



**National Marketing
Group Services, Inc.**

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July 25, 2023

Barbara Hernandez
City Manager
City of Doral
8401 NW 53 Terrace
Doral, Florida 33166

RE: Employee Benefits Insurance Renewals, October 1ST, 2023

Dear Ms. Manager,

As discussed in our meeting on July 13th, NMGS has initiated negotiations with all incumbent and prospective insurance carriers regarding the 2023-24 employee benefits insurance policy renewals. Our current medical provider, Aetna, released an initial 13.9% increase offer. Due to a significant improvement in the City's overall claims experience, NMGS and HR decided to shop the plan for competitive bids. We were able to secure several strong, matching benefit offers from various carriers including a 10% below current proposal from United Healthcare, a 7.5% below current bid from Cigna and a 9.8% below current offer from AvMed. We then went back to Aetna and used those bids as leverage to bring down the renewal offer from 13.9% to **-3.73%** below current while adding \$15,000 to the city's wellness allowance making the new wellness budget **\$40,000**. This represents an approximate **\$250,000** annual savings to the City of Doral. In addition, NMGS has also obtained rate passes on the Aetna dental plan, as well as the Mutual of Omaha life and disability coverages with a minimal \$.20 PEPM increase to the Humana vision plan. Here is a summary of the renewal offers:

Medical: 3.73% decrease | **Dental:** Rate Pass | **Vision:** \$.20 PEPM increase | **Life and Disability:** Rate Pass

Recommendation: Based on our discussions with yourself, your team, and Human Resources, and considering the city's priority to maintain quality health plans, continuity of care and avoid disruption for its employees, it is our recommendation that the City of Doral accepts all the above renewal offers from Aetna (Medical and Dental), Humana (Vision) and Mutual of Omaha (Life and Disability).

Sincerely,

A handwritten signature in cursive script that reads 'Roger Gonzalez'.

Roger Gonzalez, President

cc: Maria Jose, Human Resources Director, Michelle Gonzalez, VP; Michael Gonzalez, Key Accounts Manager