



HR Benefits – Symetra Contract Renewal 2026

PRESENTED TO THE CITY COUNCIL – DECEMBER 15, 2025

WANDA BULLARD, DEPUTY DIRECTOR OF HUMAN RESOURCES

BACKGROUND

2021 RFP conducted for benefit plan years 2022 up to 2026 for multi-year contracts and renewal options:

- Symetra – Life and Disability Insurance
- Costs approved in the FY26 budget
- This is the final renewal for the 2021 RFP

Symetra – Plan Year 2026

- City Provided Basic Employee Life, Employee AD&D, Basic Dependent Life, and Long-Term Disability. Coverage also includes:
 - First responder occupational benefit
 - Travel assistance
 - Identity theft assistance
 - Health champion
 - Beneficiary assistance
- Employee Paid Optional Supplemental Employee Life, Supplemental Spouse Life, Supplemental Child Life, and Short-term Disability



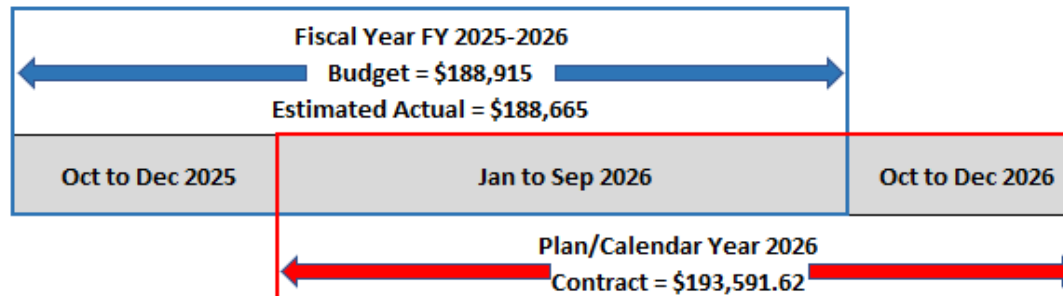
Symetra – Plan Year 2026

- Costs are based on actual enrollment, which varies throughout the plan year - estimated costs:

Coverage Type	Current Actual Enrollment	Total Estimated Enrollment for Plan Year 2026	Plan Year 2026 Annual Cost
City Provided Basic Employee Life & AD&D	414	436	\$ 108,546.17
City Provided Basic Dependent Life	280	302	\$ 10,872.00
City Provided Long-Term Disability	414	436	\$ 74,173.45
CITY PROVIDED TOTAL			\$ 193,591.62
Employee Paid Optional Life Insurance	Varies by Coverage		\$ 189,998.00
CITY PROVIDED & EMPLOYEE PAID TOTAL			\$ 383,589.62

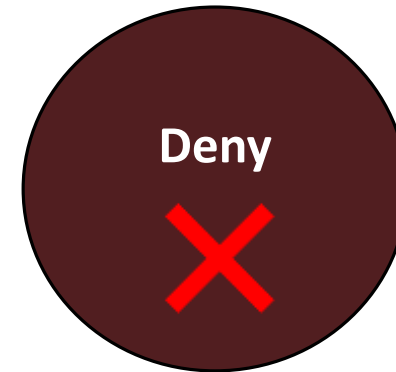
* Added 22 in estimated enrollments to account for the 7 new FY 2026 positions and filling 15 current vacancies.

- City impacted cost are estimated to be under the Fiscal Year 2026 life and disability budget
 - City provided life and disability budget = \$188,915, estimated cost = \$188,665.



City Council Considerations and Actions:

Consider and take possible action on a minute order authorizing an expenditure of \$383,589.62 on a contract renewal with Symetra (CSO #5320-12-2023) for life and disability insurance for benefit Plan Year 2026.



Questions / Comments

Wanda Bullard
Deputy Director of Human Resources
wbullard@burlesontx.com
817.426.9644