



**Cooper City Commission Meeting  
Agenda Item Request Form**

**Commission Meeting/Workshop Date:** 8/20/2019

**Requesting Department:** Mayor Ross

**Subject:** Commission's Compensation Package and City Wide Health Insurance Benefits

**Section:**

*Presentation*

*Consent*

*Regular*

*Discussion*

**Background and Recommendation (attach backup material to Item Request Form):**

At the June 18<sup>th</sup> Commission meeting, Mayor Ross asked that a discussion at a future meeting be held to discuss the Commission's compensation package and the City's health insurance benefits.

Attached is a comparison of salaries and benefits for elected officials from most of the cities in Broward County, to help facilitate this conversation.

The city's health insurance renewal rate was received at a 9% increase. The proposed FY20 budget budgeted for a 10% increase. In order to reduce health insurance costs to the city, the Finance Advisory Board made a recommendation to move to a four tier class (including single, single and spouse, single and children, and family).

The Employee Advisory Committee also met to discuss the desires of the Commission to reduce the cost of health insurance benefits. The recommendation from the EAC, as well as additional backup, is attached for Commission review.

**General Ledger Account Number(s) and Amount(s):**

\_\_\_\_\_

**Approvals:**

Finance Director \_\_\_\_\_ City Manager \_\_\_\_\_ City Clerk \_\_\_\_\_

Commission Salaries/Benefits Comparison (\$)																
FY Budget	City/Town	Total Citywide Budget	Total General Fund Budget	# of Elected Officials	# of Other Dept. Staff (FT & PT)	Commissioner Salaries	Commissioner Benefits	Mayor Salary	Mayor Benefits	Total Salaries for Dept.	Total Benefits for Dept.	Total Personnel Services	Total Dept. Budget	% of Gen. Fund Budget	% of Citywide Budget	
2018	Coconut Creek <sup>1</sup>	146,457,610	60,635,470	5	1	32,098	9,614-12,315	34,660	16,535	223,340	225,280	448,620	587,920	0.97%	0.40%	
2020 Prop.	Cooper City	61,918,158	37,089,636	5	1	12,000	16,874	14,400	16,874	143,809	122,141	265,950	311,890	0.84%	0.50%	
2019	Coral Springs <sup>2</sup>	213,672,066	128,572,207	5	1	22,603	1,474.79-4,241.03	28,104	1,474.79-4,241.03	142,345	115,145	257,490	374,914	0.29%	0.18%	
2019	Dania Beach <sup>3</sup>	79,374,802	55,712,812	5	-	Adam emailing them to me				N/A	N/A	330,573	652,885	1.17%	0.82%	
2017	Davie	230,731,508	121,207,503	5	1	12,515	9,840-11,280	12,515	9,840-11,280	N/A	N/A	148,000	507,000	0.42%	0.22%	
2019	Deerfield Beach	188,535,731	109,477,814	5	-	Emailed 7/29/19				167,890	145,130	313,020	352,270	0.32%	0.19%	
2020 Prop.	Fort Lauderdale <sup>4</sup>	830,774,017	372,572,773	5	11	Emailed 7/29/19				N/A	N/A	1,354,583	1,610,547	0.43%	0.19%	
