

RESOLUTION NO. _____

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF RIVIERA BEACH, PALM BEACH COUNTY, FLORIDA, AUTHORIZING PLACEMENT OF HEALTH INSURANCE COVERAGE WITH COVENTRY HEALTH CARE OF FLORIDA INC. 1340 CONCORD TERRACE SUNRISE, FLORIDA 33323 TO PROVIDE MEDICAL INSURANCE FOR CITY EMPLOYEES FOR THE POLICY YEAR 2010-2011 AND AUTHORIZING THE INTERIM FINANCE DIRECTOR TO MAKE PAYMENTS FROM THE VARIOUS CITY DEPARTMENTAL ACCOUNTS IN THE ESTIMATED AMOUNT OF \$3,731,875.20 FOR HEALTH INSURANCE; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the City of Riviera Beach is in need of placing its health Insurance with a carrier; and

WHEREAS, an RFP was placed and four (4) responses were received; and

WHEREAS, interviews were held with the two (2) lowest bidders; and

WHEREAS, several review sessions were held including a workshop with City Council; and

WHEREAS, staff recommends placing the City's health insurance coverage with Coventry Health Care of Florida Inc.; and

WHEREAS, staff recommends a three (3) tier insurance plan for the 2010-2011 policy year.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RIVIERA BEACH, PALM BEACH COUNTY, FLORIDA as follows:

SECTION 1. That staff is hereby authorized to bind coverage for the City of Riviera Beach for health insurance coverage with Coventry Health Care of Florida Inc. to provide medical insurance for City employees for the Policy Year 2010-2011.

SECTION 2. That the Interim Finance Director is authorized to make payment for the City's contribution to the health insurance costs from various City departmental accounts in the estimated amount of \$3,731,875.20 for health insurance.

SECTION 3. This Resolution shall take effect immediately upon its passage and adoption by the City Council.

PASSED AND APPROVED this ____ day of _____, 2010.

RESOLUTION NO. _____

-2-

APPROVED:

THOMAS A. MASTERS
MAYOR

DAWN S. PARDO
CHAIRPERSON

ATTEST:

JUDY L. DAVIS
CHAIR PRO TEM

CARRIE E. WARD
MASTER MUNICIPAL CLERK
CITY CLERK

BILLIE E. BROOKS
COUNCILPERSON

CEDRICK A. THOMAS
COUNCILPERSON

SHELBY L. LOWE
COUNCILPERSON

MOTIONED BY: _____

SECONDED BY: _____

D. PARDO _____

J. DAVIS _____

B. BROOKS _____

C. THOMAS _____

S. LOWE _____

REVIEWED AS TO LEGAL SUFFICIENCY



PAMALA HANNA RYAN, CITY ATTORNEY

DATE: 9/13/2010

**CITY OF RIVIERA BEACH CITY COUNCIL
AGENDA ITEM SUMMARY**

MEETING DATE: September 22, 2010

AGENDA ITEM SUMMARY: F10-093-15

- | | |
|---|---|
| <input type="checkbox"/> AWARDS / PRESENTATIONS / PETITIONS | <input checked="" type="checkbox"/> REGULAR |
| <input type="checkbox"/> CONSENT | <input checked="" type="checkbox"/> RESOLUTION |
| <input type="checkbox"/> PUBLIC HEARING | <input checked="" type="checkbox"/> DISCUSSION & DELIBERATION |
| <input type="checkbox"/> ORDINANCE ON SECOND READING | <input type="checkbox"/> BOARD APPOINTMENT |
| <input type="checkbox"/> ORDINANCE ON FIRST READING | <input type="checkbox"/> WORKSHOP |

SUBJECT: RESOLUTION TO PLACE HEALTH INSURANCE COVERAGE WITH COVENTRY HEALTH CARE OF FLORIDA INC PARTNERSHIP/UNITED HEALTH CARE

RECOMMENDATION / MOTION: That city council authorize placement of health insurance coverage for FY 2010 - 2011 with Coventry Health Care of Florida Inc.

DEPARTMENTAL APPROVAL REVIEW & DATE

◆ Assistant City Manager <i>AW 9/13/10</i>	Library N/A
◆ City Attorney <i>RJ for HR 9/13/10</i>	Marina N/A
◆ City Clerk <i>AW</i>	Police N/A
Community Development N/A	Public Works N/A
◆ Finance <i>AW 9/13/10</i>	Purchasing N/A
Fire	Recreation & Parks N/A
◆ Human Resources <i>AW for</i>	Water & Sewer N/A
Information Technology	Other

APPROVED BY CITY MANAGER: *[Signature]*

DATE: 9-14-10

Originating Dept. HUMAN RESOURCES <i>[Signature]</i>	Costs: <u>\$3,731,875.20</u> Current FY: <u>2010-11</u> Funding Source: <input type="checkbox"/> Capital Improvement <input type="checkbox"/> Operating <input checked="" type="checkbox"/> Other Budget Account Number: various department accounts	City Council Actions: <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/conditions <input type="checkbox"/> Denied _____ <input type="checkbox"/> Tabled to _____ <input type="checkbox"/> Referred to Staff _____
User Dept. HUMAN RESOURCES		
Advertised: Date: Paper: <input checked="" type="checkbox"/> Not Required Affected Parties <input checked="" type="checkbox"/> Notified <input type="checkbox"/> Not Required		Attachments: 1. RESOLUTION 2. SUMMARY OF BENEFITS 3. THREE (3) TIER RATE CHART 4. 2010-2011 Executive Summary

BACKGROUND / SUMMARY:

