested in connection with the Services described herein.
- 2.1.2. Meet with County staff, in person or virtually, for quarterly Plan review.
- 2.1.3. Provide quarterly reports, including but not limited to experience reports, premium vs. paid claims reports, claim status, diagnosis, occupations counts, age and gender claims summary, and book of business benchmarks.
- 2.1.4. Provide a customer service call center with a toll-free number for all telephone inquiries during the following hours: Monday through Friday from 8:00am to 8:00pm EST.
- 2.1.5. Provide a customized website that includes access to information on educational materials, summary plan description, and available benefits, along with a link for posting on County's benefits website. If using County logo on website, the website shall be ADA compliant and comply with County's logo usage policies.
- 2.1.6. Provide access to an employer portal that allows designated benefits staff to view status of claims, benefits payments, Evidence of Insurability status, run reports, attach supporting documents to a claim, view claims data, run reports, download forms, access plan documents including marketing materials, and send messages through a secure message function.

- 2.1.7. Provide access to employee portal to allow Members to file a claim and upload documents, view claim status, submit Evidence of Insurability, view Plan documents, and send messages through a secure message function.
- 2.1.8. Provide a minimum of one person to attend all annual open enrollment vendor fairs/meetings, (estimated to be approximately 12 onsite meetings over a two-week period) typically scheduled for October/November. These meetings will be scheduled by County.
- 2.1.9. Provide a minimum of one person to attend annual County financial fit vendor fairs/meetings, (estimated to be approximately 20 onsite meetings over a two-week period) typically scheduled for June. These meetings will be scheduled by County.
- 2.1.10. Furnish nonstandard member communication materials prior to distribution, including flyers, brochures, special notifications, etc. for County's approval.
- 2.1.11. Provide an in-service training session (virtual or in person) for County benefits staff prior to January 1, 2026.
- 2.1.12. Exchange data (including, but not limited to, eligibility and payment file transmissions, emails, and other media) containing protected information between Provider and County in an encrypted format that may be decrypted only by the specified recipient.
- 2.1.13. Update eligibility data within three (3) business days from receipt of such data. Provider shall notify the County of any issues arising within one (1) business day from the time of the data upload.
- 2.1.14. Administer a written appeal process for reconsideration of any denied benefit.
- 2.1.15. Resolve all appeals within 30 days after receipt of completed documentation.
- 2.1.16. Fulfill, upon expiration or termination of this Agreement, all responsibilities of the Plan year, including but not limited to, the transfer to County or the new provider all data and records necessary to administer the Plan.
- 2.1.17. Furnish an electronic version of the certificates/booklets/policies for the County's Plans.
- 2.1.18. Prepare language for amendments to the certificates/booklets/policies due to legislative or other changes.

SECTION 3 – PREMIUM PAYMENTS

- 3.1. Premiums deducted from Members each pay period are sent to Provider by ACH on a biweekly basis after payroll is run. County shall submit a volume summary report to Provider at approximately the same time. County will bill and collect premiums for Members on leave, and remit to Provider by separate ACH.
- 3.2. County shall submit a weekly Eligibility Electronic Data Interchange (EDI) file to Provider.
- 3.3. Provider shall accept the County's self-billing process and remittance for active Employees on a biweekly basis, in arrears. The County will remit premium payments based on its records.

SECTION 4 – TRANSITION AND IMPLEMENTATION

- 4.1. Provider shall provide a detailed implementation schedule outlining all of their tasks and responsibilities, including but not limited to systems and data transfer, Employee communication and education, delivery of Certificate of Insurance to the County, with timelines for both the County and Provider to ensure a smooth transition for Covered Members.

(The remainder of this page is intentionally left blank.)

Exhibit B
Premium Rates

Employee Age on last January 1st	Monthly Rate per \$100
Under 40	\$0.120
40-49	\$0.250
50-59	\$0.420
60-64	\$0.700
65+	\$0.950

Exhibit C
Performance Measures

PERFORMANCE MEASURE		ACCEPTABLE PERFORMANCE	DEDUCTION
1.	Implementation Commitment: Implementation meetings will be held with the County to discuss program details and implementation strategy. Implementation will be managed in accordance with a customized implementation plan, that will include: • Time parameters • Pertinent steps • Agreed upon timeframes for each step • Plan adjustments made from time to time as mutually agreed upon by County and Provider 1. 100% of action items assigned to Provider will be completed or delivered by the due date indicated in the implementation plan. (FOR FIRST YEAR ONLY)	100%	\$250 per calendar day for missed deadline.
2.	Provide a Certificate of Insurance within 60 calendar days of approval from County. (FOR FIRST YEAR ONLY)	100%	\$250 per calendar day for missed deadline.
3.	Speed to Answer Calls: 90% of incoming calls will be answered by customer service within 35 seconds. (Measured and reported quarterly)	90%	\$250 for failure to meet this guarantee per quarter.
4.	Abandonment Rate: 95% of all telephone calls In queue will connect to a customer service representative. (Measured and reported quarterly)	95%	\$250 for failure to meet this guarantee per quarter.
5.	Open Enrollment Meetings: County will schedule open enrollment benefit information sessions at various locations and times. County will provide Provider with a list of locations and times at least two (2) weeks prior to the commencement of the first enrollment briefing. County requires that at a minimum one (1) representative, at Provider's expense, participate in every information session requested by County to explain benefits and plan information.	Minimum of One (1) rep	\$250 per location missed during scheduled open enrollment period.

