



Minutes
Town of Lake Park, Florida
First Public Hearing
On the Tentative Budget
Wednesday, September 12, 2012, 7:00 p.m.
Town Commission Chamber, 535 Park Avenue

The Town Commission met for the purpose of a Special Call Commission Meeting First Public Hearing On the Tentative Budget on Wednesday, September 12, 2012 at 7:00 p.m. Present were Mayor James DuBois, Vice-Mayor Kendall Rumsey, Commissioners Steven Hockman, Jeanine Longtin, and Tim Stevens, Town Manager Dale S. Sugerman, Town Attorney Thomas Baird, and Town Clerk Vivian Lemley.

Vice-Mayor Rumsey led the Invocation and Mayor DuBois led the Pledge of Allegiance. Town Clerk Vivian Lemley performed the Roll Call.

ADDITIONS/DELETIONS/APPROVAL OF AGENDA:

Motion: A motion was made by Commissioner Hockman to approve the Agenda; Commissioner Stevens made the second.

Vote on Motion:

Commission Member	Aye	Nay	Other
Commissioner Hockman	X		
Commissioner Longtin	X		
Commissioner Stevens	X		
Vice-Mayor Rumsey	X		
Mayor DuBois	X		

Motion passed 5-0

PUBLIC HEARING:

Mayor DuBois opened the Public Hearing.

Finance Director Blake Rane outlined the changes to the Budget since the August 22, 2012 Budget Workshop (see attached Exhibit "A").

Town Manager Sugerman stated that the actual budget is being provided to the Town Clerk formally and is available upon request. He provided a recap of all funds for the 2012-2013 Budget and an analysis of the affect of changing the Millage rate (see attached Exhibit "A").

Vice-Mayor Rumsey asked if this Budget includes the video of Commission meetings on the Town website.

Town Manager Sugerman stated "yes".

Commissioner Stevens asked what the deadline is to adopt the final millage and the final budget.

Finance Director Rane stated that a budget needs to be adopted by October 1 as per State Statute last year's budget is implemented until it is amended.

Attorney Baird stated that September 28, 2012 is the last day that the Town can take action to adopt a Final Budget.

Commissioner Longtin asked if the Budget includes the Marina litigation settlement.

Town Manager Sugerman stated that the Budget assumes that the Town will be receiving \$880,000 during fiscal year 2013 for the Marina litigation settlement.

Commissioner Longtin asked for a status update on the Marina litigation settlement.

Attorney Baird stated that the litigation settlement has been approved and we are waiting to sign the settlement documents after the start of the fiscal year.

Commissioner Longtin asked why the Town waiting to sign the settlement documents.

Attorney Baird stated that the Town Manager and Finance Director requested that the settlement be approved after the end of this fiscal year so that the proceeds can be applied to the fiscal year 2013 budget.

Commissioner Longtin asked for an explanation on the difference of when the money is received.

Town Manager Sugerman explained that the Town could get the money and then there would not be enough revenues to cover next year's expenses.

Finance Director Rane explained that the Marina fund currently has a negative fund balance and if the money from the settlement was accepted during this fiscal year it would have to be used to offset the negative balance and would not be available in fiscal year 2013.

Commissioner Longtin asked if the budget presented takes into account the negative Marina Fund balance.

Finance Director Rane stated that it does not and that the State Statute does not require him to account for the negative fund balance in the budget.

Town Manager Sugerman stated that the Town's Comprehensive Annual Financial Report for Fiscal Year ending September 30, 2012 will account for the negative Marina Fund balance.

Commissioner Longtin asked what the certainty that the Town will receive \$880,000.

Attorney Baird stated that there is a settlement and unless someone wants to breach the settlement agreement, the money will be paid.

Commissioner Longtin asked when the money will be delivered to the Town.

Attorney Baird stated after October 1, 2012.

Commissioner Longtin asked if there is a date certain that the money will be delivered to the Town.

Attorney Baird explained that the Town requested that the funds be provided to the Town after October 1, 2012 so that it could be applied to the fiscal year 2013 budget.

Commissioner Stevens asked about the General Fund balance.

Town Manager Sugerman stated that the General Fund balance as of July 31, 2012 was \$412,331.41. He stated that the fund balance would not appear in the budget.

Commissioner Stevens asked if the Marina Fund balance or "savings account" is negative \$2.5 million.

Finance Director Rane stated "no", because the General and Sanitation Funds have lent the funds to the Marina Fund, so the Marina Fund has a debt to the General and Sanitation Funds.

Town Manager Sugerman stated that the Marina Fund has a debt balance of \$2,050,000 to the General Fund and \$335,000 to the Sanitation Fund.

Commissioner Stevens asked if the Marina Fund could pay the approximate \$2 million debt to the General Fund, the General Fund would have a Fund balance of approximately \$2.4 million.

Town Manager Sugerman stated "yes".

