Personnel Committee Meeting

Tuesday, November 10, 2026 at 3:30 PM

In Person & Videoconference - Administration Building - 1100 Cherry Street - Freeport

This meeting agenda with the agenda packet is posted online at www.portfreeport.com

The meeting will be conducted pursuant to Section 551.127 of the Texas Government Code titled "Videoconference Call." A quorum of the Personnel Committee, including the presiding officer, will be present at the Commissioner Meeting Room located at 1100 Cherry Street, Freeport, Texas. The public will be permitted to attend the meeting in person or by videoconference.

Join Zoom Meeting
https://us02web.zoom.us/j/82137937991?pwd=ZA0xPNqaVG5BLi5ihXAoqKYqtgkPsa.1
Meeting ID: 821 3793 7991
Passcode: 039046

1. **Committee Members: Kincannon (Chairman), Singhania, Giesecke**

2. **CONVENE OPEN SESSION in accordance with Texas Government Code Section 551.001, et. seq., to review and consider the following:**

3. **Roll Call.**

4. **Public Comment.**
   Public comment on any matter not on this Agenda will be limited to 5 minutes per participant and can be completed in person or by videoconference.

5. **Public Testimony.**
   Public testimony on any item on this Agenda will be limited to 5 minutes per agenda item, per participant and can be completed in person or by videoconference.

6. **Discussion regarding renewal of Port Freeport medical, dental and vision insurance.**

7. **Discussion regarding Port Freeport's annual contribution to the Port Freeport Retirement Plan.**

8. **Adjourn.**

The Committee does not anticipate going into a closed session under Chapter 551 of the Texas Government Code at this meeting for any other items on the agenda, however, if necessary, the Committee may go into a closed session as permitted by law regarding any item on the agenda.

With this posted notice, Port Commissioners have been provided certain background information on the above listed agenda items. Copies of this information can be obtained by the public at the Port Administrative offices at 1100 Cherry Street, Freeport, TX.



Phyllis Saathoff, Executive Director/CEO
PORT FREEPORT

Participation is welcomed without regard to race, color, religion, sex, age, national origin, disability or family status. In accordance with Title II of the Americans with Disabilities Act and Section 504 of the Rehabilitation Act, persons with disabilities needing reasonable accommodations to participate in this proceeding, or those requiring language assistance (free of charge) should contact the Executive Assistant no later than forty-eight (48) hours prior to the meeting, at (979) 233-2667, ext. 4326, email: bevers@portfreeport.com.

La participación es bienvenida sin distinción de raza, color, religión, sexo, edad, origen nacional, discapacidad o situación familiar. De acuerdo con el Título II de la Ley de Estadounidenses con Discapacidades y la Sección 504 de la Ley de Rehabilitación, las personas con discapacidades que necesiten adaptaciones razonables para participar en este procedimiento, o aquellas que requieran asistencia lingüística (sin cargo), deben comunicarse con el Asistente Ejecutivo a más tardar cuarenta -ocho (48) horas antes de la reunión, al (979) 233-2667, ext. 4326, correo electrónico: bevers@portfreeport.com.

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TO: Personnel Committee
Chief Executive Officer

FROM: Rob Lowe
Amy O'Brien

DATE: November 10, 2026

SUBJECT: Group Health Insurance

Attached are the spreadsheets with the results for the employee health and dental/vision insurance renewal quotes.

The current medical plan is a level funded plan through Cigna and expires December 31, 2026. Cigna has offered renewal with a premium increase of 8% over current premium rates. The budget was calculated using a 10% increase in current premiums under Cigna level funded plan. Fully funded plans with BCBS and United Healthcare, having subtle differences such as co-pays, deductibles and maximum out of pocket were also considered. The Cigna renewal offered a minimum of 10.6% savings over the fully funded plan alternatives. Texicare also provided a quote for a level funded plan that was 24.7% higher than current premiums.

Management recommendation is to renew the Cigna plan as proposed while maintaining the existing cost share, as budgeted:

	Port %	Employee %
Employee Coverage	95%	5%
Dependent Coverage	82.5%	17.5%

An RFP for the dental, vision, life, and AD&D package was issued on 10/29/26, and is due to be opened on November 12, 2026.

PORT COMMISSION

ROB GIESECKE, CHAIRMAN; **RUDY SANTOS**, VICE CHAIRMAN; **KIM KINCANNON**, SECRETARY; **DAN CROFT**, ASST. SECRETARY;
BARBARA FRATILA, COMMISSIONER; **RAVI K. SINGHANIA**, COMMISSIONER; **PHYLLIS SAATHOFF**, EXECUTIVE DIRECTOR/CEO

