



LETTER TO THE COMMISSION

LTC No: 26-010

TO: Honorable Mayor and Members of the Fort Lauderdale City Commission
FROM: Rickelle Williams, City Manager *RW*
DATE: January 13, 2026
SUBJECT: Update on Dental Premiums

The purpose of this Letter to the Commission (LTC) is to advise the City Commission that the increase in the 2026 Cigna Dental Insurance rates, previously communicated on December 30, 2025, via LTC No. 25-290, has been reversed following City staff's negotiations with the broker and Cigna.

In December 2025, City staff were made aware of a five percent (5%) increase in the dental contract with Cigna that had not been previously communicated. Employees enrolled in the dental plan were notified of the correct rate, and deductions were made at the increased rate in the January 9, 2026, paycheck.

The Human Resources Department worked with the City's broker of record, Gehring Group, and Cigna directly, regarding the discrepancy in the dental rates. As a result, Cigna agreed to keep rates flat for the 2026 plan year.

The Human Resources Department will be sending out targeted communication via Selerix to employees and retirees who are enrolled in dental and paying a premium to advise them that the dental premium will remain flat for plan year 2026. Additionally, refunds for the five percent (5%) premium difference, which ranges between \$0.21 to \$1.60 depending on dental plan and tier of coverage (e.g. Employee Only, Family), will be paid to employees on their January 23, 2026, paycheck.

For additional information, please contact Kristin Milligan, Deputy Human Resources 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