



155 F Road Loxahatchee Groves, FL 33470

**TO: Town Council of Town of Loxahatchee Groves**  
**FROM: Lakisha Burch, Town Clerk**  
**VIA: Francine Ramaglia, Town Manager**  
**DATE: December 5, 2023**  
**SUBJECT: Presentation of Health Insurance Benefits by the Gehring Group**

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**Background:**

The Gehring Group, the Town’s health, and insurance benefits manager agency, will present an update on health insurance and related products, including what may be expected regarding cost updates for the renewal enrollment period for Town employees, which begins effective January 1<sup>st</sup>, 2024. They will present the Town’s current Florida Blue (Blue Cross Blue Shield) basic health plan, along with related offerings covered by or provided through the Town for the employees as prescribed in current Town Human Resources policies.

Town of Loxahatchee Groves offers the following insurance benefits:

<b>Vendor</b>	<b>Purpose</b>
Florida Blue (Blue Cross Blue Shield) Medical Insurance	Medical insurance coverage for employees. Coverage Date is January 1, 2024, to December 31, 2024
Guardian Life (Life Insurance, Short- and Long-Term Disability)	Life, Short-and Long-Term and Disability coverage for employees.
*Humana (Dental and Vision)	Dental and Vision insurance coverage for employees (this is an employee ONLY contribution-Town is used as a pass through)
*AFLAC (supplemental insurance)	Supplemental insurance coverage for employees (this is an employee ONLY contribution – Town is used as a pass through)
*Benefit Workshop (flex spending)	Flex spending insurance coverage for employees (this is an employee ONLY contribution – Town is used as a pass through)

A presentation will be provided at the meeting by the Gehring Group representatives.