



AGENDA

SPECIAL COMMISSION MEETING

5:30 PM - Wednesday, August 6, 2025

Commission Chambers

Page

1. CALL TO ORDER
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL
4. DELETIONS OR WITHDRAWALS TO THE AGENDA
5. PUBLIC COMMENTS RELATED TO AGENDA ITEMS / GOOD & WELFARE
6. RESOLUTIONS
7. NEW BUSINESS
 - 7.1. Health Insurance Renewal – Expanded Family Coverage for All Employees - Benefits Consultant Gloria Rosen
[Agenda Item Report - AIR-25-216 - Pdf](#)
8. ATTORNEY COMMENTS
10. COMMISSIONER COMMENTS
Commissioner Mohammed
Acting Clerk Commissioner Morrisette
Clerk Commissioner Hodgkins
Vice Mayor Kashem
Mayor Jacobs
9. TOWN MANAGER COMMENTS
11. ADJOURNMENT

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IN ACCORDANCE WITH THE PROVISIONS OF F.S. SECTION 286.0105, IF A PERSON DECIDES TO APPEAL ANY DECISION MADE BY THE BOARD, AGENCY, OR COMMISSION WITH RESPECT TO ANY MATTER CONSIDERED AT THIS MEETING OR HEARING, HE OR SHE WILL NEED A RECORD OF THE PROCEEDINGS, AND, FOR SUCH PURPOSE, HE OR SHE 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.

ANY PERSON REQUIRING AUXILIARY AIDS AND SERVICES AT THIS MEETING MAY CALL THE TOWN CLERKS OFFICE AT 954-966-4600 AT LEAST TWO CALENDAR DAYS PRIOR TO THE MEETING. IF YOU ARE HEARING OR SPEECH IMPAIRED PLEASE CONTACT THE FLORIDA RELAY SERVICES BY USING THE FOLLOWING NUMBERS: 1-800-955-8770 (VOICE) OR 1-800-955-8771 (TDD)

DECORUM - ALL COMMENTS MUST BE ADDRESSED TO THE COMMISSION AS A BODY AND NOT TO INDIVIDUALS. ANY PERSON MAKING IMPERTINENT OR SLANDEROUS REMARKS, OR WHO BECOMES BOISTEROUS WHILE ADDRESSING THE COMMISSION, SHALL BE BARRED FROM FURTHER AUDIENCE BEFORE THE COMMISSION BY THE PRESIDING OFFICER, UNLESS PERMISSION TO CONTINUE OR AGAIN ADDRESS THE COMMISSION IS GRANTED BY THE MAJORITY VOTE OF THE COMMISSION MEMBERS PRESENT. NO CLAPPING, APPLAUDING, HECKLING OR VERBAL OUTBURSTS IN SUPPORT OR IN OPPOSITION TO A SPEAKER OR HIS/HER REMARKS SHALL BE PERMITTED. NO SIGNS OR PLACARDS SHALL BE ALLOWED IN THE COMMISSION CHAMBERS. PLEASE MUTE OR TURN OFF YOUR CELL PHONE OR PAGER AT THE START OF THE MEETING. FAILURE TO DO SO MAY RESULT IN BEING BARRED FROM THE MEETING. PERSONS EXITING THE CHAMBER SHALL DO SO QUIETLY.

Cynthia Garcia-Lima
Town Clerk



Agenda Item Report

Subject:	Health Insurance Renewal – Expanded Family Coverage for All Employees - Benefits Consultant Gloria Rosen
Meeting Date:	Special Commission Meeting - August 6, 2025
Prepared For:	Town Commission
Staff Contact:	Geoffrey Jacobs, Commissioner
Dept/Group:	Administrative
Recommendation for Counsel to consider:	
Background Information:	As part of the annual health insurance renewal process, staff has reviewed updated estimates and plan options. The new proposed plan will allow the Town to offer full health insurance coverage for employees and their families, marking a significant enhancement to the current employee benefits package. This improvement aligns with the Town's goals to support employee well-being, retention, and recruitment efforts. Gloria Rosen, who has overseen the review and negotiation process, has confirmed that the updated estimate is financially feasible within the Town's current budget framework.
Staff Recommendations:	Staff recommends approval of the Town's health insurance renewal, which includes expanded coverage to provide full family health insurance benefits for all eligible Town employees.
Procurement:	
Financial Implications:	The cost of the expanded coverage will be incorporated into the upcoming fiscal year's budget. Although the Town's contribution will increase slightly to accommodate family coverage, the renewal remains within the projected employee benefits allocation for FY 25/26.
Alternatives:	

