

RESOLUTION NO. 2026-3555

A RESOLUTION OF THE TOWN COMMISSION OF THE TOWN OF SURFSIDE, FLORIDA, APPROVING EMPLOYEE HEALTH BENEFITS RENEWAL CONTRACTS FOR FISCAL YEAR 2026/2027 WITH CIGNA FOR EMPLOYEE HEALTH INSURANCE, DENTAL AND VISION COVERAGE, MUTUAL OF OMAHA FOR LIFE AND DISABILITY INSURANCE, AND AMERIFLEX FOR FLEXIBLE SPENDING ARRANGEMENT (FSA) BENEFIT SERVICES, HEALTH REIMBURSEMENT AGREEMENT (HRA) SERVICES, AND COBRA ADMINISTRATION; AUTHORIZING THE TOWN MANAGER TO ENTER INTO ANY NECESSARY AGREEMENTS WITH CIGNA FOR THE RENEWAL; PROVIDING FOR IMPLEMENTATION; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the Town of Surfside (the "Town") continues to work with Higginbotham Insurance ("Higginbotham") as its insurance agent for employee health, dental and vision insurance; and

WHEREAS, the Town Administration worked with Higginbotham to renegotiate existing plans or solicit acceptable alternative plans from other carriers, with the goal of keeping the cost increase to the lowest possible, while minimizing the impact to our employee coverage, and determined that renewal of the existing plans is the best option for the Town; and

WHEREAS, Town Administration recommends renewal of the existing contracts with Cigna for health, dental and vision insurance, which results in 12% renewal rate increase, below other market alternatives, and when combined with the projected surplus distribution could result in a further lower rate increase from the previous year; and

WHEREAS, the Town Commission wishes to (i) select/renew Cigna for employee health insurance, dental and vision coverage, (ii) continue with Mutual of Omaha for life and disability insurance, and (iii) select/renew Ameriflex for flexible spending arrangement (FSA) benefit services, health reimbursement agreement (HRA) services, and COBRA

administration, all as set forth in the Commission Communication memorandum and information presented with this Resolution; and

WHEREAS, the Town Commission further wishes to authorize the Town Manager to execute any necessary agreements with Cigna, Mutual of Omaha, and Ameriflex for the insurance services; and

WHEREAS, the Town Commission finds that the insurance provider selected and this Resolution are in the best interest and welfare of the employees of the Town.

NOW, THEREFORE, BE IT RESOLVED BY THE TOWN COMMISSION OF THE TOWN OF SURFSIDE, FLORIDA, AS FOLLOWS:

Section 1. Recitals Adopted. Each of the above stated recitals are hereby adopted, confirmed and incorporated herein.

Section 2. Approval of Insurance Provider. The Town Commission hereby approves and selects/renews for Fiscal Year 2026/2027: (i) Cigna for employee health insurance, dental and vision coverage, (ii) Mutual of Omaha for life and disability insurance, and (iii) Ameriflex for flexible spending arrangement (FSA) benefit services, health reimbursement agreement (HRA) services, and COBRA administration; all as set forth in the Commission Communication Memorandum and information presented with this Resolution.

Section 3. Authorization. The Town Manager is hereby authorized to execute any necessary agreements with (i) Cigna for employee health insurance, dental and vision coverage, (ii) Mutual of Omaha for life and disability insurance, and (iii) Ameriflex for flexible spending arrangement (FSA) benefit services, health reimbursement agreement (HRA) services, and COBRA administration; in accordance with the terms and conditions as set

forth in the Commission Communication Memorandum, and subject to the approval of the Town Manager and Town Attorney as to form, content, and legal sufficiency.

Section 4. Implementation. The Town Manager and Town Officials are authorized to take all action necessary to implement the purposes of this Resolution and the employee health benefits and insurance programs detailed in the Commission Communication Memorandum presented with this Resolution.

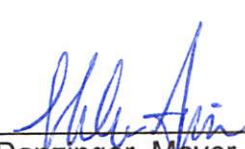
Section 5. Effective Date. This Resolution shall be effective immediately upon adoption.

PASSED AND ADOPTED this 11th day of August, 2026.

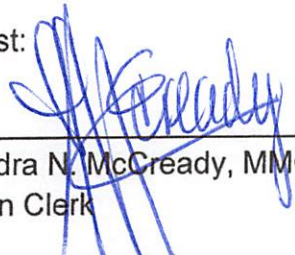
Motion By: Commissioner Vildostegui
Second By: Commissioner Travani

FINAL VOTE ON ADOPTION:

Commissioner Andrea Travani	<u>Yes</u>
Commissioner Gerardo Vildostegui	<u>Yes</u>
Commissioner David Weingot	<u>Absent</u>
Vice Mayor Dayana Benmergui	<u>Absent</u>
Mayor Shlomo Danzinger	<u>Yes</u>

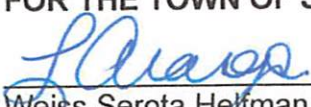

Shlomo Danzinger, Mayor

Attest:


Sandra N. McCready, MMC
Town Clerk



APPROVED AS TO FORM AND LEGAL SUFFICIENCY
FOR THE TOWN OF SURFSIDE ONLY:


Weiss Serota Helfman Cole & Bierman, P.L.
Town Attorney

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