PERFORMANCE MEASURE		ACCEPTABLE PERFORMANCE	DEDUCTION
	Representative must have excellent knowledge of the County's Long Term Disability Insurance benefits and plan information. (Measured and reported annually)		
6.	Reporting: Provide quarterly and annual reports within forty-five (45) days after the end of the reporting period. (Measured quarterly)	100%	\$250 per day for failure to meet this guarantee.
7.	Service Meeting: Quarterly meetings, in person or virtually, will be prescheduled to review plan performance and service delivery. (Measured and reported quarterly.)	100%	\$500 for failure to meet this guarantee per meeting.
8.	Renewal Notification: Renewal notice will be provided to County 270 days before rate guarantee expiration date. Plan analysis and current experience reports will accompany renewal, providing explanation of proposed rate action. (Measured and reported annually beginning applicable year of contract)	100%	\$250 per calendar day for missed deadline.
9.	Claims Processing Standards: 98% of error-free claims will be processed within thirty (30) calendar days of receipt. (Measured and reported quarterly)	98%	\$250 per business day for failure to meet this guarantee.
10.	Claims Financial Accuracy: Financial accuracy will be 98% of County specific claims. (Measured and reported quarterly)	98%	\$250 per business day for failure to meet this guarantee.

Exhibit D Minimum Insurance Requirements

Project: Group Long Term Disability Insurance
Agency: Human Resources Division

TYPE OF INSURANCE	ADDITIONAL INSURANCE	SUBSTITUTE WARRANTY	MINIMUM LIABILITY LIMITS		
				Each Occurrence	Aggregate
GENERAL LIABILITY - Broad form ☒ Commercial General Liability ☒ Premises-Operations ☐ XCU Explosion/Collapse/Underground ☒ Products/Completed Operations Hazard ☒ Contractual Insurance ☒ Broad Form Property Damage ☒ Independent Contractors ☒ Personal Injury Per Occurrence or Claims-Made: ☒ Per Occurrence ☐ Claims-Made Gen'l Aggregate Limit Applies per: ☐ Project ☐ Policy ☐ Loc. ☐ Other _____	☒	☒	Bodily Injury Property Damage Combined Bodily Injury and Property Damage Personal Injury Products & Completed Operations	 \$1,000,000 	 \$2,000,000
AUTO LIABILITY ☒ Comprehensive Form ☒ Owned ☒ Hired ☒ Non-owned ☒ Any Auto, If applicable <i>Note: May be waived if no driving will be done in performance of services/project.</i>			Bodily Injury (each person) Bodily Injury (each accident) Property Damage Combined Bodily Injury and Property Damage	 \$500,000	
☐ EXCESS LIABILITY / UMBRELLA Per Occurrence or Claims-Made: ☐ Per Occurrence ☐ Claims-Made <i>Note: May be used to supplement minimum liability coverage requirements.</i>					
☒ WORKER'S COMPENSATION <i>Note: U.S. Longshoremen & Harbor Workers' Act & Jones Act is required for any activities on or about navigable water.</i>	N/A	☒	Each Accident	STATUTORY LIMITS	
☒ EMPLOYER'S LIABILITY			Each Accident	\$100,000	
☒ CYBER LIABILITY	N/A		Each Claim:	\$2,000,000	
			*Maximum Deductible:	\$100,000	
☒ PROFESSIONAL LIABILITY (ERRORS & OMISSIONS)	N/A		Each Claim:	\$2,000,000	
			*Maximum Deductible:	\$100,000	
Description of Operations: Broward County is additional insured for liability. Insured's insurance shall provide primary coverage and shall not require contribution from the County, self-insurance or otherwise. Waiver of subrogation applies in favor of Broward County. For Claims-Made policies insurance must be maintained and evidence of insurance must be provided for at least three (3) years after completion of the contract of work.					
CERTIFICATE HOLDER: Broward County 115 South Andrews Avenue Fort Lauderdale, Florida 33301					



Digitally signed by
COLLEEN
POUNALL
Date: 2025.01.29
11:30:55 -05'00'
Risk Management Division

Exhibit E

Service Level Agreement

In connection with all Services provided to County under the applicable contract (the "Agreement"), Contractor shall, at no additional cost to County, meet or exceed the requirements set forth in this Service Level Agreement ("SLA") for the duration of the Agreement. The standards set forth herein are intended to reflect the current industry best practices for the Contractor Platform provided by Contractor under this Agreement. If and to the extent industry best practices evolve to impose higher standards than set forth herein, this SLA shall be deemed to impose the new, higher standards upon Contractor. Contractor shall promptly notify County in writing of any material change to its compliance with these standards. Any approval required by County under this SLA may be issued in writing by the Contract Administrator or the Broward County Chief Information Officer ("CIO").

Sections 1-4 of this SLA apply to all aspects of the Contractor Platform. In addition, Sections 5 and 6 of this SLA apply to any Software as a Service ("SaaS") or web hosting services provided to County under the Contractor Platform.

