

**CORAL GABLES INSURANCE ADVISORY COMMITTEE**  
 Minutes of July 21, 2016  
 2801 Salzedo Street – Human Resources Conference Room  
 Coral Gables, Florida

MEMBERS	O	N	D	J	F	M	A	M	J	J	A	S	APPOINTED BY
	14	14	15	16	16	16	15	15	15	16	15	15	
Gary Reshefsky	-	-	-	-	-	P							Mayor Jim Cason
Jose Soto	-	-	-	-	-	E							Vice-Mayor Frank Quesada
Juan C. Diaz Padron	-	-	-	-	-	P							Commissioner Pat Keon
Leon Kellner	-	-	-	-	-	P							Commissioner Vincent Lago
													Commissioner Jeannett Slesnick

A = Absent  
 E = Excused Absence  
 P = Present  
 - = No meeting  
 \* = New Board Member

**STAFF:**

Elsa Jaramillo-Velez, Human Resources Director  
 Raquel Elejabarrieta, Director of Labor Relations and Risk Management

**CONSULTANT:**

Bob Shafer, Senior Consultant

**RECORDING SECRETARY:**

Tatiana Mendez, Administrative Assistant

The meeting was called to order by the Human Resources Director, Elsa Jaramillo-Velez at approximately 8:30 a.m. A quorum was reached.

*The following represents a summary of the items discussed during the Committee meeting.*

**I. WELCOME & OPENING ANNOUNCEMENTS**

The Human Resources Director welcomed everyone to the meeting. She told the board members that the board has been transferred to another department. She explained that the board will have a new liaison, Ms. Elejabarrieta from the office of Labor Relations and Risk Management.

**II. BOARD ITEMS/COMMISSION UPDATES/CITY PROJECT UPDATES**

No items presented.

### **III. DISCUSSION LED BY BOB SHAFER SENIOR CONSULTANT REGARDING GROUP HEALTH INSURANCE**

Mr. Shafer began presentation of the group health insurance process. He begins with explaining the coverage through Humana for the City of Coral Gables employees. Humana dropped Baptist Health systems from their coverage plan, causing City of Coral Gables go into an RFP to find proper coverage for the employees. Florida Blue won the RFP and has performed remarkably during the implementation with pressed time.

Mr. Shafer went on to discussing claims data. The 12-month claims data from Blue Cross is at 74% when in the previous year it was at 101%. Mr. Kellner and Mr. Shafer discussed the claims data being low. Mr. Shafer continues the presentation with more claims data.

Mr. Shafer explains the Medical Renewal Projection. The trend factor for Florida blue is at 6.6%. The medical loss ratio was then presented showing that Florida Blue is at 73.9% for the current 12-month period versus 100.6% from the previous 12-month period.

.04% of claimants have a claim in an excess of \$50,000. Mr. Reshefsky and Mr. Shafer discuss the fully insured plan for these claims. Claim expenses were also discussed and the claims total generated by employees. The coverage between all municipalities is similar and the City of Coral Gables is in the middle.

The break down on claims was presented and concluded that the in-patient claims are increasing. Mr. Shafer advised for those numbers to be monitored by helping employees stay with doctors who are in-network. The Human Resources Director and Mr. Reshefsky discuss what type of employees are mostly enrolled in the plan, the Human Resources Director explained, the Teamsters employees. Mr. Shafer and Mr. Kellner discuss the wellness programs being incorporated in the city. Mr. Shafer and The HR Director explain the wellness funding making it clear the monies provided for wellness is only used for wellness. Mr. Reshefsky and the HR Director discuss the actual exercise and other wellness programs that have been pending implementation. Mr. Padron and HR Director discuss the nutrition portion of the wellness activity plans.

Mr. Shafer begins to finalize presentation by going over the summary page. Mr. Shafer expresses how pleased he is with Florida Blue and its performance.

Mr. Reshefsky, Mr. Shafer and the Human Resources Director discuss the health insurance plan premiums, and the types of health and dental plans currently offered to the employee. They also discuss the premiums paid by employees and the contribution from the City of Coral Gables.

Mr. Diaz-Padron requested a motion from board members. There was a 3-0 vote to recommend Mr. Shafer's presentation

Mr. Kellner and Mr. Shafer discuss retiree coverage, and why retirees from The City would stay covered under the Florida Blue.

Mr. Reshefsky requested a meeting with the Labor Relations and Risk Management Director to discuss the transfer of the board from Human Resources to Labor Relations and Risk Management Director.

**IV. NEXT MEETING DATE**

No meeting was scheduled but one was requested for August 2016.

**V. ADJOURNMENT**

The meeting was adjourned at approximately 9:31 a.m.

Respectfully submitted on behalf of the board, \_\_\_\_\_  
Juan Carlos Diaz-Padron