



City Council Agenda Item Summary Report

Meeting Date: November 19, 2019			
Submitted by: Deborah Woodham, Director of Finance and Human Resources			
Consent	Discussion Only	Public Hearing	Action/Discussion
Item Title: Consider a Resolution to award insurance benefits for the employees of the City of Forney and authorizing the City Manager to execute the contract documents.			
How this item ties-in with the City's Mission, Vision and Values:			
Attachments: Resolution			

Item Summary:

Each year the City uses a sealed bid process to procure insurance bids. The City received bids from five carriers this year, Blue Cross Blue Shield (BCBS), United Healthcare, Cigna, Aetna, and TML. The five carriers proposed various plans with different deductibles and benefits. After comparing all plans, we determined that Blue Cross Blue Shield provides the best benefits at the best price.

The City budgeted an increase in premiums of 12% for FY 20, and the renewal proposes a 2% decrease. Staff recommends approval of Blue Cross Blue Shield for health insurance.

The City received bids from 11 carriers for dental and 13 carriers for life/disability benefits. Our current carrier, Guardian, proposed a 3% increase in dental and a 2.1% increase in life/disability. After comparing all plans, we determined that Principal provided the best dental benefit at the lowest price (18% decrease), and Mutual of Omaha provided the best life/disability at the lowest price (37.2% decrease). Staff recommends approval of Principal for dental and Mutual of Omaha for life/disability insurance.

Vision benefits are currently provided by Guardian and staff recommends continuing coverage with them.

Staff recommends a contract with Alight Solutions for employee coordination of complex care and assistance in navigating the health care system.

Staff recommends a contract with Teladoc Health for a program that consists of a network of providers who provide medical consultations via telephone or web-based video.

Staff recommends a contract with Flores & Associates for the administration of COBRA, HRA and FSA services.