

TOWN OF DAVIE
TOWN COUNCIL AGENDA REPORT

TO: Mayor and Councilmembers

FROM/PHONE: Barbara Dupre', (954) 797-1100

PREPARED BY: Barbara Dupre'

SUBJECT: Insurance Renewals

AFFECTED DISTRICT: Townwide

ITEM REQUEST: **Schedule for Council Meeting**

TITLE OF AGENDA ITEM: INSURANCE - A RESOLUTION OF THE TOWN OF DAVIE TO APPROVE THE SELECTED CARRIERS TO PROVIDE HEALTH, DENTAL, LONG TERM DISABILITY, SHORT TERM DISABILITY AND LIFE INSURANCE, TO AUTHORIZE THE HUMAN RESOURCES DIRECTOR TO EXECUTE APPROPRIATE APPLICATIONS AND CONTRACTS FOR SAID BENEFITS, AND TO PROVIDE FOR AN EFFECTIVE DATE.

REPORT IN BRIEF: This resolution is done in order to approve the 2009 Benefit plan which continues to offer Health, Dental, LTD, STD, and Life insurance benefits to all full time Town of Davie employees. Staff is recommending that the Town Council continue to use United Health Care as it's Third Party Administrator in administering our self insured health insurance program.

In addition, based upon the recommendation of the Bid Spec Committee which reviewed the proposals for Dental Insurance, Life Insurance and Long and Short Term Disability, staff is recommending the following action.

Dental Insurance: The Town received proposals from several carriers including United, Comp Benefits, Solstice, and Guardian. It was the committee's decision, after a review of rates and benefits offered to select Guardian as our dental carrier based upon their rates, as well as the benefits and provider network available.

Long & Short Term Disability: We received proposals from several carriers including Standard, Lincoln, and United Health Care. Lincoln has offered the Town a higher benefit both in LTD and STD at a lower cost then the current in force rates. In addition they have offered a three year rate guarantee on these products. It is the committee's recommendation to select Lincoln as the Long and Short Term Disability carrier.

Life Insurance: We received proposals from several carriers including Standard, Lincoln, and United Healthcare. Lincoln has offered us a three (3) year rate guarantee at rates lower than our in force rates. The Bid Spec committee is recommending Lincoln as the Life Insurance carrier.

PREVIOUS ACTIONS: Not Applicable

CONCURRENCES: Not Applicable

FISCAL IMPACT: Yes

Has request been budgeted? Yes

If yes, expected cost: Total Benefit costs for all of the above listed insurances will be approximately \$5.4 million dollars, an amount already included in the 2008-2009 approved budget.

Account Name: Human Resources (Employee Benefits) Account/Self Insurance Fund

RECOMMENDATION(S): Motion to approve the resolution.

Attachment(s): Resolution

RESOLUTION NO. _____

A RESOLUTION OF THE TOWN OF DAVIE, FLORIDA, TO APPROVE THE SELECTED CARRIERS FOR HEALTH, DENTAL, LIFE AND LONG AND SHORT TERM DISABILITY INSURANCE; AND AUTHORIZING THE HUMAN RESOURCES DIRECTOR TO EXECUTE APPROPRIATE APPLICATIONS AND CONTRACTS FOR SAID BENEFIT PLANS.

WHEREAS, the Town of Davie wishes to have United Health Care continue as it's Third Party Administrator for its Self Insured Health Insurance Program, and

WHEREAS, the Town of Davie has solicited proposals for group dental, life, long term disability and short term disability benefits for all full time Town employees and eligible participants; and

WHEREAS, The Selection Committee has selected the following carriers as the best qualified firms to provide said benefits; (Guardian for Dental Insurance, Lincoln for LTD, STD and Life Insurance) and

WHEREAS, it is in the Town's best interest to execute appropriate applications and contracts for said benefits;

NOW, THEREFORE, BE IT RESOLVED BY THE TOWN COUNCIL OF THE TOWN OF DAVIE, FLORIDA:

SECTION 1. The Town Council of the Town of Davie does hereby accept United as its Health Insurance TPA, as well as, Guardian for dental insurance and Lincoln for Life, Long Term Disability and Short Term Disability Benefits for the 2009 calendar year.

SECTION 2. The Town Council of the Town of Davie does hereby authorize the Human Resources Director to execute appropriate applications and contracts for said benefits. The Town Council of the Town of Davie does hereby authorize said renewals, allowable by ordinance, to be handled administratively by staff, if appropriate, subject to budgetary approval by Council.

SECTION 3. This resolution shall take effect immediately upon its passage and adoption.

PASSED AND ADOPTED THIS _____ DAY OF _____,
2008

MAYOR/COUNCILMEMBER

ATTEST:

TOWN CLERK

APPROVED THIS _____ DAY OF _____, 2008.