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December 02, 2025

Andrew Benish
Director, Employee Relations
Dakota County
Administration Center
1590 Highway 55
Hastings, MN 55033-2372

SUBJECT: PROPOSAL TO PROVIDE BENEFIT CONSULTING SERVICES RELATED TO DAKOTA COUNTY'S EMPLOYEE BENEFITS PROGRAMS

Dear Andy:

On behalf of Deloitte Consulting LLP (Deloitte Consulting), we are pleased to provide Dakota County (the County) our proposal to continue to provide benefit consulting services during 2026. This letter describes our proposed benefit consulting services, client service team and professional fees.

BENEFIT CONSULTING SERVICES

The activities that we anticipate providing support for include:

- Full GASB 75 valuation services for 2026
- Assist in Dental RFP activities for 2027 plan year
- Assist in Vision RFP activities for 2027 plan year
- Assist in Life & Disability RFP activities for 2027 plan year
- Assist in Paid Family and Medical Leave RFP activities for 2027 plan year (if pursued)
- Annual STD rate analysis and development
- Annual premium rate analysis and modeling of potential plan design changes
- Annual medical IBNR analysis
- On-going self-funded medical plan analysis and support
- Legislative and regulatory compliance advisory services (as needed)

CLIENT SERVICE TEAM

Deloitte's approach to working with clients is reflected in our mission: To help our clients and our people excel. Our primary objective is to understand your goals and expectations, to help you formulate a strategy to support these goals, and to bring the best team to the assignment.

Our proposed client service team has extensive experience providing actuarial and consulting services to Dakota County as well as other public sector employers, including states, counties, cities and school districts. Dan Plante, a Specialist Leader and Actuary in our Chicago Human Capital practice, and Kelley Lewis, a Specialist Master in our Nashville Human Capital practice, will continue to be your lead client service managers. In these roles, Dan and Kelley are responsible for the day-to-day quality and timely delivery of all services being provided to the County under this engagement. Dan and Kelley will be supported by benefits and actuarial staff members as needed. Michael de Leon, a Managing Director in our Minneapolis Human Capital practice, and national leader of our Public Sector Rewards & Wellbeing practice will serve as the Lead Engagement Director and will have overall responsibility for the services provided under this engagement. Other subject matter experts will be drawn upon as necessary.

PROFESSIONAL FEES

Deloitte Consulting's professional fees are based on the time we spend on the project and the experience level of the members of the project team. Any limited out-of-pocket expenses incurred for administrative support, etc., are billed in addition to our professional fees. Expenses are expected to be minimal for this engagement.

Our proposed rates (which reflect a 3% increase from the 2025 rates) by professional level are listed below:

Consultant Level	2026 Rates
Managing Director	$451
Senior Manager / Specialist Leader	$439
Manager / Specialist Master	$401
Senior Consultant	$333
Consultant	$298
Analyst	$270
Administrative	$81

Assuming an expected scope of services as listed above and based on historical project work for the County, we estimate total consulting fees of $136,000 or less during 2026, inclusive of the Paid Family & Medical Leave RFP activities, and $118,000, excluding these activities. Should needs arise that will require additional time or services in addition to the scope of services listed above, additional fees may be required. Deloitte will discuss any additional scope with the County prior to engaging in related work.

Thank you again for the opportunity to continue to provide benefit consulting services to Dakota County. We value our long-term relationship with you and your staff and appreciate the opportunity to continue our successful relationship. Please contact Dan Plante at dplante@deloitte.com if you have any questions or would like to discuss this proposal further.

Sincerely,

Deloitte Consulting LLP

By: Michael de Leon, Managing Director

cc: Shannon Welle, Dakota County
Dan Plante, Deloitte Consulting
Kelley Lewis, Deloitte Consulting