Commissioner Stevens asked about the Sanitation Fund.

Town Manager Sugerman stated that as of July 31, 2012 the Sanitation Fund has a Fund balance or "savings account balance" of \$424,032.23.

Commissioner Longtin asked if the Marina Fund owes any other Funds.

Town Manager Sugerman stated "no".

Finance Director Rane explained that the General and Sanitation Funds are the only Funds that the Marina owes, but the Marina also has debt to the bank.

Mayor DuBois asked if money is due to the litigating attorneys.

Town Manager Sugerman stated that he believes that those bills have been paid because the General Fund advanced money to the Marina Fund to pay those bills.

Commissioner Hockman asked about the expenses that are going to be required repair the Marina.

Town Manager Sugerman explained that some of the \$880,000 from the settlement is being used to balance the Marina Fund; \$100,000 is in the contingency line item and \$651,000 to surplus. The \$100,000 in the contingency line item does not include funds for construction or improvements to the Marina.

Commissioner Hockman stated that one of the issues at the Marina is the artificial grass and asked if there were any estimates on the cost to fix this issue.

Town Manager Sugerman stated that he is aware of artificial grass issue, but that he does not have a solution to the issue at this time.

Vice-Mayor Rumsey asked if the revenue in the Marina Fund was based on the Marina Rates proposed at the September 5, 2012 Commission Meeting.

Town Manager Sugerman stated "no".

Vice-Mayor Rumsey asked if the revenue number expected to be higher utilizing the proposed rates.

Town Manager Sugerman stated "yes".

Vice-Mayor Rumsey asked what the difference would be in the current budget revenue and the revenue based on the proposed rates.

Town Manager Sugerman stated that at 75% occupancy the revenue would be approximately \$660,000 and at 100% the revenue would be approximately \$880,000. He stated that if the Marina is at 75% occupancy there would be some additional revenue and at 100% occupancy, there would be \$250,000 in additional revenue over the proposed Budget.

Commissioner Longtin thanked Town Manager Sugerman and Finance Director Rane for their hard work. She stated that her goal for this budget was to reduce the millage rate by one whole number, but that is not going to happen this year and that she is looking forward to the 2014 Budget.

Town Manager Sugerman stated that effective October 1, 2012 the Commission will receive a monthly revenue and expenditure report. He explained that October 30 closes

the month then Finance Director Rane has to close the books on that month which will take approximately two (2) weeks and then a report would be provided from the month of October near the end of November and that will continue on a monthly basis.

Town Manager Sugerman asked if the titles of the Resolutions be read into the record.

Attorney Baird stated that it is not necessary to read the Resolutions into the record, but it can be done if it make everyone more comfortable. He explained that the Commission must adopt the Tentative Millage Resolution, but does not need to take action on the Budget as a Final Budget is not being adopted at this meeting. He explained that in Section 2 of the Tentative Millage Resolution states that the Tentative Millage is 8.5 and that the Commission at the Final Budget Hearing will not be able to adopt a Millage Rate higher than 8.5, but can adopt a Millage Rate lower than 8.5 mils.

Finance Director Rane explained that the TRIM notices were sent with a Tentative Millage Rate of 8.5 and that the Commission can not adopt a Millage Rate higher than 8.5 without notifying all of the residents of the Town by mail.

1. Resolution No. 24-09-12 Tentative Millage

Motion: A motion was made by Commissioner Stevens to adopt Resolution No. 24-09-12 setting the Tentative Millage Rate at 8.5 Mils; Vice-Mayor Rumsey made the second.

Vote on Motion:

Commission Member	Aye	Nay	Other
Commissioner Hockman	X		
Commissioner Longtin	X		
Commissioner Stevens	X		
Vice-Mayor Rumsey	X		
Mayor DuBois	X		

Motion passed 5-0

Town Manager Sugerman stated that the current Millage Rate is 8.5083 and that the Millage Rate for Fiscal Year 2013 is 8.5, which is a slight reduction and noted that the roll-back rate that the Commission could adopt that would keep the tax bill for the residents the same is 8.7964.

2. Resolution No. 25-09-12 Tentative Budget

No action was taken on this item.

Mayor DuBois stated that the Commission has discussed the Budget and that the Tentative Budget will stand until the Final Budget Hearing and there is time between this meeting and the Final Budget Hearing to make changes to the proposed Budget

Commissioner Longtin asked if the Tentative Budget Resolution would be voted on.

Attorney Baird stated that there is no legal requirement to adopt a Tentative Budget Resolution that it is the discretion of Commission to take that action.

Mayor DuBois stated that his understanding was that the proposed Budget would be presented at this meeting and the Budget would be adopted at the next Budget Hearing.

PUBLIC and OTHER COMMENT:

No Public and Other Comment was presented on the 2013 proposed Budget and the 2013 Millage Rate.