2020 Prop.	Hallandale Beach	135,265,100	74,111,147	5	-	Emailed Maggie 7/26				238,360	152,089	390,449	497,616	0.67%	0.37%	
2020 Prop.	Hillsboro Beach	15,732,124	5,768,453	5	-	5,400	-	7,200	-	28,800	2,203	31,003	42,396	0.73%	0.27%	
2019	Hollywood <sup>5</sup>	610,507,530	282,263,083	7	6	28,000	26,708	38,000	26,708	N/A	N/A	1,306,296	1,505,186	0.53%	0.25%	
2019	Lauderdale-By-The-Sea	19,445,019	12,930,259	5	-	Left voicemail				71,826	87,659	159,485	177,547	1.37%	0.91%	
2019	Lauderdale Lakes <sup>6</sup>	44,103,170	20,918,041	5	-	9,000	-	11,000	-	N/A	N/A	143,363	312,363	1.49%	0.71%	
2020 Prop.	Lauderhill <sup>7</sup>	189,505,807	70,429,059	5	5	58,430-74,220	12,252-16,025	81,106	22,882	N/A	N/A	534,323	1,082,607	1.54%	0.57%	
2020 Prop.	Lighthouse Point <sup>8</sup>	20,689,285	16,331,421	6	-	1,800	1,300 +/-	18,000	1,300 +/-	N/A	N/A	85,520	169,314	1.04%	0.82%	
2019	Margate <sup>9</sup>	135,011,304	70,653,472	5	-	33,317-33,794	7,105-21,989	34,586	22,000	214,901	141,083	355,984	563,618	0.80%	0.42%	
2019	Miramar	232,172,287	168,783,609	5	5	42,100	15,000	51,300	15,700	659,700	50,700	710,400	1,411,100	0.84%	0.61%	
2020 Prop.	North Lauderdale <sup>10</sup>	62,925,370	34,259,820	5	-	21,128	24,269 or 17,048	21,400	24,269 or 17,048	108,490	110,270	218,760	513,170	1.50%	0.82%	
2019	Oakland Park	89,671,243	52,975,604	5	-	12,718	4,461	14,414	4,461	64,074	23,519	87,593	199,952	0.38%	0.22%	
2020 Prop.	Parkland <sup>11</sup>	50,157,550	41,954,000	5	-	28,810	1,052	31,800	1,052	N/A	N/A	229,578	287,383	0.68%	0.57%	
2019	Pembroke Park <sup>12</sup>	16,038,571	11,236,239	5	-	42,000	18,638-21,331	42,000	18,638-21,331	210,000	191,525	401,525	519,125	4.62%	3.24%	
2019	Pembroke Pines <sup>13</sup>	400,483,875	199,833,387	5	2	23,387	14,821-32,941	45,854	33,109	342,851	246,508	589,359	882,783	0.44%	0.22%	
2019	Plantation <sup>14</sup>	224,639,896	109,004,209	6	5	32,236	23,415	126,779	21,302	656,857	347,695	1,004,552	1,236,755	1.13%	0.55%	
2020 Prop.	Pompano Beach <sup>15</sup>	307,325,872	151,422,729	6	-	36,442 (4); 37,093 (Vice Mayor)	12,390 + FRS Cont. (1 Comm.)	39,046	12,390	235,411	76,077	311,488	488,878	0.32%	0.16%	
2020 Prop.	Southwest Ranches	18,218,318	12,795,993	5	-	12,000	-	15,000	-	63,000	1,667	69,487	171,587	1.34%	0.94%	
2019	Sunrise <sup>16</sup>	478,851,650	134,006,760	5	2	47,123	Vary per official	45,973	Vary per official	444,950	302,470	747,420	841,230	0.63%	0.18%	
2019	Tamarac <sup>17</sup>	165,063,670	69,580,890	5	1	37,066	Not available	42,231	Not available	N/A	N/A	501,554	708,796	1.02%	0.43%	
2019	Weston <sup>18</sup>	174,152,700	52,676,600	5	-	12,300	FRS Cont. 48.70%	16,000	FRS Cont. 48.70%	N/A	N/A	67,200	251,700	0.48%	0.14%	
2020 Prop.	Wilton Manors	38,934,563	18,876,648	5	-	Emailed 7/29/19				57,000	54,788	111,788	156,248	0.83%	0.40%	