1. Definitions

1.1. Contractor means the Provider providing the Services under this Agreement.

1.2. Contractor Platform means any and all SaaS or web hosting to be provided by Contractor under the Agreement, including any system or other solution that stores, hosts, or transmits County Data. Contractor shall maintain the same standards set forth herein for its data centers and facilities that store or host County Data.

1.3. County Data means the data and information (including text, pictures, sound, graphics, video and other medium) relating to County or its employees or agents, or made available or provided by County or its agents to Contractor, for or in the performance of this Agreement, including all derivative data and results derived therefrom, whether or not derived through the use of the Contractor's services, whether or not electronically retained, and regardless of the retention media.

Any other capitalized terms not defined herein refer to those terms as defined in the Agreement, if so defined; if not defined in the Agreement, any other capitalized terms shall have their plain language meaning as used in the applicable context.

2. Security

2.1. General

2.1.1. Contractor will ensure that County can authenticate all access by username/password and Multi-Factor Authentication (MFA). Contractor shall ensure that separation of duties and least privilege access are enforced for privileged or

administrative access to County Data and the Contractor Platform. Contractor's procedures for the following must be documented, including:

- 2.1.1.1. Evaluating security alerts and vulnerabilities;
- 2.1.1.2. Installing security patches and service packs;
- 2.1.1.3. Intrusion detection, incident response, and incident escalation/investigation;
- 2.1.1.4. Access and authorization procedures and resetting access controls (e.g., password policy);
- 2.1.1.5. Risk analysis and assessment procedures;
- 2.1.1.6. User access and termination procedures;
- 2.1.1.7. Security log review;
- 2.1.1.8. Physical facility access controls; and
- 2.1.1.9. Change control procedures.

2.1.2. Contractor shall ensure that its service providers, Subcontractors, and any third parties, including any data hosting providers, performing any Services related to this Agreement shall comply with all terms and conditions specified in this SLA unless County, in writing, excuses specific compliance with any such term or condition. Contractor shall provide County with a list of any such service providers, Subcontractors or other third parties on an annual basis, upon County's request, and promptly upon a material change in the composition of such entities.

2.1.3. When technically feasible, for all software used, furnished, or supported under the Agreement, Contractor shall review such software to find and remediate security vulnerabilities during initial implementation and upon any significant modifications and updates to same.

2.1.4. Contractor must mitigate critical or high-risk vulnerabilities (as defined by Common Vulnerability and Exposures scoring system) to the Contractor Platform within 30 days after patch release. Should technical issues prevent Contractor from installing the patch within 30 days after patch release, Contractor shall notify County and put commercially reasonable and appropriate mitigating controls in place until such time as the patch can be installed.

2.2. Controls

2.2.1. Prior to the Effective Date of the Agreement, and at least once annually and upon request for the duration of this Agreement, Contractor shall provide County with a copy of a current unqualified System and Organization Controls (SOC) 2 Type II, Report for Contractor's Organization or application, inclusive of the Trust Service Principle Security, unless the County's Chief Information Officer in their sole discretion approves other documentation of appropriate security controls implemented by

Contractor. If the audit opinion in the SOC 2, Type II report is qualified in any way, Contractor shall provide sufficient documentation to demonstrate remediation of the issue(s) to the satisfaction of the County's Chief Information Officer.

2.2.2. Contractor shall maintain industry best practices for data privacy, security, and recovery measures, including, but not limited to, disaster recovery programs, physical facilities security, server firewalls, virus scanning software, current security patches, user authentication, and intrusion detection and prevention. Contractor shall utilize industry standard security measures to safeguard against unauthorized access to the Contractor Platform.

2.2.3. Contractor shall utilize antivirus protection software, updated and currently supported operating systems, firmware, third party and open source application patches, and firewalls to protect against unauthorized access to the Contractor Platform. Contractor shall conduct penetration testing internally and externally at least annually and after any significant infrastructure or application upgrade or modification to the Contractor Platform. Upon request, provide a letter attesting that Contractor performed the penetration testing and findings, if any, were remediated.

2.3. Network Architecture/Security

2.3.1. Contractor shall protect any Internet interfaces or web services provided under this Agreement using a security certificate from a certification authority ("CA") that meets or exceeds the CA/Browser Forum's latest Secure Sockets Layer ("SSL") baseline requirements and network and certificate systems security requirements. Contractor will support encryption using at a minimum Advanced Encryption Standard 256-bit encryption keys ("AES-256") or current industry security standards, whichever is higher, for the connection between any user or County network to the Contractor Platform.

2.4. Physical Architecture/Security

2.4.1. Contractor shall ensure the facilities that house the network infrastructure for the Contractor Platform are physically secure against threats such as unauthorized access and natural and environmental hazards, and entry controls are in place to limit and monitor physical access to the Contractor Platform. Contractor shall ensure adequate background checks are routinely performed on any personnel with access to County Data. Contractor shall not knowingly allow convicted felons or other persons deemed by Contractor to be a security risk to access County Data. Contractor shall provide privacy and cybersecurity training to its employees upon hire and at least once annually.