Mayor DuBois closed the Public Hearing.

RESOLUTIONS:

3. Resolution 26-09-12 Approval of Employee Benefits for Fiscal Year 2013

Town Manager Sugerman explained that this item is for Employee Dental and Vision Insurance coverage and that the Employee Medical Insurance coverage was adopted at the September 5, 2012 Commission Meeting.

Public Comment:

John Marcelluck. 222 Moccasin Trail. Jupiter. read from the Collective Bargaining Agreement between the Town of Lake Park and the Federation of Public Employees adopted October 1, 2011 through September 30, 2014 Article 25 Insurance paragraph A "Individual Plans Medical, Dental, Vision, and Life Insurance employer pays 100% of the premiums;" and paragraph B "The Town agrees to continue to maintain the current level of coverage." He stated that means to him that the Town will continue to do the same things as it has done and at the same level and that by adopting the United Health Care Plan the Town has changed the level of coverage. He stated that the cost for medicine, hospitalization and other services will increase under the proposed plan. He asked as a member of the Union covered by the Collective Bargaining Agreement where does he send the bills for the increase cost in order to be reimbursed the extra expense.

Public Comment closed.

Town Manager Sugerman stated that this item is for Employee Dental and Vision Insurance for Fiscal Year 2013 starting October 1, 2012. He explained that staff worked with the Gehring Group and went to the marketplace and bid these specific coverages and that the Gehring Group was able to find companies willing to provide the coverage and in the agenda package are the details of the plans (see Exhibit "B"). He stated that staff is

recommending MetLife as the provider of Dental Insurance and MetLife SafeGuard is recommended as the provider for Vision Insurance. He stated the representatives are present to answer questions.

Mayor DuBois stated that he does see a difference in the co-pays between the current insurance and the recommended insurance and it looks like a clear savings in the cost of the premium without any changes in the coverage.

Kirk Gehring, Gehring Group, stated that the Dental Insurance is an apples to apples comparison of the level of coverages provided regarding deductibles and co-pays and the Vision has a change on the co-pays and in the out-of-networks co-pays.

Commissioner Stevens asked what the difference is between alternative #1 and #2 for the Out-of-Network Benefits Payable Level contracted fee and 90UCR.

Mr. Gehring explained that under the contracted fee that the employee would receive a fixed amount of dollars based on a fee schedule that the insurance company would pay and it is a huge reduction in the actual payment to the dentist and that employee would receive a balance bill for the difference.

Commissioner Longtin stated that the savings for alternate #1 is a savings of \$11,000 and the recommended alternate #3 is a savings of \$6,700.

Mr. Gehring stated that the employee pays 100% of the dependent coverage of dental and vision coverage.

Motion: A motion was made by Commissioner Stevens to approve alternative # 3 MetLife for Dental Insurance and alternative #4 MetLife SafeGuard for the Vision Insurance; Commissioner Hockman made the second.

Vote on Motion:

Commission Member	Aye	Nay	Other
Commissioner Hockman	X		
Commissioner Longtin	X		
Commissioner Stevens	X		
Vice-Mayor Rumsey	X		
Mayor DuBois	X		

Motion passed 5-0

- 4. Resolution No. 27-09-12 Authorize the Town Manager to Renew for Fiscal Year 2013 Property, Inland Marine, Crime, Position Schedule Bonds, General Liability, Public Official Liability and Employment Practices Liability,**

Automobile, and Worker's Compensation Insurance through the Florida League of Cities/Florida Municipal Insurance Trust

Town Manager Sugerman stated that the Property, Inland Marine, Crime, Position Schedule Bonds, General Liability, Public Official Liability and Employment Practices Liability, Automobile and Worker's Compensation Insurances are due for renewal and staff recommends that all the policies be renewed through the Florida League of Cities/Florida Municipal Insurance Trust. He explained that the Town did go to the marketplace for these coverages and that the only respondent was the Florida Municipal Insurance Trust and that there is a reduction in the premium of approximately 6% and because the Town is a continuing member of the Florida Municipal Insurance Trust the Town anticipates a return of premium of approximately \$23,500.

Commissioner Hockman asked if the return of premium is included in the proposed Budget.

Town Manager Sugerman stated there is an allowance for the return of premium.

Mr. Gehring explained that the Florida Municipal Trust provides an estimation of the return of premium, but in his experience more than the estimation is actually returned.

Commissioner Longtin asked why there is a change in the liability limits and provided the example of the Inland Marine.

Town Manager Sugerman stated that staff wanted to be more thorough in what was demonstrated as being covered and what the Town's assets are and protecting through this insurance. He stated that an asset analysis was performed.

Mayor DuBois stated that he is glad to hear that an asset analysis was performed and that a program is being initiated to reduce the Town's workers compensation modifier in future years.