Port Freeport Health Insurance Renewal 1-1-2027

	Level Funded						Fully Funded			
	Cigna Current	**Cigna Renewal**		**Texicare**		**United Healthcare**		**BCBS Texas**	
Plan Name	OAP 35404097	OAP 35404097		TotalCare PPO		Gold FB22		G653CHC	
Benefits	In-Network	In-Network		In-Network		In-Network		In-Network	
Office Co-pay	PCP $45, SPC $90	PCP $45, SPC $90		First 4 visits $0; then 20% after		$30		$50	
ER				First 4 visits $0; then 20% after		Designated Spec $60, Network $100		$100	
Urgent Care	$500 co-pay + ded &/or 20%	$500 co-pay + ded &/or 20%		20% after deductible		$500 co-pay + ded &/or 20%		$500 co-pay + ded &/or 20%	
Deductible	$100 co-pay	$100 co-pay		First 4 visits $0; then 20% after		$50 co-pay		$100 co-pay	
Coinsurance	$1,500/$4,500 Single/Family	$1,500/$4,500 Single/Family		$1,500/$4,500 Single/Family		$1,500/$4,500 Single/Family		$1,600/$4,800 Single/Family	
Out-of-Pocket	80% Cigna/20% Employee	80% Cigna/20% Employee		80% UHC/20% Employee		80% UHC/20% Employee		80% BCBS/20% Employee	
Pharmacy	$5,250/$10,500 Single/Family	$5,250/$10,500 Single/Family		$5,000/$10,000 Single/Family		$6,500/$13,000 Single/Family		$5,350/$10,705 Single/Family	
In-Patient Co-pay	$5/25/50/100/250	$5/25/50/100/250		$10/20/70/120/150/250		$10/40/125/300		$5/15/50/100/150/250	
Out-Patient Co-pay	N/A	N/A		N/A		N/A		N/A	
	N/A	N/A		N/A		N/A		N/A	
Deductible	Out Network	Out Network		Out Network		Out Network		Out Network	
Coinsurance	$3,000/$9,000 Single/Family	$3,000/$9,000 Single/Family		$10,000/$20,000 Single/Family		$10,000/$20,000 Single/Family		$3,200/$9,600 Single/Family	
Out of Pocket	60%/40%	60%/40%		50%/50%		50%/50%		60%/40%	
	Unlimited	Unlimited		Unlimited		Unlimited		Unlimited	
Total Monthly Premium (Including Dependents)									
	$84,811.60	**$91,599.23**	**8.0%**	**$105,732.94**	**24.7%**	**$100,572.21**	**18.6%**	**$113,913.11**	**34.3%**
Monthly Rate:									
Employee	$ 1,194.39	$ 1,289.98	**8.0%**	$ 1,421.14	**19.0%**	$ 1,416.51	**18.6%**	$ 1,604.41	**34.3%**
Employee & Spouse	$ 2,388.85	$ 2,580.03	**8.0%**	$ 3,126.51	**30.9%**	$ 2,833.02	**18.6%**	$ 3,208.82	**34.3%**
Employee & Child	$ 2,390.03	$ 2,581.30	**8.0%**	$ 2,700.17	**13.0%**	$ 2,833.02	**18.5%**	$ 3,208.82	**34.3%**
Employee & Family	$ 3,583.25	$ 3,870.03	**8.0%**	$ 4,689.77	**30.9%**	$ 4,249.53	**18.6%**	$ 4,813.23	**34.3%**

Current Allocation:

Employee:												
Port 95%	$	1,134.67	$	1,225.48		$	1,350.08		$	1,345.68	$	1,524.19	
Employee 5%	$	59.72	$	64.50	8.0%	$	71.06	19.0%	$	70.83	18.6%	$	80.22	34.3%
Dependent:														
Employee & Spouse **(Premium portion only)**		1,194.46		1,289.98			1,421.14			1,416.51			1,604.41	
Port 82.5%	$	985.43	$	1,064.23		$	1,172.44		$	1,168.62		$	1,323.64	
Employee 17.5%	$	209.03	$	225.75	8.0%	$	248.70	19.0%	$	247.89	18.6%	$	280.77	34.3%
Employee & Child(ren) **(Premium portion only)**	$	1,195.64	$	1,291.32		$	1,279.03		$	1,416.51		$	1,604.41	
Port 82.5%	$	986.40	$	1,065.34		$	1,055.20		$	1,168.62		$	1,323.64	
Employee 17.5%	$	209.24	$	225.98	8.0%	$	223.83	9.6%	$	247.89	18.5%	$	280.77	34.2%
Employee & Family **(Premium portion only)**	$	2,388.86	$	2,580.05		$	3,268.63		$	2,833.02		$	3,208.82	
Port 82.5%	$	1,970.81	$	2,128.54		$	2,696.62		$	2,337.24		$	2,647.28	
Employee 17.5%	$	418.05	$	451.51	8.0%	$	572.01	34.6%	$	495.78	18.6%	$	561.54	34.3%



RESOLUTION AUTHORIZING A CONTRIBUTION TO THE PORT FREEPORT RETIREMENT PLAN

At a regular meeting of the Port Commission of Port Freeport at the office of said District at 1100 Cherry Street, Freeport, Texas, on the 19th day of November 2026, among other business came on to be considered the following resolution, which, upon motion duly made and seconded, was adopted by vote of all Commissioners present:

F I N D I N G S

1. Due and proper notice of the date, time, place and purpose of this meeting has been duly given in accordance with the provisions of the Texas Open Meetings Act, and such meeting has been conducted in accordance with said Open Meetings Act.

2. Port Freeport ("Port" or "Employer") has heretofore adopted a "Flexible Nonstandardized Safe Harbor Profit Sharing Plan Agreement" establishing the "Port Freeport Retirement Plan" (the "Plan") effective January 1, 2000.

3. Employer has heretofore adopted a Group Annuity Contract with the Empower Retirement, Contract No. 743378-02, effective January 1, 2001.

4. Per agreement with Empower Retirement, Employer serves as Plan Administrator of the Plan.

5. Upon recommendation of Management, it is found to be in the best interest of the Port for Employer to make a contribution of 6.0 percent (0.060) of Plan eligible wages to the "Port Freeport Retirement Plan" for the plan year ending December 31, 2026.

Now, therefore, BE IT RESOLVED, that the Port, as Employer, hereby authorizes a contribution of 6.0 percent (0.060) of Plan eligible wages to the Port Freeport Retirement Plan for the plan year ending December 31, 2026.