



**National Marketing
Group Services, Inc.**

Experience. Professionalism. Integrity.

Zeida Sardinas
City Manager | City of Doral City Hall
8401 NW 53 Terrace
Doral, Florida 33166

RE: Employee Benefits Insurance Renewals, October 1ST, 2025

Dear Ms. Manager,

NMGS has initiated negotiations with all current insurance carriers regarding the 2025-26 employee benefits insurance plan renewals. The following is a summary of what has transpired to date. Beginning with medical benefits, the City of Doral's medical claims experience with Aetna from March 2024 through February 2025, is currently running at 81.2% medical loss ratio which indicates medical claims are up roughly 10% from last year. Non pharmacy medical claims in this period total \$4.144 million while pharmacy claims make up \$960.5 thousand, for a total of \$5.1 million in claims paid. There are 36 large claims over \$25,000, but nothing out of the ordinary for a group this size. As always, a concerted effort towards wellness, preventive care and employee education continues to be a priority to help manage and mitigate potential large claims and chronic conditions. Based on this information as well as the city's claims history/forecast, economic inflation and current market trend, the initial verbal medical renewal offer from Aetna came in at a 19.3% increase. Due to our long-standing relationship and creditability with Aetna's underwriters, as well as City of Doral's continuous 8+ year history with Aetna, we were able to negotiate this down to **3.78%** as a "no shop" conditional offer. In addition, we retained the \$40,000 annual wellness budget to enhance the city's longstanding and successful wellness program. NMGS has also obtained rate passes on the dental, vision, life, and disability coverages. Here is a list summary of the renewal offers:

Medical: 3.78% increase | **Dental:** Rate Pass | **Vision:** Rate Pass | **Life and Disability:** Rate Pass

Recommendation: Considering the city's employee satisfaction with Aetna's provider network and customer service, the fact that our goal is to sustain a consistent and ongoing relationship with a national insurance provider for a 9th consecutive year, and the ability to maintain continuity of care and avoid disruption for the employees, it is our recommendation that the City of Doral accepts the 3.78% offer from Aetna and rate passes from all other incumbent carriers.

We thank you for your trust and support.

Sincerely,

Roger Gonzalez, President

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