

# TOWN OF HIGHLAND BEACH AGENDA MEMORANDUM

**MEETING TYPE:** Town Commission Meeting

**MEETING DATE** August 08, 2025



**SUBMITTED BY:** Town Manager's Office

**SUBJECT:** FY 2025/2026 Employee Health Care Program

## SUMMARY:

The Town Manager's Office, with the assistance of our benefits consultant Rheingold & Associates, successfully secured favorable renewals of all insurance programs from existing vendors for the upcoming fiscal year.

In the area of healthcare coverage, we reviewed proposals from multiple providers, including Florida Blue, United Healthcare (UHC), Aetna, and Cigna. All offered comparable plan designs; however, through direct negotiations with Florida Blue, we reduced their initial renewal increase from 18.56% to 9.44%. When factoring in employee contributions for the buy-up plan, the effective increase is approximately 6.4%. Florida Blue offered the lowest, responsible renewal rate.

<div>  <h2>Town of Highland Beach Florida Blue Medical Renewal - October 2025</h2> </div>									
<div>  <h3>IN NETWORK BENEFITS</h3> </div>		BlueOptions Predictable Cost 03748 Buy Up				BlueOptions Predictable Cost 03768 Base			
		In Network & Out of Network				In Network & Out of Network			
		Current / Renewal				Current / Renewal			
		Current	Renewal	Negotiated		Current	Renewal	Negotiated	
Employee Only	12	\$752.63	\$892.96	\$824.28	18	\$723.22	\$856.62	\$790.72	
Employee + Spouse	8	\$1,716.00	\$2,035.97	\$1,879.35	6	\$1,648.94	\$1,953.09	\$1,802.85	
Employee + Children	3	\$1,505.26	\$1,785.93	\$1,648.55	5	\$1,446.43	\$1,713.23	\$1,581.45	
Family	17	\$2,408.43	\$2,857.49	\$2,637.69	9	\$2,314.29	\$2,741.18	\$2,530.32	
Monthly Premium		\$68,218.65	\$80,938.40	\$74,712.54		\$50,972.36	\$60,374.47	\$55,730.19	
Annual Premium		\$818,623.80	\$971,260.80	\$896,550.48		\$611,668.32	\$724,493.64	\$668,762.28	
Total Annual Premium - Current				\$1,430,292.12					
Total Annual Premium - Renewal				\$1,695,754.44					
\$ Change Over Current - Renewal				\$265,462.32					
% Change Over Current - Renewal				18.56%					
Total Annual Premium - Negotiated				\$1,565,312.76					
\$ Change Over Current - Negotiated				\$135,020.64					
% Change Over Current - Negotiated				9.44%					

For the new plan year, the Town will continue offering two medical plan options through Florida Blue for employees and their families:

1. **Base Blue Options Predictable Cost Plan #03768** – Offered at no cost to employees and their dependents, with a tiered Health Reimbursement Account (HRA).
2. **Blue Options Predictable Cost Plan #03748 (Buy-up Option)** – Also paired with a tiered HRA.

The Base Plan remains a cornerstone of the Town’s competitive compensation package, ensuring high-quality coverage at no employee cost.

All other employee insurance programs—including Short-Term Disability, Long-Term Disability, Life Insurance, Vision, and Dental—will renew with no cost increases. These benefits, offered through Guardian, Benefits Workshop, and Allstate, continue to provide comprehensive protection and flexibility for employees and their families

Based on the renewal rates secured, the Town Manager’s Office recommends authorizing the Town Manager to execute the FY 2025/2026 Employee Health Care Program with all selected vendors (Florida Blue, Guardian and Allstate.)

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**FISCAL IMPACT:**

Budgeted

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**ATTACHMENTS:**

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**RECOMMENDATION:**

Commission authorization of the Town Manager to execute FY 2025/2026 Employee Health Care Program.