

RESOLUTION NO. 25-05

A RESOLUTION OF THE CITY OF PANAMA CITY BEACH, FLORIDA, APPROVING THE RENEWAL OF ANCILLARY INSURANCE COVERAGE AND SERVICES FROM HUMANA, INC., MINNESOTA LIFE, AND ALLSTATE INSURANCE COMPANY AS MORE PARTICULARLY DESCRIBED IN THE BODY OF THE RESOLUTION AND AUTHORIZING ADDITIONAL RENEWALS UNDER THE SAME TERMS AND CONDITIONS.

BE IT RESOLVED by the City Council of the City of Panama City Beach that:

1. The appropriate officers of the City are authorized to renew on behalf of the City those certain insurance coverages and benefits from Humana, Inc. relating to employee dental and vision insurance for the City; Minnesota Life Insurance Company relating to employee short-term disability insurance; and Allstate Insurance Company relating to group accident insurance, employee critical illness insurance, and hospital indemnity insurance, consistent with the rates reflected in Exhibit A, **attached**, as presented to the Council today, and under the terms and conditions approved by Resolution No. 23-14, with such changes, insertions or omissions as may be approved by the City Manager and whose execution shall be conclusive evidence of such approval.
2. The appropriate officers of the City are further authorized to approve additional renewals of insurance coverages and benefits under the rates, terms and conditions approved by Resolution No. 23-14.

THIS RESOLUTION shall be effective immediately upon passage.

PASSED in regular session this 10th day of October, 2024.

CITY OF PANAMA CITY BEACH

By: 
Stuart Tetterer, Mayor

ATTEST:


Lynne Fasone, City Clerk

Dental fully-insured renewal summary

City of Panama City Beach

Group 404252

Renewal date: January 1, 2025

Your current and renewal dental rates

Renewal rates guaranteed through: December 31, 2025

| Plan description | Coverage type | Enrollment | Current rate | Monthly premium | Renewal rate | Monthly premium |
|--|-----------------------|------------|--------------|-----------------|--------------|-----------------|
| Plan 1 Traditional Preferred INFS Non-Vol, 100/100/60; periodontics in Basic, endodontics in Basic, \$2000 annual maximum; \$50 deductible; deductible waived on preventive; child only orthodontia with \$1000 lifetime maximum, implant coverage, composite coverage, oral surgery Basic | Employee | 269 | \$27.48 | \$7,392 | \$27.48 | \$7,392 |
| | Employee & Spouse | 43 | \$62.33 | \$2,680 | \$62.33 | \$2,680 |
| | Employee & Child(ren) | 22 | \$76.79 | \$1,689 | \$76.79 | \$1,689 |
| | Family | 27 | \$114.96 | \$3,104 | \$114.96 | \$3,104 |
| | Total | | 361 | | \$14,866 | |
| Plan 2 Traditional Preferred U&C Non-Vol, 100/80/50; periodontics in Basic, endodontics in Basic, \$2000 annual maximum, \$50 deductible; deductible waived on preventive; child only orthodontia with \$1000 lifetime maximum, implant coverage, composite coverage, oral surgery Basic | Employee | 35 | \$27.48 | \$962 | \$27.48 | \$962 |
| | Employee & Spouse | 8 | \$62.33 | \$499 | \$62.33 | \$499 |
| | Employee & Child(ren) | 4 | \$76.79 | \$307 | \$76.79 | \$307 |
| | Family | 5 | \$114.96 | \$575 | \$114.96 | \$575 |
| | Total | | 52 | | \$2,342 | |

Humana is committed to addressing the link between oral and overall health through member education and targeted benefits.

You also receive:

EyeMed Vision discount program, where you and your employees can save money with more than 92,800 unique providers at 264,482 access points nationwide including optometrists, ophthalmologists, opticians.

Access anytime to dental benefits information through our automated information line (1-800-233-4013) and [Humana.com](https://www.humana.com).

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., Humana Medical Plan of Utah, CompBenefits Company, CompBenefits Dental, Inc., Humana Health Benefit Plan of Louisiana, Humana Employer's Health Plan of Georgia, or DentiCare, Inc. (d/b/a CompBenefits)

