



CITY OF MARCO ISLAND

Date: September 22, 2022

To: City Council, through Michael A. McNees

From: Leslie W. Sanford, Human Resources Manager

Re: Employee Benefits Renewal: Effective November 1, 2022

BACKGROUND

The City of Marco Island offers an employee benefits program which includes group medical, dental, vision, basic life/AD&D, additional life, long and short-term disability insurance. The city contributes to the group medical, and dental coverage with all other coverages offered on a voluntary basis through employee payroll deductions. Per the FOP bargaining unit agreement, the city pays the Long-Term Disability premium for sworn staff of the Police Department.

All coverage contracts are scheduled to renew November 1, 2022. The City's current medical plan is offered through Cigna, members have access to providers on a national plan through Cigna's Open Access Plus network. The dental and vision plan are offered through The Standard. The City's current life and disability plans are offered through The Standard.

The City of Marco Island utilizes the Gehring Group as our broker for the employee insurance program. Please see attached Gehring Group Renewal Recommendation for FY23 plan year, effective November 1, 2022. The City's proposed contribution increase is within the budgeted amount for 2022-2023 plan and fiscal year.

Pending acceptance of the recommendation, open enrollment is set to begin on October 12, 2022, to afford enough time to develop the November 1st renewal.

Recommended rate schedule:

Medical Coverage	2022 Cigna Monthly Rate	2022 Employee Monthly Contribution	2022 City Monthly Contribution	2023 Cigna Monthly Rate	2023 Employee Monthly Contribution	2023 City Monthly Contribution
Employee	\$ 734.44	\$ 102.96	\$ 631.48	\$ 756.45	\$ 113.47	\$ 642.98
Employee /Spouse	\$ 1633.71	\$ 229.02	\$ 1404.69	\$ 1682.68	\$ 252.40	\$ 1430.28
Employee /Child	\$ 1375.72	\$ 192.86	\$1182.86	\$ 1416.95	\$ 212.54	\$ 1204.41
Family	\$ 2260.26	\$ 316.86	\$ 1943.40	\$ 2328.01	\$ 349.20	\$ 1978.81

Dental Coverage	2022 Standard Monthly Rate	2022 Employee Monthly Contribution	2022 City Monthly Contribution	2023 Standard Monthly Rate	2023 Employee Monthly Contribution	2023 City Monthly Contribution
Employee	\$ 23.48	\$ 19.96	\$ 3.52	\$ 25.12	\$ 21.35	\$ 3.77
Employee /Spouse	\$ 49.98	\$ 42.48	\$ 7.50	\$ 53.48	\$ 45.46	\$8.02
Employee /Child	\$ 52.98	\$ 45.03	\$ 7.95	\$ 56.68	\$ 48.18	\$ 8.50
Family	\$ 101.98	\$ 86.68	\$ 15.30	\$ 109.12	\$ 92.75	\$ 16.37