SEE ATTACHED BACKGROUND/SUMMARY – PAGE **1**

EXHIBIT A-1

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact: **FP&L New 30 Year Electric Franchise**

Fiscal Years	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
Capital Expenditures	<u>3,731,875.20</u>	_____	_____	_____	_____
Operating Costs	_____	_____	_____	_____	_____
External Revenues	_____	_____	_____	_____	_____
Program Income (City)	_____	_____	_____	_____	_____
In-Kind Match (City)	_____	_____	_____	_____	_____
NET FISCAL IMPACT	<u>3,731,875.20</u>	_____	_____	_____	_____
 NO. ADDITIONAL FTE POSITIONS (Cumulative)	_____	_____	_____	_____	_____
Is Item Included in Current Budget?	Yes	_____	No	_____	<u>X</u>
Budget Account No.:	Fund__	Dept/Div.	Org._____	Object	_____

Reporting Category _____

B. Recommended Sources of Funds/Summary of Fiscal Impact:

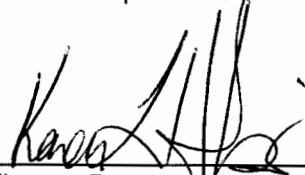
C. Departmental Fiscal Review:



Paul D. White, Assistant City Manager

III. REVIEW COMMENTS

A. Finance Department and/or Purchasing/Intergovernmental Relations/Grants Comments:



 Finance Department

 Purchasing and Grants

B. Other Department Review:

 Department Director

AGENDA ITEM SUMMARY: F10-093-1 S

BACKGROUND/SUMMARY

PAGE 2

Currently the City has CIGNA as its health insurance provider. Due to our high claims experience, CIGNA has recommended a 29% rate increase for the 2010-2011 policy year. The City decided to go out for an RFP. Four (4) vendors placed a bid for the health insurance, CIGNA, AETNA, Coventry, and Neighborhood Health Partnership/United Health Care.

Based on interviews with the top two bidders, workshops with City Council, and numerous meetings, staff has recommended placing the health insurance with Coventry Health Care of Florida Inc. for the 2010-2011 Fiscal Year.

The City has traditionally offered health insurance, with two (2) tiers, single or family coverage. The City and its consultant have analyzed a number of structures and requested responses in the RFP. The City received responses which included three (3) tiered plans; four (4) tiered plans; and Health Savings Account. The three tiered provides the best opportunity to both reduce costs to the City and mitigate the impact to City employees. The City's three (3) tier health insurance plan is: employee, employee + 1, and employee + family. The employee + 1 enables the employee to pay for only one person (child or spouse) as opposed to coverage for a family that consist of two or more family members.

Under our current carrier, CIGNA, employees with HMO currently pay \$143.62 per pay period for family coverage. , Employees with HMO coverage under Coventry Health Care of Florida Inc. will be as follows:

Employee - \$0

Employee + 1 - \$122.15 per pay period (a decrease of \$21.47 per pay period)

Employee + Family \$177.12 per pay period (an increase of \$33.50 per pay period)

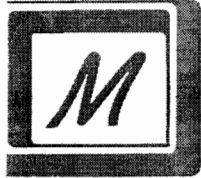
Employees with PPO currently pay \$420.77 per pay period for family coverage. Their cost shall be as follows with Coventry Health Care of Florida Inc. POS coverage:

Employee - \$9.97 per pay period (an increase of \$9.97 per pay period (formerly paid by the city)

Employee + 1 - \$136.12 per pay period (a decrease of \$297.27 per pay period)

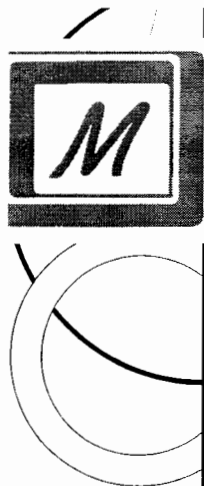
Employee + Family - \$191.50 per pay period (a decrease of \$241.89 per pay period)

The above figures are 4.1% less than last year's rate increase for HMO Family coverage and for family coverage under the POS is approximately 50% less. This is the first time in the past five (5) years that the City is not supplementing HMO family coverage of \$56.54 per month, which is an additional savings to the City of \$125,000 per year. The agreement with Coventry will provide a savings of \$33,399.60 from the City's current agreement with Cigna. There is an additional savings of \$125, 000 from the elimination of the City's subsidy of family care. The proposed budgeted allocated \$600,000 based on a projected 12% increases. As was discussed with City Council the Manager recommends these funds are allocated to fund balance. Staff recommends that City Council pass the resolution for Coventry Health Care of Florida Inc. as our insurance carrier for the 2010-2011 policy year.



BENEFITS (con)

	COVENTRY HMO OPTION III
Deductible	\$500
Coinsurance	100%
Out of Pocket Max	\$1,500/\$4,500
PCP/Specialist	\$15/\$30
Lab / X-ray (Hosp/FSF)	HOSP - \$60 aft Ded/ FSF - \$30 \$0 in Doctor's Office
Scans (MRI, CT, PET)	HOSP - \$60 aft Ded/ FSF - \$30 \$0 in Doctor's Office
IP Hospital	\$200 Copay / 1-5 Days aft Ded
Outpatient Surgery	HOSP -\$200 aft Ded/ FSF - \$100
ER / Urgent Care (UC)	ER - \$100/ UC - \$30 / Convenience Care \$25
Prescription Drugs	\$15/\$35/\$50
Referral Required	No
Dental / Vision	Dental & Vision included
Out of Network	No
RATES	Coventry HMO Option III
Employee	\$661.68
Employee + 1	\$926.35
Family	\$1,045.45



