



**CITY OF COOPER CITY
CITY COMMISSION**

**COMMISSION SPECIAL MEETING MINUTES
September 1, 2020
6:30 PM**

1. Pledge of Allegiance

Mayor Ross opened the meeting at 6:30 PM and led the assembly in the Pledge of Allegiance.

2. Roll Call

Present were Commissioners Pulcini, Meltzer, Green, Curran and Mayor Ross.

3. Public Comments (each member of the public is allowed to speak for four (4) minutes)

None.

4. Presentation, discussion, and motion to approve group insurance for Fiscal Year 21

Rommi Mitchell from the Gehring Group presented the information that was requested at the August 25, 2020 Commission Meeting. Benchmark data included 20 municipalities. The data included group size, number of plan offerings, opt out programs and funding arrangements. Ms. Mitchell presented the average amounts municipalities paid for Single and Family tiers. Ms. Mitchell reviewed four plans.

Commissioner Meltzer asked about Plan 1 the City's current plan.

Ms. Mitchell said Plan 1 is no longer offered but the City could renew the offer as they already have it.

Ms. Mitchell said the high deductible health plan would save the City 10%. The high deductible plan would also come with a HSA. Cost sharing plans options were reviewed with each plan.

Commissioner Pulcini said one alternative is keeping the current plan but having the employees contribute more.

Mayor Ross said there is a 6.9% increase for the upcoming year with the current plan.

Commissioner Pulcini said we could retain great insurance and have the employees contribute more.

Commissioner Curran said he agrees with Commissioner Pulcini. He believes Employee only should be paying half of what the Family plan employees pay. He wants the numbers for the city share and the per pay increases to keep the current plan. He said if the employees are on board that they would need to absorb the increases each year.

Commissioner Green said the alternative that was put forth previously would offer cost savings to the residents.

Ms. Mitchell said yes the plan recommended at the August 25, 2020 Meeting did offer a savings.

Commissioner Green said the renewal options offer a savings to the City

City Manager Napoli said staff recommended the Plan 2 and the high deductible plan.

Mayor Ross said if we keep the current plan it does not give incentive to join the high deductible plan.

Commissioner Green said if we stay in the current plan new hires would go into the current plan.

Mayor Ross said there is an option with the recommended plan for a separate plan.

Commissioner Curran said if an employee chooses the high deductible plan it can work out for younger employees.

Ms. Mitchell said you can offer plan 1 and alongside another copay plan.

Commissioner Green said the original recommendation put forth was plan 2 with the alternate plan of the high deductible.

Mayor Ross asked the amounts employees would pay under the recommended plan at different percentages. He confirmed currently Family coverage is \$335 per month and Singles pay \$0.

Commissioner Green asked under the recommended plan could the city or family absorb the single subsidy and still save the city money.

City Manager Napoli said the family increases to \$352.

Commissioner Curran said Singles should pay \$50 on the current Plan 1 and \$0 with Plan 2.

Mayor Ross asked why there was a \$48 increase to Singles and a \$28 raise for family.

Ms. Mitchell said it is a matter of calculations.

Mayor Ross asked if we go with the recommended plan and the individuals pay \$55 and subsidize 65% what is the savings to the City. He asked the staff feedback on the single increase.

City Clerk and Assistant City Manager Sims answered there was no negative feedback.

Mayor Ross asked differences in savings for 65% from 70% for the Family portion.

Ms., Mitchell said for plan 2 at \$50 for employee only and moving Family from 70 to 65% it amounts to \$428 monthly a \$100 increase and saves the City \$72,132.

Mayor Ross asked what does the recommended plan save us as proposed.

Ms. Mitchell answered \$25,841.

Mayor Ross said it's a 3 times savings and it's a \$93 increase for family and \$50 for single to move to 65%.

Commissioner Green said at 70% the family plan increases \$352 and we would save \$25,841. He said what was recommended was \$50 for singles and an increase of \$28 a month for family and would be a savings to the residents. He asked with the plan recommended is there an option where the city says single employees share.

City Clerk and Assistant City Manager Sims said the 50 dollars is there to have them look to the high deductible.

Commissioner Green asked are the savings next year under the new Plan 2.

Mayor Ross said the current plan had a rate increase of 9%.

Finance Walker said it depends on claims costs and the trend is not going down.

Commissioner Green said staff recommends we move to plan 2 and realize savings for the residents. He asked if this would be done every year.

Mayor Ross said the incentive is there with the high deductible plan. If we move to 65% from 70% we may have more buy in. The more it costs the less people will use.

Commissioner Green said he is thinking of the employees and a \$30 increase is easier to absorb than \$100. He does not want employees to not be able to afford to go to the doctor because of the 100 increase. Especially with no cola's and increases.

