



AGENDA

Lake Park Town Commission
 Town of Lake Park, Florida
 Special Call Commission Budget Meeting
 Wednesday, August 10, 2016,
 Immediately Following the
 Special Call CRA Board Budget Meeting,
 Lake Park Town Hall
 535 Park Avenue

James DuBois	—	Mayor
Kimberly Glas-Castro	—	Vice-Mayor
Erin T. Flaherty	—	Commissioner
Anne Lynch	—	Commissioner
Michael O'Rourke	—	Commissioner
<hr style="border-top: 1px dashed black;"/>		
John O. D'Agostino	—	Town Manager
Thomas J. Baird, Esq.	—	Town Attorney
Vivian Mendez, CMC	—	Town Clerk

PLEASE TAKE NOTICE AND BE ADVISED, that if any interested person desires to appeal any decision of the Town Commission, with respect to any matter considered at this meeting, such interested person will need a record of the proceedings, and for such purpose, may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. *Persons with disabilities requiring accommodations in order to participate in the meeting should contact the Town Clerk's office by calling 881-3311 at least 48 hours in advance to request accommodations.*

- A. **CALL TO ORDER/ROLL CALL**
- B. **PLEDGE OF ALLEGIANCE**
- C. **DISCUSSION:**
 - 1. Proposed Budget for Fiscal Year 2016/2017 Tab 1
 - 2. Progress Report for the Kelsey and Lake Shore Park Community Development Block Grant (CDBG) Improvements Project. Tab 2
- D. **NEW BUSINESS:**
 - 3. Resolution 28-08-16 Authorizing and Directing the Town Manager to Obtain for Fiscal Year 2017 the Employee Medical Insurance through the Florida Blue Care 59 HMO Plan and to Offer the Florida Blue PPO Plan as a Buy-up Option; to Renew the Employee Dental Insurance with MetLife; to Continue the Employee Vision Insurance with Humana; and, to Continue the Basic

Life and Accidental Death and Dismemberment Insurance, Short Term Disability and Long Term Disability Insurance through Florida Combined Life. Tab 3

4. Authorizing and directing the Town Manager to Accept Property and Casualty Insurance Coverage through the Preferred Governmental Insurance Trust for Fiscal Year 2017. Tab 4

E. PUBLIC COMMENT:

This time is provided for addressing items that do not appear on the Agenda. Please complete a comment card and provide it to the Town Clerk so speakers may be announced. Please remember comments are limited to a TOTAL of three minutes.

F. TOWN ATTORNEY, TOWN MANAGER, COMMISSIONER COMMENTS:

G. ADJOURNMENT:

First Public Hearing on the Budget Meeting will be held on Thursday, September 8, 2016

**Special
Presentations
/Reports**

TAB 1



Town of Lake Park Town Commission

Agenda Request Form

Meeting Date: August 10, 2016

Agenda Item No.: *Tab 1*

Agenda Title: 2016/2017 Budget Meeting

- SPECIAL PRESENTATION/REPORTS [] CONSENT AGENDA
- [] BOARD APPOINTMENT [] OLD BUSINESS
- [] PUBLIC HEARING ORDINANCE ON ___ READING
-] NEW BUSINESS
- [] OTHER: _____

Approved by Town Manager *[Signature]* **Date:** 8-3-16

BKR
Blake K. Rane Finance Director
Name/Title

Originating Department: <p style="text-align: center;">FINANCE</p>	Costs: \$ -0- Funding Source: Acct. # [X] Finance ___ BKR ___	Attachments: 2016/17 Budget Calendar
Advertised: Date: _____ Paper: _____ [X] Not Required	All parties that have an interest in this agenda item must be notified of meeting date and time. The following box must be filled out to be on agenda.	Yes I have notified everyone ___ or Not applicable in this case ___ BKR ___ Please initial one.

Summary Explanation/Background:

On July 13, 2016 the Commission held a budget meeting and established the "Current Year Proposed Operating Millage Rate" and set the date, time and place for the First Public Budget Hearing, which is September 8, 2016 at 6:30 pm in the Commission chambers.

Tonight we have the opportunity for additional public comment and for the Commission to further discuss the proposed Lake Park Fiscal Year 2016/17 Budget.

Recommended Motion:

No motion is required this evening.

Town of Lake Park

2016/17 Budget Calendar

<u>Dates</u>	<u>Required Budget Action</u>
May 6	Worksheets available to staff (publicshare\BUDGET FY 2016-2017)
May 20	Department Priorities schedule due back to Finance
June 1	Present Budget Calendar at the Commission Meeting
June 1	Estimate of Taxable Value received from Property Appraiser
June 8	Budgets due back to Finance for review
June 13-24	Individual budget meetings with Department Heads
June 15	Receive the Commission's Priorities at the June 15, 2016 meeting
June 28	Preliminary budget is delivered to the Commission
July 1	Property Appraiser submits Certificate of Taxable Value (DR420)
July 2 – July 10	Rework changes into the proposed budget
<u>July 13</u>	Town Commission holds a <u>Budget Meeting</u> to review the budget and at the Town Commission Meeting sets the <u>proposed millage rate</u> , any <u>other fee or rate adjustments</u> , and sets <u>the date, time and place of the first public hearing</u> (September 8)
July 15	Proposed millage rate & calculation of rolled back rate and date for first public hearing on budget due to Property Appraiser (within 35 days of receipt of taxable value)
August 8-12	One-on-one meetings with the Commission
<u>August 10</u>	Town Commission holds a second <u>Budget Meeting</u> to hear public comment, review the Fund Budgets, and discuss Town's Initiatives
<u>September 8</u>	First Public Hearing on budget at 6:30 in the Town Commission Chambers; adoption of a tentative millage rate and proposed operating budget. Subject to blackout dates from Palm Beach County Commission and Palm Beach County - School Board.
September 16	Run TRIM budget ad in newspaper
<u>September 20</u>	Final public hearing on budget; adoption of millage rate and 2016/17 budget. Subject to blackout dates from Palm Beach County (PBC) and Palm Beach County School District (PBCSD), see the dates below.
<u>September 7</u>	PBC-School Board meeting date
<u>September 6 & 19</u>	PBC Board of Commissioners meeting dates

TAB 2



Town of Lake Park Town Commission

Agenda Request Form

Special Call Budget Meeting Date:
August 10, 2016

Agenda Item No. *Tab 2*

Agenda Title: Progress Report for the Kelsey Park & Lake Shore Park Community Development Block Grant (CDBG) Improvements Project

- SPECIAL PRESENTATION/REPORTS [] CONSENT AGENDA
- [] BOARD APPOINTMENT [] OLD BUSINESS
- [] PUBLIC HEARING ORDINANCE ON ____ READING
- [] NEW BUSINESS
- [] OTHER: _____

Approved by Town Manager *[Signature]* Date: 8-2-16

[Signature]
David Hunt / Public Works Director

Richard Pittman / Project Manager

<p>Originating Department: Public Works</p>	<p>Costs: Project Estimates for Discussion Funding Source: 03/16 thru 07/17, Comm. Develop. Block Grant (CDBG) Acct. # 301-63818 <input checked="" type="checkbox"/> Finance <i>BFR</i></p>	<p>Attachments: Bid Form, incl. Schedule of Bid Items (with comments)</p>
<p>Advertised: Date: _____ Paper: _____ <input checked="" type="checkbox"/> Not Required</p>	<p>All parties that have an interest in this agenda item must be notified of meeting date and time. The following box must be filled out to be on agenda.</p>	<p>Yes I have notified everyone _____ or Not applicable in this case <i>[Signature]</i> Please initial one.</p>

Summary Explanation/Background: The Palm Beach County Department of Economic Sustainability (DES) approved the plans and contract documents for the Kelsey Park and Lake Shore Park improvements on July 29, 2016, and the bid packet was published on August 3, 2016. Attached is a copy of the contract Bid Form which includes the Schedule of Bid Items. The bid items reflect the project plans that were delivered to the Town Commission's Dropbox account in mid-July for review.

The following progress report details the bidding and site preparation phases that will precede bringing a contract approval request before you at the September 21, 2016 Commission Meeting.

The Commission approved two amendments to the architect's contract and a revised agreement with Palm Beach County on March 2, 2016. The Town received the fully executed Community Development Block Grant (CDBG) agreement from Palm Beach County on April 7, 2016. Between April and July, the Town submitted several iterations of the draft project bid documents to Palm Beach County DES for review and approval. The Town received final approval to advertise the project for bid on July 29, 2016.

The proposed project schedule moving forward is as follows:

- August 3, 2016 - Advertise for bid
- August 12th - Mandatory pre-bid meeting
- September 2nd - Tentative bid opening
- Sept. 2nd thru Sept.6th - Review of bid submittals
- Week of September 6th - Agenda Request Form submitted with recommendation
- September 21st - Agenda item presented to Commission for funding approval and contract award
- Month of September - Town Public Works Department preps demolition sites and commences demolition of Kelsey Park buildings
- Week of October 24 - Contractor commences work at Kelsey Park restroom
- Week of March 27, 2017 - Contract completion (150 calendar days after commencement).

Items of interest to the public associated with improvements at Kelsey Park:

- The new ADA compliant restroom building will be located due west of the tennis courts in Kelsey Park.
- Demolition and construction vehicle access into Kelsey Park will be via Foresteria and Greenbrier Drives. Use of Lake Shore Drive will be discouraged.
- The new restroom building will have the finished floor at elevation 8.0 which is approximately 2.5 feet higher than the existing ground elevation in Kelsey Park.
- Site work associated with construction access, utility connections and soil fill is a substantial cost.
- The new restroom building is designed for extreme wind conditions (gusts to 150 mph).
- The new restroom will feature vandal resistant features such as stainless steel water closets and lavatories.
- The new restroom will have easy to clean ceilings, wall, and floor finishes.
- The new restroom building includes a storage area that could be converted into a concession stand in the future.
- The bid documents include the replacement of Kelsey Park's benches and trash receptacles per the comments of the Town's insurance carrier.

