

**Town of Loxahatchee Groves**  
**Renewal Recommendations**  
**Effective Date: January 1, 2024**



Line of Coverage	Recommendation
Medical	Renew with Florida Blue BlueCare plan 14304 for Town premium of approximately \$172,528 for 16 employees. The Town pays 100% of EE only.
	After conducting a benefits benchmarking review and speaking with staff, for retention of employees and competition in the marketplace, a future strategy for the town could be to add a Health (eligible expenses are medical, Rx, dental and vision) Expense/Reimbursement Account (HRA) funded by the Town for each person enrolled in medical. Additional admin fees by Benefit Workshop will be \$5 pepm (currently min is \$60/month). This would align the Town's benefits with similar public entities in the area - for example Town of Gulf Stream.
Dental	Renew with Humana dental plan for 3% increase to rates or \$150 paid by employees.
Vision	Renew with Humana vision plan for no increase paid by employees.
Basic Life and AD&D	Renew with Hartford. Plan is under a rate guarantee until 12/31/2024. Town paid benefit.
Short Term Disability	Renew with Hartford. Plan is under a rate guarantee until 12/31/2024. Town paid benefit.
Long Term Disability	Renew with Hartford. Plan is under a rate guarantee until 12/31/2024. Town paid benefit.