



City of Coral Gables
CITY COMMISSION MEETING
August 23, 2016

H-3

ITEM TITLE:

A resolution authorizing the City Manager to renew the medical insurance plan with Florida Blue with an overall cost increase of 4% from last year for an additional one-year term, effective October 1, 2016; further authorizing the renewal of Florida Combined Dental Insurance (with no premium increase for the DHMO Plan and a 5% increase for the PPO plan), further authorizing the renewal of the Humana Vision (with no premium increase guaranteed for 24 months – through September 30, 2018) and the UNUM Life and AD & D insurance plans (with no premium increase guaranteed for 12 months), effective October 1, 2016.

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, 2016; renew the Florida Combined Dental Insurance, the Humana Vision and the UNUM Life and AD & D insurances.

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 by dental insurance, Humana was selected for vision, and UNUM was selected for life and AD &D insurances.

The Florida Blue group health renewal provides for an increase of 4% and will be providing the City will \$75,000 in wellness monies. The Florida Combined dental renewal, which is composed of 2 dental plans, has a 0% increase for the DHMO and a 5% increase for the PPO. The Humana vision renewal will renew with no rate change guaranteed for 24 months. The UNUM life and AD & D insurances will renew with no rate change. Therefore, the monthly insurance rates will be as follow:

HMO BLUECARE 57	FLORIDA BLUE PREMIUM	CITY SUBSIDY	EMPLOYEE MONTHLY COST
Employee	\$ 812.38	\$ 812.38	-0-
Employee + Spouse	\$ 1,403.78	\$812.38+ \$284.33	\$ 307.07
Employee + Child(ren)	\$ 1,270.56	\$812.38+ \$220.28	\$ 237.90
Employee + Family	\$ 1,653.18	\$812.38+ \$404.23	\$ 436.57

(Please note that there are 386 employees in the HMO Bluecare 57 plan and 43 retirees.)

HMO BLUECARE 56	FLORIDA BLUE PREMIUM	CITY SUBSIDY	EMPLOYEE MONTHLY COST
Employee	\$ 958.17	\$812.38	\$ 145.80
Employee + Spouse	\$ 1,655.72	\$812.38+ \$284.33	\$ 559.01
Employee + Child(ren)	\$ 1,449.62	\$812.38+ \$220.28	\$ 416.96
Employee + Family	\$ 1,949.88	\$812.38+ \$404.23	\$ 733.27

(Please note there are 7 employees in the HMO Bluecare 56 plan and 2 retirees.)

PPO BLUEOPTIONS	FLORIDA BLUE PREMIUM	CITY SUBSIDY	EMPLOYEE MONTHLY COST
Employee	\$ 1,076.68	\$812.38	\$ 264.31
Employee + Spouse	\$1,860.50	\$812.38+ \$284.33	\$ 763.79
Employee + Child(ren)	\$ 1,684.77	\$812.38+ \$220.28	\$ 652.11
Employee + Family	\$ 2,191.03	\$812.38+ \$404.23	\$ 974.42

(Please note there are 7 employees in the PPO Blueoptions plan and 7 retirees.)

FLORIDA COMBINED LIFE DENTAL INSURANCE	PRE-PAID (DHMO)	PPO
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 245 employees in the DHMO and 58 retirees. There are 82 employees in the PPO and 28 retirees.)

HUMANA VISION

Employee	\$ 4.99
Employee + Spouse	\$ 9.97
Employee + Child(ren)	\$ 9.48
Employee + Family	\$ 14.89

(Please note that there are 196 employees in Humana Vision and 30 retirees.)

UNUM LIFE AND AD&D

Life Insurance - \$0.127/\$1000

AD&D - \$0.03/\$1000

(Please note that the City pays for 741 employees for Life insurance and for 426 employees for AD & D.)

FINANCIAL INFORMATION: (If Applicable)

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

APPROVED BY:

[Signature]
8/18/16

APPROVED BY:

Department Director	City Attorney (If Applicable)	Assistant City Manager	City Manager
<i>[Signature]</i> 8/2/2016	<i>[Signature]</i>	ACM <i>[Signature]</i> PSD 10725 08/10/16	<i>[Signature]</i> FOR

Attachments:

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