Town Manager Sugerman stated that the Town has one outstanding workers compensation claim that is substantial and the Town will be beyond that hurdle in a year and it will no longer affect the Town's rating. He stated that the Public Works Department has a safety program.

Commissioner Longtin asked if it is replacement cost if something happens and the Town would get a brand new piece of equipment or is it just the value of the lost equipment.

Mr. Gehring stated that it is the replacement cost.

Town Manager Sugerman stated that it is the replacement cost less the deductible.

Motion: A motion was made by Commissioner Hockman to approve Resolution No. 27-09-12 Authorizing the Town Manager to Renew for Fiscal Year 2013 Property, Inland Marine, Crime, Position Schedule Bonds, General Liability, Public Official Liability and Employment Practices Liability, Automobile, and Worker's

Compensation Insurance through the Florida League of Cities/Florida Municipal Insurance Trust; Commissioner Stevens made the second.

Vote on Motion:

Commission Member	Aye	Nay	Other
Commissioner Hockman	X		
Commissioner Longtin	X		
Commissioner Stevens	X		
Vice-Mayor Rumsey	X		
Mayor DuBois	X		

Motion passed 5-0

Town Manager Sugerman stated that the Commission needs to set the Final Budget Hearing date and time and that staff is recommending 6:30 pm Wednesday, September 19, 2012.

Motion: A motion was made by Commissioner Stevens to set the Final Budget Hearing for 6:30 pm on Wednesday, September 19, 2012; Commissioner Hockman made the second.

Vote on Motion:

Commission Member	Aye	Nay	Other
Commissioner Hockman	X		
Commissioner Longtin	X		
Commissioner Stevens	X		
Vice-Mayor Rumsey	X		
Mayor DuBois	X		

Motion passed 5-0

COMMENTS BY COMMISSION, TOWN MANAGER, TOWN ATTORNEY

Commissioner Longtin encouraged attendance at the September 19, 2012 Final Budget Hearing and Commission Meeting.

Commissioner Stevens no comments.

Vice-Mayor Rumsey no comments.

Commissioner Hockman no comments.

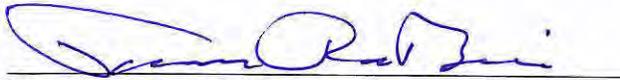
Mayor DuBois no comments.

Attorney Baird no comments.

Town Manager Sugerman no comments.

ADJOURNMENT

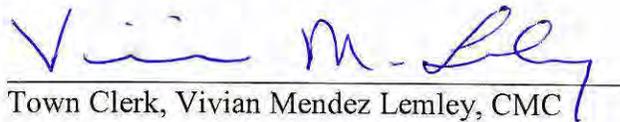
There being no further business to come before the Commission and after a motion to recess by Commissioner Stevens and seconded by Vice-Mayor Rumsey, and by unanimous vote, the Public Hearing was recessed at 8:00 p.m.



Mayor James DuBois



Deputy Town Clerk, Shari Canada, CMC



Town Clerk, Vivian Mendez Lemley, CMC



Approved on this 17 of October, 2012

TOWN OF LAKE PARK - PROPOSED ANNUAL BUDGET 2012-2013
RECAP OF ALL FUNDS

FUND		Proposed Budget 2012-13										
		RECAP										
		General Fund	Insurance Fund	Streets & Roads Fund	Debt Service Fund	Marina Fund	Stormwater Fund	Sanitation Fund				
Budget Summary												
	Revenues	8,261,402	277,950	332,000	772,700	2,007,828	505,000	1,486,900				
	Personal Services	2,171,858	79,000	70,574	-	161,921	194,914	517,744				
	Operating Expenses	5,150,635	173,950	90,296	-	701,308	153,253	586,911				
	Capital Outlay	4,000	-	39,125	-	3,000	-	-				
	Debt Service	420,909	-	16,715	772,700	380,090	104,110	112,210				
	Non-operating Expenses	457,200	25,000	100,000	-	110,001	51,300	250,000				
	Total Budgeted Expenses	8,204,602	277,950	316,710	772,700	1,356,320	503,577	1,466,865				
	Surplus (Deficit)	56,800	-	15,290	-	651,508	1,423	20,035				
	Total Expenses and Surplus	8,261,402	277,950	332,000	772,700	2,007,828	505,000	1,486,900				
	Balanced	√	√	√	√	√	√	√				

TOWN OF LAKE PARK - PROPOSED ANNUAL BUDGET 2012-2013
RECAP OF ALL FUNDS

FUND	GENERAL	Proposed Budget 2012-13
		Analysis of affect of changing the Millage rate

Current Millage
8.5083

Millage	Surplus
8.5000	\$ 56,800
8.4750	\$ 47,046
8.4500	\$ 37,292
8.4250	\$ 27,537
8.4000	\$ 17,783
8.3956	\$ -

