

**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.

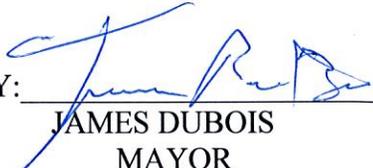
**Section 3.** This Resolution shall become effective immediately upon adoption.

The foregoing Resolution was offered by Commissioner O'Rourke who moved its adoption. The motion was seconded by Vice-Mayor Glas-Castro and upon being put to a roll call vote, the vote was as follows:

|                                 | AYE      | NAY |
|---------------------------------|----------|-----|
| MAYOR JAMES DUBOIS              | <u>/</u> | ___ |
| VICE-MAYOR KIMBERLY GLAS-CASTRO | <u>/</u> | ___ |
| COMMISSIONER ERIN FLAHERTY      | <u>/</u> | ___ |
| COMMISSIONER ANNE LYNCH         | <u>/</u> | ___ |
| COMMISSIONER MICHAEL O'ROURKE   | <u>/</u> | ___ |

The Town Commission thereupon declared the foregoing Resolution NO. 28-08-16 duly passed and adopted this 10 day of August, 2016.

TOWN OF LAKE PARK, FLORIDA

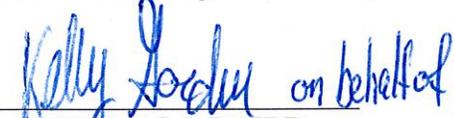
BY:   
JAMES DUBOIS  
MAYOR

ATTEST:

  
VIVIAN MENDEZ  
TOWN CLERK



Approved as to form and legal sufficiency:

BY:  on behalf of  
THOMAS J. BAIRD  
TOWN ATTORNEY

# **EXHIBIT A**

# TOWN OF LAKE PARK

## Employee Benefits Insurance Evaluation



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### 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**

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**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](http://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<br>Blue Options 03769 |                      | Florida Blue<br>Blue Options 03769 |                      | Florida Blue<br>Blue Care 59 |                      |                 |
| Calendar Year Deductible (CYD)            | In Network                         | Out of Network       | In Network                         | Out of Network       | In Network ONLY              |                      |                 |
| Single                                    | \$500                              | \$1,500              | \$500                              | \$1,500              | \$500                        |                      |                 |
| Family                                    | \$1,500                            | \$4,500              | \$1,500                            | \$4,500              | \$1,000                      |                      |                 |
| <b>Out of Pocket Maximum</b>              | <i>Includes All Costs</i>          |                      | <i>Includes All Costs</i>          |                      | <i>Includes All Costs</i>    |                      |                 |
| Single                                    | \$3,000                            | \$6,000              | \$3,000                            | \$6,000              | <b>\$3,500</b>               |                      |                 |
| Family                                    | \$6,000                            | \$12,000             | \$6,000                            | \$12,000             | <b>\$7,000</b>               |                      |                 |
| Coinsurance                               | 20%                                | 50%                  | 20%                                | 50%                  | 10%                          |                      |                 |
| <b>Office Visits</b>                      |                                    |                      |                                    |                      |                              |                      |                 |
| 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                         |                      |                 |
| <b>Hospital</b>                           |                                    |                      |                                    |                      |                              |                      |                 |
| 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%                    |                      |                 |
| <b>Mental Health / Substance Abuse</b>    |                                    |                      |                                    |                      |                              |                      |                 |
| Inpatient Facility                        | No Charge                          | 50%                  | No Charge                          | 50%                  | No Charge                    |                      |                 |
| Outpatient Facility                       | No Charge                          | 50%                  | No Charge                          | 50%                  | No Charge                    |                      |                 |
| <b>Prescription Drugs</b>                 |                                    |                      |                                    |                      |                              |                      |                 |
| 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                 |                      |                 |
|   | <b>enroll</b>                      | <b>Monthly Rates</b> |                                    | <b>Monthly Rates</b> |                              | <b>Monthly Rates</b> |                 |
| 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           |                 |
| <b>Total Monthly Premium</b>              | <b>44</b>                          | <b>\$42,985</b>      |                                    | <b>\$49,671</b>      |                              | <b>\$40,224</b>      |                 |
| <b>Total Annual Premium</b>               |                                    | <b>\$515,819</b>     |                                    | <b>\$596,050</b>     |                              | <b>\$482,685</b>     |                 |
| <b>\$ Increase</b>                        |                                    |                      |                                    | <b>\$80,232</b>      |                              | <b>-\$33,134</b>     |                 |
| <b>% Increase</b>                         |                                    |                      |                                    | <b>15.6%</b>         |                              | <b>-6.4%</b>         |                 |
|   |                                    | <b>Town Cost</b>     | <b>EE Cost</b>                     | <b>Town Cost</b>     | <b>EE Cost</b>               | <b>Town Cost</b>     | <b>EE Cost</b>  |
| Employee                                  | 32                                 | \$688.42             | \$0.00                             | \$795.50             | \$0.00                       | \$644.20             | \$0.00          |
| Employee + Spouse                         | 6                                  | \$1,163.43           | \$475.01                           | \$1,344.39           | \$548.89                     | \$1,088.70           | \$444.50        |
| Employee + Child(ren)                     | 2                                  | \$977.56             | \$289.14                           | \$1,129.61           | \$334.11                     | \$914.76             | \$270.56        |
| Family                                    | 4                                  | \$1,418.15           | \$729.73                           | \$1,638.72           | \$843.22                     | \$1,327.05           | \$682.85        |
| <b>Monthly Premium</b>                    | <b>44</b>                          | <b>\$36,638</b>      | <b>\$6,347</b>                     | <b>\$42,336</b>      | <b>\$7,334</b>               | <b>\$34,284</b>      | <b>\$5,939</b>  |
| <b>Annual Premium</b>                     |                                    | <b>\$439,652</b>     | <b>\$76,166</b>                    | <b>\$508,037</b>     | <b>\$88,013</b>              | <b>\$411,411</b>     | <b>\$71,274</b> |
| <b>\$ Increase</b>                        |                                    |                      |                                    | <b>\$68,385</b>      | <b>\$11,847</b>              | <b>-\$28,241</b>     | <b>-\$4,893</b> |
| <b>% Increase</b>                         |                                    |                      |                                    | <b>15.6%</b>         | <b>15.6%</b>                 | <b>-6.4%</b>         | <b>-6.4%</b>    |