ATTACHMENTS:

[Projected Plan](#)



Renewal Information and Exhibits

Prepared For:

Town of Pembroke Park

Group ID: G000BYC6

Renewal Effective Date: October 1, 2025



Thank you for choosing Mutual of Omaha Insurance Company or one of its affiliates, as Town of Pembroke Park's benefits provider. It has been our pleasure to provide Town of Pembroke Park with group benefits and services that are unique to its needs. We are committed to providing unparalleled service that will meet the needs of our customers.

Each renewal period, we analyze current benefit and rate structures to determine the appropriate rates for continued group insurance protection for your valued employees. This process includes recalculation of the premium rates to reflect factors like:

- Plan features
- Demographics
- Experience
- Any adjustments to our underlying rate structure

Based on our review, please find below the renewal rates for Town of Pembroke Park's benefit plans. We appreciate your business and look forward to the continued opportunity to meet your group insurance needs.

Renewal Contact Information

Greg Hunter
Sr Renewal Executive
South Florida Group Office
407/691-3357
Gregory.Hunter@mutualofomaha.com



TOWN OF PEMBROKE PARK

LIFE AND AD&D

Rate Guarantee Period - October 1, 2025 to October 1, 2027

Additional Value Added Services Included - Travel Assistance/Identity Theft Assistance

Life

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
54	\$8,388,000	\$0.24	\$0.24

AD&D

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
54	\$8,388,000	\$0.03	\$0.03



TOWN OF PEMBROKE PARK

SHORT-TERM DISABILITY

Rate Guarantee Period - October 1, 2025 to October 1, 2027

Class Description

All Eligible Employees

Employee Rate Basis - per \$10 of Total Weekly Benefit

Lives	Volume	Current Rate	Renewal Rate
54	\$48,561	\$0.17	\$0.17



TOWN OF PEMBROKE PARK

LONG-TERM DISABILITY

Rate Guarantee Period - October 1, 2025 to October 1, 2027

Additional Value Added Services Included - Employee Assistance Program (EAP)

Class Description

All Eligible Employees

Employee Rate Basis - per \$100 of Monthly Covered Payroll

Lives	Volume	Current Rate	Renewal Rate
54	\$349,309	\$0.43	\$0.43



TOWN OF PEMBROKE PARK

DENTAL

Rate Guarantee Period - October 1, 2025 to October 1, 2026

Class Description

All Eligible Employees

Employee

Lives	Volume	Current Rate	Renewal Rate
24	N/A	\$40.17	\$41.38

Employee and Spouse

Lives	Volume	Current Rate	Renewal Rate
7	N/A	\$86.52	\$89.12

Employee and Children

Lives	Volume	Current Rate	Renewal Rate
7	N/A	\$129.78	\$133.67

Employee and Family

Lives	Volume	Current Rate	Renewal Rate
12	N/A	\$173.04	\$178.23



TOWN OF PEMBROKE PARK

VISION

Rate Guarantee Period - October 1, 2025 to October 1, 2026

Class Description

All Eligible Employees

Employee

Lives	Volume	Current Rate	Renewal Rate
24	N/A	\$6.80	\$6.80

Employee and Spouse

Lives	Volume	Current Rate	Renewal Rate
7	N/A	\$15.80	\$15.80

Employee and Children

Lives	Volume	Current Rate	Renewal Rate
7	N/A	\$13.80	\$13.80

Employee and Family

Lives	Volume	Current Rate	Renewal Rate
12	N/A	\$22.80	\$22.80