Commissioner Curran said employees would choose from either Plan 1 or Plan 2. He believes plan 1 should stay intact and plan 2 should be offered.

Commissioner Meltzer said they need to look out for the residents and make sure we have staff that provides superior services. He proposes family portion for the high deductible plan at 30%, Plan 2 at 35% and Plan 1 from 30% to 40%.

Commissioner Pulcini said these are reasonable suggestions.

Commissioner Meltzer said the City would also offer a HSA with the high deductible plan.

Commissioner Pulcini said it's a good alternative.

Commissioner Curran said if the singles are willing to pay \$114 a month and the family at \$157 on Plan 1 it would drop down to where it's being recommended. He said everyone has to give on all sides for everyone to come out okay.

Commissioner Green said the motion would include 3 plans. He asked what the employees will pay monthly and what are the savings for the City.

City Manager Napoli said we could not estimate the savings because we do not know who will select what plan.

Mayor Ross asked if there is a change for the stipend.

Commissioner Meltzer said he is not in favor of an increase.

Ms. Mitchell said with Plan 1 single employees pay \$75; family would pay \$527.30 an increase of \$191.83. Plan 1 at those rates equals \$27,259 in savings. Plan 2 \$50 employee only, 35% family plan rate is \$428.62 an

increase of \$93 from today. If everyone moves to Plan 2 it's a \$72,132 savings. High deductible family would cost \$314.01. Individual is \$0 with a savings to the City of \$206,620 on that plan.

Commissioner Curran said lets offer all plans for options.

Mayor Ross asked if the City Manager if the recommendation is something he would be comfortable with.

City Manager Napoli said the plan 1 is a \$200 increase so families will probably move to Plan 2 and they have been briefed and this will be an 80-90 dollar increase from what they were expecting to pay. He said individuals will stay in Plan 1 for \$25 and younger employees will move to the high deductible.

MOTION: A motion was made to offer three medical insurance plan options through FMIT (United Healthcare). For Traditional Plan *Plan 1*, "employee only" employees shall pay \$75 a month and "employee plus family" employees shall contribute 40% toward family coverage. For Traditional Plan *Plan 2*, "employee only" employees shall pay \$50 a month and "employee plus family" employees shall contribute 35% toward family coverage. The City shall also offer *Plan 5* (a high deductible health plan) in which "employee only" employees shall pay \$0 a month and "employee plus family" employees shall contribute 30% towards family coverage. For those enrolled in *Plan 5*, the city shall contribute 50% of the employee's deductible (either \$700 for employee only or \$1400 for employee plus family) into a Health Savings Account. **Moved by Commissioner Meltzer. Seconded by Commissioner Pulcini. All aye on roll call vote. Motion passed.**

Mayor Ross urged everyone to help with Hurricane Laura relief. On August 31, 2020 the City started collecting nonperishable items. Visit www.redcross.org to donate.

5. Additional Public Comments (each member of the public is allowed to speak for an additional two (2) minutes)

None.

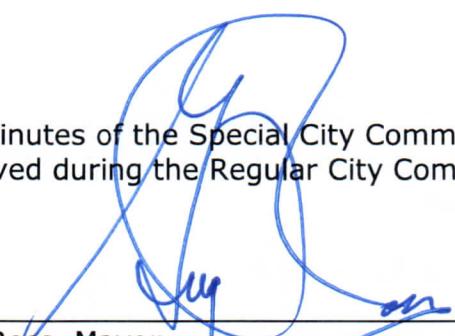
Commissioner Curran thanked the Commission for working through an issue and he wants to work together like this in the future.

Commissioner Pulcini thanked everyone.

6. Adjournment

The meeting adjourned at 8:18 PM.

The minutes of the Special City Commission Meeting of September 1, 2020 were approved during the Regular City Commission Meeting of September 22, 2020.



Greg Ross, Mayor



Kathryn Sims, City Clerk

NOTICE: This meeting is open to the public. In accordance with the Americans with Disabilities Act of 1990, all persons who are disabled and who need special accommodations to participate in this meeting because of that disability should contact the Office of the City Clerk, 954-434-4300 ext. 220, not later than two days prior to such proceeding. One or more members of the City of Cooper City Advisory Boards may be in attendance and may participate at the meeting. Anyone wishing to appeal any decision made by the Cooper City Commission with respect to any matter considered at such meeting or hearing will need a record of the proceedings and, for such purpose, may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. Agenda items may be viewed online at www.coopercityfl.org or at the Office of the City Clerk, City of Cooper City, 9090 SW 50 Place, Cooper City, Florida, 33328, 954-434-4300.