**TOWN OF LAKE PARK - ANNUAL BUDGET 2011-2012
RECAP OF ALL FUNDS**

FUND		Adopted Budget 2011-12									
ALL		RECAP									
		General Fund	Insurance Fund	Streets & Roads Fund	Debt Service Fund	Marina Fund	Stormwater Fund	Sanitation Fund			
Budget Summary											
Revenues		8,240,570	293,500	378,210	772,950	1,209,600	503,000	1,513,550			
Personal Services		2,205,125	85,975	119,570	-	159,995	119,695	546,163			
Operating Expenses		5,214,070	196,575	87,700	-	649,225	199,280	592,530			
Capital Outlay		-	-	39,100	-	-	-	-			
Debt Service		421,040	-	-	772,950	375,365	108,475	112,275			
Non-operating Expenses		936,460	10,950	100,000	-	10,000	75,550	250,000			
Total Budgeted Expenses		8,776,695	293,500	346,370	772,950	1,194,585	503,000	1,500,968			
Surplus (Deficit)		(536,125)	-	31,840	-	15,015	-	12,582			
Total Expenses and Surplus		8,240,570	293,500	378,210	772,950	1,209,600	503,000	1,513,550			
Balanced		√	√	√	√	√	√	√			

Town of Lake Park

2012/2013 Dental Insurance Renewal Evaluation
Dental PPO



ALTERNATE #7
Principal

ALTERNATE #6
Guardian

ALTERNATE #5
United Concordia
Concordia Preferred P-Plan

ALTERNATE #4
The Standard

CURRENT
LINCOLN FINANCIAL GROUP
Dental/Guard Select

SCHEDULE OF BENEFITS Plan Basis	CURRENT		ALTERNATE #4		ALTERNATE #5		ALTERNATE #6		ALTERNATE #7	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Calendar Year Maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Deductibles										
Single	\$25	\$50	\$25	\$50	\$50	\$50	\$75	\$75	\$25	\$50
Family	\$75	\$150	\$75	\$150	\$150	\$150	\$150	\$150	\$75	\$150
Deductible Waived for Preventative Svcs	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Benefits										
Preventative	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Basic	95%	80%	95%	80%	90%	80%	100%	80%	100%	80%
Major	50%	50%	50%	50%	60%	50%	60%	50%	50%	50%
Orthodontia	50%	50%	50%	50%	\$1,000	\$1,000	50%	50%	50%	50%
Service Information										
Out of Network Benefits Payable Level	90% UCR	90% UCR	90% UCR	90% UCR	90% UCR	90% UCR	90% UCR	90% UCR	90% UCR	90% UCR
Waiting Period for Major Services	None	None	None	None	None	None	None	None	None	None
Endodontics/Periodontics Payable Level	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic
Rate Guarantee	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months
Total Cost										
Employee	\$38.75	\$31.04	\$38.75	\$31.04	\$38.50	\$38.50	\$37.73	\$37.07	\$37.07	\$37.07
Employee + Family	\$111.33	\$100.52	\$111.33	\$100.52	\$105.50	\$105.50	\$107.73	\$114.46	\$114.46	\$114.46
Monthly Premium	\$2,822.61	\$2,453.80	\$2,822.61	\$2,453.80	\$2,717.50	\$2,717.50	\$2,736.93	\$2,835.50	\$2,835.50	\$2,835.50
Annual Premium	\$33,871.32	\$29,445.60	\$33,871.32	\$29,445.60	\$32,610.00	\$32,610.00	\$32,843.16	\$34,026.00	\$34,026.00	\$34,026.00
\$ Increase	N/A	-\$4,425.72	N/A	-\$4,425.72	-\$1,261.32	-\$1,261.32	-\$1,028.16	-\$154.68	-\$154.68	-\$154.68
% Increase	N/A	-13.1%	N/A	-13.1%	-3.7%	-3.7%	-3.0%	0.5%	0.5%	0.5%

