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RESOLUTION NO. R2025-68

A RESOLUTION OF WELLINGTON, FLORIDA'S COUNCIL AUTHORIZING THE MANAGER TO (1) AWARD A CONSUMER DRIVEN HEALTH PLAN (CDHP) AGREEMENT WITH CIGNA HEALTHCARE TO PROVIDE HEALTH INSURANCE TO ELIGIBLE EMPLOYEES, DEPENDENTS, AND RETIREES AND APPROVE HRA FUNDING FOR EACH ELIGIBLE EMPLOYEE TO COVER COSTS ASSOCIATED WITH ANNUAL DEDUCTIBLES; (2) RENEW A CONTRACT WITH CIGNA TO PROVIDE DENTAL INSURANCE TO ELIGIBLE EMPLOYEES, DEPENDENTS, AND RETIREES; (3) AWARD A CONTRACT TO EYEMED TO PROVIDE VISION INSURANCE TO ELIGIBLE EMPLOYEES, DEPENDENTS, AND RETIREES; (4) RENEW A CONTRACT WITH NEW YORK LIFE TO PROVIDE LIFE/AD&D AND DISABILITY INSURANCE; AND PROVIDING AN EFFECTIVE DATE.

19 **WHEREAS**, the Village currently offers group medical insurance to existing full-time
20 employees, dependents, and retirees through Cigna Healthcare at a cost of approximately \$7
21 million annually, expiring on December 31, 2025; and
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23 **WHEREAS**, the Village currently funds all annual calendar year deductibles utilizing a
24 Health Reimbursement Account (HRA) at a cost of approximately \$663,000, expiring on
25 December 31, 2025; and
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27 **WHEREAS**, Cigna Healthcare has proposed an increase of \$402,027 for a total
28 proposed annual premium of \$7,328,257 (\$6,665,257 in premium and \$663,000 in HRA), or
29 6.4% higher than the current calendar year, with the out of network benefits option remaining
30 uncovered. Coverage will be treated as in-network for emergency rooms, urgent care centers,
31 and non-participating physicians that treat at in-network facilities; and
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33 **WHEREAS**, the current Cigna Total Network Plan will renew for one (1) year effective
34 January 1, 2026, through December 31, 2026, with a slight increase to employee contributions,
35 at an annual cost of approximately \$7,328,257 (approximately \$6,359,079 paid by the Village
36 and \$969,179 paid by the employee; and
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38 **WHEREAS**, the existing dental insurance with CIGNA Total Network Plan will renew for
39 one (1) additional year with the same benefits with no increase and no plan changes, for an
40 annual cost of approximately \$367,542 (approximately \$278,998 paid by the Village and
41 \$88,544 paid by the employee), based on current enrollment, effective January 1, 2026 through
42 December 31, 2026; and
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44 **WHEREAS**, the existing vision insurance with EyeMed is set to expire on December 31,
45 2025. EyeMed has agreed to renew the existing contract with no change in premium or
46 coverage. The contract with EyeMed will be at an annual cost of approximately \$31,974
47 (\$22,781 paid by the Village and \$7,133 paid through employee payroll deductions) based on
48 current enrollment, effective January 1, 2026, through December 31, 2026; and
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WHEREAS, the Village's existing Life/AD&D and Disability Insurance with New York Life, which is set to expire on December 31, 2025, will renew effective through December 31, 2026, with no changes in benefits and no additional costs (currently approximately \$289,072 based on current enrollment) and at no cost to the employee; and

WHEREAS, the Manager and Staff recommend approval of the contract for Wellington's employee health plan for the 2025 plan year to Cigna Healthcare's Consumer Driven Health Plan (CDHP), dental insurance through a Cigna Total Network Plan, HRA funding as noted, vision insurance through EyeMed, and renewal of Life/AD&D and Disability Insurance through New York Life.

that: **NOW, THEREFORE, BE IT RESOLVED BY WELLINGTON, FLORIDA'S COUNCIL**

SECTION 1. The foregoing recitals are hereby affirmed and ratified as being true and correct.

SECTION 2. Wellington's Manager is hereby authorized to enter into agreements with Cigna Healthcare's Consumer Driven Health Plan (CDHP) to provide Wellington's Employee Health Insurance Plan for the Plan Year 2026, which begins January 1, 2026, and continues thereafter until modified by subsequent resolutions or direction, dental insurance through a Cigna Total Network Plan, HRA funding as noted, vision insurance through EyeMed, and renewal of Life/AD&D Disability with New York Life, and continues thereafter until modified by subsequent resolutions or direction.

SECTION 3. This Resolution shall become effective immediately upon adoption.

PASSED AND ADOPTED this 14th day of October, 2025.

ATTEST:

WELLINGTON

By: Chevelle D. Hall, Clerk, MMC

By: Michael J. Napoleone, Mayor

**APPROVED AS TO FORM
AND LEGAL SUFFICIENCY**

By: Laurie Cohen, Village Attorney