Items of interest to the public associated with improvements at Lake Shore Park:

- The existing restroom building adjacent to the tennis courts is anticipated to be out of service for up to five months while being renovated.
- The contractor is required to provide and maintain portable toilets when the restroom building is out of service.
- The renovated restroom will be ADA compliant and feature vandal resistant features such as stainless steel water closets and lavatories.
- The renovated restroom will have easy to clean ceilings, wall, and floor finishes.
- The roof, which has reached the end of its useful life cycle, will be replaced.

Contract Information

From the outset of the preparation of the project plans, it was understood that the CDBG funds would not be sufficient to cover all of the desired park improvements. However, in order to assist with long range planning, the grant reimbursable design services included the preparation of specifications, not only for the immediate project, but also for future improvements. For example, plans were prepared and items specified for the replacement of the Lake Shore tennis court lights and for the re-roof of the Tennis Center Office Building.

\$379,555 of CDBG funds remain for the project after deducting for the design and bidding phases. Once the contractors' bids have been submitted and opened on September 2nd, the Town will have a better idea as to which base bid items can be kept (or those items that must be deleted) in order to keep the project budget within the remaining grant amount.

The bids could also come in below budget. If that is the case, the Commission could choose from the following DES approved alternates in order to expend all grant monies:

ALTERNATE II: Re-roof of Community Meeting Building

ALTERNATE IV: Tennis Court Lighting

a. Install empty conduit from existing electric panel to future light pole locations

Or:

Use excess funds to cover the Consultants' construction field inspection costs

Reserve Funding

Early on during project presentations to the Commission, staff estimated that bid prices would exceed the available grant funds. As a result, certain tasks were left out of the contract bid items under the assumption that they could be accomplished more economically by using town reserve funds and avoiding contractor mark-ups. The following are some of the items that will need to be performed in conjunction with the project in Fiscal Year 2017, but have not been addressed in the contract scope of work.

- Seacoast Utility Fees/Building Permit Fees
- Soil Density Testing
- Concrete Testing
- Construction Contingency (est. 10% of Base Bid)

Tennis Center Office Building Roof

Since all three of the buildings clustered next to the Lake Shore tennis courts have roofs that are at the end of their expected lifespans, the project architect was tasked with preparing specifications for their replacement. Two of the roofs were deemed appropriate for reimbursement by DES but the third, the Tennis Center Office Building, was not. The Town has already paid 'out of pocket' for the design of this roof replacement as part of this project.

The Commission may want to take this opportunity of having roofing specifications, along with a mobilized roofing sub-contractor, to get all three roofs replaced during this project. They will have to be replaced sooner rather than later and at town expense, anyway. The Community Meeting Building can be re-roofed with reimbursable grant funds but the Tennis Center Office Building will have to be done with town funds. This roof replacement has been itemized in the Schedule of Bid Items as ALTERNATE III. The Commission can consider moving ahead with this task once the costs have been determined in the contract submittals.

BID FORM: BID No. 104-2016
KELSEY AND LAKE SHORE PARKS
RESTROOM CONSTRUCTION AND RENOVATION
TOWN OF LAKE PARK

Instructions: Remove this and all following pages, complete and execute, and submit in triplicate with your bid package (1 Original and 2 copies).

In accordance with the plans and specifications noted in this Bid document, the **TOTAL BASE BID** for this project is:

_____ (\$ _____)

Completion: One hundred fifty (150) calendar days after Commencement of Work [Contractor may only perform work on this project Monday – Friday between 8am – 5pm, unless pre-approved for other hours by the Town]. **NOTE: Awarded Contractor should plan on commencing work during the week of October 24, 2016 having been notified of the contract award on September 22, 2016**

Required documents attached?	(Yes or No)
- Schedule of Bid Items	_____
- Acknowledge Addenda # ____ (if issued)	_____
- Bid bond (minimum of 5% of total base bid)	_____
- 1 Original and 2 copies of the following:	
- Bid Form (signed)	_____
- Clarifications/Exceptions/Substitutions	_____
- List of Subcontractors	_____
- 'Drug Free Workplace Cert. (signed)	_____
- List of References	_____
- Licenses/Certifications (copies of applicable licenses)	_____
- Proof of Existing Insurance Coverage	_____
- Noncollusion Affidavit of Prime Bidder	_____
- Anti-kickback Affidavit	_____
- Certification of Eligibility of General Contractor	_____
- Certification of Nonsegregated Facilities	_____
- Workforce Projection	_____

.....
 NAME OF FIRM _____

ADDRESS _____

PHONE# _____ FAX# _____

AUTHORIZED SIGNATURE _____

NAME & TITLE (TYPED or PRINTED) _____

POINT OF CONTACT EMAIL ADDRESS: _____

DATE: _____ TAX PAYER ID#: _____

**KELSEY AND LAKE SHORE PARKS
RESTROOM CONSTRUCTION & RENOVATION
TOWN OF LAKE PARK BID NO. 104-2016**

SCHEDULE OF BID ITEMS

ITEM No.	ITEM DESCRIPTION	UNIT	QUANTITY	TOTAL PRICE
1.	Indemnification	Job	1	\$ _____
2.	General Conditions			
2A.	Mobilization	Job	1	\$ _____
2B.	Registration with the Town, No-Fee Town Permit, Renovation Permit (Health Dept.)	Job	1	\$ _____
2C.	Payment Bond & a Performance Bond	Job	1	\$ _____
2D.	Shop Drawing Processing	Job	1	\$ _____
2E.	Project Close-Out incl. Record Drawings, Manuals & Warranties	Job	1	\$ _____
3.	Temporary silt fencing and fencing around Kelsey site	Job	1	\$ _____
4.	Temporary access corridor, cap sprinkler heads & restoration of grass & concrete	Job	1	\$ _____
5.	Select soil import for building pad, walkways, and transition fill incl. grading compaction, soil testing & report per specification on plan sheet S1.1 & Exhibit "B"	(compacted) C.Y.	156@	\$ _____ /CY
6.	Remove encountered abandoned utility pipes	L.F.	100@	\$ _____ /L.F.
7	Cap abandoned utility pipes	EA.	8@	\$ _____ /EA.
8A.	New restroom/storage building in Kelsey Park	L.S.	1	\$ _____
8B.	Water service line & connection to existing for new restroom building	L.F.	50@	\$ _____ /L.F.
8C.	Backflow prevention device	L.S.	1	\$ _____
8D.	Electrical service (new from existing panel at north west corner of park to new building)	L.F.	250@	\$ _____ /L.F.
8E.	Sanitary sewer connection per Seacoast Utility Authority requirements	L.F.	20@	\$ _____ /L.F.
8F.	Const. concrete walkways and ramped walkways to new restroom building	S.Y.	124@	\$ _____ /S.Y.
8G.	Const. reinforced concrete steps	L.S.	1	\$ _____
8G.	Hand rail at ramped walkway and steps	L.F.	170@	\$ _____ /L.F.
9.	Site drainage (basin, swale, sod)	L.S.	1	\$ _____
10	Build irrigation system in areas receiving fill dirt and in dry detention area. Incl. labor, equipment, materials. Install Town supplied sprinkler heads.			
10.A	Sch. 40 pipe, fittings, flex pipe 1" or less	L.F.	250@	\$ _____ /L.F.
10.B	Sch. 40 pipe, fittings, flex pipe 1-1/4" thru 2"	L.F.	150@	\$ _____ /L.F.
11.	Sod (Floritam associated with building site)	L.S.	1	\$ _____

(SCHEDULE OF BID ITEMS CONT.)

12A.	Park Benches, 6' (remove & dispose of existing, provide & install new)	EA.	15@\$	/EA.	\$	Estimated Value of Bid Item No.'s 12A., 12B., & 13 = \$38,000
12B.	Remove & dispose of concrete slabs for benches, construct new slabs	EA.	3@\$	/EA.	\$	
13.	Trash Receptacles	EA.	6@\$	/EA.	\$	
14A.	Renovations to Lake Shore Park Restroom	L.S.	1		\$	
14B.	Reroof Lake Shore Park Restroom ("S" tile) incl. dormer removal, reframe & sheath	L.S.	1		\$	
14C.*	Replace rotted roof sheathing	S.F.	96@\$	/S.F.	\$	
14D.*	Replace damaged fascia	L.F.	20@\$	/L.F.	\$	
14E.*	Replace damaged soffit incl. vents	L.F.	20@\$	/L.F.	\$	
15.	(5) Portable toilets for public use (2 men, 2 women, 1 ADA Handicap)	Month	5@\$	/Mo.	\$	

BASE BID: TOTAL ITEMS 1 THRU 15

Staff Estimate = \$408,000

CDBG Funds Available After Design Services = \$380,555

Written Amount \$ _____

ALTERNATE I: Install Dimensional Asphalt Shingle Roof in lieu of "S" tile roof

- a. Kelsey Park Deduct \$ _____
- b. Lake Shore Restrooms Deduct \$ _____

ALTERNATE II: Re-roof of Community Meeting Building

- a. With "S" tile as specified for restroom building Add \$ _____
- b. With Dimensional Asphalt Shingle as specified Add \$ _____
- c. Remove dormers, reframe and sheath Add \$ _____
- d. *Total bid items 14C, 14D, 14E Add \$ _____

ALTERNATE III: Re-roof of Tennis Center Office Building*

- a. With "S" tile as specified Add \$ _____
- b. With Dimensional Asphalt Shingle as specified Add \$ _____
- c. Remove dormers, reframe and sheath Add \$ _____
- d. *Total bid items 14C, 14D, 14E Add \$ _____

ALTERNATE IV: Tennis Court Lighting

- a. Install all (empty) conduits from panel location to future pole locations Add \$ _____
- b. Demolish existing lighting system and install the new poles, lighting, controls, conduits and wiring for a complete system Add \$ _____

Submitted By: _____

Title: _____

Signature of Firm' Representative

Name of Firm: _____

*Unit price of bid items 14C, 14D, 14E will be used if Roof Alternate is selected
FAILURE TO ADDRESS ALL BID ITEMS MAY RESULT IN REJECTION OF BID
AWARD OF CONTRACT WILL BE BASED ON THE LOWEST RESPONSIVE BASE BID

Note: Bid Bond amount is to be based on 5% of base bid.