2.5. Incident Response

2.5.1. Contractor shall report any cybersecurity incident or random incident (as those terms are defined in Section 282.0041, Florida Statutes) impacting or relating to County Data (including but not limited to servers or fail-over servers) to County, including the details required by Section 282.3185(5)(a), in sufficient time to reasonably permit County to timely comply with any required reporting under Section 282.3185(b) and no later than seventy-two (72) hours after becoming aware of such breach (or such shorter time period as may be required under applicable law), unless an extension is granted by County's CIO. Contractor shall provide County with a detailed incident report as soon as documented, including remedial measures instituted and any law enforcement involvement. Contractor shall fully cooperate with County on incident response, forensics, and investigations into Contractor's infrastructure as it relates to any County Data or County applications.

2.5.2. Prior to the Effective Date of this Agreement, Contractor shall provide County with the names and contact information for a security point of contact and a backup security point of contact to assist County with cybersecurity incidents. Upon request by County, Contractor shall deliver to County in electronic form the website application activity such as logs of visits and user logins and logoffs by or on behalf of County on the Contractor Platform. County may, at its sole discretion, terminate all access to the Contractor Platform.

2.6. County Data

2.6.1. Contractor shall maintain controls that ensure logical separation of County Data from non-County data. Contractor agrees to provide at a minimum Advanced Encryption Standard 256-bit encryption ("AES-256") or current industry security standards (or whichever is higher) for all County Data that includes employee information, financial information, social security numbers, bank account numbers, username with passwords or security questions, cardholder data, or any other protected data such as Protected Health Information ("PHI") and Personally Identifiable Information ("PII"), and any other data as may be directed by County, and on all copies of such data stored, transmitted, or processed, at no additional charge to County, and shall classify such data internally at its highest confidentiality level. Contractor shall also ensure that the encryption key(s) are not stored with the encrypted data and are secured by a Hardware Security Module ("HSM"). Contractor shall within a reasonable period of time notify County of any compromise of any encryption key. Contractor shall provide a copy of County's encryption key(s) at County's request. Contractor shall prohibit the use of unencrypted protocols such as FTP and Telnet for the data identified in this paragraph.

2.6.2. Upon termination or expiration of this Agreement or end of serviceable life of any media used in connection with this Agreement, and upon written notification from County that the applicable County Data is currently maintained by County or otherwise securely stored, Contractor shall, at County's option, (a) securely destroy all

media (including media used for backups) containing any County Data on all decommissioned hard drives or storage media to industry leading standards not less than National Institute of Standards and Technology (“NIST”) SPB00-88 standards and provide to County a signed certificate of destruction within ten (10) business days, or (b) return to County all County Data and provide a signed certification within two (2) business days thereafter documenting that no County Data is retained by Contractor in any format or media. Notwithstanding the foregoing, County Data that Contractor is required to retain pursuant to Applicable Law and Contractor’s record retention policies must be retained by Contractor in accordance with Applicable Law and required retention timeframes. Upon the expiration of such retention periods, Contractor shall securely destroy the relevant County Data in compliance with this section.

2.6.3. County shall have the right to use the Products and Services and the Contractor Platform to provide public access to County Data as County deems appropriate or as otherwise required by law. County Data is the property solely of County and may not be reproduced or used by Contractor without County’s prior written consent. Contractor and its Subcontractors will not publish, transmit, release, sell, or disclose any County Data to any third party without County’s prior written consent. Contractor shall not modify or alter County Data (other than modifications strictly necessary to upload County Data to the Contractor Platform) without County’s prior written consent. In the event of any impermissible disclosure, loss, or destruction of County Data caused in whole or in part by any action or omission of Contractor, Contractor must immediately notify County and take all reasonable and necessary steps to mitigate any potential harm, further disclosure, loss, and destruction. Notwithstanding any requirements for County’s written consent for release of County Data, Contractor is permitted to release information in the ordinary course of administration of its insurance policies and in compliance with Applicable Law without need for County’s written consent.

3. Compliance

3.1. Contractor shall cooperate and provide any information requested by County relating to compliance and regulatory requirements, and will, upon request:

3.1.1. Provide a letter attesting that the Contractor performed vulnerability scans of authenticated and unauthenticated operating systems/networks, web applications, database applications, and the Contractor Platform; and

3.1.2. Permit County to conduct a physical inspection of Contractor’s facilities, but only to the extent such inspection is related to the security of and access to County Data or the Contractor Platform.

3.2. Contractor shall provide County with the ability to generate: account reports consisting of the account holder's name and application access rights; account management reports showing new users, access rights changes, and account termination with the associated time stamp information; and time-stamped user and administrator access (login/logout) and a list of activities performed by administrators, privileged users, or third-party contractors while using the System. Upon request by County, Contractor shall promptly provide County with access to time-stamped data transfer logs (including the account, a description of the data transferred and its size, and the user and account names for forensic purposes), time-stamped application and platform environment change control logs, and time-stamped data backup logs indicating the backup type (e.g., full, incremental, etc.).

3.3. Upon County's request, Contractor shall make available to County proof of Contractor's compliance with all applicable federal, state, and local laws, codes, ordinances, rules, and regulations in performing under this Agreement, including but not limited to: Contractor's latest compliance reports (e.g., SSAE 16 report, International Organization for Standardization 27001 (ISO 27001) certification); and any other proof of compliance as may be required from time to time.