Town of Lake Park
2012/2013 Vision Insurance Renewal Evaluation



SCHEDULE OF BENEFITS	Current			Renewal			Alternate 1		
	Humana/CompBenefits			Humana/CompBenefits			Guardian Plan 1		
Plan Details	In Network	Out of Network		In Network	Out of Network		In Network	Out of Network	
Exams	\$10	\$35 Reimbursement		\$10	\$35 Reimbursement		\$10	\$50 Max after \$10 Copay	
Frequency									
Exams	Once every 12 Mos.	Once every 12 Mos.		Once every 12 Mos.	Once every 12 Mos.		Once per Calendar Year	Once per Calendar Year	
Lenses	Once every 12 Mos.	Once every 12 Mos.		Once every 12 Mos.	Once every 12 Mos.		Once per Calendar Year	Once per Calendar Year	
Frames	Once every 24 Mos.	Once every 24 Mos.		Once every 24 Mos.	Once every 24 Mos.		Once every other Cal. Year	Once every other Cal. Year	
Benefits Payable									
Single Vision	\$15	\$25 Reimbursement		\$15	\$25 Reimbursement		\$25	\$48 Max after \$25 Copay	
Bifocal	\$15	\$40 Reimbursement		\$15	\$40 Reimbursement		\$25	\$67 Max after \$25 Copay	
Trifocal	\$15	\$60 Reimbursement		\$15	\$60 Reimbursement		\$25	\$86 Max after \$25 Copay	
Contact Lenses (Elective)	\$100 Reimbursement	\$100 Reimbursement		\$100 Reimbursement	\$100 Reimbursement		\$25 Copay	\$105 Max after \$25 Copay	
Contact Lenses (Medically Necessary)	Paid In Full	\$210 Reimbursement		Paid In Full	\$210 Reimbursement		\$25	\$210 Max after \$25 Copay	
Summary									
Basic	\$35 Wholesale	\$35 Wholesale		\$35 Wholesale	\$35 Wholesale		\$120 Max after \$25 Copay	\$48 Max after \$25 Copay	
Preferred	\$45 Wholesale	\$45 Wholesale		\$45 Wholesale	\$45 Wholesale		\$120 Max after \$25 Copay	\$48 Max after \$25 Copay	
Non-Preferred	\$45 Wholesale	\$45 Wholesale		\$45 Wholesale	\$45 Wholesale		\$120 Max after \$25 Copay	\$48 Max after \$25 Copay	
		Total Cost			Total Cost			Total Cost	
Employee Only	24	4.52			\$4.76			\$4.28	
Employee + Family	17	17.22			\$18.10			\$13.23	
Monthly Cost		\$401.22			\$421.94			\$327.63	
Annual Cost		\$4,814.64			\$5,063.28			\$3,931.56	
\$ Increase / Decrease		N/A			\$218.64			-\$889.08	
% Increase / Decrease		N/A			5.2%			-18.3%	

Employer Paid rates apply w/75% enrollment

Town of Lake Park

2012/2013 Vision Insurance Renewal Evaluation



Current

Alternate 2

Alternate 3

SCHEDULE OF BENEFITS	Human/Comp/benefits			Guardian Plan 2		Guardian Plan 3	
	In Network	Out of Network	Frequency	In Network	Out of Network	In Network	Out of Network
Exams	\$10	\$35 Reimbursement		\$10	\$50 Max after \$10 Copay	\$10	\$50 Max after \$10 Copay
Exams	Once every 12 Mos.	Once every 12 Mos.		Once per Calendar Year			
Lenses	Once every 12 Mos.	Once every 12 Mos.		Once per Calendar Year			
Frames	Once every 24 Mos.	Once every 24 Mos.		Once every other Cal. Year			
Benefits Available							
Single Vision	\$15	\$25 Reimbursement		\$20	\$48 Max after \$20 Copay	\$10	\$48 Max after \$10 Copay
Bifocal	\$15	\$40 Reimbursement		\$20	\$67 Max after \$20 Copay	\$10	\$67 Max after \$10 Copay
Trifocal	\$15	\$60 Reimbursement		\$20	\$86 Max after \$20 Copay	\$10	\$86 Max after \$10 Copay
Contact Lenses (Elective)	\$100 Reimbursement	\$100 Reimbursement		\$20 Copay	\$105 Max after \$20 Copay	\$10 Copay	\$105 Max after \$10 Copay
Contact Lenses (Medically Necessary)	Paid in Full	\$710 Reimbursement		\$20	\$210 Max after \$20 Copay	\$10	\$210 Max after \$10 Copay
Costs							
Basic	\$35 Wholesale	\$35 Wholesale		\$120 Max after \$20 Copay	\$48 Max after \$20 Copay	\$120 Max after \$10 Copay	\$48 Max after \$10 Copay
Preferred	\$45 Wholesale	\$45 Wholesale		\$120 Max after \$20 Copay	\$48 Max after \$20 Copay	\$120 Max after \$10 Copay	\$48 Max after \$10 Copay
Non-Preferred	\$45 Wholesale	\$45 Wholesale		\$120 Max after \$20 Copay	\$48 Max after \$20 Copay	\$120 Max after \$10 Copay	\$48 Max after \$10 Copay
Total Cost				Total Cost			
Employee Only	24	4.52		\$5.18	\$5.77	\$5.77	\$5.77
Employee + Family	17	17.22		\$16.01	\$17.83	\$17.83	\$17.83
Monthly Cost		\$401.22		\$396.49	\$441.59	\$441.59	\$441.59
Annual Cost		\$4,814.64		\$4,757.88	\$5,299.08	\$5,299.08	\$5,299.08
\$ Increase / Decrease		N/A		-\$56.76	\$484.44	\$484.44	\$484.44
% Increase / Decrease		N/A		-1.2%	10.1%	10.1%	10.1%