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  |                    |
| <u>Plan Basics</u>                                  |        | <i>In-Network</i> | <i>Non-Network</i> |
| Calendar Year Maximum                               |        | \$1,000           |                    |
| Annual Deductible                                   |        |                   |                    |
| Single  |        | \$25              | \$50               |
| Family  |        | \$75              | \$150              |
| Deductible Waived for Preventive Services           |        | Yes               | Yes                |
| <u>Benefits</u>                                     |        |                   |                    |
| Preventive  |        | 100%              | 100%               |
| Basic   |        | 95%               | 80%                |
| Major   |        | 50%               | 50%                |
| Orthodontia (up to age 19)                          |        | 50%               | 50%                |
| <u>Service Information</u>                          |        |                   |                    |
| 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.

**CURRENT / RENEWAL**

| <b>VISION SCHEDULE OF BENEFITS</b>   |               | <b>Humana<br/>Plan 56</b> |                           |
|--------------------------------------|---------------|---------------------------|---------------------------|
|                                      |               | <b><i>In-Network</i></b>  | <b><i>Non-Network</i></b> |
| Exam Copay                           |               | \$10                      |                           |
| Materials Copay                      |               | \$15                      |                           |
| <b><u>Frequency</u></b>              |               |                           |                           |
| Exam Copay                           |               | 12 months                 |                           |
| Lenses                               |               | 12 months                 |                           |
| Frames                               |               | 24 months                 |                           |
| <b><u>Benefits Payable</u></b>       |               | <b>Copay</b>              | <b>Reimbursement</b>      |
| Eye Exam                             |               | \$10                      | Up to \$35                |
| Single Lenses                        |               | \$15                      | Up to \$25                |
| Bifocal Lenses                       |               | \$15                      | Up to \$40                |
| Trifocal Lenses                      |               | \$15                      | Up to \$60                |
| <b><u>Lenses and Frames</u></b>      |               | <b>Reimbursement</b>      |                           |
| 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                |
| <b>Rate Guarantee</b>                |               | <b>09/30/16</b>           | <b>09/30/17</b>           |
| <b>Monthly Rates</b>                 | <b>enroll</b> | <b>CURRENT</b>            | <b>RENEWAL</b>            |
| 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                   |
| <b>Monthly Premium</b>               | <b>43</b>     | <b>\$314</b>              | <b>\$314</b>              |
| <b>Annual Premium</b>                |               | <b>\$3,766</b>            | <b>\$3,766</b>            |
| <b>\$ Increase</b>                   |               |                           | <b>\$0</b>                |
| <b>% Increase</b>                    |               |                           | <b>0.0%</b>               |