BENEFITS

	COVENTRY POS	
Deductible	\$500/\$1,000	
Coinsurance	100%	
Out of Pocket Max	\$1,500/\$3,000	
PCP/Specialist	\$20/\$50	
Lab / X-ray (Hosp/FSF)	HOSP - \$0 aft Ded/FSF - \$50 \$0 in Doctor's Office	
Scans (MRI, CT, PET)	HOSP - \$0 aft Ded/ FSF - \$50 \$0 in Doctor's Office	
IP Hospital	\$0 aft Ded	
Outpatient Surgery	HOSP -\$0 aft Ded/ FSF - \$250	
ER / Urgent Care (UC)	ER - \$100/ UC - \$40	
Prescription Drugs	\$20/\$45/\$70/20%	
Referral Required	No	
Dental /Vision	Dental & Vision included	
Out of Network	Yes	
RATES	Option I	Option II
Employee	\$559.79	\$683.29
Employee + 1	\$1,119.57	\$956.61
Family	\$1,735.34	\$1,076.60

City of Riviera Beach 2010-2011 Executive Summary



Presented by:



MCKINLEY
FINANCIAL SERVICES INC.

545 NORTH ANDREWS AVENUE | FORT LAUDERDALE, FLORIDA 33301
WWW.MCKINLEYINSURANCE.COM



Executive Summary

Overview

McKinley Financial Services is pleased to continue to provide agent of record services to the City of Riviera Beach. As employers face the increasing challenge of providing comprehensive and affordable health care options for their employees, McKinley Financial Services employs its expertise and experience to ensure that our clients have the best possible solutions available to meet their needs.

The City of Riviera Beach's current medical plan carrier is Cigna Health Care. Cigna has provided medical coverage for the City since 2008. This year, Cigna released its initial renewal increase at 29%. This cost along with other economic factors would prove to be a hardship on the City's budget.

Under the direction of the City Manager, McKinley Financial Services was charged to reduce the City's medical plan cost by \$1 Million.

RFP Response Review

The proposers were instructed in the RFP to submit bids that would yield \$1 Million in savings to the City. This process yielded five responses from the market – four carrier offers (Cigna - the incumbent, Aetna, Coventry and NHP/United Healthcare) and one declination (Humana). McKinley has reviewed the City of Riviera Beach's 2010 – 2011 medical offers.

Coventry and NHP United presented 3-tier plan single plan design options. A 3-tier plan structure adds an employee + 1 tier to the City's current 2-tier (employee only and family) structure. This would change the tier structure as follows:

Employee only

Employee + 1 - employee and one dependent (one child or spouse)

Family– two or more dependents (spouse and children) or (2 or more children)

Of the responders, Coventry with was the only plan that came closest to meeting the goal. Coventry 100-500 plan offers the City a potential annual savings of \$605,059.20.

Cigna the incumbent health care provider presented the City of Riviera Beach with OAPIN (HMO) \$841.41 employee / \$1,304.91 family rates and OAP (POS) \$827.95 employee / \$1,914.94 family rates. The increase also required plan design changes from the City's current offering resulting in higher out of pocket cost to employees. Accepting their offer would have increased the City's cost by \$174.34 on for the proposed OAPIN (HMO) plan and \$133.53 for the proposed OAP (POS) plan per active employee based on the City's current contribution strategy. Neither option proved viable in meeting the City budgetary goal.



Aetna also submitted their proposal reflecting HMO- \$798.02 employee / \$1,236.93 family and POS - \$826.958 employee / \$1,281.77 family rates. Although not as high as the Cigna proposal, Aetna's offer did not offer any savings to the City.

NHP/United Healthcare proposed two dual option plans based on two, three and four tier rate structures. The NHP/United Healthcare offer that would target the City's goal is their 3-tier rate structure. Their offer is built on two separate carrier platforms, NHP would administer the proposed HMO and United Healthcare would administer the proposed POS. The proposed HMO is a gatekeeper product and would require referral for specialty care.

Coventry proposed two dual option plans and also two standalone plans based on two, three and four tier rate structures. After careful review, by Coventry's 3-tier proposed options targeted the City's cost savings goal.

After careful analysis of the four proposing carriers, Coventry and NHP/United Healthcare were selected as finalists.

BEST & FINAL

Coventry and NHP/United Healthcare presented the City with their best possible solutions.

NHP/UNITED HEALTHCARE

NHP/United Healthcare presented their best and final employee rate of \$682.69, adding an employee + 1 rate of \$923.69 and family rate of \$1,082.31 for their NHP HMO proposed plan.

COVENTRY

Coventry Option I presented their 100-500 plan option with 3-tier rates; employee only rate of \$559.79 adding \$1,119.57 and a family rate of \$1,735.34 that would reduce the City's cost by \$107.28 per active employee.

This option resulted in a minimum savings of \$50,421.60 per month / \$605,059.20 annually. The challenge is in the increased cost to families.

Understanding how this might be a hardship, information for Florida KidCare was obtained and inquires made to assist employees with providing health care coverage for their children. The outcome is that Florida KidCare full cost for children ages 1-4 is \$159 per child and ages 5 -19 is \$133 per child. In addition, the City would be able to make payroll deduction to make the process easier on the parents.

Coventry Option II also proposed a second alternative reducing the family rate but increasing the employee rate to \$683.29, employee + 1 rate \$956.61. This reduces the family rate to \$1,076.60. This option increases the City's cost \$16.22 per active employee. This equates to \$7,623.40/month and \$91,480.80 annually.