New Business

TAB 3



Town of Lake Park Town Commission

Agenda Request Form

Meeting Date: August 10, 2016

Agenda Item No. *Tab 3*

Agenda Title: Resolution Authorizing and Directing the Town Manager to Obtain for Fiscal Year 2017 the Employee Medical Insurance through the Florida Blue Care 59 HMO Plan and to Offer the Florida Blue PPO Plan as a Buy-up Option; to Renew the Employee Dental Insurance with MetLife; to Continue the Employee Vision Insurance with Humana; and, to Continue the Basic Life and Accidental Death and Dismemberment Insurance, Short Term Disability and Long Term Disability Insurance through Florida Combined Life

- SPECIAL PRESENTATION/REPORTS CONSENT AGENDA
 BOARD APPOINTMENT OLD BUSINESS
 PUBLIC HEARING ORDINANCE ON ____ READING
 NEW BUSINESS
 OTHER: _____

Approved by Town Manager *[Signature]* Date: *8-3-16*
Bonnie M. Kilborn - Secy

Name/Title
HUMAN RESOURCES DIRECTOR

Originating Department: Human Resources	Costs: \$ <u><i>411,412</i></u> Funding Source: <u><i>Various</i></u> Acct. # <u><i>Various as funded in</i></u> <u><i>FY 2017 budget</i></u> <input checked="" type="checkbox"/> Finance <u><i>BKR</i></u>	Attachments: Resolution; and, Gehring Group Employee Benefits Insurance Evaluation for Fiscal Year 2017 (Exhibit A); and, Florida Blue Provider Disruption Report (Exhibit B)
Advertised: Date: _____ Paper: _____ <input checked="" type="checkbox"/> Not Required	All parties that have an interest in this agenda item must be notified of meeting date and time. The following box must be filled out to be on agenda.	Yes I have notified everyone <u><i>BMT</i></u> or Not applicable in this case ____ Please initial one.

Summary Explanation/Background

Medical Insurance:

The current provider of the Town's employee medical insurance is Florida Blue, which is due for renewal on October 1, 2016 for Fiscal Year 2017. The current coverage is a Preferred Provider Organization (PPO) plan. Gehring Group obtained from Florida Blue an initial in-network renewal rate of 15.6 percent, or approximately \$80,000 over the expiring coverage for Fiscal Year 2016. At the direction of staff, and in order to obtain the most competitive renewal rates and better coverage for Town employees, Gehring Group submitted a market request for proposals to several carriers and requested a quote from Florida Blue for an in-network Health Maintenance Organization (HMO) plan .

The following carriers responded to the request for quotes:

- Florida Blue
- Cigna
- Humana
- United Healthcare

As set forth in the attached Gehring Group Employee Benefits Insurance Evaluation (**Exhibit A**), Florida Blue proposed an alternate Florida Blue Care 59 Plan (an in-network only HMO) which would result in a 6.4 percent decrease resulting in a savings of approximately \$33,000 in annual premium as compared to the current annual premium.

Cigna proposed a comparable plan generating a 5.8 percent increase which would require the completion of individual medical questionnaires by Town employees which would involve potential network disruption. The pricing of Humana's plan was in line with the Florida Blue Care 59 Plan but would not produce a savings by comparison that would merit network disruption. United Healthcare's comparable plan generated a significant increase making their proposal uncompetitive.

Based upon the evaluation provided by Gehring Group, staff recommends the following:

- Obtain coverage through the Florida Blue Care 59 HMO plan as the Town-sponsored medical insurance plan, which would result in a 6.4 percent decrease in annual premium; and
- In order to give Town employees who wish to remain with the Florida Blue PPO the ability to do so, continue to offer the current medical Blue Options PPO plan as a buy-up option whereby employees electing to enroll with this plan would pay the difference in cost between the Florida Blue Care 59 HMO plan and the Florida Blue Options PPO plan.

Also attached as **Exhibit B** is the Florida Blue Provider Disruption Report, which is based upon Florida Blue providers utilized during the period of March 1, 2015 to February 29, 2016 showing the providers that are included under the Florida Blue Care 59 HMO plan.

Dental Insurance:

The current provider of the Town's employee dental insurance is MetLife (a PPO) which is due for renewal on October 1, 2016. MetLife PPO renewal generated a 0 percent premium increase for Fiscal Year 2017.

At the direction of staff, and in order to obtain competitive renewal rates, Gehring Group submitted a market request for proposals to several carriers for such coverage. The following carriers responded:

- Solstice
- United Healthcare
- Renaissance Dental
- United Concordia
- Cigna
- Guardian
- Delta Dental

The proposals submitted by the above carriers would generate minimal savings which would not merit network disruption.

Florida Combined Life declined to quote due to uncompetitive rates.

Based upon the evaluation provided by Gehring Group, staff recommends that the dental insurance coverage for Town employees be renewed with MetLife for Fiscal Year 2017.

Vision Insurance:

The current provider of the Town's employee vision insurance is Humana which was implemented effective October 1, 2015 with a 24-month rate guarantee which will result in a 0 percent increase over the current premium. Such rates will expire on September 30, 2017.

Basic Life and Accidental Death and Dismemberment, Short Term Disability and Long Term Disability Insurance:

The current provider of the Town's basic life and accident death and dismemberment, short term disability and long term disability insurance is Florida Combined Life which was implemented effective October 1, 2015 with a 24-month rate guarantee which will result in a 0 percent increase over the current premium. Such rates will expire on September 30, 2017.

Recommended Motion: I move to adopt Resolution 28-08-16.

RESOLUTION NO. 28-08-16

RESOLUTION AUTHORIZING AND DIRECTING THE TOWN MANAGER TO OBTAIN FOR FISCAL YEAR 2017 THE EMPLOYEE MEDICAL INSURANCE THROUGH THE FLORIDA BLUE CARE 59 HMO PLAN AND TO OFFER THE FLORIDA BLUE PPO PLAN AS A BUY-UP OPTION; TO RENEW THE EMPLOYEE DENTAL INSURANCE WITH METLIFE; TO CONTINUE THE EMPLOYEE VISION INSURANCE WITH HUMANA; AND, TO CONTINUE THE BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE, SHORT TERM DISABILITY AND LONG TERM DISABILITY INSURANCE THROUGH FLORIDA COMBINED LIFE; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Town of Lake Park (“Town”) is a municipal corporation of the State of Florida with such power and authority as has been conferred upon it by the Florida Constitution and Chapter 166, Florida Statutes; and

WHEREAS, the Town Commission has determined that it will provide the Town’s employees with medical insurance, dental insurance, and vision insurance coverage for Fiscal Year 2017; and

WHEREAS, the Town Commission of the Town of Lake Park has reviewed the Employee Benefits Insurance Evaluation effective October 1, 2016 presented by Gehring Group, a copy of which is attached hereto and incorporated herein as **Exhibit A**; and

WHEREAS, the Town Commission has determined that it is in the best interest of the Town of Lake Park to obtain for Fiscal Year 2017 the Employee Medical Insurance through the Florida Blue Care 59 HMO Plan and to Offer the Florida Blue PPO Plan as a Buy-up Option; to Renew the Employee Dental Insurance with MetLife; to Continue the Employee Vision Insurance with Humana; and, to Continue the Basic Life and Accidental Death and Dismemberment Insurance, Short Term Disability and Long Term Disability Insurance through Florida Combined Life.

WHEREAS, the Town Commission of the Town of Lake Park has directed that adequate funds be allocated for such coverage in Fiscal Year 2017.

NOW, THEREFORE, BE IT RESOLVED BY THE TOWN COMMISSION OF THE TOWN OF LAKE PAK, FLORIDA AS FOLLOWS:

Section 1. The whereas clauses are incorporated herein as true and correct and are hereby made a specific part of this Resolution.

Section 2. The Town Commission hereby authorizes and directs the Town Manager to obtain for Fiscal Year 2017 the Employee Medical Insurance through the Florida Blue Care 59 HMO Plan and to Offer the Florida Blue PPO Plan as a Buy-up Option; to Renew the Employee Dental Insurance with MetLife; to Continue the Employee Vision Insurance with Humana; and, to Continue the Basic Life and Accidental Death and Dismemberment Insurance, Short Term Disability and Long Term Disability Insurance through Florida Combined Life.

Section 3. This Resolution shall become effective immediately upon adoption.

EXHIBIT A

TOWN OF LAKE PARK

Employee Benefits Insurance Evaluation



RENEWAL RECOMMENDATION FOR:

**GROUP MEDICAL INSURANCE
GROUP DENTAL INSURANCE
GROUP VISION INSURANCE
GROUP BASIC LIFE and AD&D INSURANCE
GROUP VOLUNTARY LIFE INSURANCE
GROUP SHORT TERM DISABILITY INSURANCE
GROUP LONG TERM DISABILITY INSURANCE**

PLAN YEAR EFFECTIVE: OCTOBER 1, 2016

August 10, 2016
Presented By:

GEHRING GROUP
INSURANCE BROKERS & CONSULTANTS

11505 Fairchild Gardens Ave., Ste. 202
Palm Beach Gardens, FL 33410
Tel: (800) 244-3696 Fax: (561) 626-6970
www.gehringgroup.com

Employee Benefits
RFQ Evaluation & Recommendation
Plan Year Effective Date: October 1, 2016

EXECUTIVE SUMMARY

The Town of Lake Park offers eligible employees and their dependents medical insurance through FL Blue. The current program is a PPO plan that utilizes the Blue Options network. The Town contributes 100% of the single employee cost and 50% of the dependent cost. Additionally, the Town pays for 100% of the single employee cost for dental, vision, basic life, short and long-term disability coverage.

