



LETTER TO THE COMMISSION

LTC No: 25-290

TO: Honorable Mayor and Members of the Fort Lauderdale City Commission
FROM: Rickelle Williams, City Manager *RW*
DATE: December 30, 2025
SUBJECT: Dental Premium Increase

The purpose of this Letter to the Commission (LTC) is to advise the City Commission of an increase in the 2026 Cigna Dental Insurance rates previously communicated to City staff.

On December 17, 2025, City staff requested a dental renewal evaluation by Gehring Group, the City's benefits consultant, as part of the City's state filing to the Office of Insurance Regulation. As a result of that request, the City was made aware of a five percent (5%) increase in the dental contract with Cigna. For active employees, the biweekly premium difference for the 2026 plan year will range from \$0.21 to \$1.60 depending on dental plan and tier of coverage (e.g. Employee Only, Family).

Per the City's 2022 agreement, the dental rates were only fixed for the first three (3) years of coverage (2023-2025). The financial proposal section of the request for proposal (RFP) references five percent (5%) rate caps, not escalators. In the benefits profession, a rate cap merely sets the maximum limit for a possible rate increase; it is not synonymous with an automatic escalator.

The Human Resources Department has already taken the following action:

- Requested the City's benefit administration and enrollment system, Selerix, reprocess the dental rates prior to reissuing 2026 benefit confirmation statements during the first week of January 2026.
- Coordinated with Strategic Communications to add a notification in its daily Employee Announcement and Media Summary advising employees to review their January 9, 2026, pay stub.

The Human Resources Department will also send out targeted communications via Selerix to employees and retirees who are enrolled in a dental plan and paying a premium on December 30, 2025.

City staff will ensure that any future premium cost escalations are communicated to employees prior to and during the Open Enrollment period.

For additional information, please contact Kristin Milligan, Human Resources Deputy Director, at kmilligan@fortlauderdale.gov or (954) 828-5735.

c: Shari McCartney, City Attorney
David R. Soloman, City Clerk
Patrick Reilly, City Auditor
City Manager's Office
Department Directors