Coventry Option III also proposed a second alternative reducing the family rate but increasing the employee rate to \$661.68, employee + 1 rate \$926.35. This reduces the family rate to \$1,045.45. This option decreases the City's cost \$5.39 per active employee. This equates to \$2,533.30/month and \$30,399.60 savings annually.

Coventry's Options I, II and III include wellness and health fair services. The proposed plans are open access whereby employees and their families will have access to specialty care without a referral.

Coventry also, has a pre-selected list of prescription medications for \$3.00/month. All employees would have the same plan benefits and services available.

SOLUTIONS

The City has four viable options to choose from:

NHP/United Healthcare – Lower cost to families with dependent children on the City's plan. Lower out of pocket cost at point of use. Employees would have to obtain referral for specialty care. NHP/United Healthcare does not include the cost of wellness in the proposed premium.

Employees on the NHP platform would not have EAP benefits; however the benefit would be extended to the United Healthcare enrollees.

Employees living outside or with providers outside of the NHP network would have to select the United Healthcare plan for coverage.

This option does not yield any savings to the City.

Coventry Option I – which offers the employees an opportunity to provide coverage to their dependent children at an affordable cost via payroll deduction. Wellness services at no additional cost to encourage employees to engage in better health choices.

This option yields \$605,059.60 premium savings annually to the City.

Coventry Option II – would yield a lower cost to families with dependent children; that want to remain on the City's plan.

Coventry's client, administrative and wellness services included in proposed premium.

Coventry Option II does not yield savings to the City.

Coventry Option III – would also yield a lower cost to families with dependent children; that want to remain on the City's plan and yield a premium savings of \$30,399.60 annually.



PROS

NHP	COVENTRY
Lower out of pocket cost for employees	Potential savings to the City
Richer benefit plan design	All employees on POS Plan
	Inpatient Hospital annual cost \$500 deductible \$0 thereafter
	Statewide network
	Wellness and Health Fair costs included in premium
	Dental and vision included in premium on all options
	Biometric screening \$0 additional cost
	Free Flu Shots - onsite
	\$3 copay on pre-selected prescriptions
	\$0 copay to try a new lower cost medication (i.e. Nexium to Omeprazole)
	\$25 copay at Walgreens Minute Clinics
	No deductible for services received at physicians' offices and freestanding facilities only applicable copays

CONS

NHP	COVENTRY
Referral required for specialty care – must be obtained through NHP prior to specialist visit	Moderate increase in out of pocket costs
Employees living outside of Miami-Dade, Broward, Palm Beach and Martin County would need to choose the more expensive United Healthcare Plan for coverage	Higher family rate on Option I.
Inpatient Hospital \$500 copay is per admission – potential out of pocket cost to employee \$1,500	
Wellness internet services only extended to UHC enrollees	
Additional cost for biometric screening (\$56/participant) (436 x \$56= \$24,416)	



VISION

The release RFP also requested bids for a standalone vision plan. There were six respondents (Cigna, 20/20 Eyecare, Advantica, Davis Vision, Superior Vision and Solstice).

Of the proposers, 20/20 Eyecare and Solstice selected on agenda for approval were the most comprehensive plan offering at the best value. Solstice offered an employee rate of \$4.89 / \$13.24 family rate. 20/20 Eyecare offered \$5.75 employee and \$17.10 family rate. Each has similar benefits. 20/20 Eyecare uses the same approach as a medical plan when building its network, they use independent offices for the continuity of care.

ENCLOSURES

City's Cost (including Dependent Subsidy)

City's Cost (\$0 Dependent Subsidy to City)

Benefits Comparison

 Cigna vs Proposed

 Proposed with KidCare

Vision Plan Comparison

**CITY OF RIVIERA BEACH CITY COUNCIL
AGENDA ITEM SUMMARY**

MEETING DATE: September 22, 2010

AGENDA ITEM SUMMARY: F10-093-2S

- AWARDS / PRESENTATIONS / PETITIONS
- CONSENT
- PUBLIC HEARING
 - ORDINANCE ON SECOND READING
 - ORDINANCE ON FIRST READING

- REGULAR
- RESOLUTION
- DISCUSSION & DELIBERATION
- BOARD APPOINTMENT
- WORKSHOP

SUBJECT: RESOLUTION AUTHORIZING RELIANCE STANDARD TO CONTINUE TO PROVIDE LIFE INSURANCE COVERAGE FOR THE CITY.

RECOMMENDATION / MOTION: That City Council authorize the renewal with Reliance Standard to provide life insurance for City Employees for the 2010-2011 policy year.

DEPARTMENTAL APPROVAL REVIEW & DATE

◆Assistant City Manager <i>PPW 9/7/10</i>	Library N/A
◆City Attorney <i>PHL 9/7/10</i>	Marina N/A
◆City Clerk <i>[Signature]</i>	Police N/A
Community Development N/A	Public Works N/A
◆Finance <i>[Signature] 9/7/10</i>	Purchasing N/A
Fire	Recreation & Parks N/A
◆Human Resources <i>[Signature] 9/3/10</i>	Water & Sewer N/A
Information Technology	Other

APPROVED BY CITY MANAGER: *Keith C. Jones* DATE: 9-8-10

Originating Dept. HUMAN RESOURCES <i>[Signature]</i>	Costs: <u>\$ 79,000.00</u> Current FY: <u>2010-2011</u> Funding Source: <input type="checkbox"/> Capital Improvement <input type="checkbox"/> Operating <input checked="" type="checkbox"/> Other Budget Account Number: various department accounts	City Council Actions: <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/conditions <input type="checkbox"/> Denied _____ <input type="checkbox"/> Tabled to _____ <input type="checkbox"/> Referred to Staff _____
User Dept. HUMAN RESOURCES		
Advertised: Date: Paper: <input checked="" type="checkbox"/> Not Required		Attachments: 1. RESOLUTION 2. LETTER OF RENEWAL FROM RELIANCE STANDARD
Affected Parties <input checked="" type="checkbox"/> Notified <input type="checkbox"/> Not Required		

