



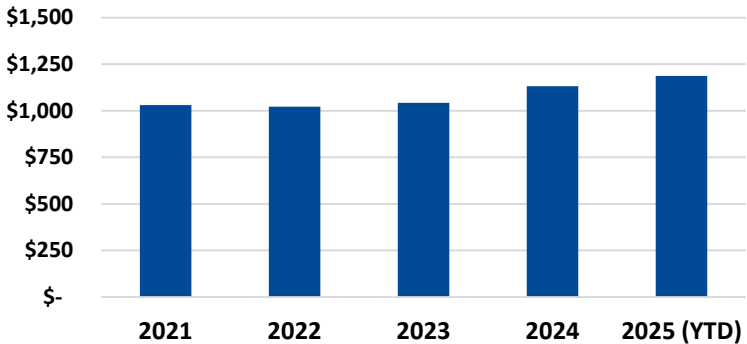
# HEALTH CARE 2026



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# Medical Plan Background

Average Claims  
Per Employee Per Month



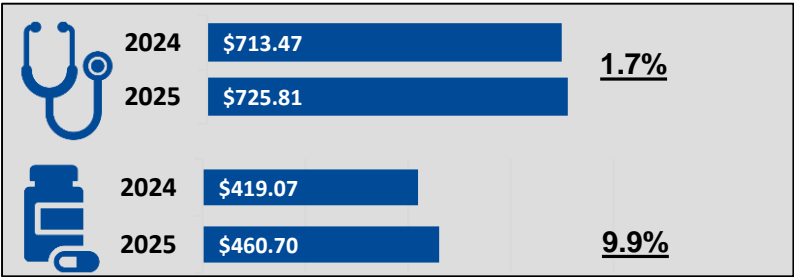
## SELF-INSURED WITH CIGNA

City pays administration fee to Cigna and pays medical and pharmacy claims as they occur



## COST TREND

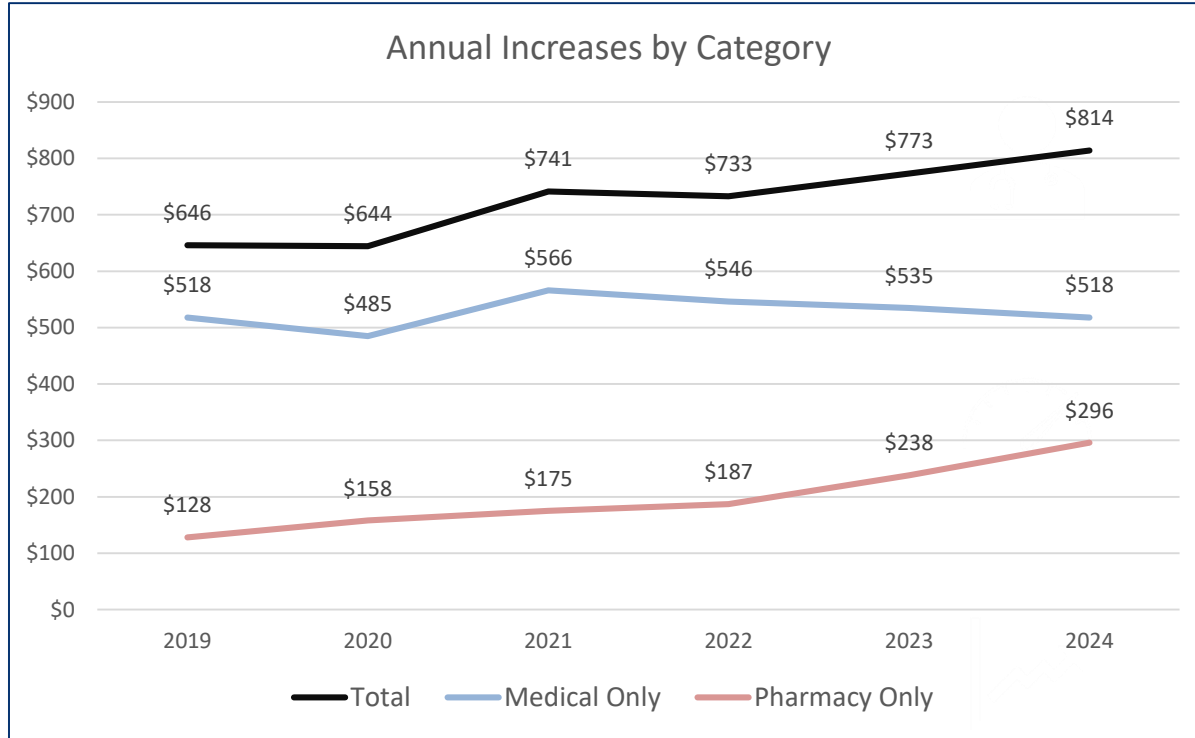
4.8% overall average claims per employee per month increase (2024 vs. 2025)



## NATIONAL AVERAGES

Are projected at 8.5% for 2026, with Florida typically 3% - 4% higher

# Inflationary Impacts



**Total: 4.8%**

**Medical: 0%**

**Pharmacy: 18.2%**



**Overall increases  
are below  
market trends,  
driven by usage  
of the clinic**

# Current Cost Drivers



Cancer, musculoskeletal, and circulatory are the top cost drivers



Inflammatory diseases and diabetes have the highest overall pharmaceutical spend (Stelara, Humira, Enbrel, Rinvoq, etc.)