Humana

Dental fully-insured renewal summary

City of Panama City Beach

Group 404252

Renewal date: January 1, 2025

Claims and enrollment history

August 1, 2023 - July 31, 2024

| Month | Number of procedures | Paid claims | Premium | Total employees |
|---|----------------------|-------------|-------------|-----------------|
| August | 151 | \$10,274.96 | \$15,113.65 | 370 |
| September | 162 | \$12,253.80 | \$15,285.90 | 375 |
| October | 126 | \$9,902.13 | \$15,381.36 | 379 |
| November | 160 | \$11,544.17 | \$15,441.97 | 383 |
| December | 165 | \$10,500.12 | \$15,674.22 | 387 |
| January | 201 | \$15,130.04 | \$16,459.73 | 394 |
| February | 215 | \$12,097.31 | \$16,608.27 | 399 |
| March | 156 | \$10,917.13 | \$17,074.82 | 411 |
| April | 137 | \$9,758.47 | \$17,186.46 | 412 |
| May | 204 | \$13,194.35 | \$17,449.96 | 417 |
| June | 170 | \$11,065.39 | \$17,083.63 | 409 |
| July | 178 | \$13,032.38 | \$17,208.01 | 413 |
| Average Loss Ratio (i.e. Claims divided by Premium) | | 71.3% | | |

*Data excludes dental HMO/Prepaid products.

Humana

Vision fully-insured renewal summary

City of Panama City Beach

Group 404252

Renewal date: January 1, 2025

Your current and renewal vision rates

Renewal rates guaranteed through: December 31, 2026

| Plan description | Coverage type | Enrollment | Current rate | Monthly premium | Renewal rate | Monthly premium |
|---|-----------------------|------------|--------------|-----------------|--------------|-----------------|
| Plan 1 | | | | | | |
| Vision Plus Employer Sponsored, \$10/\$15 In Network Exam/Material Copay, \$130 In Network Frame Allowance, \$130 In Network Contact Lens Allowance, 12/12/24 Exam/Lens or Contact Lens/Frame Frequency Limitation, polycarb for children | Employee | 194 | \$5.24 | \$1,017 | \$5.24 | \$1,017 |
| | Employee & Spouse | 58 | \$10.50 | \$609 | \$10.50 | \$609 |
| | Employee & Child(ren) | 17 | \$9.97 | \$169 | \$9.97 | \$169 |
| | Family | 27 | \$15.67 | \$423 | \$15.67 | \$423 |
| | Total | 296 | | \$2,218 | | \$2,218 |

Humana Vision

It needs to be easy for your employees to get the vision care they need. At home or on the road, your employees will find a provider with convenient hours and locations. And they'll receive substantial savings on eye wear and exams when they visit network providers.

It's important your employees keep their eyes healthy and get routine care. Exams can help prevent vision loss, but also detect more serious diseases in the body such as diabetes, hypertension, multiple sclerosis, and brain tumors.

Humana Vision plans encourage prevention, early diagnosis, and treatment, helping employees stay healthy and possibly prevent permanent vision loss.

Humana group vision plans are offered by Humana Insurance Company, Humana Insurance Company of New York, CompBenefits Insurance Company, CompBenefits Company, or The Dental Concern, Inc.



**Madison National
Life Insurance Company**

RATE CONFIRMATION

- 1. Policyholder: City of Panama City Beach
- 2. Group Number: 33785
- 3. Insurance Product: Short Term Disability
- 4. Rate Coverage Period: January 1, 2025 – December 31, 2025

Short Term Disability

Premium Rates:

| | Current Rates | Renewal Rates |
|--------------------------|--|--|
| Coverage | Monthly rate per \$10 of weekly benefit | Monthly rate per \$10 of weekly benefit |
| Short Term Disability | \$0.299 | \$0.299 |

in the event of a conflict between this document and the Joiner, the Joiner shall dictate the insurance rates and rate guarantee period

Julie Roeder

From: Bowden, Rebecca <Rebecca.Bowden@allstate.com>
Sent: Friday, August 16, 2024 3:08 PM
To: Ashley Croxdale
Subject: City of Panama City Beach

This Message originated outside your organization.

Hi Ashley,

Confirming the following Allstate lines under an extended rate guarantee through 12/31/2025.

Group Accident
Group Critical Illness
Hospital Indemnity
Allstate Identity Protection (AIP)
US Legal

Thank you so much for your partnership!

Rebecca

Rebecca Bowden

Senior Sales Executive

Allstate Benefits – Georgia (SE Region)

Cell: **404-661-3535**

Email: Rebecca.Bowden@allstate.com

Broker Sales Support Center ABSalesSupportSET@allstate.com

Customer Support: 800-521-3535 or AB-CustomerCare@allstate.com

CITY OF PANAMA CITY BEACH

Humana Dental Plans

1/1/2025 - 12/31/2025

| Traditional INFS (MAC) | | | | |
|---------------------------|-----|--------------------|------------------|-----------------|
| Tier | EEs | Total Monthly Rate | ER Cost | EE Cost |
| Employee | 269 | \$27.48 | \$27.48 | \$0.00 |
| Employee + Spouse | 43 | \$62.33 | \$27.48 | \$34.85 |
| Employee + Child(ren) | 22 | \$76.79 | \$27.48 | \$49.31 |
| Family | 27 | \$114.96 | \$27.48 | \$87.48 |
| Total Monthly Cost | | \$14,866 | \$9,920 | \$4,945 |
| Total Annual Cost | | \$178,387 | \$119,043 | \$59,344 |

