



**City of Coral Gables**  
**CITY COMMISSION MEETING**  
**July 10, 2018**

**ITEM TITLE:**

A resolution authorizing the City Manager to renew the medical insurance plan with Florida Blue with an overall cost decrease of 2% from the previous year for an additional one-year term, effective October 1, 2018; further authorizing the renewal of Florida Combined Life Dental Insurance (with no premium increase for the DHMO and PPO Plan) and the UNUM Life and AD&D insurance plans (with no premium increase guaranteed for 12 months), effective October 1, 2018.

**ACTION REQUESTED BY THE BOARD/COMMITTEE:**

The Insurance Advisory Committee is recommending that the City renew the medical insurance plan with Florida Blue for an additional one-year term, effective October 1, 2018; renew the Florida Combined Dental Insurance; renew UNUM Life and AD&D insurance plan.

**DEPARTMENT HEAD RECOMMENDATION:**

Approval.

**BRIEF HISTORY:**

In 2014, the City issued an RFP for group health insurance, dental insurance and vision insurance. Florida Blue was selected to provide group health insurance, Florida Combined was selected for dental insurance, Humana was selected for vision, and UNUM was selected for life and AD & D insurances.

The Florida Blue group health renewal provides a decrease of 2% and will be providing the City with \$50,000 in wellness monies. The Florida Combined Life dental renewal, which is composed of 2 dental plans, has a 0% increase for the DHMO and PPO. The UNUM life and AD & D insurances will renew with no premium increase. Therefore, the monthly insurance rates will be as follow:

<b>HMO BLUECARE 57</b>	<b>FLORIDA BLUE PREMIUM</b>	<b>CITY SUBSIDY</b>	<b>EMPLOYEE MONTHLY COST</b>
Employee	\$780.52	\$780.52	\$-
Employee + Spouse	\$1,348.73	\$780.52 + \$284.33	<b>\$283.88</b>
Employee + Child(ren)	\$1,220.74	\$780.52 + \$202.28	<b>\$237.94</b>
Employee + Family	\$1,572.93	\$780.52 + \$404.23	<b>\$388.18</b>

*(Please note that there are 400 active employees in the HMO 57 plan and 28 retirees.)*

<b>HMO BLUECARE 56</b>	<b>FLORIDA BLUE PREMIUM</b>	<b>CITY SUBSIDY</b>	<b>EMPLOYEE MONTHLY COST</b>
Employee	\$920.60	\$780.52	<b>\$140.08</b>
Employee + Spouse	\$1,590.79	\$780.52 + \$284.33	<b>\$525.94</b>
Employee + Child(ren)	\$1,392.77	\$780.52 + \$202.28	<b>\$409.97</b>
Employee + Family	\$1,873.41	\$780.52 + \$404.23	<b>\$688.66</b>

*(Please note there are 9 employees in the HMO Bluecare 56 plan and 1 retiree.)*

<b>PPO BLUEOPTIONS</b>	<b>FLORIDA BLUE PREMIUM</b>	<b>CITY SUBSIDY</b>	<b>EMPLOYEE MONTHLY COST</b>
Employee	\$1,034.46	\$780.52	<b>\$253.94</b>
Employee + Spouse	\$1,787.54	\$780.52 + \$284.33	<b>\$722.69</b>
Employee + Child(ren)	\$1,618.70	\$780.52 + \$202.28	<b>\$635.90</b>
Employee + Family	\$2,105.11	\$780.52 + \$404.23	<b>\$920.36</b>

*(Please note there are 12 employees in the PPO Blueoptions plan and 4 retirees.)*

<b>FLORIDA COMBINED LIFE DENTAL INSURANCE</b>	<b>PRE-PAID (DHMO)</b>	<b>PPO</b>
Employee	\$ 13.14	\$ 50.27
Employee + Spouse	\$ 27.01	\$ 102.47
Employee + Child(ren)	\$ 21.82	\$ 91.20
Employee + Family	\$ 38.22	\$ 124.96

*(Please note that there are 251 employees in the DHMO and 46 retirees. There are 96 employees in the PPO and 22 retirees.)*

**UNUM LIFE AND AD&D**

Life Insurance - \$0.127/\$1000

AD&D - \$0.03/\$1000

*(Please note that the City pays for 786 employees for Life insurance and for 453 employees for AD & D.)*

**FINANCIAL INFORMATION: (If Applicable)**

<b>No.</b>	<b>Amount</b>	<b>Account No.</b>	<b>Source of Funds</b>
1.	Not to exceed budgeted funds	540-0000-590-4550	Insurance Fund

**APPROVED BY:**

**APPROVED BY:**

<b>Department Director</b>	<b>City Attorney (If Applicable)</b>	<b>City Manager</b>

**Attachments:**

1. Resolution
2. Bob Shafer – Digital Benefit Advisors – Renewal Summary