BACKGROUND / SUMMARY:

SEE ATTACHED BACKGROUND/SUMMARY – PAGE 2

EXHIBIT A-1

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

Fiscal Years	2010	2011	2012	2013
Capital Expenditures	not to exceed 79,000	_____	_____	_____
Operating Costs				
External Revenues	_____	_____	_____	_____
Program Income (City)	_____	_____	_____	_____
In-Kind Match (City)	_____	_____	_____	_____
NET FISCAL IMPACT	not to exceed 79,000	_____	_____	_____

NO. ADDITIONAL FTE
POSITIONS (Cumulative) _____

Is Item Included in Current Budget? Yes No
*Budget Account No.: _____ Fund Dept/Div. Org. Object

Reporting Category _____

B. Recommended Sources of Funds/Summary of Fiscal Impact:

Various departmental accounts

C. Departmental Fiscal Review:

Altha Perry

III. REVIEW COMMENTS

A. Finance Department and/or Purchasing/Intergovernmental Relations/Grants Comments:

Finance Department

Purchasing and Grants

B. Other Department Review:

Department Director

BACKGROUND/SUMMARY

AGENDA ITEM SUMMARY: F10-093-2S

PAGE 2

The City's Risk Management Division of the Human Resources Department directed the Agent of Record, McKinley Financial Services, to secure renewal quotes for life insurance coverage for the upcoming 2010/2011 fiscal year. Their negotiations have secured a rate pass from Reliance Standard Insurance for the next coverage year and staff is recommending renewal with the total estimated costs not to exceed \$79,000 for FY 2010/11.

RESOLUTION NO. _____

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF RIVIERA BEACH, PALM BEACH BEACH COUNTY, FLORIDA, AUTHORIZING THE RENEWAL OF LIFE INSURANCE COVERAGE WITH RELIANCE STANDARD LIFE INSURANCE COMPANY TO PROVIDE LIFE INSURANCE FOR CITY EMPLOYEES FOR THE POLICY YEAR 2010-2011 AND AUTHORIZING THE INTERIM FINANCE DIRECTOR TO MAKE PAYMENTS FROM VARIOUS CITY DEPARTMENTAL ACCOUNTS IN THE ESTIMATED AMOUNT NOT EXCEEDING \$79,000 FOR THE POLICY YEAR; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the City of Riviera Beach is in need of renewing its Life Insurance; and

WHEREAS, the City received a renewal quote for the Life Insurance in July 2010; and

WHEREAS, staff recommends continuance of the City's Life Insurance coverage with Reliance Standard Life Insurance for the FY 2010-2011.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RIVIERA BEACH, PALM BEACH COUNTY, FLORIDA as follows:

SECTION 1. That staff is hereby authorized to bind coverage for the City of Riviera Beach for life insurance coverage with Reliance Standard Life Insurance Company to continue to provide life insurance for City employees for the policy year 2010-2011.

SECTION 2. That the Interim Finance Director is authorized to make payment for the City's contribution to the Life Insurance costs from various City departmental accounts in the estimated amount not to exceed \$79,000 life insurance for the policy year.

SECTION 3. This Resolution shall take effect immediately upon its passage and adoption by the City Council.

PASSED AND APPROVED this 15 day of _____, 2010.

RESOLUTION NO. _____
PAGE 2

APPROVED:

THOMAS A. MASTERS
MAYOR

DAWN S. PARDO
CHAIRPERSON

ATTEST:

CARRIE E. WARD
MASTER MUNICIPAL CLERK
CITY CLERK

JUDY L. DAVIS
CHAIR PRO TEM

BILLIE E. BROOKS
COUNCILPERSON

SHELBY L. LOWE
COUNCILPERSON

CEDRICK A. THOMAS
COUNCILPERSON

MOTIONED BY: _____

SECONDED BY: _____

D. PARDO _____

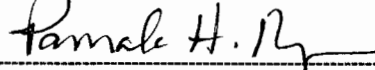
J. DAVIS _____

B. BROOKS _____

S. LOWE _____

C. THOMAS _____

REVIEWED AS TO LEGAL SUFFICIENCY



PAMALA HANNA RYAN, CITY ATTORNEY

DATE: 9/7/10

RELIANCE STANDARD

2001 Market Street, Suite 1500
Philadelphia, PA 19103
(800) 351-7500 X4216
Sandee.Wise@rsli.com

RECEIVED

AUG 31 2010

RISK MANAGER'S OFFICE

July 23, 2010

Ms. Marie Sullin
City of Riviera Beach
2051 Martin Luther King, Jr. Blvd.
Port Center Building-Suite 302
Riviera Beach, FL 33404

Re: Policy 134286 GL/AD&D/Supplemental Life

Dear Ms. Sullin:

Thank you for allowing Reliance Standard the opportunity to provide Group Life Insurance protection for your employees. We value our relationship with you, and appreciate the confidence you have placed in us.

At Reliance Standard, our goal is to provide you with a benefits plan that will enhance your ability to attract the employees you want, retain them, and provide for their security in times of need. Our commitment to you is:

- A customized benefits plan that meets your goals and objectives;
- Quick, effective handling of all administrative, claims and underwriting matters;
- Cooperative and efficient service for you and your employees

We continually review plan design and characteristics of our customer base in order to determine appropriate pricing. Contributing pricing factors include, but are not limited to: nature of your business, geographic location, and employer contribution level(s).