Due to the concern of rising healthcare care inflation, the Town of Lake Park's Agent of Record, the Gehring Group conducted a Request for Quote (RFQ) to the marketplace as well as an Evaluation of the Medical and Dental programs to ensure that the Town was receiving the most competitive plans at the most competitive cost. Conducting an RFQ allows the opportunity to evaluate other available options in the marketplace that may reduce the overall renewal impact on a fiscal basis while attempting to maintain current benefit levels.

The vision, basic life, voluntary life, short and long-term disability insurance plans were marketed in 2015 and secured with multiple year rate guarantees.

Medical Insurance

As a result of the RFQ responses, it has been determined that the most viable option for the Town is to continue to maintain the current PPO plan as part of a dual option program including an HMO product offering. The dual option program will provide employees with choice and they will receive continuity in care, pharmacy formulary, comparable plan design and network access.

FL Blue's renewal offer for the current Blue Options PPO plan generated a 15.6% rate increase or an additional annual premium totaling approximately \$80,000. Additionally, FL Blue proposed an alternate Blue Care (in-network only HMO) plan generating a -6.4% decrease resulting in a savings of approximately \$33,000 in annual premium as compared to current annual premium.

The alternate Blue Care 59 plan maintains the individual (\$500) annual deductible and reduces the family deductible from \$1,500 to \$1,000. The annual maximum out-of-pocket for an individual increases from \$3,000 to \$3,500 and for a family increases from \$6,000 to \$7,000; however the coinsurance is reduced from 20% to 10%. The primary care physician, specialist office visit, urgent care and emergency room copays are all lower on the Blue Care 59 plan. Additionally, inpatient and outpatient hospital cost share are also reduced.

A provider disruption analysis was conducted that included all physicians and facilities utilized within a 12 month period by the Town of Lake Park employees. There were a total of 265 providers accessed and of that total, 11 were not contracted in the PPO or HMO networks. Overall, 88% of the contracted providers are participating in the Blue Care network. The analysis reveals the significant overlap between PPO and HMO providers.

The current Blue Options PPO and Blue Care 59 plans can be offered as part of a dual option program. The Town contribution levels would be based on the Blue Care 59 plan and the Blue Options PPO plan would be considered a “buy-up” option. This would offer the employees a choice between plans that would best suit their individual needs. Those electing the Blue Options PPO plan could continue coverage with this plan but they would pay the difference in cost to buy-up from the HMO to the PPO.

The most competitive offer received was from Cigna proposing a comparable plan generating a 5.8% increase but would also require the completion of individual medical questionnaires and would involve potential network disruption. Humana’s most competitive plan from a pricing standpoint also had significantly higher office visit copays and annual maximum out-of-pocket amounts as well as Tier 4 specialty medications that would be subject to 25% coinsurance. The pricing on the Humana plan was in line with the FL Blue Care 59 plan; however did not produce a savings by comparison that would merit disruption. United Healthcare’s comparable plan design generated a significant increase making their offering uncompetitive.

**Town of Lake Park
Medical Insurance Evaluation
Effective: October 1, 2016**

DUAL OPTION PROGRAM

	CURRENT		RENEWAL		ALTERNATE	
	Florida Blue Blue Options 03769		Florida Blue Blue Options 03769		Florida Blue Blue Care 59	
	In Network	Out of Network	In Network	Out of Network	In Network ONLY	
Calendar Year Deductible (CYD)						
Single	\$500	\$1,500	\$500	\$1,500	\$500	
Family	\$1,500	\$4,500	\$1,500	\$4,500	\$1,000	
Out of Pocket Maximum	<i>Includes All Costs</i>		<i>Includes All Costs</i>		<i>Includes All Costs</i>	
Single	\$3,000	\$6,000	\$3,000	\$6,000	\$3,500	
Family	\$6,000	\$12,000	\$6,000	\$12,000	\$7,000	
Coinsurance	20%	50%	20%	50%	10%	
Office Visits						
Physician Office Visit	\$25	CYD + 50%	\$25	CYD + 50%	\$15	
Specialist Visit	\$60	CYD + 50%	\$60	CYD + 50%	\$35	
Preventive Services (Wellness)	No Charge	50%	No Charge	50%	No Charge	
Independent Clinical Lab	No Charge	CYD + 50%	No Charge	CYD + 50%	No Charge	
Advanced Imaging at Indep. Diagnostic Ctr	CYD + 20%	CYD + 50%	CYD + 20%	CYD + 50%	\$75	
Chiropractic (non hospital)	\$60	CYD + 50%	\$60	CYD + 50%	\$35	
Urgent Care Center	\$65	CYD + 50%	\$65	CYD + 50%	\$35	
Hospital						
Inpatient Facility (per admission)	CYD + 20%	CYD + 50%	CYD + 20%	CYD + 50%	\$500	
Outpatient Facility	CYD + 20%	CYD + 50%	CYD + 20%	CYD + 50%	\$350	
Physician Services at Hospital	\$100	\$100	\$100	\$100	No Charge	
Emergency Room Visit	\$300	\$300	\$300	\$300	\$100	
Ambulance	CYD + 20%	In-Net CYD + 20%	CYD + 20%	In-Net CYD + 20%	CYD + 10%	
Mental Health / Substance Abuse						
Inpatient Facility	No Charge	50%	No Charge	50%	No Charge	
Outpatient Facility	No Charge	50%	No Charge	50%	No Charge	
Prescription Drugs						
Tier 1	\$10		\$10		\$10	
Tier 2	\$50	50%	\$50	50%	\$50	
Tier 3	\$80		\$80		\$80	
Mail Order (90 day supply)	2.5 x Retail	Not Covered	2.5 x Retail	Not Covered	2.5 x Retail	
	enroll	Monthly Rates	Monthly Rates	Monthly Rates	Monthly Rates	
Employee	32	\$688.42	\$795.50	\$644.20		
Employee + Spouse	6	\$1,638.43	\$1,893.28	\$1,533.19		
Employee + Child(ren)	2	\$1,266.69	\$1,463.71	\$1,185.32		
Family	4	\$2,147.87	\$2,481.94	\$2,009.89		
Total Monthly Premium	44	\$42,985	\$49,671	\$40,224		
Total Annual Premium		\$515,819	\$596,050	\$482,685		
\$ Increase			\$80,232	-\$33,134		
% Increase			15.6%	-6.4%		
		Town Cost	EE Cost	Town Cost	EE Cost	EE Cost
Employee	32	\$688.42	\$0.00	\$795.50	\$0.00	\$644.20
Employee + Spouse	6	\$1,163.43	\$475.01	\$1,344.39	\$548.89	\$1,088.70
Employee + Child(ren)	2	\$977.56	\$289.14	\$1,129.61	\$334.11	\$914.76
Family	4	\$1,418.15	\$729.73	\$1,638.72	\$843.22	\$1,327.05
Monthly Premium	44	\$36,638	\$6,347	\$42,336	\$7,334	\$5,939
Annual Premium		\$439,652	\$76,166	\$508,037	\$88,013	\$71,274
\$ Increase				\$68,385	\$11,847	-\$28,241
% Increase				15.6%	15.6%	-6.4%

Annual premium calculations are based on 100% of the enrollment participating in the Blue Options and Blue Care plan to demonstrate the total increase/decrease generated by each plan.

Dental Insurance

The Town's current dental program is an employer sponsored PPO plan offered through MetLife. The Town has been insured with MetLife dental since October 1, 2012. The Town contributes 100% of the single employee cost. Benefits eligible employees may enroll their spouses and dependent children and contribute the difference in premium. The MetLife PPO dental renewal generated a 0% premium increase for the 2016-2017 plan year. Florida Combined Life declined to quote due to uncompetitive rates. Seven alternate carriers: Solstice, United Healthcare, Renaissance Dental, United Concordia, Cigna, Guardian and Delta Dental generated proposals but the minimal savings generated did not warrant a change at this time.

CURRENT / RENEWAL

DENTAL SCHEDULE OF BENEFITS		MetLife		
Network		PDP Plus Network		
Plan Basics		In-Network	Non-Network	
Calendar Year Maximum		\$1,000		
Annual Deductible				
Single		\$25	\$50	
Family		\$75	\$150	
Deductible Waived for Preventive Services		Yes	Yes	
Benefits				
Preventive		100%	100%	
Basic		95%	80%	
Major		50%	50%	
Orthodontia (up to age 19)		50%	50%	
Service Information				
Out of Network Benefits Payable Level		90th UCR		
Waiting Period for Major Services (Timely Entrants)		None		
Endodontics/Periodontics Payable Level		Basic		
Orthodontic Lifetime Maximum		\$1,000		
Rate Guarantee		9/30/17		
Monthly Rates		enroll	CURRENT	RENEWAL
Employee	31	\$30.93	\$30.93	
Employee + Family	14	\$95.79	\$95.79	
Monthly Premium	45	\$2,300	\$2,300	
Annual Premium		\$27,599	\$27,599	
\$ Increase			\$0	
% Increase			0.0%	

Vision Insurance

The Town currently offers employees and their dependents vision insurance through Humana. The Town contributes 100% of the single cost. The vision insurance was placed with Humana on October 1, 2015 and was implemented with a 24 month rate guarantee. Rates will expire September 30, 2017.

VISION SCHEDULE OF BENEFITS		CURRENT / RENEWAL	
		Humana Plan 56	
		<i>In-Network</i>	<i>Non-Network</i>
Exam Copay			\$10
Materials Copay			\$15
<u>Frequency</u>			
Exam Copay			12 months
Lenses			12 months
Frames			24 months
<u>Benefits Payable</u>		Copay	Reimbursement
Eye Exam		\$10	Up to \$35
Single Lenses		\$15	Up to \$25
Bifocal Lenses		\$15	Up to \$40
Trifocal Lenses		\$15	Up to \$60
<u>Lenses and Frames</u>		Reimbursement	
Contact Lenses (Elective)		Up to \$150	Up to \$150
Contact Lenses (Medically Necessary)		Paid in Full	Up to \$210
Frames		\$50 wholesale	Up to \$45
Rate Guarantee		09/30/16	09/30/17
Monthly Rates	enroll	CURRENT	RENEWAL
Employee	27	\$4.78	\$4.78
Employee + Spouse	7	\$9.55	\$9.55
Employee + Child(ren)	2	\$9.07	\$9.07
Employee + Family	7	\$14.26	\$14.26
Monthly Premium	43	\$314	\$314
Annual Premium		\$3,766	\$3,766
\$ Increase			\$0
% Increase			0.0%

Life & Accidental Death and Dismemberment (AD&D) Insurance

The Town currently offers employees basic life and accidental death & dismemberment as well as long and short-term disability insurance through Florida Combined Life. Employees have the opportunity to purchase additional life insurance on themselves and their dependents on a voluntary basis. In 2015, these coverages were marketed and implemented with Florida Combined Life with a 24 month rate guarantee. The current rates will expire September 30, 2017.

