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RESOLUTION NO. R2024-53

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.

WHEREAS, the Village currently offers group medical insurance to existing full-time employees, dependents, and retirees through Cigna Healthcare at a cost of approximately \$6 million annually, expiring on December 31, 2024; and

WHEREAS, the Village currently funds all annual calendar year deductibles utilizing a Health Reimbursement Account (HRA) at a cost of approximately \$678,000, expiring on December 31, 2024; and

WHEREAS, Cigna Healthcare has proposed an increase of \$302,866.56 for a total proposed annual premium of \$7,152,639.96 (\$6,474,639.96 in premium and \$678,000.00 in HRA), or 4% from the current calendar year, with the out of network benefits option removed in its entirety. Coverage will be treated as in-network for emergency rooms, urgent care centers, and non-participating physicians that treat at in-network facilities, providing for an annual savings of approximately \$600,000 or 10% of the total premium amount; and

WHEREAS, the current Cigna Total Network Plan will renew for one (1) year effective January 1, 2025, through December 31, 2025, with a slight increase to employee contributions, at an annual cost of approximately \$7,152,639.96 (approximately \$6,192,427.12 paid by the Village and \$970,212.84 paid by the employee; and

WHEREAS, the existing dental insurance with CIGNA Total Network Plan will renew for one (1) additional year with the same benefits with a minimal increase of \$11,009.52 with no plan changes, for an annual cost of approximately \$378,218.28 (approximately \$287,306.82 paid by the Village and \$90,911.46 paid by the employee), based on current enrollment, effective January 1, 2025 through December 31, 2025; and

WHEREAS, the existing vision insurance with EyeMed is set to expire on December 31, 2024. EyeMed has agreed to renew the existing contract with no change in premium or coverage. The contract with EyeMed will be at an annual cost of approximately \$32,418.24 (\$24,281.68 paid by the Village and \$8,136.56 paid through employee payroll deductions) based on current enrollment, effective January 1, 2025, through December 31, 2025; and

1 **WHEREAS**, the Village’s existing Life/AD&D and Disability Insurance with New York
2 Life, which is set to expire on December 31, 2024, will renew effective through December 31,
3 2025, with no changes in benefits and no additional costs (currently approximately \$285,870.52
4 based on current enrollment) and at no cost to the employee; and
5

6 **WHEREAS**, the Manager and Staff recommend approval of the contract for Wellington’s
7 employee health plan for the 2025 plan year to Cigna Healthcare’s Consumer Driven Health
8 Plan (CDHP), dental insurance through a Cigna Total Network Plan, HRA funding as noted,
9 vision insurance through EyeMed, and renewal of Life/AD&D and Disability Insurance through
10 New York Life.
11

12 **NOW, THEREFORE, BE IT RESOLVED BY WELLINGTON, FLORIDA’S COUNCIL**
13 that:
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15 **SECTION 1.** The foregoing recitals are hereby affirmed and ratified as being true and
16 correct.
17

18 **SECTION 2.** Wellington’s Manager is hereby authorized to enter into agreements with
19 Cigna Healthcare’s Consumer Driven Health Plan (CDHP) to provide Wellington’s Employee
20 Health Insurance Plan for the Plan Year 2025, which begins January 1, 2025, and continues
21 thereafter until modified by subsequent resolutions or direction, dental insurance through a
22 Cigna Total Network Plan, HRA funding as noted, vision insurance through EyeMed, and
23 renewal of Life/AD&D Disability with New York Life, and continues thereafter until modified by
24 subsequent resolutions or direction.
25

26 **SECTION 3.** This Resolution shall become effective immediately upon adoption.
27

28 **PASSED AND ADOPTED** this 8th day of October, 2024.
29

30 **ATTEST:**

WELLINGTON

31
32
33 By: _____
34 Chevelle Hall, Clerk
35

By: _____
 Michael Napoleone, Mayor

36 **APPROVED AS TO FORM**
37 **AND LEGAL SUFFICIENCY**
38
39

40 By: _____
41 Laurie Cohen, Village Attorney
42
43