RESOLUTION NO. 2014-35

A RESOLUTION OF THE VILLAGE COMMISSION OF THE VILLAGE OF BISCAYNE PARK, FLORIDA RELATING TO CONTRACTS; AUTHORIZING THE VILLAGE TO PROVIDE EMPLOYEE HEALTH BENEFITS FOR THE PERIOD OF JUNE 1, 2014, THROUGH MAY 31, 2015; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the Village utilizes the professional services of Employee Benefits Solutions ("EBS") to obtain quotes for the renewal of the employee health benefits; and

WHEREAS, in March and April 2014, EBS evaluated quotes from multiple carriers for the renewal of the coverage period of June 1, 2014, through May 31, 2015, and carefully reviewed all options quoted to obtain the best possible plan that would benefit both the Village and the employees; and

WHEREAS, the current Coventry Health Care of Florida, along with a GAP Insurance Plan through American Fidelity Assurance Company, continues to provide the best premium and plan for both the Village and its employees through a reduced rate plan, but with an option available to the employees to buy up to the higher rate plan, along with buy up options for dental and vision; and,

WHEREAS, based on the renewal rates obtained through EBS for the current plan option with no changes to the plan design, the Village will see an overall increase of 16.25%, primarily due to the changes from the Affordable Care Act.

NOW THEREFORE, BE IT RESOLVED BY THE VILLAGE COMMISSION OF THE VILLAGE OF BISCAYNE PARK, FLORIDA:

Section 1. The foregoing "Whereas" clauses are hereby ratified and confirmed as being true and correct and hereby made a specific part of this Resolution upon adoption hereof.

Section 2. The Village Manager is authorized to engage the services of the selected insurance provider under the terms outlined in the attached exhibit, for the amount indicated therein, and to obtain enrollment in said health insurance plan prior to June 1, 2014. The health insurance proposal, in substantial form, is attached and incorporated by reference into this resolution as exhibit 1.

Section 3. The Insurance provider and policy selected is Coventry Premier Choice 80-5000 Plan and the American Fidelity Assurance Company Gap Plan.

Coventry Health Care of Florida

VILLAGE OF BISCAYNE PARK

Demographics:			Contacts:		Other Factors:	
County:	Miami-Dade		Agent:	MAUREEN PENTLAND	SIC Code:	9999
Region:	SFL		Agency:	EBS ADVISORS, INC.	Association:	None
State/Zip:	FL	33161	Account Mgr:	Melinda De La Vega	Renewal Date:	06/01/2014

RATE COMPARISON FOR SUBGROUP(S): 8411320999, 8411320001

	EMPLOYEE	EMPLOYEE + CHILD	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE	FAMILY	MONTHLY PREMIUM	% Change (Monthly Prem)
Current Rates	$387.70	$736.63	$736.63	$814.17	$1,201.87	$8,917.10	0%
PROPOSED RENEWING PRODUCT:							
Premier Choice 80-5000	$457.24	$868.76	$868.76	$960.20	$1,417.44	$10,516.52	17.9%

DETAIL INCLUDING RIDERS:

PRODUCT NAME	RX	MH/SA	Vision	Dental	Domestic Partner	FSA	HRA	Admin1
PROPOSED RENEWING PRODUCT:								
Premier Choice 80-5000	$3/$20/$45/ $70/20%	Included	Included	Included	Yes	None	None	None

Coventry Health Care of Florida

VILLAGE OF BISCAYNE PARK

Demographics:			Contacts:		Other Factors:	
County:	Miami-Dade		Agent:	MAUREEN PENTLAND	SIC Code:	9999
Region:	SFL		Agency:	EBS ADVISORS, INC.	Association:	None
State/Zip:	FL	33161	Account Mgr:	Melinda De La Vega	Renewal Date:	06/01/2014

PRODUCT BENEFITS FOR SUBGROUP 8411320999, 8411320001

	IN-NETWORK SERVICES						OUT-OF-NETWORK SERVICES			PREMIUM	
PRODUCT NAME	OV	DED	COIN	HOSP	ER	OOP	DED	COIN	OOP	GROUP	% CHANGE
PROPOSED RENEWING PRODUCT:											
Premier Choice 80-5000	$25/$50	$5,000/ $10,000	20% After Ded	20% After Ded	$250 Copay	$7,000/ $14,000	$7,500/ $15,000	40% After Deductible	$10,000/ $20,000	$10,516.52	17.9%

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Coventry Health Care of Florida

VILLAGE OF BISCAYNE PARK

Demographics:			Contacts:		Other Factors:	
County:	Miami-Dade		Agent:	MAUREEN PENTLAND	SIC Code:	9999
Region:	SFL		Agency:	EBS ADVISORS, INC.	Association:	None
State/Zip:	FL	33161	Account Mgr:	Melinda De La Vega	Renewal Date:	06/01/2014

DETAIL INCLUDING RIDERS FOR SUBGROUP 8411320999, 8411320001

☑	PRODUCT NAME	RX	MH/SA	Vision	Dental	Domestic Partner	FSA	HRA	Admin1	PREMIUM GROUP	PREMIUM % CHANGE
	PROPOSED RENEWING PRODUCT:										
☐	Premier Choice 80-5000	$3/$20/$45/ $70/20%	Included	Included	Included	Yes	None	None	None	$10,516.52	17.9%

NOTE: ☑ Check the box associated with the product you are selecting for renewal. Please send the signed copy of this page to your Account Manager.

