



City of Boynton Beach Agenda Item Request Form

Meeting Date: 08/25/2026

Proposed Resolution No. 26-144- Approve the group insurance contract(s) and enrollment/administration agreements with The Prudential Insurance Company of America for Basic Group Life, Basic Accidental Death & Dismemberment (AD&D), Optional (Voluntary) Group Life, Optional AD&D, Long Term Disability (LTD), and Short Term Disability (STD) coverage, consolidating these lines under a single carrier and replacing the City's current arrangement with Securian (Life/AD&D) and Unum (STD/LTD).

Requested Action: Staff recommends approval of Proposed Resolution No. R26-144.

Explanation of Request: The City's group AD&D and Disability (LTD/STD) benefits are procured under the Medical Services exemption to the City's competitive procurement requirements. Under this exemption, the City's benefits consultant, Michael Gelin, solicits these services on the City's behalf pursuant to his existing contract with the City.

In partnership with Gelin Benefits Group, the City of Boynton Beach issued an RFP for group life, accidental death and dismemberment, and short- and long-term disability insurance. The City had two providers for these services: Securian | Ochs for Life and ADD insurance, and Unum for short- and long-term disability. Some of the goals of this RFP were to (1) achieve savings in a competitive process and (2) potentially consolidate carriers to ease the administrative burden on human resources.

As a result of the competitive process, which garnered interest and proposals from 9 highly regarded insurance carriers, the City identified Prudential as the most responsive.

Highlights of the Prudential award:

- Simplified the City's employee classification structure from 9 classes down to 5
- Increased Basic Group Life coverage for every employee classification and added Life Coverage for Commission (e.g., FT employees, police officers, and firefighters from \$50,000 to \$200,000; SEIU members from \$10,000 to \$100,000)
- Closed a previously identified LTD/STD coverage gap for employees earning above \$135,000
- \$20,000 in technology credits for electronic file feeds to different systems
- Provides a 36 month rate guarantee across all six lines of coverage
- Basic coverage remains fully City-paid (non-contributory) with no increase to employee

contributions; Optional (Voluntary) Group Life and AD&D remain 100% employee-paid

The City's total estimated annual employer-paid premium decreases from \$579,482 to \$526,678 while coverage is enhanced across every employee class.

This item and contract were delayed due to multiple factors, including ongoing union negotiations. With those now concluded, staff is presenting the contract to the City Commission for approval.

How will this affect city programs or services?

Life insurance coverage will increase for all employees and add coverage for the Commission. Every classification receives a higher Basic Group Life benefit than under the current plan, and the previous LTD/STD coverage gap for higher-earning employees is closed. There is no cost increase to employees for basic (non-contributory) coverage.

Budgeted Item: Yes

Account Line Item and Description: Life and Health Insurance Life Insurance
Life and Health Insurance Disability Insurance

Fiscal Impact:

This award saves the City approximately \$52,804 annually (9.1%), reducing the total estimated annual employer-paid premium for Basic Life & AD&D, Retiree Life, STD, and LTD from \$579,482 to \$526,678, while simultaneously increasing life insurance coverage for every employee classification and closing the disability coverage gap for higher-earning employees. Optional (Voluntary) Group Life, Dependent Life, and AD&D coverage are fully employee-paid and have no net fiscal impact to the City.

Attachments:

[R26-144 Agenda_Item_4889-2026_Resolution_for_Prudential_Insurance.docx](#)

[Benefits Proposal.pdf](#)

[Boynton_Beach_Life_and_Disability_RFP_Marketing_Results \(1\).pdf](#)

[Mike Gelin letter to Prospective Respondents.pdf](#)

[Mike Gelin email - RFP now due on 9-30-2025](#)