

Dental (Florida Combined Life)

Florida Combined Life has provided the City with a 5% increase for the renewal of the dental coverage for the 10/1/25-9/30/26 plan year, due to high utilization. The dental plan is paid 100% by the employees.

	Low Plan		High Plan	
	Current	Renewal	Current	Renewal
Employee	\$30.32	\$31.84	\$41.48	\$43.55
Employee & One Dependent	\$47.00	\$49.35	\$64.40	\$67.62
Employee & Two or More Dependents	\$74.20	\$77.91	\$101.56	\$106.64

Brown & Brown recommends renewing the Dental coverage with Florida Combined Life (FCL).

Vision (The Standard)

The City's Vision coverage, provided by The Standard is entering the final year of a 2-year rate guarantee. There will be no increase to the rates for plan year 10/1/25-9/30/26.

	Current	Renewal
Employee	\$5.20	\$5.20
Employee & One Dependent	\$10.36	\$10.36
Employee & Two or More Dependents	\$16.24	\$16.24

Brown & Brown recommends renewing the Vision coverage with The Standard.

Basic Life/Voluntary Life (Securian/Minnesota Life)

The Basic Active Life and Basic Retiree Life is in the final year of rate guarantee. The rates and terms will not change. The current rates are guaranteed from 10/1/25-9/30/2026.

	Current Rates	Renewal Rate
Coverage	Rate per \$1,000 per month	Rate per \$1,000 per month
Basic Active Life	\$0.120	\$0.120
Basic Retiree Life	\$1.900	\$1.900
Basic Active AD&D	.022	.022

Employee & Spouse Supplemental Life*	Age	Current Rates	Age	Renewal Rates
	Under 25	\$0.063	Under 25	\$0.063
	25-29	\$0.075	25-29	\$0.075
	30-34	\$0.100	30-34	\$0.100
	35-39	\$0.113	35-39	\$0.113
	40-44	\$0.150	40-44	\$0.150
	45-49	\$0.263	45-49	\$0.263
	50-54	\$0.463	50-54	\$0.463
	55-59	\$0.763	55-59	\$0.763
	60-64	\$0.938	60-64	\$0.938
	65-69	\$1.638	65-69	\$1.638
	70-74	\$2.575	70-74	\$2.575
	75**	\$2.975	75**	\$2.975
Retiree Supplemental Life	Age	Current Rates	Age	Renewal Rates
	50-54	\$0.670	50-54	\$0.670
	55-59	\$0.950	55-59	\$0.950
	60-64	\$1.250	60-64	\$1.250
	65-69	\$1.810	65-69	\$1.810
	70-74	\$3.010	70-74	\$3.010
	75-79***	\$6.62	75-79	\$6.62
Dependent Package	\$4.95 per unit		\$4.95 per unit	
Child Life	\$0.130		\$0.130	

**Rates increase beyond age 75 and provided upon request.

***Rates increase beyond age 80 and provided upon request.

Brown & Brown recommends renewing the Basic Active Life and AD&D, Basic Retiree Life, Employee & Spouse Supplemental Life, Retiree Supplemental Life and Child Life coverages with Securian (Ochs/Minnesota Life). There is no additional cost impact to the City for these coverages.



Short Term/Long Term Disability (MetLife)

The City of Ocala was provided a 2-year rate guarantee with MetLife for the short- and long-term disability coverage with the update of coverage to provide Long-Term Disability as an employer paid benefit as of 1/1/2025. There will be no changes in the cost or benefits for plan year 10/1/25-9/30/27.

Brown & Brown recommends renewing the Short- and Long-Term Disability coverage with MetLife.

Group Medicare (Florida Blue)

The Group Medicare offerings are provided by Florida Blue. The City currently offers three options under the BlueMedicare Plan. Two PPOs and on Prescription Only option. All three options are currently receiving an 8% increase.

	Elite PPO	Platinum PPO	Elite Rx Only
Medical	\$86.42	\$47.34	
Rx	\$336.48	\$298.62	\$316.64
Fitness	\$4.00	\$4.00	
Total	\$426.90	\$349.96	\$316.64
Previous Rate	\$395.28	\$324.04	\$293.19
Percent Change	8%	8%	8%

Brown & Brown recommends renewing the Blue Medicare contract. This renewal has no cost or budget impact on the City.

Pet Insurance (Nationwide)

The City provides employees the opportunity to purchase Pet Insurance through Nationwide. The program is voluntary, with rates determined by species and zip code. There are currently approximately 73 employees participating in this benefit.

Brown & Brown recommends renewing coverage with Nationwide. There is no cost or budget impact to the City.

Legal Plan/Identity Theft Plan (Legal Shield/ID Shield)

Legal Shield provides legal and identity theft coverages for employees and their families. These coverages include, but are not limited to legal consultation, legal document preparation, will preparation, Identity, credit and financial account monitoring and identity consultation and advice.

Brown & Brown recommends renewing these benefits with Legal Shield/ID Shield. The coverage is voluntary and has no cost or budgetary impact to the City.

Worksite (Allstate)

The City of Ocala currently provides the opportunity for employees to participate in coverages for Cancer, Accident and Critical Illness through Allstate. These benefits are 100% employee paid. There are no changes to the benefit offerings or costs for the upcoming plan year.

Brown & Brown recommends renewing the Allstate Worksite benefits. There will be no budget impact or cost to the City.

Flexible Spending Account – FSA (Eagles, Benefits by Design, Inc.)

Eagle, Benefits by Design administers the Health Care and Dependent Care Flexible Spending Accounts available to the employees at the City of Ocala. These allow the employees to contribute pre-tax dollars to pay for eligible medical and dependent care expenses. The cost of the administration is \$2.90 per employee per month (PEPM). There are currently 326 employees enrolled in the FSA products totaling approximately \$11,345 annually.

Brown & Brown recommends continuing the Flexible Spending Account administration through Eagles, Benefits by Design, Inc.

Employee Assistance Program (EAP) – Aetna Resources for Living

The City provides an Employee Assistance Program (EAP) for all full-time employees. The EAP program is intended to provide employees access to services that can assist them in resolving personal issues that may impact their work performance and productivity. Benefits include, but are not limited to:

- 6 Counseling sessions model
- Legal and Financial consultations and online tools
- Online Work Life referral resources
- Digital CBT & mindfulness-based well-being tools
- Management consultations and referrals
- Trainings available on a fee for service basis
- Unlimited standard on site or virtual crisis support services (CISDs) with a cap of 10 hours per incident.

Current	Renewal
\$1.46 PEPM	\$1.54 PEPM
\$18,869 Annually	\$19,709 Annually

Aetna has provided the City a renewal with a 5% increase and a 3-year rate guarantee (through 9/30/2028). The additional impact to the City is approximately \$840 per year (\$2,520 for the 3-year period) based on current enrollment. Brown & Brown recommends continuing with Aetna Resources for Living as the City's EAP provider.