	CURRENT	RENEWAL
Basic Life / AD&D	Florida Combined Life	Florida Combined Life
Class Description		
Class 1: Town Manager	2 x annual salary to a maximum of \$240,000 \$100,000 Guarantee Issue	2 x annual salary to a maximum of \$240,000 \$75,000 Guarantee Issue
Class 2: All other FT EE's, Mayor, Commissioners	1 x annual salary to a maximum of \$50,000	1 x annual salary to a maximum of \$50,000
Features		
Waiver of Premium	Included	Included
Conversion Privilege	Included	Included
Age Reduction Schedule	35% at age 65 50% at age 70 25% at age 75	35% at age 65 50% at age 70 25% at age 75
Accelerated Death Benefit	Maximum of \$250,000 or 75% of claimants amount of life insurance whichever is greater	Maximum of \$250,000 or 75% of claimants amount of life insurance whichever is greater
Seat Belt Benefit	\$10,000 or 10% of Principal Sum	\$10,000 or 10% of Principal Sum
Airbag Benefit	\$10,000 or 10% of Principal Sum	\$10,000 or 10% of Principal Sum
Value Added Features	Repatriation Coma	Repatriation Coma
Rate Guarantee	Expires 09/30/17	
Basic Life Rate / \$1,000		
Basic Life Rate / \$1,000	\$0.320	\$0.320
AD&D Rate / \$1,000	\$0.030	\$0.030
Total Life and AD&D Rate	\$0.350	\$0.350
Estimated Volume	\$1,817,000	\$1,817,000
Total Monthly Premium	\$636	\$636
Total Annual Premium	\$7,631	\$7,631
\$ Increase	--	\$0
% Increase	--	0.0%

Voluntary Life & Accidental Death and Dismemberment (AD&D) Insurance

The Town currently offers employees the option to purchase additional life and accidental death & dismemberment insurance on themselves and their dependents on a voluntary basis. In 2015, this coverage was marketed and implemented with Florida Combined Life including a 24 month rate guarantee. The current rates will expire September 30, 2017.

	CURRENT	RENEWAL
Supplemental Life	Florida Combined Life	Florida Combined Life
Core Benefit		
All Eligible Employees Working 24 + hours per week	\$10,000 to \$500,000 up to 5 x annual salary \$10,000 Increments	\$10,000 to \$500,000 up to 5 x annual salary \$10,000 Increments
All Eligible Spouses (Cannot exceed 50% of the employee amount)	\$5,000 increments to \$250,000	\$5,000 increments to \$250,000
All Eligible Child(ren) (Cannot exceed 50% of the employee amount)	14 days - 6 months: \$500 6 months - age 30: \$10,000	14 days - 6 months: \$500 6 months - age 30: \$10,000
Features		
Guarantee Issue Employee	\$60,000	\$60,000
Guarantee Amount Spouse	\$30,000	\$30,000
Employee Age Reduction Schedule	35% at age 65 50% at age 70	35% at age 65 50% at age 70
Waiver of Premium	Included	Included
Portability Option	Included	Included
Conversion Option	Included	Included
Seatbelt Benefit	\$10,000 or 10% of Principal Sum	\$10,000 or 10% of Principal Sum
Airbag Benefit	\$10,000 or 10% of Principal Sum	\$10,000 or 10% of Principal Sum
Accelerated Benefit	Maximum of \$250,000 or 75% of claimants amount of life insurance whichever is greater	Maximum of \$250,000 or 75% of claimants amount of life insurance whichever is greater
Rate Guarantee Period	Expires 09/30/17	
Rates per \$1,000	Employee & Spouse	Employee & Spouse
Child(ren)	\$5,000 - flat \$1.50/month \$10,000 - flat \$3.00/month	\$5,000 - flat \$1.50/month \$10,000 - flat \$3.00/month
Under Age 20	0.070	0.070
Age 20-24	0.070	0.070
Age 25-29	0.070	0.070
Age 30 - 34	0.090	0.090
Age 35 - 39	0.120	0.120
Age 40 - 44	0.200	0.200
Age 45 - 49	0.320	0.320
Age 50 - 54	0.530	0.530
Age 55 - 59	0.810	0.810
Age 60 - 64	1.130	1.130
Age 65 - 69	1.870	1.870
Age 70 - 74	3.120	3.120
Age 75-79	5.950	5.950
Age 80-84	5.950	5.950

Short-Term Disability Insurance

The Town currently offers employees short-term disability coverage at no additional cost to the employee. Short-term disability coverage provides a portion of income replacement up to a weekly maximum of \$1,200 for employees who become sick or injured off the job for a benefit duration of 13 weeks. In 2015, this coverage was marketed and implemented with Florida Combined Life including a 24 month rate guarantee. The current rates will expire September 30, 2017.

	CURRENT	RENEWAL
SHORT-TERM DISABILITY	Florida Combined Life	Florida Combined Life
Benefits		
Eligible Employees	Employees working 24+ hours per week	Employees working 24+ hours per week
Benefit Percent	70% of weekly earnings	70% of weekly earnings
Maximum Benefit per Week	\$1,200	\$1,200
Elimination Period		
Accident Waiting Period	14 Days	14 Days
Illness Waiting Period	14 Days	14 Days
Benefit Duration	13 Weeks	13 Weeks
Rate Guarantee Expires 10/01/2017		
Benefits Volume	\$27,550	\$27,550
Rate per \$10	\$0.390	\$0.390
MONTHLY PREMIUM	\$1,074	\$1,074
ANNUAL PREMIUM	\$12,893	\$12,893
\$ INCREASE	--	\$0
% INCREASE	--	0.0%

Long-Term Disability Insurance

The Town currently offers employees long-term disability coverage at no additional cost to the employee. Long-term disability coverage provides a portion of income replacement up to a monthly maximum of \$5,000 for employees who become sick or injured off the job. In 2015, this coverage was marketed and implemented with Florida Combined Life including a 24 month rate guarantee. The current rates will expire September 30, 2017.

Long Term Disability	CURRENT	RENEWAL
	Florida Combined Life	Florida Combined Life
Eligible Employees	All Active Employees working 24+ hours per week	All Active Employees working 24+ hours per week
All Eligible Employees	60% of covered monthly earnings	60% of covered monthly earnings
Elimination Period	90 Days	90 Days
Own Occupation Period	24 Months	24 Months
Duration of Benefit	SSNRA	SSNRA
Maximum Monthly Benefit	\$5,000	\$5,000
Mental Illness Limitation	24 Months	24 Months
Pre-Existing Condition Limitation	3/12	3/12
Rate Guarantee Period	Expires 09/30/17	
	CURRENT	RENEWAL
LTD Rate / \$100	\$0.470	\$0.470
Estimated Volume	\$173,550	\$173,550
Monthly Premium	\$816	\$816
Annual Premium	\$9,788	\$9,788
\$ Increase	--	\$0
% Increase	--	0.0%

RECOMMENDATION

Upon receipt of the proposals, Gehring Group representatives met with Town staff to evaluate the options. Based on the review of the proposals received during the marketing process, Gehring Group and Town Staff recommend the following for your consideration:

- Continue to offer the current medical Blue Options PPO plan and offer as part of a dual option program coupled with the Blue Care 59 plan. The Town sponsored plan would become the Blue Care 59 plan generating a -6.4% annual premium decrease. The Blue Options PPO plan would become a buy-up option. If an employee elects to enroll in this plan, they would pay the difference in cost between the Blue Care 59 plan and the Blue Options PPO;
- Maintain current dental program with MetLife at current costs;
- Maintain current vision program with Humana at current costs;
- Maintain current basic life and voluntary life programs with Florida Combined Life at current costs;
- Maintain current short-term disability program with Florida Combined Life at current cost;
- Maintain current long-term disability program with Florida Combined Life at current cost.