| Traditional U&C (Open Network Plan) | | | | |
|-------------------------------------|-----|--------------------|-----------------|-----------------|
| Tier | EEs | Total Monthly Rate | ER Cost | EE Cost |
| Employee | 35 | \$27.48 | \$27.48 | \$0.00 |
| Employee + Spouse | 8 | \$62.33 | \$27.48 | \$34.85 |
| Employee + Child(ren) | 4 | \$76.79 | \$27.48 | \$49.31 |
| Family | 5 | \$114.96 | \$27.48 | \$87.48 |
| Total Monthly Cost | | \$2,342 | \$1,429 | \$913 |
| Total Annual Cost | | \$28,109 | \$17,148 | \$10,961 |

| Total Plans Combined | | | | |
|---------------------------|-----|--------------------|------------------|-----------------|
| Tier | EEs | Total Monthly Rate | ER Cost | EE Cost |
| Total Monthly Cost | | \$17,208 | \$11,349 | \$5,859 |
| Total Annual Cost | | \$206,496 | \$136,191 | \$70,305 |

City of Panama City Beach

Humana Vision Plan
1/1/2025 - 12/31/2025

| Tier | EEs | Vision | | |
|---------------------------|-----|--------------------|------------|-----------------|
| | | Total Monthly Rate | ER Cost | EE Cost |
| Employee | 194 | \$5.24 | \$0.00 | \$5.24 |
| Employee + Spouse | 58 | \$10.50 | \$0.00 | \$10.50 |
| Employee + Child(ren) | 17 | \$9.97 | \$0.00 | \$9.97 |
| Family | 27 | \$15.67 | \$0.00 | \$15.67 |
| Total Monthly Cost | | \$2,218 | \$0 | \$2,218 |
| Total Annual Cost | | \$26,618 | \$0 | \$26,618 |

City of Panama City Beach

Securian Life STD

1/1/2025 - 12/31/2025

| Ees | Volume | Rate per \$10 | Monthly Total | Annual Total |
|-----|-----------|---------------|---------------|--------------|
| 375 | \$278,461 | \$0.299 | \$8,325.98 | \$99,911.81 |

CITY OF PANAMA CITY BEACH

Allstate Hospital Indemnity

1/1/2025 - 12/31/2025

| Hospital Indemnity | | | | |
|---------------------------|-----|--------------------|------------|-----------------|
| Tier | EEs | Total Monthly Rate | ER Cost | EE Cost |
| Employee | 33 | \$17.29 | \$0.00 | \$17.29 |
| Employee + Spouse | 7 | \$47.32 | \$0.00 | \$47.32 |
| Employee + Child(ren) | 4 | \$19.11 | \$0.00 | \$19.11 |
| Family | 4 | \$51.48 | \$0.00 | \$51.48 |
| Total Monthly Cost | | \$1,184 | \$0 | \$1,184 |
| Total Annual Cost | | \$14,210 | \$0 | \$14,210 |

CITY OF PANAMA CITY BEACH

Allstate Accident

1/1/2025 - 12/31/2025

| Accident | | | | |
|---------------------------|-----|--------------------|------------|-----------------|
| Tier | EEs | Total Monthly Rate | ER Cost | EE Cost |
| Employee | 87 | \$12.69 | \$0.00 | \$12.69 |
| Employee + Spouse | 8 | \$21.94 | \$0.00 | \$21.94 |
| Employee + Child(ren) | 9 | \$27.35 | \$0.00 | \$27.35 |
| Family | 12 | \$34.47 | \$0.00 | \$34.47 |
| Total Monthly Cost | | \$1,939 | \$0 | \$1,939 |
| Total Annual Cost | | \$23,272 | \$0 | \$23,272 |

CITY OF PANAMA CITY BEACH

Allstate Critical Illness

1/1/2025 - 12/31/2025

| Critical Illness | | | | |
|---------------------------|-----|--------------------|------------|-----------------|
| Tier | EEs | Total Monthly Rate | ER Cost | EE Cost |
| Employee | 55 | \$12.69 | \$0.00 | \$12.69 |
| Employee + Spouse | 6 | \$21.94 | \$0.00 | \$21.94 |
| Employee + Child(ren) | | \$27.35 | \$0.00 | \$27.35 |
| Family | 11 | \$34.47 | \$0.00 | \$34.47 |
| Total Monthly Cost | | \$1,209 | \$0 | \$1,209 |
| Total Annual Cost | | \$14,505 | \$0 | \$14,505 |