



**THE RHODES INSURANCE GROUP**  
Managed Health Care & Group Insurance

July 3, 2019

Ms. Revlon Fennell  
Human Resources Director and Risk Manager  
City of Lauderhill  
5581 W Oakland Park Blvd  
Lauderhill, FL 33313

Re: October 1, 2019 - Basic Group Life and AD&D, Managerial Life, STD & Voluntary LTD,  
Voluntary Term Life Insurance Renewal

Dear Revlon,

We have completed our review of the October 1, 2019 renewal of the City of Lauderhill's above designed plans underwritten by Cigna for the City employees. The current life rate that was approved concurrently with the benefit changes for Management and Confidential employees and became effective August 1, 2017 were guaranteed to continue with a two-year guarantee from October 1, 2017 to September 30, 2019. As you may recall, Cigna was initially asking for a rate increase for the short-term disability benefits based on experience, they agreed to renew with no increase and the two-year guarantee based on the overall value of the account the length of time the City has been a client. Cigna was selected as the carrier for these benefits as the result of an RFP process in 2015.

The City currently pays 100% of the premium for the basic life and AD&D and short-term disability insurance for all eligible employees and elected officials. All other benefit plans are voluntary and employees selecting coverage pay 100% of the premium.

Based on this information, The Rhodes Insurance Group recommends that the City of Lauderhill renew with Cigna for the period October 1, 2019 through September 30, 2021.

Please let us know if you have any questions regarding our recommendation and attachments.

Sincerely,

Lloyd F. Rhodes

cc: Susanne Joseph

attachments