**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.

|  | <b>CURRENT</b>   | <b>RENEWAL</b>   |
|--|--|--|
| <b>Basic Life / AD&amp;D</b>                     | <b>Florida Combined Life</b>   | <b>Florida Combined Life</b>   |
| <b>Class Description</b>                         |  |  |
| Class 1: Town Manager                            | 2 x annual salary to a maximum of \$240,000<br>\$100,000 Guarantee Issue               | 2 x annual salary to a maximum of \$240,000<br>\$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   |
| <b>Features</b>                                  |  |  |
| Waiver of Premium                                | Included   | Included   |
| Conversion Privilege                             | Included   | Included   |
| Age Reduction Schedule                           | 35% at age 65<br>50% at age 70<br>25% at age 75  | 35% at age 65<br>50% at age 70<br>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<br>Coma   | Repatriation<br>Coma   |
| <b>Rate Guarantee</b>                            | <b>Expires 09/30/17</b>  |  |
| Basic Life Rate / \$1,000                        | \$0.320  | \$0.320  |
| AD&D Rate / \$1,000                              | \$0.030  | \$0.030  |
| <b>Total Life and AD&amp;D Rate</b>              | <b>\$0.350</b>   | <b>\$0.350</b>   |
| <b>Estimated Volume</b>                          | <b>\$1,817,000</b>   | <b>\$1,817,000</b>   |
| <b>Total Monthly Premium</b>                     | <b>\$636</b>   | <b>\$636</b>   |
| <b>Total Annual Premium</b>                      | <b>\$7,631</b>   | <b>\$7,631</b>   |
| <b>\$ Increase</b>                               | --   | \$0  |
| <b>% Increase</b>                                | --   | 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  |
| <b>Core Benefit</b>   |  |  |
| All Eligible Employees Working<br>24 + hours per week                 | \$10,000 to \$500,00<br>up to 5 x annual salary<br>\$10,000 Increments                       | \$10,000 to \$500,00<br>up to 5 x annual salary<br>\$10,000 Increments                       |
| All Eligible Spouses<br>(Cannot exceed 50% of the employee amount)    | \$5,000 increments to \$250,000  | \$5,000 increments to \$250,000  |
| All Eligible Child(ren)<br>(Cannot exceed 50% of the employee amount) | 14 days - 6 months: \$500<br>6 months - age 30: \$10,000                                     | 14 days - 6 months: \$500<br>6 months - age 30: \$10,000                                     |
| <b>Features</b>   |  |  |
| Guarantee Issue Employee  | \$60,000   | \$60,000   |
| Guarantee Amount Spouse   | \$30,000   | \$30,000   |
| Employee Age Reduction Schedule                                       | 35% at age 65<br>50% at age 70   | 35% at age 65<br>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<br>amount of life insurance whichever is<br>greater | Maximum of \$250,000 or 75% of claimants<br>amount of life insurance whichever is<br>greater |
| <b>Rate Guarantee Period</b>  | <b>Expires 09/30/17</b>  |  |
| <b>Rates per \$1,000</b>  | <b>Employee &amp; Spouse</b>   | <b>Employee &amp; Spouse</b>   |
| <b>Child(ren)</b>   | \$5,000 - flat \$1.50/month<br>\$10,000 - flat \$3.00/month                                  | \$5,000 - flat \$1.50/month<br>\$10,000 - flat \$3.00/month                                  |
| <b>Under Age 20</b>   | 0.070  | 0.070  |
| <b>Age 20-24</b>  | 0.070  | 0.070  |
| <b>Age 25-29</b>  | 0.070  | 0.070  |
| <b>Age 30 - 34</b>  | 0.090  | 0.090  |
| <b>Age 35 - 39</b>  | 0.120  | 0.120  |
| <b>Age 40 - 44</b>  | 0.200  | 0.200  |
| <b>Age 45 - 49</b>  | 0.320  | 0.320  |
| <b>Age 50 - 54</b>  | 0.530  | 0.530  |
| <b>Age 55 - 59</b>  | 0.810  | 0.810  |
| <b>Age 60 - 64</b>  | 1.130  | 1.130  |
| <b>Age 65 - 69</b>  | 1.870  | 1.870  |
| <b>Age 70 - 74</b>  | 3.120  | 3.120  |
| <b>Age 75-79</b>  | 5.950  | 5.950  |
| <b>Age 80-84</b>  | 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.

| SHORT-TERM DISABILITY     | CURRENT                              | RENEWAL                              |
|---------------------------|--------------------------------------|--------------------------------------|
|                           | Florida Combined Life                | Florida Combined Life                |
| <b>Benefits</b>           |                                      |                                      |
| 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                              |
| <b>Elimination Period</b> |                                      |                                      |
| Accident Waiting Period   | 14 Days                              | 14 Days                              |
| Illness Waiting Period    | 14 Days                              | 14 Days                              |
| Benefit Duration          | 13 Weeks                             | 13 Weeks                             |
| <b>Rate Guarantee</b>     | <b>Expires 10/01/2017</b>            |                                      |
| Benefits Volume           | \$27,550                             | \$27,550                             |
| Rate per \$10             | \$0.390                              | \$0.390                              |
| <b>MONTHLY PREMIUM</b>    | <b>\$1,074</b>                       | <b>\$1,074</b>                       |
| <b>ANNUAL PREMIUM</b>     | <b>\$12,893</b>                      | <b>\$12,893</b>                      |
| <b>\$ INCREASE</b>        | <b>--</b>                            | <b>\$0</b>                           |
| <b>% INCREASE</b>         | <b>--</b>                            | <b>0.0%</b>                          |

## 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  
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|--|---|-------------------|---------|--------|------------------|---------------|
| 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           |

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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           |
| DEHGHANPISHEH, 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           |

**Town of Lake Park  
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|---|--------------------------------------|-------------------|---------|--------|------------------|---------------|
| 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           |

**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 |
|--|-----------------------------------|-------------------|---------|--------|------------------|---------------|
| 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           |
| <b>TOTAL PARTICIPATING (PAR) PROVIDERS</b> |                                   | <b>252</b>        |         |        | <b>241</b>       | <b>222</b>    |
| <b>PERCENTAGE OF PROVIDERS MATCHED</b>     |                                   |                   |         |        | <b>96%</b>       | <b>88%</b>    |