Employer Paid rates apply w/75% enrollment Employer Paid rates apply w/75% enrollment

Town of Lake Park
2012/2013 Vision Insurance Renewal Evaluation



Alternate 4

Alternate 5

Current

SCHEDULE OF BENEFITS	Humana/CompBenefits			MetLife SafeGuard		
	In Network	Out of Network	Out of Network	In Network	Out of Network	Out of Network
Plan Basics						
Exams	\$10	\$35 Reimbursement	\$35	\$10	\$35	\$35
Frequency						
Exams	Once every 12 Mos.	Once every 12 Mos.	Once every 12 Mos.	Once every 12 Mos.	Once every 12 Mos.	Once every 12 Mos.
Lenses	Once every 12 Mos.	Once every 12 Mos.	Once every 12 Mos.	Once every 12 Mos.	Once every 12 Mos.	Once every 12 Mos.
Frames	Once every 24 Mos.	Once every 24 Mos.	Once every 24 Mos.	Once every 24 Mos.	Once every 24 Mos.	Once every 24 Mos.
Benefits Available						
Single Vision	\$15	\$25 Reimbursement	\$25 Reimb. after \$25 Copay	\$25	\$25 Reimb. after \$25 Copay	\$25 Reimb. after \$25 Copay
Bifocal	\$15	\$40 Reimbursement	\$35 Reimb. after \$25 Copay	\$25	\$35 Reimb. after \$25 Copay	\$35 Reimb. after \$25 Copay
Trifocal	\$15	\$60 Reimbursement	\$45 Reimb. after \$25 Copay	\$25	\$45 Reimb. after \$25 Copay	\$45 Reimb. after \$25 Copay
Contact Lenses (Elective)	\$100 Reimbursement	\$100 Reimbursement	\$100 Reimbursement	\$135 Allowance	\$100 Reimbursement	\$100 Reimbursement
Contact Lenses (Medically Necessary)	Paid in Full	\$210 Reimbursement	\$200 Reimbursement	\$250 Allowance	\$200 Reimbursement	\$200 Reimbursement
Features						
Basic	\$35 Wholesale	\$35 Wholesale	\$65 Reimbursement	\$125 Allowance	\$65 Reimbursement	\$85 Reimbursement
Preferred	\$45 Wholesale	\$45 Wholesale	\$65 Reimbursement	\$100 Allowance	\$65 Reimbursement	\$85 Reimbursement
Non-Preferred	\$45 Wholesale	\$45 Wholesale	\$65 Reimbursement	\$100 Allowance	\$65 Reimbursement	\$85 Reimbursement
Costs						
Employee Only	24	4.52	\$5.41	\$5.86	\$14.18	\$14.18
Employee + Family	17	17.22	\$13.10	\$381.70	\$4,580.40	\$4,580.40
Monthly Cost		\$401.22	\$352.54			
Annual Cost		\$4,814.64	\$4,230.48			
\$ Increase / Decrease		N/A	-\$584.16			
% Increase / Decrease		N/A	-12.15%			

Lens Copays are for standard formulary. Lens Copays are for standard formulary.

Town of Lake Park
2012/2013 Vision Insurance Renewal Evaluation

SCHEDULE OF BENEFITS		Current		VSP	
		Humana/CompBenefits			
Plan Basis	In Network	Out of Network			
Exams	\$10	\$35 Reimbursement	\$50		Reimb. Up to \$45 after 90 Days
Frequency					
Exams	Once every 12 Mos.	Once every 12 Mos.	Once every 12 Mos.	Once every 12 Mos.	
Lenses	Once every 12 Mos.	Once every 12 Mos.	Once every 12 Mos.	Once every 12 Mos.	
Frames	Once every 24 Mos.	Once every 24 Mos.	Once every 24 Mos.	Once every 24 Mos.	
Benefits Available					
Single Vision	\$15	\$25 Reimbursement	\$50	\$30 Reimbursement	
Bifocal	\$15	\$40 Reimbursement	\$75	\$50 Reimbursement	
Trifocal	\$15	\$60 Reimbursement	\$150	\$65 Reimbursement	
Contact Lenses (Elective)	\$100 Reimbursement	\$100 Reimbursement	Up to \$130	105 Reimbursement	
Contact Lenses (Medically Necessary)	Paid in Full	\$210 Reimbursement	Paid in Full	\$210 Reimbursement	
Residuals					
Basic	\$35 Wholesale	\$35 Wholesale	\$125 Allowance	\$70 Reimbursement	
Preferred	\$45 Wholesale	\$45 Wholesale	\$125 Allowance	\$70 Reimbursement	
Non-Preferred	\$45 Wholesale	\$45 Wholesale	\$125 Allowance	\$70 Reimbursement	
		Total Cost		Total Cost	
Employee Only	24	4.52		\$5.89	
Employee + Family	17	17.22		\$13.95	
Monthly Cost		\$401.22		\$378.51	
Annual Cost		\$4,814.64		\$4,542.12	
\$ Increase / Decrease		N/A		-\$272.52	
% Increase / Decrease		N/A		-5.7%	