4. Transition/Disentanglement

Contractor will complete the transition of any terminated Services or Support and Maintenance to County and any replacement provider(s) that County designates (collectively, the "Transferee"), without causing any unnecessary interruption of, or adverse impact on, the Services, County Data, or the ongoing business operation of County ("Disentanglement"). Contractor will work in good faith (including, upon request, with the Transferee) at no additional cost to County to develop an orderly Disentanglement plan that documents the tasks required to accomplish an orderly transition with minimal business interruption or expense for County. Upon request by County, Contractor shall cooperate, take any necessary additional action, and perform such additional tasks that County may reasonably request to ensure timely and orderly Disentanglement, which shall be provided at the rate(s) specified in the Agreement or, if no applicable rate is specified, at a reasonable additional fee upon written approval by County.

5. Network Architecture/Security

5.1. Network Architecture

5.1.1. The Contractor Platform shall be protected behind a layer of firewalls utilizing a high-availability (HA) design. Any network security changes implemented by Contractor must not compromise the security of County Data. Using a tiered design, Contractor shall ensure that all database servers are protected behind a second set of internal firewalls.

5.1.2. Contractor's wireless networks connected to the Contractor Platform shall at a minimum, be configured for Wi-Fi Protected Access 2 (WPA2)-Enterprise using Advanced Encryption Standard (AES) and Protected Extensible Authentication Protocol (PEAP), or current industry security standards (whichever is higher) to secure and protect County data.

5.2. Disaster Recovery

5.2.1. Contractor shall maintain a disaster recovery plan for the Contractor Platform with mirrored sites geographically separated by at least 250 miles, with a Recovery Time Objective ("RTO") of a maximum of forty-eight (48) hours from the incident. Contractor shall conduct a disaster recovery test of the hosted or SaaS system that is utilized by or comprises the Contractor Platform on at least an annual basis, and shall notify County at least ten (10) days in advance of each such test.

5.3. County Data.

5.3.1. Contractor shall make any County Data available to County upon request within one (1) business day and in any format reasonably requested by County, including, without limitation, Extensible Markup Language ("XML") and Structured Query Language ("SQL"), or in another format as may be mutually agreed by County and Contractor.

6. Service Availability

6.1. System Availability

6.1.1. Contractor shall connect its hosting site for the Contractor Platform through at least two (2) independent Internet Service Contractors ("ISPs") with different Internet points of presence.

6.1.2. Contractor guarantees that the Network Uptime (as defined herein) will be 99.99% of Prime Time (defined as County business days from 7 a.m. – 7 p.m. Eastern Time) and 98.00% of non-Prime Time for each calendar month during the term of the Agreement, excluding Scheduled Maintenance as defined herein (collectively, the "Network Uptime Guarantee"). Network Uptime is the time that the Contractor Platform and System are functioning optimally and fully operational, and requires proper functioning of all network infrastructure, including firewalls, routers, switches, and cabling, affecting a user's ability to reliably transmit or receive data; Network Downtime is the remainder of time that is not included in Network Uptime, and is measured from the time the trouble ticket is opened to the time the Contractor Platform and System are fully restored. As long as the System is available over the Internet to at least two other comparable non-County customers (i.e., the System is functioning properly and there are no technical issues with Contractor or the Contractor Platform), any inability on the part of County to access the System as a

result of a general documented Internet outage will not be counted toward Network Downtime. System unavailability for the purpose of building redundancy or other recovery systems that is approved by County in advance shall not be charged as downtime in computing the Network Downtime. Contractor Platform or System unavailability due to Contractor's equipment failure constitutes Network Downtime.

6.1.3. Normal availability of the Contractor Platform and System shall be twenty-four (24) hours per day, seven (7) days per week. Planned downtime (i.e., taking the System offline such that it is not accessible to County) ("Scheduled Maintenance") shall occur during non-Prime Time. During non-Prime Time, Contractor may perform routine maintenance operations that do not require the Contractor Platform or System to be taken offline but may have immaterial effects on performance and response time without any notice to County. Such immaterial degradation in performance and response time shall not be deemed Network Downtime.

6.1.4. By the tenth day of each calendar month, Contractor shall provide County a report detailing Contractor's performance under this SLA for the prior calendar month. To the extent the performance fails to meet the Network Uptime Guarantee, the report shall calculate: the total number of minutes of uptime for each of Prime Time and non-Prime Time; the total number of minutes for each of Prime Time and non-Prime Time minus any applicable Scheduled Maintenance, respectively; and the percentage of uptime versus total time minus Scheduled Maintenance for each (e.g., monthly minutes of non-Prime Time network uptime / (Total minutes of non-Prime Time – Minutes of Scheduled Maintenance) = __%).

6.2. Infrastructure Management

6.2.1. During Prime Time, Contractor shall ensure packet loss of less than one percent (1%) and less than sixty (60) milliseconds domestic latency within the Contractor Platform. Contractor shall maintain sufficient bandwidth to the Contractor Platform and ensure the average response time of the platform from the server remains between 200 millisecond and one second. County and Contractor recognize that end user response times are dependent on intermittent ISP network connectivity, and in the case of County's users, dependent on County's internal network health.

6.2.2. To the extent the Contractor Platform provides or supports public access to users in Broward County or through the County's web pages, the Contractor Platform shall support up to 500,000 site hits per calendar day and capture the number of site hits by page for performance to standards reporting. Contractor will retain all County-related database records regardless of number or size.