EXHIBIT B

**Town of Lake Park
 Provider Disruption Report
 Based on Providers Utilized: 3/1/15-2/29/16**



PROVIDER NAME	PROVIDER SPECIALTY DESC	NETWORK INDICATOR	MEMBERS	CLAIMS	PPO Blue Options	HMO Blue Care
PALM BEACH GARDENS MEDICAL CENTER		PAR	7	10	YES	YES
MIDTOWN IMAGING OF LAKE WORTH		PAR	6	8	YES	YES
GARDENS URGENT CARE		PAR	5	6	YES	YES
QUEST DIAGNOSTICS CLINICAL LABORATORIES, INC		PAR	4	0	YES	YES
BETHESDA HOSPITAL INC		PAR	3	3	YES	YES
NORTHPOINT SURGERY AND LASER CENTER		PAR	3	3	YES	YES
GOOD SAMARITAN MEDICAL CENTER		PAR	3	3	YES	YES
EMMER, CURTIS	OTOLOGY, LARYNGOLOGY, RHINOLOGY (ENT)	PAR	3	29	YES	YES
TAVAKOL, MORTEZA	CRITICAL CARE	PAR	3	12	YES	YES
BROCKMAN, MARC E	OPTOMETRY	PAR	3	19	YES	NO
WESTON, LAURA C	OB/GYN	PAR	3	7	YES	YES
STERN, DAVID J	INTERNAL MEDICINE	PAR	3	14	YES	YES
BEGUM, SHAMSAD	INTERNAL MEDICINE	PAR	3	12	YES	YES
WILBORN, ANITA M	INTERNAL MEDICINE	PAR	3	6	YES	YES
YOUNG, BRIAN J	RADIOLOGY	PAR	3	6	YES	YES
MARTORELL, MANUEL G	RADIOLOGY	PAR	3	6	YES	YES
JUPITER MEDICAL CENTER		PAR	2	4	YES	YES
ST MARYS MEDICAL CENTER		PAR	2	4	YES	YES
PALMS WEST HOSPITAL		PAR	2	2	YES	YES
OO, MAUNG K	PULMONARY DISEASES	PAR	2	16	YES	YES
FAHMY, AMIR A	INTERNAL MEDICINE	PAR	2	22	YES	YES
FEDERMAN, ROBERT J	INTERNAL MEDICINE	PAR	2	9	YES	YES
SEVALD, JASON L	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	2	2	YES	YES
LINETT, MICHAEL L	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	2	3	YES	YES
LITT, JEFFREY M	OB/GYN	PAR	2	4	YES	YES
SHAPIRO, STEVEN D	DERMATOLOGY	PAR	2	13	YES	NO
KRANENDONK, SHAUNA K	DERMATOLOGY	PAR	2	9	YES	NO
MENDELSON, AVISHAI	INTERNAL MEDICINE	PAR	2	8	YES	YES
KISHOR, SOWMYA I	DERMATOLOGY	PAR	2	8	YES	NO
PHYSICIANS CHOICE RESPIRATORY SERVICES INC		PAR	2	11	YES	YES
BANOONI, AMY N	OB/GYN	PAR	2	4	YES	YES
HAFNER, KRISTEN M		PAR	2	6	YES	YES
GULF COAST AND ADVANCED DERMATO	GENERAL PRACTICE	PAR	2	3	YES	YES
OLIVELLA, JOSE E	PATHOLOGY	PAR	2	4	YES	YES
MARKS, MITCHELL L	INTERNAL MEDICINE	PAR	2	6	YES	YES
SOHN, KENNETH D	INTERNAL MEDICINE	PAR	2	6	YES	YES
PANDYA, DHRUTI	PEDIATRIC MEDICINE	PAR	2	10	YES	YES
CARELLI, MICHAEL F	OPTOMETRY	PAR	2	2	YES	NO
KOWALCZYK, JOHN	DERMATOLOGY	PAR	2	5	YES	NO
BONOMO, GABRIELLA	INTERNAL MEDICINE	PAR	2	3	YES	YES
BARSKY, SAMUEL G	PEDIATRIC MEDICINE	PAR	2	6	YES	YES
SPIRAZZA, CARL	FAMILY PRACTICE	PAR	2	2	YES	YES
SINGH, YUVRAJ	RADIOLOGY	PAR	2	3	YES	YES
PALM BEACH GARDENS OPEN IMAGING CENTER		PAR	2	3	YES	YES
MEDICAL SPECIALIST OF THE PALM BEACHES		PAR	2	2	YES	YES
ASNANI, HARESH	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	2	3	YES	NO
RINEHART, DAVID L	CHIROPRACTIC	PAR	2	0	YES	YES
MSPB HEALTH FIRST URGENT CARE CENTER		PAR	2	0	YES	YES
KAZMOUZ, ESSAM	PATHOLOGY	PAR	2	0	YES	YES
HOLY CROSS HOSPITAL		PAR	1	1	YES	YES
US DEPARTMENT OF VETERANS AFFAIRS		PAR	1	20	YES	YES
ST MARYS REHAB DPU		PAR	1	1	YES	YES
SALIB, SHADY	CRITICAL CARE	PAR	1	116	YES	YES
KLEIN, MATTHEW H	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	15	YES	YES
ROCHE, MARTIN W	ORTHOPEDIC SURGERY	PAR	1	5	YES	YES
WEST PALM HOSPITAL		PAR	1	1	YES	YES

**Town of Lake Park
 Provider Disruption Report
 Based on Providers Utilized: 3/1/15-2/29/16**



PROVIDER NAME	PROVIDER SPECIALTY DESC	NETWORK INDICATOR	MEMBERS	CLAIMS	PPO Blue Options	HMO Blue Care
BECKER, EDWARD R	UROLOGY	PAR	1	10	YES	YES
PRAZER, RACHEL E		PAR	1	1	YES	YES
DIGLI, AYALA	ANESTHESIOLOGY	PAR	1	1	YES	YES
SWARTZLANDER, TY K	OB/GYN	PAR	1	4	YES	YES
TAYLOR, DENISE M		PAR	1	1	YES	YES
TAPIA, ALEJANDRO G	HEADACHE PAIN MANAGEMENT	PAR	1	16	YES	YES
KAYE, WILLIAM A	ENDOCRINOLOGY, INTERNAL MEDICINE	PAR	1	57	YES	YES
SUAREZ, ANDRES E	INFECTIOUS DISEASES	NON PAR	1	7	NO	NO
TEST, MARGARET C		PAR	1	1	YES	YES
SAMSON, SHARI E	ANESTHESIOLOGY	PAR	1	2	YES	YES
DHARIA, RUPESH R	INTERNAL MEDICINE	PAR	1	11	YES	YES
BENNETT, GEORGE J		PAR	1	1	YES	YES
ATLANTIS OUTPATIENT CENTER		PAR	1	1	YES	YES
VEDERE, AMARNATH R	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	5	YES	YES
JIA, HUI FEN	ANESTHESIOLOGY	PAR	1	1	YES	YES
COMPREHENSIVE AND PHYS THERAPY OF ROYAL PALM		PAR	1	1	YES	YES
VINCEK, VALERIE		PAR	1	1	YES	YES
MORALES, MARIEL P	PSYCHIATRY	PAR	1	6	YES	YES
THE OUTPATIENT CENTER OF BOYNTON BEACH LTD		PAR	1	1	YES	YES
PALM BEACH RADIOLOGY AND IMAGING ASSOCIATES		PAR	1	2	YES	YES
VAUGHAN, JEFFERSON R	GENERAL SURGERY	PAR	1	2	YES	YES
DESSER, DANA R	ORTHOPEDIC SURGERY	PAR	1	5	YES	YES
STROGEN, CHARLES P	ANESTHESIOLOGY	PAR	1	3	YES	YES
SEIN, HTWE H	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	7	YES	YES
THE IMAGING CENTER OF WEST PALM BEACH LLC		PAR	1	2	YES	YES
ABRAHAM, ACCAMMA G	INTERNAL MEDICINE	PAR	1	8	YES	YES
NORTH COUNTY SURGICENTER		PAR	1	1	YES	YES
SHIMAN, MARC	INTERNAL MEDICINE	PAR	1	6	YES	YES
BEST, JOY A		NON PAR	1	23	NO	NO
CHOKSHI, BELLA P	PHYSICAL MEDICINE AND REHABILITATION	PAR	1	6	YES	YES
NEWTON, DRAGICA M	ANESTHESIOLOGY	PAR	1	2	YES	YES
LONETTA, CHRISTOPHER M		PAR	1	1	YES	YES
CENTER FOR GASTROINTESTINAL ENDOSCOPY		PAR	1	1	YES	YES
PHYSICIANS CHOICE LABORATORY SERVICES LLC		NON PAR	1	23	NO	NO
WALLSHEIN, JAY S	OPHTHAMOLOGY	PAR	1	5	YES	NO
GORDON, ROBERT	OB/GYN	PAR	1	4	YES	YES
BERLIN, JOSHUA M	DERMATOLOGY	PAR	1	8	YES	NO
GOLDIN, RONALD M	NEPHROLOGY	PAR	1	5	YES	YES
PALM BEACH COUNTY FIRE RESCUE		NON PAR	1	2	NO	NO
SCHILERO, JOHN	DOCTOR OF SURGICAL CHIROPODY (PODIATRY)	PAR	1	3	YES	YES
PARISEAU CHILD, DIANE L		PAR	1	1	YES	YES
POUR DARYAEE, NADER M	FAMILY PRACTICE	PAR	1	4	YES	YES
WEXLER, GARY M	ORTHOPEDIC SURGERY	PAR	1	5	YES	YES
PERSAUD, MOHAN	GASTROENTEROLOGY	PAR	1	2	YES	YES
KESSEL, STEVEN C	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	4	YES	YES
SUREDDI, VANAJA	INTERNAL MEDICINE	PAR	1	5	YES	YES
BRADY, NATALIE L		PAR	1	1	YES	YES
CANE, EDWARD M	INTERNAL MEDICINE	PAR	1	4	YES	YES
HOTWAGNER, DAVID THOMAS	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	1	1	YES	YES
SNARSKI, JAIME T	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	1	1	YES	YES
DEBS, VANESSA L	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	1	1	YES	YES
ROSENFELD, THOMAS I	GASTROENTEROLOGY	PAR	1	2	YES	YES
SPIRAZZA, CARL	FAMILY PRACTICE	PAR	1	3	YES	YES
SCHWEITZ, MICHAEL C	RHEUMATOLOGY, INTERNAL MEDICINE	PAR	1	4	YES	NO
CHEN, CHIN F	ANESTHESIOLOGY	PAR	1	1	YES	YES
EGERTON, MICHELE A		PAR	1	1	YES	YES

