



## Personnel Committee Meeting

Wednesday, November 12, 2025 at 2:30 PM

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

This meeting agenda with the agenda packet is posted online at [www.portfreeport.com](http://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/85806304001?pwd=WkYzi5GcUDaj9GNKDVluqOmq2seYzW.1>

Meeting ID: 858 0630 4001

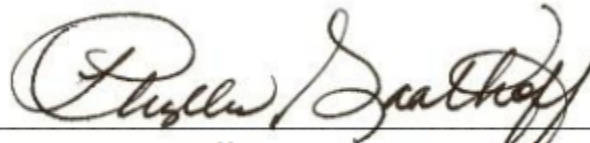
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- 1. Committee Members: Kincannon (Chairman), Singhania, Giesecke**
- 2. CONVENE OPEN SESSION in accordance with Texas Government Code Section 551.001, et. seq., to review and consider the following:**
- 3. Roll Call.**
- 4. Public Comment.**  
*Public 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 to be addressed per participant and can be completed in person or by videoconference. The participant shall identify in advance the specific agenda item or items to be addressed.*
- 6. Discussion regarding renewal of Port Freeport Health, 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.



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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](mailto: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](mailto:bevers@portfreeport.com).



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**TO:** Port Commissioners  
Chief Executive Officer

**FROM:** Rob Lowe  
Amy O'Brien

**DATE:** November 20, 2025

**SUBJECT:** Group Health and Dental/Vision Insurance

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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, 2025. Cigna has offered renewal with a premium increase of 13.8% over current premium rates. The budget was calculated using a 10% increase for nine months over the prior year fully funded plan rates. Alternate plans with BCBS, United Healthcare and Cigna were also considered, all having subtle differences such as co-pays, deductibles and maximum out of pocket. The Cigna renewal offered a minimum of 2.4% savings over the fully funded plan alternatives. Providers other than Cigna declined to quote a level funded plan.

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%

The current dental/vision plan is through MetLife and will also expire December 31, 2025. We currently offer two plans, one being the standard dental plan with a \$1,750 annual maximum and another with a \$2,250 annual maximum. The alternate plan is treated as a buy-up plan, the Port's cost will remain the same. MetLife guaranteed rates for a 2-year period beginning January 1, 2025. The quotes provided by Principal were less than the MetLife guaranteed rate, but MetLife was able to match the Principal bid in order to continue service. The budget was calculated with a 10% increase.

Management recommendation is to continue with the MetLife dental/vision plan, with the existing cost share as budgeted and offering the alternate plan as a buy up option.

Existing \$1,500 plan	Port %	Employee %
Employee Coverage	100%	0%
Dependent Coverage	70%	30%

**PORT COMMISSION**

# Port Freeport Health Insurance Renewal 1-1-2026

## Level Funded

## Fully Funded

	Cigna Current	Cigna Renewal	BCBS Texas		United Healthcare	
<b>Plan Name</b>	OAP (35404097)	OAP 35404097	G653CHC		Gold EPA3	
<b>Benefits</b>	In-Network	In-Network	In-Network		In-Network	
Office Co-pay	PCP \$40, SPC \$90	PCP \$45, SPC \$90	PCP \$50, SPC \$100		PCP \$30; Designated Spec \$60, Network \$100	
ER	\$500 co-pay + ded &/or 20%	\$500 co-pay + ded &/or 20%	\$500 co-pay + ded &/or 20%		\$500 co-pay + ded &/or 20%	
Urgent Care	\$100 co-pay	\$100 co-pay	\$100 co-pay		\$50 co-pay	
Deductible	\$1,500/\$4,500 Single/Family	\$1,500/\$4,500 Single/Family	\$1,600/\$4,800 Single/Family		\$1,500/\$4,500 Single/Family	
Coinsurance	80% BCBS/20% Employee	80% Cigna/20% Employee	80% BCBS/20% Employee		80% UHC/20% Employee	
Out-of-Pocket	\$5,250/\$10,500 Single/Family	\$5,250/\$10,500 Single/Family	\$5,350/\$10,705 Single/Family		\$6,500/\$13,000 Single/Family	
Pharmacy	\$0/10/50/100/150/250	\$5/25/50/100/250	\$5/15/50/100/150/250		\$10/40/125/300	
In-Patient Co-pay	N/A	N/A	N/A		N/A	
Out-Patient Co-pay	N/A	N/A	N/A		N/A	
	Out Network	Out Network	Out Network		Out Network	
Deductible	\$3,000/\$9,000 Single/Family	\$3,000/\$9,000 Single/Family	\$3,200/\$9,600 Single/Family		\$10,000/\$20,000 Single/Family	
Coinsurance	60%/40%	60%/40%	60%/40%		50%/50%	
Out of Pocket	Unlimited	Unlimited	Unlimited		Unlimited	
<b>Total Monthly Premium (Including Dependents)</b>						
	<b>\$69,278.62</b>	<b>\$78,837.06</b>	<b>\$87,789.65</b>	<b>26.7%</b>	<b>\$80,506.81</b>	<b>16.2%</b>
<b>Monthly Rate:</b>						
Employee	\$ 1,049.58	\$ 1,194.39	\$ 1,350.61	<b>28.7%</b>	\$ 1,219.80	<b>16.2%</b>
Employee & Spouse	\$ 2,099.22	\$ 2,388.85	\$ 2,701.22	<b>28.7%</b>	\$ 2,439.60	<b>16.2%</b>
Employee & Child	\$ 2,100.26	\$ 2,390.03	\$ 2,701.22	<b>28.6%</b>	\$ 2,439.60	<b>16.2%</b>
Employee & Family	\$ 3,148.80	\$ 3,583.25	\$ 4,051.83	<b>28.7%</b>	\$ 3,659.40	<b>16.2%</b>

### Current Allocation:

#### Employee:

Port 95%	\$ 997.10	\$ 1,134.67	\$ 1,283.08	\$ 1,158.81
Employee 5%	\$ 52.48	\$ 59.72	\$ 67.53	\$ 60.99

#### Dependent:

##### Employee & Spouse

Port 82.5%	\$ 1,731.86	\$ 1,970.80	\$ 2,228.51	\$ 2,012.67
Employee 17.5%	\$ 367.36	\$ 418.05	\$ 472.71	\$ 426.93

##### Employee & Child(ren)

Port 82.5%	\$ 1,732.71	\$ 1,971.77	\$ 2,228.51	\$ 2,012.67
Employee 17.5%	\$ 367.55	\$ 418.26	\$ 472.71	\$ 426.93

##### Employee & Family

Port 82.5%	\$ 2,597.76	\$ 2,956.18	\$ 3,342.76	\$ 3,019.01
Employee 17.5%	\$ 551.04	\$ 627.07	\$ 709.07	\$ 640.39





**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 20<sup>th</sup> day of November 2025, 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:

**FINDINGS**

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, 2025.

Now, therefore, BE IT RESOLVED, that the Port, as Employer, hereby authorizes a contribution 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, 2025.