6.2.3. To the extent the Contractor Platform includes an ad-hoc reporting tool or standard reports, Contractor agrees to provide unlimited access to such functionality to County. Contractor agrees to support an unlimited number of queries and reports against County Data. County agrees that Contractor may put reasonable size limits on

queries and reports to maintain System performance, provided such limits do not materially impact County's regular business operations.

6.2.4. Contractor shall conduct full, encrypted backups (including System and user data) weekly and shall conduct incremental, encrypted backups daily. Encrypted backups will be written to a backup device with sufficient capacity to handle the data. Contractor shall retain a complete current set of encrypted backups for County's System, including County Data, with a retention period of at least 30 days, at a remote, off-site "hardened" facility from which data can be retrieved within one (1) business day at any point in time. Full System restoration performed as a recovery procedure after a natural disaster is included as part of the required performance by Contractor under this Agreement. Upon County's request, Contractor shall also provide restoration of individual file(s).

6.3. Performance Monitoring and Hosting Capacity Increases

6.3.1. If requested by County, Contractor shall provide standard reporting metrics of the Contractor Platform to County on a monthly basis which shall include: traffic patterns by user and by time; server load, including central processing unit load, virtual memory, disk and input/output channel utilization; transmission control protocol load for each server allocated in part or in full to County System; and system errors in the System, database, operating system, and each server allocated in part or in full to the System.

6.3.2. If County anticipates an increase in transaction volume or seeks to expand capacity beyond the limitations, if any, provided under the Agreement, Contractor will provide timeline and cost estimates to upgrade existing servers or deploy additional servers dedicated to County's System within fifteen (15) calendar days after written notice by County.

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Exhibit F

Enterprise Technology Services Security Requirements

1. Definitions

1.1. Contractor means the Provider providing Services under this Agreement.

1.2. County Confidential Information means any County Data that includes employee information, financial information, protected health information, or personally identifiable information for individuals or entities interacting with County (including, without limitation, social security numbers, an individual's biometrics and geolocation, birth dates, banking and financial information, and other information deemed exempt or confidential under state or federal law or applicable regulatory body, including without limitation Section 501.171, Florida Statutes).

1.3. County Data means the data and information (including text, pictures, sound, graphics, video and other data) relating to County or its employees or subcontractors and any third parties, or made available or provided by County or its subcontractors and any third parties to Contractor, for or in the performance of this Agreement, including all derivative data and results derived therefrom, whether or not derived through the use of the Contractor's services, whether or not electronically retained, and regardless of the retention media.

1.4. Equipment means the hardware being provided by Contractor under the Agreement.

1.5. Software means software provided or licensed by Contractor pursuant to the Agreement.

1.1. All other capitalized terms not expressly defined within this exhibit shall retain the meaning ascribed to such terms in the Agreement (and if not so defined, then the plain language meaning appropriate to the context in which it is used).

2. County Network Access

2.1. County Network Access. If Contractor will have access to any aspect of County's network via an Active Directory account, onsite access, remote access, or otherwise, Contractor must:

2.1.1. comply at all times with all applicable County access and security standards, regulatory requirements, policies, and procedures related to County's network, as well as any other or additional restrictions or standards for which County provides written notice to Contractor;

2.1.2. provide any and all information that County may reasonably request in order to determine appropriate security and network access restrictions and verify Contractor's compliance with County security standards;

2.1.3. provide privacy and cybersecurity training to its employees with access to County's network upon hire and at least once annually; and

2.1.4. notify County of any terminations or separations of Contractor's employees who had access to County's network.

In addition, for any remote access to County's network, Contractor must:

2.1.5. utilize secure, strictly-controlled industry standards for encryption (e.g., Virtual Private Networks, Multi-Factor Authentication (MFA), passphrases), and safeguard County Data that resides in or transits through Contractor's internal network from unauthorized access and disclosure;

2.1.6. utilize only connections that are under Contractor's complete control or under the complete control of a person or entity authorized in advance by County in writing; unencrypted third-party public WiFi networks are not permitted to be used to connect to County's network;

2.1.7. utilize only equipment that contains antivirus protection software with current signatures, a currently supported and fully patched operating system, firmware, and third-party applications that are configured for least privileged access;

2.1.8. utilize, at a minimum, industry standard security measures, as determined in County's sole discretion, to safeguard County Data that resides in or transits through Contractor's internal network from unauthorized access and disclosure; and

2.1.9. activate remote access from Contractor and its approved Subcontractors into the County network only to the extent necessary to perform Services under this Agreement, deactivating such access immediately after use.

If at any point in time County, in the sole discretion of its Chief Information Officer (CIO), determines that Contractor's access to any aspect of County's network presents an unacceptable security risk, or if Contractor exceeds the scope of access required to perform the required Services under the Agreement, County may immediately suspend or terminate Contractor's access and, if the risk is not promptly resolved to the reasonable satisfaction of the County's CIO, may terminate this Agreement or any applicable Work Authorization upon ten (10) business days' notice (including, without limitation, without restoring any access to County network to Contractor).

