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## City Council Regular Meeting

**DEPARTMENT:** Human Resources

**FROM:** Wanda Bullard, Deputy Director of Human Resources


**MEETING:** December 15, 2025

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**SUBJECT:**

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. *(Staff Contact: Wanda Bullard, Deputy Director of Human Resources).*

**STRATEGIC PRIORITY AND GOAL(S):**

| Strategic Priority   | Strategic Goal                                       |
|--|--|
|  <p><b>High Performing City Organization</b><br/>Providing Exceptional,<br/>People Focused Services</p> | 1.1 Develop a high-performance and diverse workforce |

**SUMMARY:**

As a part of the City's competitive benefits package, the City provides full-time employees various benefits including city provided basic life and accidental death & dismemberment (AD&D) insurance and long-term disability, as well as offers other optional coverages that are employee elected and employee-paid.

Symetra did not increase rates for any of the insurance coverages. However, annual costs for coverages will increase because premiums are salary based, and the City plans for these increases in the budget. Symetra's Plan Year 2026 renewal for the city provided life insurance is \$193,591.62. This renewal includes an occupational benefit for first responders for a qualifying accident if the accident occurred in the line of the employee's regular duties. The renewal rates also include travel assistance, identity theft assistance, health champion, and beneficiary assistance for all insured employees.

The city also offers optional employee and dependent life insurance and short-term disability at group rates that are employee elected and 100% employee paid. However, as a part of the renewal, an estimate cost is factored into the agreement for \$189,998.00, which are premiums for employees that select the optional coverages. These premiums are paid back to the city through payroll deduction each pay period resulting in no fiscal impact to the city.

In accordance with Texas Local Government Code Chapter 252, the agreement with Symetra was originally approved when the city issued an RFP in 2021 for benefits beginning plan year 2022 with an option to renew for up to 5 years. Plan year 2026 will be the final year as part of the renewal options. RFP 2021-017 – Health and Welfare Benefits Request was advertised on May 11, 2021, and May 18, 2021, and posted to the City's electronic bidding platform, Bonfire, from May 11, 2021, through June 10, 2021. The opportunity was distributed to qualified firms under applicable commodity codes, and the City received 11 proposals. Based on the published evaluation criteria – including qualifications, experience, and overall value – and interviews conducted with finalists, Symetra scored the highest by the evaluators and was determined to provide the best value to the City.

#### **RECOMMENDATION:**

Staff recommends to approve 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.

#### **PRIOR ACTION/INPUT (Council, Boards, Citizens):**

City Council Regular Session on June 16, 2025

Finance Committee on August 6, 2025

City Council Special Session on August 11, 2025

#### **REFERENCE:**

N/A

#### **FISCAL IMPACT:**

Proposed Expenditure/Revenue: \$383,589.62

Account Number(s): Various department and health insurance related accounts

Fund: All funds with payroll costs and 620-Health Insurance Fund

Account Description: Covers City Provided and Employee Paid Employee Life/AD&D Insurance, Dependent Life Insurance, Long-Term Disability Insurance and Short-Term Disability Insurance premium costs.

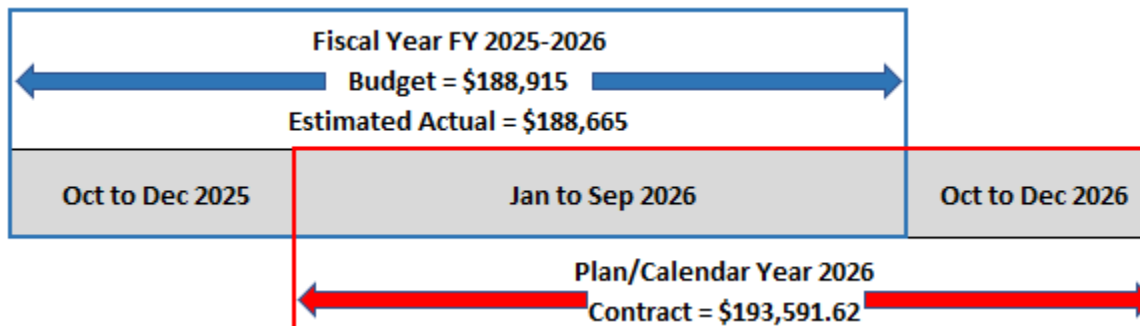
The City provided basic life and accidental death & dismemberment (AD&D) insurance and long-term disability premium costs have an estimated cost impact to the City of \$193,591.62 for Plan Year 2026. Optional life insurance and short-term disability have no cost impact to the City since this benefit is an employee paid benefit; however, the renewal estimate is \$189,998.00.

### City Provided and Employee Paid Life and Disability Benefit Premiums

| 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               |
| <b>CITY PROVIDED TOTAL</b>                     |                           |   | <b>\$ 193,591.62</b>       |
| Employee Paid Optional Life Insurance          | Varies by Coverage        |   | \$ 189,998.00              |
| <b>CITY PROVIDED &amp; EMPLOYEE PAID TOTAL</b> |                           |   | <b>\$ 383,589.62</b>       |

\* Includes adding 22 enrollments to account for the 7 new FY 2026 positions and filling 15 vacancies.

The proposed expenditure for just the City impacted cost of \$193,591.62 for city provided life and disability is based on a 12-month calendar year (Jan-Dec 2026) estimated at the same premium rates with current salaries at the higher enrollment numbers. When reviewing the 2026 plan year renewal against fiscal year 2026, the City will be within budget for FY 2026 for the coverages that impact City costs (City provided life/AD&D insurances and long-term disability). The rates for October to December 2025 are the same rates that begin January through September 2026. In addition, the enrollment numbers are lower for October to December 2025 versus the estimated plan year 2026 enrollment. The City budgeted \$188,915 for the fiscal year with an estimated spend of \$188,665.



### STAFF CONTACT:

Wanda Bullard  
 Deputy Director of Human Resources  
[wbullard@burlesontx.com](mailto:wbullard@burlesontx.com)  
 817-426-9644