Rate Accepted by: _____ Title: _____ Date: _____

Detailed rate tables and benefit summaries are attached for the proposed renewal plan and the first three alternative options. Please contact your Account Manager if you would like this information on any of the additional alternatives listed.

Coventry Health Care of Florida

VILLAGE OF BISCAYNE PARK

Demographics:			Contacts:		Other Factors:	
County:	Miami-Dade		Agent:	MAUREEN PENTLAND	SIC Code:	9999
Region:	SFL		Agency:	EBS ADVISORS, INC.	Association:	None
State/Zip:	FL	33161	Account Mgr:	Melinda De La Vega	Renewal Date:	06/01/2014

RATE COMPARISON FOR SUBGROUP(S): 8411320002

	EMPLOYEE	EMPLOYEE + CHILD	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE	FAMILY	MONTHLY PREMIUM	% Change (Monthly Prem)
Current Rates	$404.49	$768.53	$768.53	$849.43	$1,253.92	$3,276.37	0%
PROPOSED RENEWING PRODUCT:							
Premier Choice 100-5000	$477.01	$906.32	$906.32	$1,001.72	$1,478.73	$3,863.78	17.9%

DETAIL INCLUDING RIDERS:

PRODUCT NAME	RX	MH/SA	Vision	Dental	Domestic Partner	FSA	HRA	Admin1
PROPOSED RENEWING PRODUCT:								
Premier Choice 100-5000	$3/$20/$45/ $70/20%	Included	Included	Included	Yes	None	None	None

Coventry Health Care of Florida

VILLAGE OF BISCAYNE PARK

Demographics:			Contacts:		Other Factors:	
County:	Miami-Dade		Agent:	MAUREEN PENTLAND	SIC Code:	9999
Region:	SFL		Agency:	EBS ADVISORS, INC.	Association:	None
State/Zip:	FL	33161	Account Mgr:	Melinda De La Vega	Renewal Date:	06/01/2014

PRODUCT BENEFITS FOR SUBGROUP 8411320002

	IN-NETWORK SERVICES						OUT-OF-NETWORK SERVICES			PREMIUM	
PRODUCT NAME	OV	DED	COIN	HOSP	ER	OOP	DED	COIN	OOP	GROUP	% CHANGE
PROPOSED RENEWING PRODUCT:											
Premier Choice 100-5000	$25/$50	$5,000/ $10,000	0% After Ded	0% After Ded	$250 Copay	$6,000/ $12,000	$7,500/ $15,000	40% After Deductible	$10,000/ $20,000	$3,863.78	17.9%

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Coventry Health Care of Florida

VILLAGE OF BISCAYNE PARK

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County:	Miami-Dade		Agent:	MAUREEN PENTLAND	SIC Code:	9999
Region:	SFL		Agency:	EBS ADVISORS, INC.	Association:	None
State/Zip:	FL	33161	Account Mgr:	Melinda De La Vega	Renewal Date:	06/01/2014

DETAIL INCLUDING RIDERS FOR SUBGROUP 8411320002

☑	PRODUCT NAME	RX	MH/SA	Vision	Dental	Domestic Partner	FSA	HRA	Admin1	PREMIUM GROUP	PREMIUM % CHANGE
	PROPOSED RENEWING PRODUCT:										
☐	Premier Choice 100-5000	$3/$20/$45/ $70/20%	Included	Included	Included	Yes	None	None	None	$3,863.78	17.9%

NOTE: ☑ **Check the box associated with the product you are selecting for renewal. Please send the signed copy of this page to your Account Manager.**

Rate Accepted by: _____ Title: _____ Date: _____

Detailed rate tables and benefit summaries are attached for the proposed renewal plan and the first three alternative options. Please contact your Account Manager if you would like this information on any of the additional alternatives listed.

Section 4. This Resolution shall become effective upon adoption.

PASSED AND ADOPTED this 6th day of May, 2014.

David Coviello, Mayor

The foregoing resolution upon being put to a vote, the vote was as follows:

Mayor Coviello: Yes
Vice Mayor Watts: Yes
Commissioner Anderson: Yes
Commissioner Jonas: Yes
Commissioner Ross: Yes

Attest:

Maria C. Camara, Village Clerk

Approved as to form:

John J. Hearn, Village Attorney