*GLP-1 medications for diabetes accounted for over \$2 million in spend*



Pharmacy represents 38% of plan spend (vs. 26% of spend in 2020)



Catastrophic claims, including cancers, have decreased year over year

# Wellness Initiatives

- We are invested in improving and positively impacting employees' overall wellness with our two main initiatives being Motivate Me and Omada. Employee participation in these programs will positively impact the wellbeing of our employees and in turn positively impact claims.
- We understand the importance of recognizing and providing mental health benefits in the workplace and have been awarded Silver Seal from the Bell Seal Award for Workplace Mental Health
- We have a very engaged Wellness Coordinator to promote our initiatives and work with staff in the field.

# Motivate Me

Motivate Me is a Cigna program that incentivizes healthy medical and lifestyle choices

Program includes wellness screenings, preventative care visits, and health coaching targeting cost drivers on the medical plan

Available to all employees covered under the medical plan

Program is offered and administered by Cigna, and included in plan funding

Employees can earn up to \$200/year



# Motivate Me

- In 2024, employees redeemed \$78,070 in incentives
- Year to date, employees have redeemed over \$27,685 in incentives
- Wellness coordinator will be doing outreach to employees to ensure the gatekeeper is completed so employees can earn incentives

# Omada

- Diabetes prevention program that includes health coaching and digital scale
- Since its inception in 2022, we have 423 enrolled participants that have started the program
- The average weight loss after completion is 10.5 lbs
- Participants can earn \$100 for completing the program



# Wellness Offerings

- Jet Dental - Premier pop-up dental services providing full preventive visit, cavity filling, scaling and root planing and teeth whitening
- OnSpot Dermatology - Mobile Dermatology
- OneDigital- Financial Education Program
- Virtual offerings through Cigna

# Self-Funded Renewal

- **2026 CY Renewal: \$31.0 million**
- **Includes employee and retiree contributions of over \$3.5 million**

# Self-Funded Renewal

- For the 2025 Plan year there was a 2.9% increase.
- For the 2026 Plan year the renewal projection calls for a 5.1% increase to account for increased pharmacy costs and inflationary impacts.
- Benefits Committee and staff are recommending sharing the 5.1% increase (keeping contribution splits the same)

# Employee Health Center



# Employee Health Center



Experience

96%

Satisfaction

Based on 535 survey response questions



Utilization

5,455

Visit Count  
(2024)

Year to date visits are up in comparison to the previous year trend



Engagement

68%

Center Adoption  
(2024)

Percentage of employees who utilize the health center

# Employee Health Center



Clinical

99%

Quality  
Composite

This is the consolidated compliance rate for applicable evidence-based quality measures



7,290

Medications  
Dispensed

This is the number of prescriptions dispensed onsite through the Employee Health Center



Financial

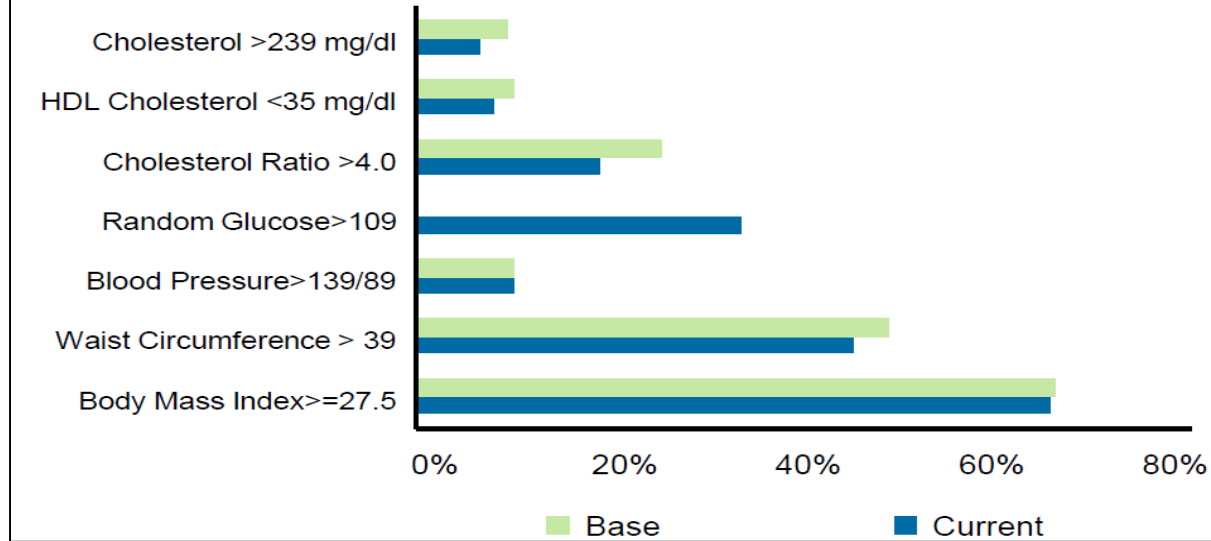
\$2.0:\$1.00

Return on  
Investment

The ratio of savings associated with a reduction in network utilization outcomes and productivity vs operations expense of the center

# Positive Trends

Biometrics - percent at risk



Risk factors for all key biometric markers have decreased year over year

# Renewal Recommendations

- Renew current medical plan – share 5.1% increase
- Continue “Open Access Plus” network
- Maintain current plan design (copays/deductibles/coinsurance)
- Continue *Motivate Me* wellness incentive to encourage preventative screenings and Employee Health Center





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