Based on these factors, Reliance Standard is pleased to report that your rate(s) will not be increased for the next plan year.

The rate(s) will be effective October 1, 2010 and your next renewal date is scheduled to be October 1, 2011. There are no changes to your Supplemental Life and Voluntary AD&D rates.

As you may know, Reliance Standard offers a variety of flexible employee benefits insurance programs and FMLA/Leave Management services for almost any size employer. And all of our core coverages are available as employer-paid, contributory or 100% employee-paid so you can manage your benefits plans for maximum value. We value your business and thank you for the trust you've placed in us. If we can help increase or improve our service to you and your employees, we welcome the opportunity. Just contact your Reliance Standard sales representative or account manager.

<u>Line of Coverage</u>	<u>Current Rate</u>		<u>Renewal Rate</u>	
GL	Employee Rate	\$0.245	Employee Rate	\$0.245
	Retiree Rate	\$1.40	Retiree Rate	\$1.40
AD&D		\$0.03		\$0.03

Thank you again for choosing Reliance Standard. We value your business and look forward to continuing our relationship into the future.

Sincerely,



Sandee Wise
Client Renewal Specialist

Cc: James E. Drake
McKinley Financial Services, Inc.
(945) 938-2685

Shawn Martin
Reliance Standard
(877) 268-7606

CITY OF RIVIERA BEACH CITY COUNCIL
AGENDA ITEM SUMMARY

MEETING DATE: September 22 2010

AGENDA ITEM SUMMARY: F10-093-3S

- | | |
|---|---|
| <input type="checkbox"/> AWARDS / PRESENTATIONS / PETITIONS | <input checked="" type="checkbox"/> REGULAR |
| <input type="checkbox"/> CONSENT | <input checked="" type="checkbox"/> RESOLUTION |
| <input type="checkbox"/> PUBLIC HEARING | <input checked="" type="checkbox"/> DISCUSSION & DELIBERATION |
| <input type="checkbox"/> ORDINANCE ON SECOND READING | <input type="checkbox"/> BOARD APPOINTMENT |
| <input type="checkbox"/> ORDINANCE ON FIRST READING | <input type="checkbox"/> WORKSHOP |

SUBJECT: RESOLUTION AUTHORIZING SOLISTE BENEFITS, INC. TO PROVIDE SUPPLEMENTAL VISION COVERAGE

RECOMMENDATION / MOTION: That City Council authorize Solstice Benefits, Inc. to offer Supplemental Vision Coverage to City Employees for the 2010-2011 policy year.

DEPARTMENTAL APPROVAL REVIEW & DATE

◆ Assistant City Manager <i>PRD 9/7/10</i>	Library N/A
◆ City Attorney <i>PHC 9/7/10</i>	Marina N/A
◆ City Clerk <i>OK</i>	Police N/A
Community Development N/A	Public Works N/A
◆ Finance <i>KA 9/7/10</i>	Purchasing N/A
Fire	Recreation & Parks N/A
◆ Human Resources <i>(D) 9/3/10</i>	Water & Sewer N/A
Information Technology	Other

APPROVED BY CITY MANAGER: *Ruth C. Jones* DATE: 9-8-10

Originating Dept. HUMAN RESOURCES <i>(Signature)</i>	Costs: \$ 0 – Cost borne by employees Current FY: 2010-2011 Funding Source: <input type="checkbox"/> Capital Improvement <input type="checkbox"/> Operating <input checked="" type="checkbox"/> Other Budget Account Number:	City Council Actions: <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/conditions <input type="checkbox"/> Denied _____ <input type="checkbox"/> Tabled to _____ <input type="checkbox"/> Referred to Staff _____
User Dept. HUMAN RESOURCES		
Advertised: Date: Paper: <input checked="" type="checkbox"/> Not Required Affected Parties <input checked="" type="checkbox"/> Notified <input type="checkbox"/> Not Required		Attachments: 1. RESOLUTION 2. SCHEDULE OF BENEFITS

BACKGROUND / SUMMARY:

SEE ATTACHED BACKGROUND/SUMMARY – PAGE 2

BACKGROUND/SUMMARY

AGENDA SUMMARY ITEM NO. F10-093- 3S

Page 2

The City's Risk Management Division of the Human Resources Department directed the Agent of Record, McKinley Financial Services, to develop a Request for Proposal for Supplemental Vision. There were 6 respondents: Michael Dorman, Davis Vision, 2020 Eye Care Plan, Superior Vision Services, Solstice Benefits, Inc., and Advantica Eye Care. Based on staff's analysis, we are recommending Solstice Benefits, Inc.

This is the first time the City has offered vision coverage for our employees. Cost for single coverage would be \$4.89 monthly (\$2.26 per pay period) and for family coverage \$13.24 monthly (\$6.11 per pay period).

The costs for coverage shall be paid totally by the individual employee, and shall be done through payroll deductions. This recommendation, while increasing benefits available to employees, has no financial impact to the City, therefore staff is recommending City Council approve the resolution so that Solstice Benefits, Inc. may provide vision coverage to employees.

EXHIBIT A-1

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

Fiscal Years	2010	2011	2012	2013
Capital Expenditures not to exceed	<u>0</u>	_____	_____	_____
Operating Costs				
External Revenues	_____	_____	_____	_____
Program Income (City)	_____	_____	_____	_____
In-Kind Match (City)	_____	_____	_____	_____
NET FISCAL IMPACT not to exceed	<u>0</u>	_____	_____	_____

NO. ADDITIONAL FTE
POSITIONS (Cumulative)

Is Item Included in Current Budget?

