



**CITY OF DORAL
COUNCIL MEETING MEMORANDUM
MAYOR AND COUNCIL**

ITEM TITLE:

A RESOLUTION OF THE MAYOR AND THE CITY COUNCIL OF THE CITY OF DORAL, FLORIDA, DIRECTING THE CITY MANAGER TO ADD VOLUNTARY PET INSURANCE AS AN OPT-IN EMPLOYEE BENEFIT FOR CITY OF DORAL EMPLOYEES, TO BE ADMINISTERED THROUGH PAYROLL DEDUCTION AT NO COST TO THE CITY; PROVIDING FOR AUTHORIZATION; PROVIDING FOR IMPLEMENTATION; PROVIDING FOR INCORPORATION OF RECITALS; AND PROVIDING FOR AN EFFECTIVE DATE

BRIEF HISTORY:

The City of Doral currently offers its employees a competitive benefits package that includes health, dental, vision, and life insurance coverage. This resolution proposes the addition of voluntary pet insurance as an opt-in employee benefit, structured as a fully employee-funded program administered through payroll deduction at no direct cost to the City. Pet insurance is a widely adopted voluntary benefit among public sector employers nationally and in Florida. Comparable governments including Hillsborough County, Sarasota County, the City of Madison (Wisconsin), the City and County of San Francisco, and the State of Michigan currently offer pet insurance to their employees as a voluntary benefit, typically through national carriers such as Nationwide, MetLife Pet, or Pets Best. The benefit requires no employer contribution; the City's role is limited to selecting a carrier, negotiating group discount rates for employees, and facilitating payroll deduction enrollment. With approximately 70% of U.S. households owning at least one pet, this benefit is a meaningful, low-cost tool for employee recruitment and retention. The City of Doral is home to several veterinary care providers offering routine preventive wellness plans, which employees may wish to explore as a complementary option alongside insurance coverage for accidents and illnesses.

LEGISLATIVE ACTION: (IF APPLICABLE)

Date:	Resolution/Ordinance No.	Comments

FISCAL IMPACT STATEMENT:

The proposed item has a fiscal impact on revenues and/or expenditures in the amount of:

\$50,000.00 or less

\$50,000.00 or more

RECOMMENDATION:

It is recommended that the City Council approve this resolution directing the City Manager to add voluntary pet insurance as an opt-in employee benefit in the City of Doral's benefits package. The City Manager is directed to: (1) solicit proposals from qualified pet insurance carriers, prioritizing carriers with established public sector group programs and group discount rates for employees (such as Nationwide, MetLife Pet, and Pets Best); (2) structure the benefit as fully voluntary and employee-funded, with premiums collected via payroll deduction consistent with how the City administers other voluntary supplemental benefits; (3) ensure the benefit covers dogs and cats at minimum, with coverage for accidents, illnesses, and optional wellness add-ons at the employee's election; (4) make enrollment available to all active City employees, with annual open enrollment aligned to the City's existing benefits cycle; and (5) present a recommended carrier and implementation plan to the Mayor and City Council for approval prior to the next open enrollment period. No City appropriation is required. All premiums are to be paid entirely by participating employees.

ATTACHMENT(S):

A. Draft Resolution.