

City of Palm Coast, Florida Agenda Item

Agenda Date: May 12, 2026

Agenda Item: E.3

Department	HUMAN RESOURCES	Amount
Division	HUMAN RESOURCES	Org/Account #
Subject:	PRESENTATION - FY27 HEALTH INSURANCE OPTIONS	
Presenter:	Renina Fuller, M.A., SHRM-CP, Director of Human Resources, and Lisa Lynch, Sr. HR Generalist	
Attachments:	1. Presentation	
Background:	<p>In March, Brandon Savage with Brown & Brown Insurance Services presented a recap of the City's FY 2024-2025 health insurance plan performance that included renewal projections and proposed plan design modifications for FY 2027.</p> <p>My Health Onsite was also present and presented information on a partnership with Flagler County to share clinic space. This was offered for consideration as an opportunity to reduce overall plan costs while maintaining comprehensive coverage for employees.</p>	
Recommended Action:	FOR COUNCIL CONSIDERATION AND DIRECTION	



POTENTIAL HEALTH INSURNACE OPTIONS FY27

Human Resources Department
Presented by: Renina Fuller, Director

Proposed Updates for Employee Health Insurance:

For the upcoming health insurance plan year beginning October 1, 2026, we propose closing the PPO plan to **new hires only while allowing current enrollees to remain in the plan.**

Current employees will have the following enrollment options:

PPO members will have three (3) options:

1. Continue utilizing their current PPO plan, or
2. Switch to the High-Deductible Health Plan (HDHP) w/ Health Savings Account (HSA), or
3. Enroll in the new enhanced HMO plan

HDHP members will have three (3) options:

1. Continue utilizing their current HDHP plan w/ HSA, or
2. Switch to the PPO plan, or
3. Enroll in the new enhanced HMO plan

New hires from 10/1/26 forward, will have two (2) enrollment options:

1. Enroll in the enhanced HMO plan, or
2. Enroll in the High-Deductible Health Plan (HDHP) w/ Health Savings Account (HSA)



Employee Contributions (Bi-Weekly)

<u>Tier & Plan</u>	<u>Current</u>	<u>10/1 Renewal</u>
PPO - Employee Only	\$ 28.76	\$ 35.95
PPO - Employee + Spouse	\$ 125.50	\$ 156.88
PPO - Employee + Child(ren)	\$ 78.44	\$ 98.05
PPO - Family	\$ 266.69	\$ 333.36

<u>Tier & Plan</u>	<u>Current</u>	<u>10/1 Renewal</u>
HDHP - Employee Only	\$ 20.97	\$ 22.02
HDHP - Employee + Spouse	\$ 81.74	\$ 89.91
HDHP - Employee + Child(ren)	\$ 58.55	\$ 64.40
HDHP - Family	\$ 213.61	\$ 234.97

<u>Tier & Plan</u>	<u>Current</u>	<u>Effective 10/1/26</u>
HMO - Employee Only	\$ -	\$ 30.20
HMO - Employee + Spouse	\$ -	\$ 138.05
HMO - Employee + Child(ren)	\$ -	\$ 86.28
HMO - Family	\$ -	\$ 293.36

** Based on 26 Paychecks*

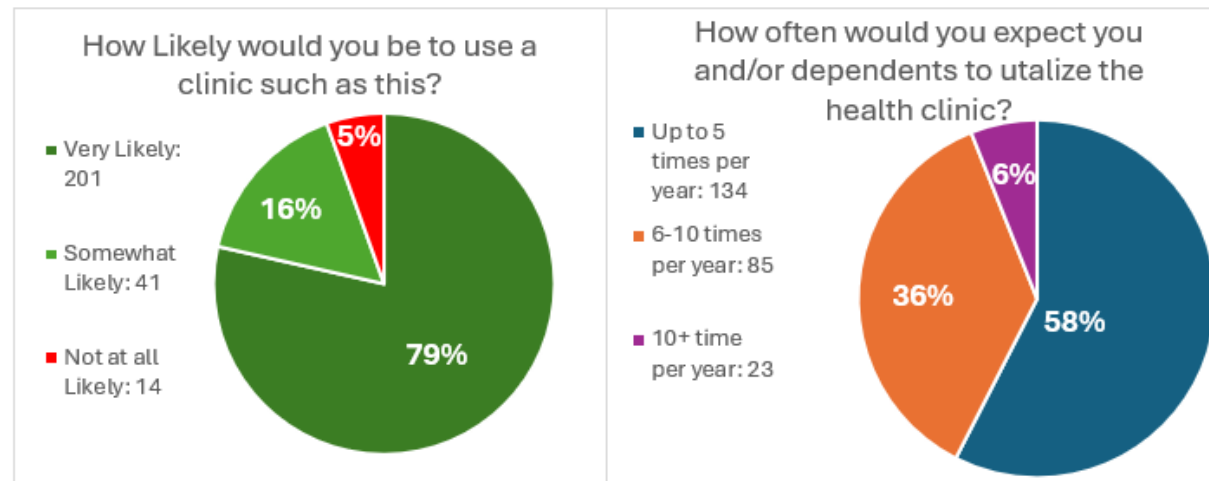


My Health On-Site:

- **POTENTIAL COUNTY PARTNERSHIP:** If the City opens a “north” MHO location, the County has committed to partnering with the City to utilize their MHO “south” location (Bunnell). Current County utilization rate is 86%
- **MHO STAFFING:** 32 hours per week of medical staff:
 - a. 1 medical doctor
 - b. 1 nurse
 - c. 1 patient service coordinator
- **GOAL:** Drive dollars **away** from health plans for **primary care** medical services (e.g., chronic conditions, lab services, prescription dispensing).

My Health Onsite Data

256 out of 504 Insured Participants



My Health On-Site:

LEASING OPTION # 1:

Projected Annual Operations 850,964.00
(Medical Staff, Labs, Prescriptions, Supplies, Technology)

Property – 28 Office Park Drive 58,968.00
(4,212 Square Feet X 14.00 per square foot)

My Health On-Site Build Out Incentive - 50,000.00

Projected First Year Net/Cost Avoidance - 480,000.00

PROJECTED TOTAL INVESTMENT 379,932.00

LEASING OPTION # 2:

Projected Annual Operations 850,964.00
(Medical Staff, Labs, Prescriptions, Supplies, Technology)

Leasing Option # 2 – Old Kings Road N.
(Island Walk Shopping Center) 67,000.00
(2,680 Square Feet X 25.00 per square foot)

My Health On-Site Build Out Incentive - 50,000.00

Projected First Year Net/Cost Avoidance - 480,000.00

PROJECTED TOTAL INVESTMENT 387,964.00