Yes

No

*Budget Account No.: _____ Fund

Dept/Div.

Org.

Object

Reporting Category _____

B. Recommended Sources of Funds/Summary of Fiscal Impact:

No City funding required, cost borne by employees.

C. Departmental Fiscal Review: _____

III. REVIEW COMMENTS

A. Finance Department and/or Purchasing/Intergovernmental Relations/Grants Comments:



Finance Department

Purchasing and Grants

B. Other Department Review:

Department Director



COPY

Section 5 – Proposed Plans and Rates

Solstice Clear 50 (2-tier rates)

City of Riviera Beach
Vision Made Simple!
The Solstice Pledge to You!

Solstice Clear 50 Vision Plan
Benefits Summary

In-Network Procedures	Member In-Network Co-Payments	Out-of-Network Reimbursement
Eye Exam	\$4.00	Up to \$35.00
Single Lenses	\$10.00	Up to \$25.00
Bifocal Lenses	\$10.00	Up to \$40.00
Trifocal Lenses	\$10.00	Up to \$60.00
Lenticular	\$10.00	Up to \$80.00
Frames*	100% after \$10.00 co-pay (\$85.00 retail value)	Up to \$45.00
Contact Lenses*	\$119.00 Allowance**	\$85.00 Allowance**
Medically Necessary Contact Lenses	Paid In Full	\$150.00 Allowance**
Lens Options: Options include, but are not limited to tint, uv, anti-scratch coat, anti-reflective, polycarbonate, hi-index, photogray and transitions.	15% discount	Not Applicable

All Benefits have a 12-month limitation (in or out-of-network)
 * Once a year benefit for either frames or contacts.
 ** Allowance is for exam, fitting, evaluation, follow-up care and materials.

More Options

- Receive benefits immediately upon the effective date of coverage
- Hassle free options with NO Annual deductible, claim forms to submit or waiting periods
- The member co-payments listed are guaranteed to be up to a 45% discount and are offered by a participating Solstice Provider.
- You can locate participating vision providers at www.solsticebenefits.com

Monthly Rate

Tier	Member Fee
Employee Only	\$ 4.89
Employee & Family	\$ 13.24

Leading – Edge Technology

- Employer internet services: Manage eligibility, receive electronic bills, make payments online, and access standard reporting options
- Employee online self-service: Search for network vision providers, request ID card, view benefit summaries, and obtain educational information
- Interactive Voice Response (IVR) system available 24 hours a day, 7 days a week
- Toll-free customer service line

This is a descriptive flyer, not a contract. Please see the complete schedule for a complete description of benefits, limitations, and exclusions. All benefits are subject to the provisions of the Group Employer Contract.

Solstice Benefits, P.O. Box 19199 Plantation, FL. 33318
Toll Free 877.760.2247 Fax 954.476.8816

FORM T4MVCV-50 6/09 Offered by Solstice Benefits, Inc. a licensed PLHSO under Chapter 636 F.S.



RESOLUTION NO. _____

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF RIVIERA BEACH, PALM BEACH COUNTY, FLORIDA, AUTHORIZING SOLSTICE BENEFITS, INC., 7901 S. W. 6TH COURT, SUITE 400, PLANTATION, FL 33324, TO OFFER SUPPLEMENTAL VISION COVERAGE TO CITY EMPLOYEES BEGINNING IN THE POLICY YEAR 2010-2011 AND AUTHORIZING THE INTERIM FINANCE DIRECTOR TO FACILITATE ALL EMPLOYEE PAYMENTS THROUGH PAYROLL DEDUCTIONS; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the City of Riviera Beach desires to provide employees with the option to purchase supplemental vision coverage, with all costs paid by the respective employee(s); and

WHEREAS, staff recommends Solstice Benefits, Inc. as the provider of such coverage.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RIVIERA BEACH, PALM BEACH COUNTY, FLORIDA as follows:

SECTION 1. That staff is hereby authorized to utilize Solstice Benefits, Inc. as provider of vision coverage for City Employees beginning in the 2010-2011 policy year.

SECTION 2. That the Interim Finance Director is authorized to accept payroll deductions from employees and transfer same to Solstice Benefits, Inc.

SECTION 3. This Resolution shall take effect immediately upon its passage and adoption by the City Council.

PASSED AND APPROVED this ____ day of _____, 2010.

RESOLUTION NO. _____
PAGE 2

APPROVED:

THOMAS A. MASTERS
MAYOR

DAWN S. PARDO
CHAIRPERSON

ATTEST:

CARRIE E. WARD
MASTER MUNICIPAL CLERK
CITY CLERK

JUDY L. DAVIS
CHAIR PRO TEM

BILLIE E. BROOKS
COUNCILPERSON

SHELBY L. LOWE
COUNCILPERSON

CEDRICK A. THOMAS
COUNCILPERSON

MOTIONED BY: _____

SECONDED BY: _____

D. PARDO _____

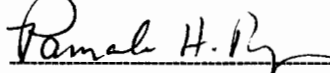
J. DAVIS _____

B. BROOKS _____

S. LOWE _____

C. THOMAS _____

REVIEWED AS TO LEGAL SUFFICIENCY



PAMALA HANNA RYAN, CITY ATTORNEY

DATE: 9/7/10

**CITY OF RIVIERA BEACH CITY COUNCIL
AGENDA ITEM SUMMARY**

MEETING DATE September 22, 2010

AGENDA ITEM SUMMARY Q10-093-1S

- AWARDS / PRESENTATIONS / PETITIONS
- CONSENT
- PUBLIC HEARING
 - ORDINANCE ON SECOND READING
 - ORDINANCE ON FIRST HEARING

- REGULAR
- RESOLUTION
- DISCUSSION & DELIBERATION
- BOARD APPOINTMENT
- WORKSHOP

SUBJECT: Resolution supporting the "International Coastal Cleanup" on September 25 being hosted by Council members Billie E. Brooks and Cedrick A. Thomas.