<sup>1</sup>Coconut Creek's Commission salaries include 1 full time staff member & longevity pay of \$1,000  
<sup>2</sup>Coral Springs Commission salaries include 1 full time staff member  
<sup>3</sup>Dania Beach does not include a breakdown of personnel services in their budget  
<sup>4</sup>Fort Lauderdale does not include a breakdown of personnel services in their budget and have salaries & benefits of 11 other staff included  
<sup>5</sup>Hollywood does not include a breakdown of personnel services in their budget  
<sup>6</sup>Lauderdale Lakes does not include a breakdown of personnel services in their budget  
<sup>7</sup>Lauderhill does not include a breakdown of personnel services in their budget  
<sup>8</sup>Lighthouse Point has two separates the Mayor and the rest of the City Commission in their budget, in this analysis they are combined.  
<sup>9</sup>Margate's benefits differ dependent upon whether Commissioners receive health insurance or a health allowance  
<sup>10</sup>North Lauderdale - 2 commissioners receive family coverage at \$24,269; 2 commissioners receive employee + spouse at \$17,048; 1 commissioner receives no coverage  
<sup>11</sup>Parkland does not include a breakdown of personnel services in their budget  
<sup>12</sup>Pembroke Park Mayor & Commission benefits range between \$18,638 and \$21,331 depending upon plan choices/coverage  
<sup>13</sup>Pembroke Pines's benefits differ dependent upon whether Commissioners receive health insurance  
<sup>14</sup>Plantation's Mayor is a Strong Mayor and acts as the head City administrator  
<sup>15</sup>Pompano Beach's benefits differ dependent upon retirement plan  
<sup>16</sup>Sunrise Mayor and Deputy Mayor make the same base salary, three other commissioners make the same base salary. Benefits depend upon insurance/retirement choices.  
<sup>17</sup>Tamarac does not include a breakdown of personnel services in their budget  
<sup>18</sup>Weston does not include a breakdown of personnel services in their budget

\*Have not been able to get in touch with anyone from West Park - no financial information on website  
\*Sea Ranch Lakes is not included in this analysis



City of Cooper City  
Department of Finance  
Post Office Box 290910  
Cooper City, Florida 33329-0910  
Phone: (954) 434-4300

## Memorandum

**Date:** August 7, 2019  
**To:** Kathryn Sims, Interim City Manager  
**From:** Employee Advisory Committee  
**Subject:** Health Insurance

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The Employee Advisory Committee (EAC) has reviewed and discussed ways to reduce the cost of the City's health insurance. Based on the scenarios presented to the EAC by your office, the following recommendation is made.

The EAC advocates that the City continue offering its current FMIT/United Healthcare health insurance plan in FY2020. To achieve this, we recommend changes in the amounts contributed by employees. Employees with single coverage will increase their contribution from 0% to 5%, and employees with family coverage will increase their contribution from 30% to 35% on the family portion of their coverage. This scenario increases an employee's bi-weekly cost for single coverage from \$0.00 to \$24.22. The bi-weekly cost for employees with family coverage will increase from \$154.42 to \$180.64.

The overall increase in the cost of the current plan from FY2019 to FY2020 is \$183,302 or 9%. While the City budgeted a 10% increase, the Commission's desire to reduce healthcare costs has been heard. We are hopeful that this recommendation, which reduces the City's increased cost by 50%, is an indication that staff is doing its part to help reduce costs. Even though the EAC is comprised of five employees with single coverage, six employees with family coverage, and one employee who receives a medical insurance stipend, all EAC members met and came to a consensus that this recommendation is the most reasonable and beneficial to the City and staff.

On August 20, 2019, the Commission Meeting Agenda will include a recommendation to hire an Agent of Record (AOR) for health insurance. The firm selected will be tasked with providing several, hopefully more affordable, health insurance options for the City to consider in FY2021. Therefore, we humbly request an accommodation for FY2020 that will allow all employees to keep the current plan for one more year while the AOR works to provide better options for FY2021.