**Town of Lake Park
 Provider Disruption Report
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PROVIDER NAME	PROVIDER SPECIALTY DESC	NETWORK INDICATOR	MEMBERS	CLAIMS	PPO Blue Options	HMO Blue Care
ROSS, SHARON E	OB/GYN	PAR	1	4	YES	YES
CHAKRAVORTY, SUMANT K	GASTROENTEROLOGY	PAR	1	3	YES	YES
OLIVARES, MANUEL U	INTERNAL MEDICINE	NON PAR	1	2	NO	NO
HANLON, ADA C	PEDIATRIC MEDICINE	PAR	1	7	YES	YES
SANZ, AGUSTIN C	INTERNAL MEDICINE	PAR	1	4	YES	YES
WENGER, JEFFREY S	GASTROENTEROLOGY	PAR	1	2	YES	YES
CASTOR, RENES	INTERNAL MEDICINE	PAR	1	4	YES	YES
JFK MEDICAL CENTER		PAR	1	1	YES	YES
TOME, ROBERT E	FAMILY PRACTICE	PAR	1	9	YES	YES
LOVEDAY, GONZALO J	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	3	YES	YES
SENZATIMORE, SALVATORE	GASTROENTEROLOGY	PAR	1	4	YES	YES
DEGHANPISHEH, KEIVAN	RHEUMATOLOGY, INTERNAL MEDICINE	PAR	1	3	YES	YES
INDEPENDENT IMAGING LLC		PAR	1	4	YES	YES
WATERMAN, JACK	NEPHROLOGY	PAR	1	5	YES	YES
BRODNER, ROBERT A	NEUROLOGICAL SURGERY	PAR	1	1	YES	NO
KABLAWI, RAWAN O	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	1	1	YES	YES
LICKERMAN, MATTHEW J	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	1	1	YES	YES
THE TREATMENT CENTER		NON PAR	1	1	NO	NO
BECK CORSELLO, MARY ANN	GENERAL PRACTICE	PAR	1	2	YES	YES
BUTLER, HOWARD	RADIOLOGY	PAR	1	1	YES	YES
BACHA, JOHN J	GENERAL SURGERY	PAR	1	3	YES	YES
PENNER, JEFFREY S	ORTHOPEDIC SURGERY	PAR	1	5	YES	YES
SUROWITZ, RONALD Z	GENERAL PRACTICE	PAR	1	5	YES	YES
LEIGHTON, STEPHEN J	RADIOLOGY	PAR	1	1	YES	YES
TALKAD, ARUN V	NEUROLOGICAL SURGERY	PAR	1	1	YES	YES
ABRAHAM, MOHAN I	NEPHROLOGY	PAR	1	2	YES	YES
LI, JOHN C	OTOLOGY, LARYNGOLOGY, RHINOLOGY (ENT)	PAR	1	4	YES	YES
KWASNIAK, MEGAN M	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	1	1	YES	YES
VISTA CLINICAL DIAGNOSTICS INC		NON PAR	1	24	NO	NO
PERRY, PAMELA M	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	1	1	YES	YES
GRAVEL, MARIE J		PAR	1	1	YES	YES
ETHEREDGE, KALI MELISSA	DOCTOR OF SURGICAL CHIROPODY (PODIATRY)	PAR	1	5	YES	NO
PAQUETTE, ELIZABETH T		PAR	1	1	YES	YES
CARLSON, MELISSA E	OB/GYN	PAR	1	2	YES	YES
RICHARDS, MICHELE L	OTOLOGY, LARYNGOLOGY, RHINOLOGY (ENT)	PAR	1	2	YES	YES
LOZA, ANIBAL	FAMILY PRACTICE	PAR	1	2	YES	YES
GERSCH, AMANDA K	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	1	1	YES	YES
UPADHYAY, BHARAT K	PULMONARY DISEASES	PAR	1	4	YES	YES
RABIEI, ABBAS	NEPHROLOGY	PAR	1	2	YES	YES
DAVIS, MITCHELL N	GASTROENTEROLOGY	PAR	1	2	YES	YES
CARSON, ROSS A	ANESTHESIOLOGY	PAR	1	1	YES	YES
PAVEK, DONNA M		PAR	1	1	YES	YES
BAYNHAM, BRET O	ORTHOPEDIC SURGERY	PAR	1	2	YES	YES
PATEL, MINESH Z	INTERNAL MEDICINE	PAR	1	2	YES	YES
SMITH, MATTHEW J	GASTROENTEROLOGY	PAR	1	1	YES	YES
MENDOZA, PAUL D	RHEUMATOLOGY, INTERNAL MEDICINE	PAR	1	1	YES	YES
VAN HOEK, BRADLEY J		PAR	1	2	YES	YES
KUTTNER, BARRY J	DERMATOLOGY	PAR	1	2	YES	YES
MD NOW MEDICAL CENTERS INC		PAR	1	1	YES	YES
GORMAN, RICHARD A	ORTHOPEDIC SURGERY	PAR	1	3	YES	YES
GRETZULA, JOSEPH C	DERMATOLOGY	PAR	1	2	YES	NO
RAMMOHAN, KOTTIL W	NEUROLOGY	PAR	1	1	YES	YES
STYPEREK, JANUARIUSZ L	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	2	YES	YES
FIERRO, LUISA A	FAMILY PRACTICE	PAR	1	2	YES	YES
HARRING, CHARLES L	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	1	YES	NO
MUELLER, GEORGE L	GENERAL SURGERY	PAR	1	2	YES	YES

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PROVIDER NAME	PROVIDER SPECIALTY DESC	NETWORK INDICATOR	MEMBERS	CLAIMS	PPO Blue Options	HMO Blue Care
GOMEZ, JOEL E	ANESTHESIOLOGY	PAR	1	1	YES	YES
FLANICK, BARBARA R		PAR	1	1	YES	YES
SHERMAN, PETER A	OB/GYN	PAR	1	1	YES	YES
SHAH, SHEELA R	INTERNAL MEDICINE	PAR	1	3	YES	YES
LIBMAN, MICHELE F	INTERNAL MEDICINE	PAR	1	2	YES	YES
ROTHMAN, LAURIE P	FAMILY PRACTICE	PAR	1	2	YES	YES
MEDI-LYNX CARDIAC MONITORING LL	RADIOLOGY	NON PAR	1	2	NO	NO
MARTIN MEMORIAL DIAGNOSTIC CENTER		PAR	1	2	YES	YES
COTTRELL, JEFFREY	RADIOLOGY	PAR	1	1	YES	YES
LEWIS, BENNETT A	FAMILY PRACTICE	PAR	1	2	YES	YES
CARTER, ANDREA E	OPTOMETRY	PAR	1	3	YES	NO
BECK TORRES, MICHELE R	OB/GYN	PAR	1	1	YES	YES
DEYOE, LANE A	RADIOLOGY	PAR	1	3	YES	YES
FRANZBLAU, STEPHEN C	OPTOMETRY	PAR	1	2	YES	NO
MEZE, MEZEDA	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	1	1	YES	YES
COMPREHENSIVE HAND AND PHYSICAL THERAPY LP		PAR	1	1	YES	YES
JUPITER MEDICALCENTER URGENT CARE		PAR	1	1	YES	YES
JUPITER MEDICAL CENTER URGENT CARE		PAR	1	1	YES	YES
MONTIJO, HARVEY	ORTHOPEDIC SURGERY	PAR	1	3	YES	YES
SMITH, MATTHEW G	FAMILY PRACTICE	PAR	1	3	YES	YES
SARA, ALAN S	PATHOLOGY	PAR	1	3	YES	YES
CANASI, JAVIER J	INTERNAL MEDICINE	PAR	1	2	YES	YES
STICKLE, ROBERT L	RADIOLOGY	PAR	1	2	YES	YES
STECHSCHULTE, WILLIAM M	INTERNAL MEDICINE	PAR	1	3	YES	YES
LYN, PETER O	CRITICAL CARE	PAR	1	2	YES	YES
RUIZ-ARANGO, ANDRES F	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	3	YES	NO
SHEKHAT, DENIL N	RADIOLOGY	PAR	1	1	YES	YES
KRAEHER, ALEKSANDRA	ENDOCRINOLOGY, INTERNAL MEDICINE	PAR	1	1	YES	YES
CAVALARIS, JOY G	OB/GYN	PAR	1	1	YES	YES
COMMUNITY MEDICAL CENTER	FAMILY PRACTICE	PAR	1	3	YES	NO
ADVANCED DERMATOLOGY AND DERMAT	DERMATOLOGY	PAR	1	1	YES	NO
MOHANTY, JYOTI B	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	2	YES	YES
WIITA, BRUCE E	UROLOGY	PAR	1	2	YES	YES
MARGOLIES, RICHARD P	OPHTHAMOLOGY	PAR	1	1	YES	NO
BEATTIE, JAMES H	PEDIATRIC MEDICINE	PAR	1	2	YES	YES
CRAPP, SETH	RADIOLOGY	PAR	1	1	YES	YES
BREUER, GABRIEL E	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	2	YES	YES
MEDEXPRESS URGENT CARE OF BOYNTON BEACH LLC		PAR	1	1	YES	YES
GANS, WILLIAM H	UROLOGY	PAR	1	1	YES	YES
MOLINA HEALTHCARE OF FLORIDA MD	CLINIC, PA GROUP	NON PAR	1	2	NO	NO
APRIA HEALTHCARE INC - R9754		PAR	1	2	YES	YES
ESTRADA, JAIME E	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	1	1	YES	YES
ORNELAS, JESUS	EMERGENCY MEDICINE, GENERAL PRACTICE	PAR	1	1	YES	YES
LYONS, GLYNNIS J	FAMILY PRACTICE	PAR	1	1	YES	YES
HAKKARAINEN, GLORIA C	OB/GYN	PAR	1	1	YES	YES
MORENO, DAVID	INTERNAL MEDICINE	PAR	1	1	YES	YES
ELLIS, ELLIOT	GASTROENTEROLOGY	PAR	1	1	YES	YES
DODSON, GEETANJALI	FAMILY PRACTICE	PAR	1	1	YES	YES
COHEN, AARON Z	INTERNAL MEDICINE	PAR	1	1	YES	YES
ROSENBLUM, PAUL D	OPHTHAMOLOGY	PAR	1	1	YES	NO
SRIDHAR, SUNDARA R	PATHOLOGY	PAR	1	1	YES	YES
DELUCIA JR, RICHARD A	FAMILY PRACTICE	PAR	1	1	YES	YES
MINUTE CLINIC LLC	SUPPLIER	PAR	1	1	YES	NO
BREUER, GABRIEL E	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	1	YES	YES
RAPPAPORT, KENNETH A	NEPHROLOGY	PAR	1	1	YES	YES
INDEPENDENT IMAGING LLC		PAR	1	2	YES	YES