AGENDA

Lake Park Town Commission
Town of Lake Park, Florida
First Public Hearing
On the Tentative Budget
Wednesday, September 12, 2012, 7:00 p.m.
Lake Park Town Hall
535 Park Avenue

James DuBois	—	Mayor
Kendall Rumsey	—	Vice-Mayor
Steven Hockman	—	Commissioner
Jeanine Longtin	—	Commissioner
Tim Stevens	—	Commissioner
.....		
Dale S. Sugerman, Ph.D.	—	Town Manager
Thomas J. Baird, Esq.	—	Town Attorney
Vivian Mendez Lemley, 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
- B. INVOCATION
- C. PLEDGE OF ALLEGIANCE
- D. ROLL CALL
- E. ADDITIONS/DELETIONS - APPROVAL OF AGENDA
- F. PUBLIC HEARING:

***** OPEN PUBLIC BUDGET HEARING*****

- A. Staff Report
- B. Public Comments
- C. Commission Deliberation

1. Resolution No. 24-09-12 Tentative Millage

A RESOLUTION OF THE TOWN COMMISSION OF THE TOWN OF LAKE PARK, FLORIDA, ADOPTING A TENTATIVE MILLAGE RATE FOR THE

Tab 1

TOWN OF LAKE PARK FOR THE FISCAL YEAR BEGINNING OCTOBER 1, 2012 AND ENDING SEPTEMBER 30, 2013; STATING THE ROLLED-BACK RATE FOR THE TOWN OF LAKE PARK; STATING THE PERCENT BY WHICH THE TOWN MILLAGE RATE EXCEEDS, IF ANY, THE ROLLED-BACK MILLAGE RATE; AND LEVYING FOR AD VALOREM TAXES ON ALL TAXABLE REAL AND TANGIBLE REAL AND TANGIBLE PERSONAL PROPERTY IN THE TOWN OF LAKE PARK FOR FISCAL YEAR 2012-2013; PROVIDING FOR AN EFFECTIVE DATE.

2. Resolution No. 25-09-12 Tentative Budget

Tab 2

A RESOLUTION OF THE TOWN COMMISSION OF THE TOWN OF LAKE PARK, FLORIDA, MAKING SEPARATE AND SEVERAL APPROPRIATIONS FOR ITS NECESSARY OPERATING EXPENSES, THE EXPENSES OF THE VARIOUS FUNDS AND DEPARTMENTS OF THE TOWN FOR THE FISCAL YEAR BEGINNING OCTOBER 1, 2012, AND ENDING SEPTEMBER 30, 2013, AND PROVIDING FOR THE EFFECTIVE DATE THEREOF.

***** CLOSE PUBLIC BUDGET HEARING*****

G. PUBLIC and OTHER COMMENT:

This time is provided for audience members to address 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.

H. RESOLUTIONS:

3. Resolution No. 26-09-12 Approval of Employee Benefits for Fiscal Year 2013

Tab 3

A RESOLUTION OF THE TOWN COMMISSION OF THE TOWN OF LAKE PARK, FLORIDA AUTHORIZING THE TOWN MANAGER TO OBTAIN FOR FISCAL YEAR 2013 EMPLOYEE DENTAL INSURANCE THROUGH METLIFE AND EMPLOYEE VISION INSURANCE THROUGH METLIFE SAFEGUARD; AND PROVIDING AN EFFECTIVE DATE.

4. Resolution No. 27-09-12 Authorize the Town Manager to Renew for Fiscal Year 2013 Property, Inland Marine, Crime, Position Schedule Bonds, General Liability, Public Official Liability and Employment Practices Liability, Automobile, and Worker's Compensation Insurance through the Florida League of Cities/Florida Municipal Insurance Trust

Tab 4

A RESOLUTION OF THE TOWN COMMISSION OF THE TOWN OF LAKE PARK, FLORIDA AUTHORIZING THE TOWN MANAGER TO RENEW FOR FISCAL YEAR 2013 PROPERTY, INLAND MARINE, CRIME, POSITION SCHEDULE BONDS, GENERAL LIABILITY, PUBLIC OFFICIAL LIABILITY AND EMPLOYMENT PRACTICES LIABILITY, AUTOMOBILE, AND WORKERS' COMPENSATION INSURANCE THROUGH THE FLORIDA LEAGUE OF CITIES/FLORIDA MUNICIPAL INSURANCE TRUST; AND PROVIDING AN EFFECTIVE DATE

I. COMMISSIONER COMMENTS, TOWN ATTORNEY, TOWN MANAGER:

J. ADJOURNMENT: