

RESOLUTION NO. R2026-XX

A RESOLUTION OF THE MAYOR AND CITY COMMISSION OF THE CITY OF NORTH MIAMI BEACH, FLORIDA APPROVING AND AUTHORIZING THE RENEWAL OF CITYWIDE GROUP INSURANCE BENEFITS WITH AETNA, INC., FOR THE CITY'S GROUP MEDICAL, DENTAL, AND VISION INSURANCE THE 2026-2027 PLAN YEAR; AND THE RENEWAL OF ANCILLARY BENEFITS FOR 2026-2027 PLAN YEAR; AND AUTHORIZING THE CITY MANAGER OR DESIGNEE TO DO ALL THINGS NECESSARY TO EFFECTUATE THIS RESOLUTION; PROVIDING FOR CONFLICTS AND SEVERABILITY; PROVIDING FOR SCRIVENER'S ERRORS; AND SUBJECT TO THE BUDGET APPROPRIATION AND AVAILABILITY OF FUNDS; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, Foundation Risk Partners, Corp., dba Corporate Synergies Group ("Corporate Synergies") serves as the City of North Miami Beach's ("City") Broker of Record for brokerage services for employee benefits insurance coverage services; and

WHEREAS, pursuant to their agreement, Corporate Synergies, as the Broker of Record, conducted a comprehensive market review seeking providers of employee health insurance coverage for the 2026-2027 plan year and obtained proposals for health insurance coverage from Aetna Inc., Cigna Healthcare of Florida, Inc., and United Health Care, with only Aetna Inc., ("Aetna") and Cigna Healthcare of Florida, Inc., providing responsive and competitive proposals; and

WHEREAS, based on the market review, claims experience evaluation, continuity of network access, administrative efficiency, employee feedback, and overall program stability, the recommendation of the _____ is to renew Aetna Inc., as the health insurance provider for the 2026-2027 plan year; and

WHEREAS, Aetna's renewal offer includes a 6.0% increase in medical premiums (after negotiation from an initial 8.4% proposal), includes a \$70,000 health and wellness fund, a robust platform of specialists and facilities, and Employee Assistance Program resources, and maintains current employee benefits including nationwide coverage; and

WHEREAS, the Aetna dental renewal reflects a 9.3% increase, which is substantially more competitive than alternatives reviewed and maintains current benefit structure and familiar provider network access; and

WHEREAS, the Aetna vision plan renewal remains under its rate guarantee with no increase in cost; and

WHEREAS, renewal of ancillary benefits through Mutual of Omaha (Basic Life with AD&D, Voluntary Life and AD&D, Long-Term Disability, Voluntary Long-Term Disability, Accident, Critical Illness, and Hospital Indemnity Insurance) shows no rate increases, with several products locked into multi-year rate guarantees through September 2028; and

WHEREAS, the City Manager and the Human Resources Director recommend that the City Commission approve and authorize the City Manager or designee to execute a renewal for

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group insurance benefits with Aetna Inc. as the City's provider of employee health, dental, and vision insurance benefits; and

WHEREAS, the Mayor and City Commission believe it is in the best interests of the City to authorize the City Manager or designee to approve the renewal for group insurance benefits with Aetna Inc. in an estimated annual cost of the proposed benefits \$8,926,674, representing an increase of \$511,448 or 6.1% from the current annual expenditure of \$8,415,226 for the 2026-2027 plan year.

NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COMMISSION OF THE CITY OF NORTH MIAMI BEACH, FLORIDA:

Section 1. The foregoing whereas clauses are true and correct and adopted as the legislative and administrative findings of the City Commission and made a specific part of this Resolution; all exhibits attached hereto are made a specific part of this Resolution.

Section 2. The renewal of citywide group insurance benefits with Aetna Inc., as the provider of employee medical, dental, and vision benefits coverage for the 2026-2027 plan year, pursuant to the rates proposed in the attached Exhibit "A," and the renewal of ancillary benefits through Mutual of Omaha (Basic Life with AD&D, Voluntary Life and AD&D, Long-Term Disability, Voluntary Long-Term Disability, Accident, Critical Illness, and Hospital Indemnity Insurance), subject to budget appropriation and availability of funds, is hereby approved.

Section 3. The City Manager or designee is authorized to do all things necessary to effectuate this Resolution.

Section 4. All Resolutions or parts of Resolutions in conflict with this Resolution are repealed to the extent of such conflict.

Section 5. Any scrivener's or typographical errors that do not affect intent may be corrected with notice to, and the authorization of the City Attorney and City Manager without further process.

Section 6. If any provision of this Resolution or the application thereof to any person or circumstance is held invalid, such invalidity shall not affect other provisions or applications of this Resolution that can be given effect without the invalid provision or application, and to this end the provisions of this Resolution are declared to be severable.

Section 7. This Resolution shall take effect immediately upon adoption.

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APPROVED AND ADOPTED by the City of North Miami Beach City Commission
at the regular meeting assembled this **18th day of August 2026**.

ATTEST:

ANDRISE BERNARD, MMC
CITY CLERK

MICHAEL JOSEPH
MAYOR

(CITY SEAL)

APPROVED AS TO FORM AND LEGAL SUFFICIENCY FOR THE USE
AND RELIANCE OF THE CITY OF NORTH MIAMI BEACH ONLY:

GREENSPOON MARDER, LLP.

By: _____
CITY ATTORNEYS

Sponsored by: Mayor & Commission