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SKIN PATHOLOGY ASSOCIATES, LLC	PATHOLOGY	PAR	1	1	YES	NO
MINUTE CLINIC DIAGNOSTIC OF FLORIDA LLC		PAR	1	4	YES	YES
CUSTURERI, FRANK V	INTERNAL MEDICINE	PAR	1	1	YES	NO
MEHAN, RAVI	CRITICAL CARE	PAR	1	1	YES	YES
ADLER, MOSHE	PEDIATRIC MEDICINE	PAR	1	2	YES	YES
PALMA, TOBIA A	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	1	YES	YES
ROYAL PALM PHYSICAL THERAPY LLC		PAR	1	3	YES	YES
MUNIZ GARCIA, JUAN C	NEUROLOGY	PAR	1	1	YES	YES
PASTERNAK, ROBERT	ANESTHESIOLOGY	PAR	1	1	YES	YES
METZGER, MICHAEL L	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	1	YES	NO
YOUSSEF, SAMEH	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	1	YES	YES
GILBERT, KEVIN J	INTERNAL MEDICINE	PAR	1	1	YES	YES
LUPENA, HAZEL JOYCE Z	PULMONARY DISEASES	PAR	1	1	YES	YES
LEACH, MARK J		PAR	1	1	YES	YES
ROBERTSON, STEPHEN J	RADIOLOGY	PAR	1	1	YES	YES
APORTELA, ROBERT M	PATHOLOGY	PAR	1	1	YES	YES
DEVINE, CHRISTOPHER L	FAMILY PRACTICE	PAR	1	1	YES	YES
STOCK, TARA	FAMILY PRACTICE	PAR	1	1	YES	YES
LEFFLER, WILLIAM G	OPTOMETRY	PAR	1	1	YES	NO
PALM BEACH PATHOLOGY PA		PAR	1	2	YES	YES
KRATHEN, RICHARD A	DERMATOLOGY	PAR	1	1	YES	NO
LIEBERFARB, ROSS I	RADIOLOGY	PAR	1	1	YES	YES
REUTHER, WARREN L	RADIOLOGY	PAR	1	1	YES	YES
JOHNSON, JEFFREY		PAR	1	1	YES	YES
GRANT, DEBORAH N	PODIATRY	PAR	1	1	YES	YES
RADIOLOGY IMAGING ASSOCIATES		PAR	1	1	YES	YES
MATA, MARIA B	RADIOLOGY	PAR	1	1	YES	YES
LABORATORY CORPORATION OF AMERICA		NON PAR	1	1	NO	NO
PERELMAN, MITCHELL	INTERNAL MEDICINE	PAR	1	2	YES	YES
KRAVETZ, MARK H	RADIOLOGY	PAR	1	1	YES	YES
CARIDA, ROBERT V	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	2	YES	YES
ACCESS MEDICAL LABORATORIES INC		PAR	1	3	YES	NO
LOVEDAY, GONZALO J	CARDIOLOGY/CARDIOVASCULAR DISEASE	NON PAR	1	1	NO	NO
VON SOHSTEN, ROBERTO L	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	1	YES	YES
AGGARWAL, RAHUL	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	1	YES	YES
JANIN, YVES	CARDIOLOGY/CARDIOVASCULAR DISEASE	PAR	1	1	YES	NO
ZELLER, DONALD J	PATHOLOGY	PAR	1	0	YES	YES
TAPIA, RAUL H	PATHOLOGY	PAR	1	0	YES	YES
NOWAK, MICHAEL A	PATHOLOGY	PAR	1	0	YES	NO
CAMPBELL, BRIAN A	CHIROPRACTIC	PAR	1	0	YES	YES
TOTAL PARTICIPATING (PAR) PROVIDERS		252			241	222
PERCENTAGE OF PROVIDERS MATCHED					96%	88%

TAB 4



Town of Lake Park Town Commission

Agenda Request Form

Meeting Date: August 10, 2016

Agenda Item No. Tab 4

Agenda Title: Authorizing and Directing the Town Manager to Accept Property and Casualty Insurance Coverage through the Preferred Governmental Insurance Trust for Fiscal Year 2017

- SPECIAL PRESENTATION/REPORTS
- BOARD APPOINTMENT
- PUBLIC HEARING ORDINANCE ON _____ READING
- NEW BUSINESS**
- OTHER: _____

Approved by Town Manager *[Signature]* Date: 8-3-16

Name/Title *Bambi M. Kibba*
HUMAN RESOURCES DIRECTOR

Originating Department: Human Resources	Costs: \$183,409 Funding Source: Acct. # Various as funded in FY 2017 budget <input checked="" type="checkbox"/> Finance <u><i>BKR</i></u>	Attachments: Gehring Group 2016/2017 Property and Casualty Insurance Election
Advertised: Date: _____ Paper: _____ <input checked="" type="checkbox"/> Not Required	All parties that have an interest in this agenda item must be notified of meeting date and time. The following box must be filled out to be on agenda.	Yes I have notified everyone <u>BMT</u> OR Not applicable in this case _____ Please initial one.

Summary Explanation/Background:

The incumbent carrier of the Town's property and casualty insurance coverage (which includes Flood, Inland Marine, Crime Coverage, General Liability, Network Security and Privacy Liability, Public Official Liability and Employment Practices Liability, Automobile Liability, and Workers' Compensation Insurance) is the Preferred Governmental Insurance Trust (PGIT). Such coverage was implemented on October 1, 2015 with a 24-month rate guarantee. Such rates will expire on September 30, 2017.

While the actual rates will not increase for Fiscal Year 2017, there will be a 2.6 percent increase in premium due to increase in employee payroll, the additional of two Town vehicles (i.e., one 2016 Mack sider loader sanitation vehicle, and one 2016 Mack front loader sanitation vehicle) to the auto insurance, and the increase in value of Town-owned property which directly impacts the general liability, public official's, employer's liability, and workers' compensation insurance premiums.

Staff recommends acceptance of the property and casualty insurance coverage through PGIT for Fiscal Year 2017.

Recommended Motion: I move to accept property and casualty insurance coverage through the Preferred Governmental Insurance Trust for Fiscal Year 2017.

**TOWN OF LAKE PARK
2016/2017 PROPERTY & CASUALTY INSURANCE ELECTION**



Coverage Type	Preferred Governmental Insurance Trust 2015-2016			Preferred Governmental Insurance Trust 2016-2017			% of Change
	Deductible	Liability Limits	Premium	Deductible	Liability Limits	Premium	
Property	\$5,000 AOP; 5% Named Storm	TIV: \$15,824,207	\$ 82,122	\$5,000 AOP; 5% Named Storm	TIV \$15,844,948	\$ 82,227	0.13%
Flood	\$5,000 per occ. / \$500,000 A or V	\$ 5,000,000	Included in Property	\$5,000 per occ. / \$500,000 A or V	\$ 5,000,000	Included in Property	
Earth Movement	\$ 5,000	\$ 5,000,000	Included in Property	\$ 5,000	\$ 5,000,000	Included in Property	
Inland Marine			\$ 5,709			\$ 5,709	0.00%
Scheduled Equipment	\$ 1,000	\$ 1,675,950		\$ 1,000	\$ 1,675,950		
Unscheduled Equipment	\$ 500	\$ 1,000,000	Included in Property	\$ 500	\$ 1,000,000	Included in Property	
Equipment Breakdown	\$ 5,000	\$ 15,824,207	Included in Property	\$ 5,000	\$ 15,824,207	Included in Property	
Crime Coverage			\$ 893			\$ 893	0.00%
Employee Theft	\$ 1,000	\$ 100,000		\$ 1,000	\$ 100,000		
Theft of Money & Securities: In/Out	\$ 1,000	\$ 10,000		\$ 1,000	\$ 10,000		
Faithful Performance of Duty	\$ 1,000	Included in EE Theft		\$ 1,000	Included in EE Theft		
Business Interruption		\$ 250,000	Included in Property		\$ 250,000	Included in Property	
Total Property			\$ 88,724			\$ 88,829	0.12%
General Liability	\$ 25,000	\$ 2,000,000	\$ 13,204	\$ 25,000	\$ 2,000,000	\$ 14,102	6.36%
Network Security & Privacy Liability		\$ 1,000,000			\$ 1,000,000		
Public Official Liability & Employment Practices Liability	\$ 25,000	\$2,000,000 / \$2,000,000	\$ 13,669	\$ 25,000	\$2,000,000 / \$2,000,000	\$ 14,579	6.25%
Inverse Condemnation/Bert Harris	\$ 25,000	\$ 100,000		\$ 25,000	\$ 100,000		
Auto Liability	\$ 25,000	\$ 2,000,000	\$ 13,178	\$ 25,000	\$ 2,000,000	\$ 14,191	7.14%
Personal Injury Protection		\$ 10,000			\$ 10,000		
Medical Payments		\$ 5,000			\$ 5,000		
Uninsured Motorists		\$ 20,000			\$ 20,000		
Hired Non-Owned Liability		Included			Included		
Auto Physical Damage			\$ 4,254			\$ 4,974	14.49%
Comprehensive Coverage	\$ 25,000	Per Schedule		\$ 25,000	Per Schedule		
Collision Coverage	\$ 25,000	Per Schedule		\$ 25,000	Per Schedule		
Total Liability & Auto			\$ 44,304			\$ 47,846	7.40%
Workers' Compensation			\$ 27,239			\$ 27,828	2.12%
Mod / Payroll		.72 / \$ 2,247,833			.72 / \$ 2,400,641.44		
Compulsory / Employer Liability		Statutory / \$ 1,000,000			Statutory / \$ 1,000,000		
Total Workers Comp			\$ 27,239			\$ 27,828	2.12%
Total Annual Premium:			\$ 160,267			\$ 164,503	
Gehring Group Service Fee:			\$ 18,414.90			\$ 18,905.56	
Total Net Premium:			\$ 178,682			\$ 183,409	
\$ Increase/Decrease			N/A			\$ 4,727	
% Increase/Decrease			N/A			2.6%	