City Attorney <i>10 for PHE 9/21/10</i>	Marina
City Clerk	Police
Community Development	Public Works
Finance <i>KHA 9/20/10</i>	Purchasing
Fire	Recreation & Parks
Human Resources	Utilities
Library	Information Systems

APPROVED BY CITY MANAGER: *[Signature]*

DATE: 9-20-2010

Originating Dept. LEGISLATIVE <i>[Signature]</i>	Costs: <u>N/A</u>	City Council Actions: <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/conditions <input type="checkbox"/> Denied _____ <input type="checkbox"/> Tabled to _____ <input type="checkbox"/> Referred to Staff _____
User Dept.	Current FY: _____	Attachments: Resolution
Advertised: Date: Paper: <input checked="" type="checkbox"/> Not Required	Funding Source: <input type="checkbox"/> Capital Improvement <input type="checkbox"/> Operating <input type="checkbox"/> Other:	
Affected Parties <input checked="" type="checkbox"/> Notified <input type="checkbox"/> Not Required	Budget Account Number:	

BACKGROUND / SUMMARY:

As part of the "International Coastal Cleanup," Council members Billie E. Brooks and Cedrick A. Thomas are hosting cleanups of their respective districts on September 25, 2010. On that day, people around the world will be picking up trash and litter in neighborhoods, public areas, coastal areas and waterways. While the international focus is on cleaning up coastlines, the initiative also asks volunteers to clean up inland because that is where most of the trash along shorelines originates. Locally in Palm Beach County, there will be dozens of cleanups in other municipalities. In Riviera Beach, the two cleanups are seeking volunteers to help clean Councilwoman Brooks' District 1 neighborhood of Monroe Heights and Councilman Thomas' District 3 South End neighborhood. The cleanups are being supported by the nonprofit "Keep Palm Beach County Beautiful," a local affiliate of the national "Keep America Beautiful" campaign. The county organization is providing cleanup equipment, commemorative T-shirts and other in-kind support through its network of government and corporate donors.

RESOLUTION NO. _____

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF RIVIERA BEACH, PALM BEACH COUNTY, FLORIDA, SUPPORTING THE "INTERNATIONAL COASTAL CLEANUP" CAMPAIGN BY HOSTING A CLEAN-UP IN THE MONROE HEIGHTS NEIGHBORHOOD AND A CLEANUP OF THE CITY'S SOUTH END NEIGHBORHOOD ON SEPTEMBER 25, 2010, TO PROMOTE LITTER REDUCTION, SUPPORT RECYCLING, PRESERVE AND PROTECT OUR ENVIRONMENT AND HELP MAKE OUR NEIGHBORHOODS MORE LIVABLE, AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, protecting the integrity of the City's neighborhoods is vital to the stability and future growth of the City of Riviera Beach; and

WHEREAS, the appearance and cleanliness of neighborhoods is a function of the integrity of those neighborhoods; and

WHEREAS, as members of a City Council that has been concerned about the quality of life for all residents, Billie Brooks began working closely with Neighbors United and Cedrick Thomas with other City residents on ways to clean up City neighborhoods, beginning in Monroe Heights and the South End; and

WHEREAS, they are joining thousands of others across the county and across the country in a national day of cleanup being sponsored by the Ocean Conservancy and organized locally by the non-profit "Keep Palm Beach County Beautiful, Inc.," an affiliate of the national "Keep America Beautiful" campaign; and

WHEREAS, while the Coastal Cleanup's focus is on waterways, there is recognition that picking up trash in inland neighborhoods helps prevent it from traveling to coastal areas and waterways; and

WHEREAS, Councilwoman Brooks and Councilman Thomas are hosts of this event to push the importance and value of clean neighborhoods.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF RIVIERA BEACH, PALM BEACH COUNTY, FLORIDA THAT:

RESOLUTION NO-_____
PAGE 2

Section 1: The above recitals are true and are hereby incorporated into this Resolution.

Section 2: The City Council hereby supports the "Keep America Beautiful" campaign and authorizes the cleanup of Monroe Heights and the City's South End neighborhoods as part of the "International Coastal Cleanup" as planned from 8 a.m. to 12 p.m. on September 25, 2010.

SECTION 3: This resolution shall take effect immediately upon its passage and adoption.

PASSED and APPROVED this _____ day of _____,
2010.

APPROVED:

THOMAS A. MASTERS
MAYOR

DAWN S. PARDO
CHAIRPERSON

ATTEST:

CARRIE W. WARD
MASTER MUNICIPAL CLERK
CITY CLERK

JUDY L. DAVIS
CHAIR PRO-TEM

BILLIE E. BROOKS
COUNCILPERSON

CEDRICK A. THOMAS
COUNCILPERSON

SHELBY L. LOWE
COUNCILPERSON

MOTIONED BY: _____

SECONDED BY: _____

D. PARDO _____

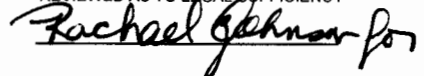
J. DAVIS _____

B. BROOKS _____

C. THOMAS _____

S. LOWE _____

REVIEWED AS TO LEGAL SUFFICIENCY



PAMALA HANNA RYAN, CITY ATTORNEY