

RESOLUTION NUMBER 25-273

A RESOLUTION OF THE TOWN COUNCIL OF THE TOWN OF FORT MYERS BEACH, FLORIDA, APPROVING THE SELECTION OF CIGNA FOR MEDICAL INSURANCE COVERAGE AND THE STANDARD FOR SUPPLEMENTAL INSURANCE COVERAGE FOR THE FISCAL YEAR 2025–2026; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, Florida Statutes provide that municipalities shall have the governmental, corporate, and proprietary powers to enable them to conduct municipal government, perform municipal functions, and render municipal service, and exercise any power for municipal purposes, except when expressly prohibited by law; and

WHEREAS, Article X of the Town Charter of the Town of Fort Myers Beach empowers the Town to adopt, amend, or repeal such ordinances and resolution as may be required for the proper governing of the Town; and

WHEREAS, the Town of Fort Myers Beach, Florida (the “Town”) must renew the insurance plans on an annual basis; and

WHEREAS, the Town’s current medical coverage is provided through FMIT/UHC, which reflected an 85% renewal increase for FY 25–26. Due to the significant increase, our insurance brokers, Gehring Group, solicited alternative proposals from other carriers. The Town received competitive responses from Cigna and Florida Blue. In addition, multiple carriers submitted proposals for supplemental insurance coverage.; and

WHEREAS, after a comprehensive review, Town staff, through the Town Manager, recommends that the Town transition its medical coverage to Cigna. This recommendation is based on the carrier’s strong provider network, competitive plan design, and significant cost savings when compared to the renewal proposal. In addition, staff recommends moving supplemental insurance coverage to The Standard, which provides an overall cost reduction of 16.5% while maintaining comparable benefit offerings. This transition also presents the opportunity to partner with a carrier recognized for its excellence in customer service and member support, ensuring continued value and responsiveness to employee needs; and

WHEREAS, the Town Council desires to authorize the Town Manager or designee to execute and deliver all documents necessary to complete the transitions and carry out the administration of same.

NOW, THEREFORE, IT IS HEREBY RESOLVED BY THE TOWN OF FORT MYERS BEACH AS FOLLOWS:

Section 1. That above recitals are true and correct and are hereby incorporated by reference as though fully set forth herein.

Section 2. That the Town Council hereby authorizes and directs the Town Manager to proceed with all actions necessary to transition the Town’s medical insurance coverage to Cigna, effective October 1, 2025, and further approves the transition of the Town’s supplemental insurance coverage to The Standard, also effective October 1, 2025.

Section 3. That Town Manager William McKannay or his designee is authorized to execute and deliver any documents necessary to complete the transitions on behalf of the Town.

Section 4. This Resolution shall take effect immediately upon its adoption by the Town Council of the Town of Fort Myers Beach.

The foregoing Resolution was adopted by the Town Council upon a motion by Council Member Woodson and seconded by Council Member King and upon being put to a roll call vote, the result was as follows:

Dan Allers, Mayor	Aye
Jim Atterholt, Vice Mayor	Aye
John R. King, Council Member	Aye
Scott Safford, Council Member	Aye
Karen Woodson, Council Member	Aye

ADOPTED this 11th day of September 2025 by the Town Council of the Town of Fort Myers Beach, Florida.

FORT MYERS BEACH TOWN COUNCIL


Dan Allers (Nov 18, 2025 14:53:27 EST)
Dan Allers, Mayor

ATTEST:


Amy Baker (Nov 19, 2025 09:05:14 EST)
Amy Baker, Town Clerk

**APPROVED AS TO FORM AND LEGAL SUFFICIENCY FOR THE USE
AND RELIANCE OF THE TOWN OF FORT MYERS BEACH ONLY:**


Nanci S. Paatch (Nov 18, 2025 18:43:33 EST)
Vose Law Firm, LLP, Town Attorney

This Resolution was filed in the Office of the Town Clerk on: Nov 19, 2025.