3. Data and Privacy

Data and Privacy. To the extent applicable to the Services being provided by Contractor under the Agreement, Contractor shall comply with all applicable data and privacy laws and regulations, including without limitation Florida Statutes Section 501.171 and Chapter 119, and shall ensure that County Data processed, transmitted, or stored by Contractor or in Contractor's system is not

transmitted or stored outside the United States. Contractor shall not sell, market, publicize, distribute, or otherwise make available to any third party any personal identification or cybersecurity incident information (as defined by Florida Statutes Sections 501.171, 817.568, or 817.5685, or Chapter 119, as amended) that Contractor may receive or otherwise have access to in connection with this Agreement, unless expressly authorized in advance by County. If applicable and requested by County, Contractor shall ensure that all hard drives or other storage devices and media that contained County Data have been wiped in accordance with the then-current best industry practices and that an appropriate data wipe certification is provided to the satisfaction of the Contract Administrator.

4. Cybersecurity Incidents

Cybersecurity Incidents. Contractor shall report any cybersecurity incident or random incident (as those terms are defined in Section 282.0041, Florida Statutes) impacting or relating to County Data (including but not limited to servers or fail-over servers) to County, including the details required by Section 282.3185(5)(a), in sufficient time to reasonably permit County to timely comply with any required reporting under Section 282.3185(b) and no later than seventy-two (72) hours after becoming aware of such breach (or such shorter time period as may be required under applicable law), unless an extension is granted by County's CIO. Contractor shall provide County with a detailed incident report within five (5) days after becoming aware of the breach, including remedial measures instituted and any law enforcement involvement. Contractor shall fully cooperate with County on incident response, forensics, and investigations into Contractor's infrastructure as it relates to any County Data or County applications.

5. Managed or Professional Services

5.1. Managed or Professional Services. To the extent applicable to the Services being provided by Contractor under the Agreement:

5.1.1. Contractor shall ensure adequate background checks have been performed on any personnel having access to County Confidential Information. Contractor shall not knowingly allow convicted felons or other persons deemed by Contractor to be a security risk to access County Confidential Data. Contractor shall immediately notify County of any terminations or separations of Contractor's employees who performed Services under the Agreement and who had access to County Confidential Information or the County network.

5.1.2. Contractor shall not release County Data or copies of County Data without the advance written consent of County. If Contractor will be transmitting County Data, Contractor agrees that it will only transmit or exchange County Data via a secure method, including HTTPS, SFTP, or another method approved by County's CIO.

5.1.3. Contractor shall ensure the use of any open source or third-party software or hardware does not undermine the security posture of the Contractor or County.

6. System and Organization Controls (SOC) Report

System and Organization Controls (SOC) Report. If requested by County, Contractor must provide County with a copy of a current unqualified System and Organization Controls (SOC) 2 Type II Report for Contractor inclusive of the Trust Service Principle Security, or a sworn declaration certifying Contractor has obtained the referenced SOC 2 Type II Report and listing all complementary user entity controls (CEUCs) identified therein, prior to commencement of the Agreement and on an annual basis during the Agreement, unless this requirement is waived or substitute documentation is accepted in writing by the County's CIO or designee.

7. Software Installed in County's Network

7.1. Software Installed in County's Network. To the extent Contractor provides any Software to be installed in County's network, Contractor must:

7.1.1. advise County of all versions of any third-party software (e.g., Java, Adobe Reader) to be installed and support updates for critical and high-risk vulnerabilities discovered in applicable third-party or open source software;

7.1.2. ensure that the Software is developed based on industry standards and best practices, including following secure programming techniques and incorporating security throughout the Software-development life cycle;

7.1.3. develop and maintain the Software to operate on County-supported and approved operating systems and firmware versions;

7.1.4. mitigate critical and high-risk vulnerabilities (as defined by Common Vulnerability and Exposures (CVE) scoring system) to the Software or Contractor platform within 30 days after patch release, and medium-risk vulnerabilities within 60 days after patch release, notifying County of proposed mitigation steps to be taken and timeline for resolution if Contractor is unable to apply a patch to remedy the vulnerability;

7.1.5. ensure the Software provides for role-based access controls and runs with least privilege access, enables auditing by default for any privileged access or changes, and supports electronic delivery of digitally signed upgrades from Contractor's or the third-party licensor's website;

7.1.6. ensure software connectivity to database systems can be configured to integrate with Active Directory (AD);

7.1.7. ensure the Software is not within three (3) years from its end-of-life date and provide County with end-of-life-schedules for all applicable Software;

7.1.8. support encryption using at a minimum Advanced Encryption Standard 256-bit encryption keys ("AES-256") or current industry security standards, whichever is higher,

for County Confidential Data at rest and use transport layer security (TLS) 1.2 or current industry standards, whichever is higher, for data in motion; and

7.1.9. upon request by County, provide an attestation letter identifying date of the most recent security vulnerability testing performed and any vulnerabilities identified and mitigated (must be dated within six (6) months after any major release).

