

MEMORANDUM

Supplement to:
Agenda Item No. 14(A)(3)

TO: Honorable Chairman Dennis C. Moss
and Members, Board of County Commissioners

DATE: July 20, 2010

FROM: R. A. Cuevas, Jr.
County Attorney

SUBJECT: Metropolitan Life Insurance
Company and Humana Dental
Insurance Company

On July 13, 2010, the Budget, Planning and Sustainability Committee directed the County Attorney's Office to seek a written response from the Florida Office of Insurance Regulation ("FOIR") regarding the recommended vendor's authority to provide pre-paid group dental insurance. Attached, please find the correspondence to the FOIR from the CAO and the response forwarded to the CAO by the FOIR which was issued to the recommended vendor.



R. A. Cuevas, Jr.
County Attorney

RAC/up



**COUNTY ATTORNEY
MIAMI-DADE COUNTY, FLORIDA**

111 N.W. FIRST STREET
SUITE 2810
MIAMI, FLORIDA 33128-1993
TEL (305) 375-5151
FAX (305) 375-5634

Via Fed Express

July 14, 2010

Ms. Gwen Chick
Company Admissions
Florida Office of Insurance Regulation
200 E. Gaines Street
Tallahassee Fl, 32399

Dear Ms. Chick:

I am writing to you on behalf of my client Miami-Dade County (the "County"). The County is currently soliciting a vendor to provide employee pre-paid group dental insurance for the employees of Miami-Dade County. Metropolitan Life Insurance Company (FEIN 13-5581829) ("Met-Life") has proposed to provide the insurance to Miami-Dade County employees through a contract with the County.

At the July 13, 2010 meeting of the Miami-Dade County Budget, Planning and Sustainability Committee ("Committee") questions were raised regarding Met-Life's ability to offer and provide these services under its current state licenses and pursuant to Section 636.007 of the Florida Statutes or other applicable State laws. The Committee requested that this office contact the Florida Office of Insurance Regulation in writing and request a written response to the question: "Is Met-Life currently licensed and authorized by the Florida Office of Insurance Regulation, under the above FEIN, to offer pre-paid group dental insurance and is Met-Life current on all fees, taxes or other charges required by such license or authorization."

As the Board of County Commissioners may consider the contract award at its July 20, 2010 meeting a prompt request in writing would be appreciated. If you are not the correct person to answer this request please let me know and forward this request to the appropriate individual. I

Ms. Gwen Chick
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can be reached by phone at (305) 375-5151 or by facsimile at (305) 375-5634. Thank you for your attention to this important matter to Miami-Dade County.

Sincerely,



Oren Rosenthal
Assistant County Attorney

OR:mm

c: Agency Clerk Legal Services Office (**via Federal Express**)
Florida Office of Insurance Regulation
200 E. Gaines Street
Room 612L Tallahassee, FL 32399-4206

Rosenthal, Oren (CAO)

From: Mary Mostoller [Mary.Mostoller@floi.com]
Sent: Monday, July 19, 2010 11:47 AM
To: Rosenthal, Oren (CAO)
Subject: Metropolitan Life Insurance Company - PrePaid Limited Health Service Organization
Attachments: KMBT36220100719095249.pdf

Mr. Rosenthal,
I trust the following will clarify the current status! Please let me know if you need further assistance.

Mary Mostoller, Director
Company Admissions/Business Development
Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399-0326
(850) 413-5350 (Telephone)
(850) 413-2348 (Fax)
www.floi.com (Website)

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CHIEF FINANCIAL OFFICER

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ATTORNEY GENERAL

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

July 19, 2010

Ms. Juliane Kowalski
Metropolitan Life Insurance Company
1095 Avenue of the Americas
New York, NY 10036-6796

SENT VIA E-MAIL

**Re: Metropolitan Life Insurance Company PrePaid Limited Health Service Organization
Line of Business**

Dear Ms. Kowalski,

We have received your letter of July 13, 2010, regarding Metropolitan Life Insurance Company's ("MLIC") request to offer prepaid limited health services. Pursuant to Section 636.007, F.S., an insurer, while authorized to transact health insurance in Florida may also provide services under this act without additional qualification or authority, but shall be otherwise subject to the applicable provisions of the act. The Office has no objection to the request based on the company's compliance with Section 636.007, F.S.

The company is authorized to write this additional line of business and will be subject to the requirements of Chapter 636, Part I. MLIC should review Section 636.018, F.S. for compliance with forms and rates requirements.

Please do not hesitate to contact me if you have any questions.

Sincerely,

Robert A. Willis
cc: Gwen Chick