**Employee Insurance Benefits Comparison**

City/Town	Date information was gathered	Agency's contribution toward SINGLE coverage	Agency's contribution toward FAMILY coverage	Summary
Coconut Creek	August 2018 - (Single info) June 2019 - (Family info)	Plan 1: 100% Plan 2: Minimum contribution*	72%	Employees w/single coverage in Plan 1 contribute 0%. *Employees w/single coverage in Plan 2 contribute approx. \$75.83 biweekly. Employees w/family coverage contribute 28%.
Cooper City	Aug-19	Current: 100% <b>Proposed: 95%</b>	Current: 70% <b>Proposed: 65%</b>	Employees w/single coverage contribute 0%. Employees w/family coverage contribute 30% of the difference between family and single coverage.
Coral Springs	June 2019	95%	90%	Employees w/single coverage contribute 5%. Employees w/family coverage contribute 10%.
Dania Beach	June 2019	85%	85%	Both employees with single coverage and family coverage contribute 15%.
Davie	June 2019	100%	50%	Employees w/single coverage contribute 0%. Employees w/family coverage contribute 50%.
Deerfield Beach	June 2019	Gold Plan: 91% Platinum Plan: 86% Silver Plan: 96%	Platinum Plan: 72% Silver Plan: 80%	Employees w/single coverage contribute between 4%-14%. Employees w/family coverage contribute between 20%-28%.
Fort Lauderdale	August 2018	Minimum contribution*	12%	* Employees w/single coverage contribute approx. \$39.97 biweekly. Employees w/family coverage contribute 88%.
Hallandale Beach	June 2019	100%	70%	Employees w/single coverage contribute 0%. Employees w/family coverage contribute 30%.
Margate	June 2019	80%	80%	Both employees with single coverage and family coverage contribute 20%.
Plantation	June 2019	96%	92%	Employees w/single coverage contribute 4%. Employees w/family coverage contribute 8%.

<b>City/Town</b>	<b>Date information was gathered</b>	<b>Single Coverage</b>	<b>Family/Dependent Coverage</b>	<b>Summary</b>
Tamarac	June 2019	HMO Plan: 89% POS Plan: 75% PPO Plan: 75%	All plans: 80%	Employees w/single coverage contribute between 11%-25%. Employees w/family coverage contribute 20%.
Wilton Manors	June 2019	100%	50%	Employees w/single coverage contribute 0%. Employees w/family coverage contribute 50%.

**FY19 CURRENT Family Coverage, CURRENT PLAN**

Type of Coverage	# Covered Employees	Monthly Premium per Employee	Total Annual Premium Billed to City	Employee Pickup	Total Annual Premium Offset by Employee Contribution	Total Annual Cost to City	Total Paid by Employee Bi-Weekly	Total Paid by Employee Annually
Single	42	\$ 963	\$ 485,327	0%	\$ -	\$ 485,327	\$ -	\$ -
Family	65	\$ 1,989	\$ 1,551,334	30%	\$ 240,070	\$ 1,311,264	\$ 142.053	\$ 3,693
<b>Total</b>	<b>107</b>	<b>\$ 1,026</b>	<b>\$ 2,036,661</b>		<b>\$ 240,070</b>	<b>\$ 1,796,591</b>	<b>\$ 142.053</b>	<b>\$ 3,693</b>

**FY20 PROPOSED Family Coverage, CURRENT Plan**

Type of Coverage	# Covered Employees	Monthly Premium per Employee	Total Annual Premium Billed to City	Employee Pickup	Total Annual Premium Offset by Employee Contribution	Total Annual Cost to City	Total Paid by Employee Bi-Weekly	Total Paid by Employee Annually	Total City Increase over FY19	Total Employee Increase over FY19
Single	42	1,050	\$ 529,008	5%	\$ 26,450	\$ 502,558	\$ 24.222	\$ 630		
Family	65	2,168	\$ 1,690,954	35%	\$ 305,288	\$ 1,385,666	\$ 180.644	\$ 4,697		
<b>Total</b>	<b>107</b>	<b>\$ 1,118</b>	<b>\$ 2,219,963</b>		<b>\$ 331,738</b>	<b>\$ 1,888,225</b>	<b>\$ 204.866</b>	<b>\$ 5,327</b>	<b>\$ 91,634</b>	<b>\$ 91,668</b>

Total premium increase over FY19: **\$ 183,302**