8. Equipment Leased or Purchased from Contractor

8.1. Equipment Leased or Purchased from Contractor. To the extent Contractor is the Original Equipment Manufacturer (OEM) or an authorized reseller for the OEM for any Equipment provided under this Agreement, Contractor must:

8.1.1. ensure that physical security features to prevent tampering are included in any Equipment provided to County and ensure, at a minimum, industry-standard security measures are followed during the manufacture of the Equipment;

8.1.2. ensure any Equipment provided does not contain any embedded remote-control features unless approved in writing by County's Contract Administrator, and disclose any default accounts or backdoors that exist for access to County's network;

8.1.3. shall supply a patch, firmware update, or workaround approved in writing by County's Contract Administrator within thirty (30) days after identification of a new critical or high risk vulnerability, and within sixty (60) days after identification of a medium risk vulnerability and notify County of proposed mitigation steps taken;

8.1.4. develop and maintain Equipment to interface with County-supported and approved operating systems and firmware versions;

8.1.5. upon request by County, make available any required certifications as may be applicable per compliance and regulatory requirements (e.g., Common Criteria, Federal Information Processing Standard 140);

8.1.6. ensure the Equipment is not within three (3) years from its end-of-life date at the time of delivery and provide County with end-of-life-schedules for all applicable Equipment;

8.1.7. (for OEMs only) support electronic delivery of digitally signed upgrades of any applicable Equipment firmware from Contractor's or the OEM's website; and

8.1.8. (for OEMs only) upon request by County, provide an attestation letter identifying date of the most recent security vulnerability testing performed and any vulnerabilities identified and mitigated (must be dated within six (6) months after any major release).

9. Payment Card Industry (PCI) Compliance

9.1. Payment Card Industry (PCI) Compliance. If and to the extent at any point during the Agreement the Software accepts, transmits, or stores any cardholder data or is reasonably determined by County to potentially impact the security of County's cardholder data environment ("CDE"), Contractor must:

9.1.1. comply with the most recent version of VISA Cardholder Information Security Program ("CISP") Payment Application Best Practices and Audit Procedures including Security Standards Council's Payment Card Industry ("PCI") Data Security Standard ("DSS"), including the functions relating to storing, processing, and transmitting of the cardholder data;

9.1.2. maintain PCI DSS compliance for the duration of the Agreement;

9.1.3. prior to commencement of the Agreement (or at such time the Software will process cardholder data), prior to Final Acceptance (if applicable), after any significant change to the CDE, and annually, provide to County: (i) a copy of Contractor's Annual PCI DSS Attestation of Compliance ("AOC"); and (ii) a written acknowledgement of responsibility for the security of cardholder data Contractor possesses or otherwise stores, processes, or transmits and for any service Contractor provides that could impact the security of County's CDE (if Contractor subcontracts or in any way outsources the credit card processing, or provides an API that redirects or transmits cardholder to a payment gateway, Contractor is responsible for maintaining PCI compliance for the API and providing the AOC for the subcontractor or payment gateway to County);

9.1.4. maintain and provide to County a PCI DSS responsibility matrix that outlines the exact PCI DSS controls that are the responsibility of either party and the PCI DSS controls that are the shared responsibility of Contractor and County;

9.1.5. follow Open Web Application Security Project (OWASP) for secure coding and transmission of cardholder data only to the extent Contractor provides a payment application;

9.1.6. immediately notify County if Contractor learns or suspects that Contractor, its Software, or its platform is no longer PCI DSS compliant and provide County the steps being taken to remediate the noncompliant status no later than seven (7) calendar days after Contractor learns or suspects it is no longer PCI DSS compliant;

9.1.7. activate remote access from Contractor and its approved Subcontractors into County's network only to the extent necessary to perform Services under this Agreement, deactivating such access immediately after use; and

9.1.8. maintain all inbound and outbound connections to County's CDE using Transport Layer Security (TLS) 1.2 or current industry standard, whichever is higher.

10. HIPAA Compliance

HIPAA Compliance. County has access to protected health information (“PHI”) that is subject to the requirements of 45 C.F.R. Parts 160, 162, and 164 and related regulations. If Contractor is considered by County to be a covered entity or business associate or is required to comply with the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) or the Health Information Technology for Economic and Clinical Health Act (“HITECH”), Contractor shall fully protect individually identifiable health information as required by HIPAA or HITECH and, if requested by County, shall execute a Business Associate Agreement in the form set forth at www.broward.org/Purchasing/Pages/StandardTerms.aspx. The County Administrator is authorized to execute a Business Associate Agreement on behalf of County. Where required, Contractor shall handle and secure such PHI in compliance with HIPAA, HITECH, and related regulations and, if required by HIPAA, HITECH, or other Applicable Law, include in its “Notice of Privacy Practices” notice of Contractor’s and County’s uses of client’s PHI. The requirement to comply with this provision, HIPAA, and HITECH shall survive the expiration or earlier termination of this Agreement. Contractor shall ensure that the requirements of this section are included in all agreements with Subcontractors.

11. Application Development Services

Application Development Services. To the extent applicable to the Services being provided by Contractor under the Agreement, Contractor shall develop, implement, and comply with industry-standard secure coding best practices as outlined by the County’s Service Provider Application Secure Coding Standard. In addition, if application development services are performed by Contractor augmented staff on behalf of County, staff must strictly follow and adhere to the County’s established application development policies, process, procedures, practices and standards. Upon request by County, Contractor shall provide an attestation letter to certify that security testing as specified above was performed along with security scan test results and tests performed. Any exceptions must be documented with the delivery of the attestation letter for acceptance by the County.

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