



COUNTY OF SONOMA

575 ADMINISTRATION
DRIVE, ROOM 102A
SANTA ROSA, CA 95403

SUMMARY REPORT

Agenda Date: 2/10/2026

To: Board of Supervisors

Department or Agency Name(s): Human Resources Department

Staff Name and Phone Number: Janell Crane, 707-565-2885; Cheryl Thibault - Benefits Manager, 707-565-3033

Vote Requirement: Majority

Supervisoral District(s): Countywide

Title:

Employee and Retiree Life and Accidental Death and Dismemberment Benefits Agreement

Recommended Action:

Authorize the County Executive or designee to execute an agreement with Hartford Life and Accident Insurance Company (The Hartford) to provide life and accidental death and dismemberment insurance coverage for County employees, retirees, and their eligible dependents for a five-year term, from June 1, 2026, through May 31, 2031.

Executive Summary:

The Human Resources Department (HR) Benefits Unit is responsible for management and administration of the County's health and welfare benefit programs provided to employees, retirees, and eligible dependents. The HR Benefits Unit contracts with fully insured providers and third-party administrators who provide services, specialized skills, and expertise to public and private employers nationally.

In September 2025, the Department released a Request for Proposals (RFP) for Life and Accidental Death and Dismemberment (AD&D) insurance. The RFP was widely distributed and received several competitive proposals. A diverse panel of Employee Benefits professionals and representatives of Sonoma County retirees and labor organizations rated proposals for each program and interviewed finalists to determine the most qualified and cost-effective vendor.

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Discussion:

The Human Resources Department formally solicited a Request for Proposal (RFP) in September 2025. Seven proposals were received from The Hartford, Metropolitan, Reliance, Voya, Securian, Standard, and UnitedHealthcare (UHC). The proposals were evaluated by a subcommittee of the Joint Labor Management Benefits Committee with the assistance of the County's benefit consultant, Segal Consulting. Following an analysis of the data provided in the RFP proposals, finalist interviews were conducted, and The Hartford was ultimately selected by the Joint Labor Management Benefits Committee based on cost savings, benefit enhancements, and alignment with the County's requirements, and forwarded to the Director of Human Resources for approval.

The Hartford's proposal includes several benefit enhancements including providing a special enrollment opportunity for active employees to enroll in supplemental and dependent life insurance, up to the guaranteed issue amount without requiring underwriting approval and continued coverage for specified employees over a longer period while on an approved leave of absence.

Under this proposed agreement, the County will realize a 32% premium rate reduction for basic life, a 33.4% rate reduction for Accidental Death and Dismemberment, and 3.6% rate reduction for retiree life for a projected annual savings of \$151,000. Additionally, the agreement includes performance standards that, if not met, will result in a 2% maximum refund of premium to the County.

The recommended action authorizes the County Executive or the Director of Human Resources as her designee to execute a new agreement with Hartford Life and Accident Insurance Company from June 1, 2026, through May 31, 2031, for an estimated amount of \$6,483,000.

There is no change in the level of benefits provided to employees, as negotiated and previously authorized by the Board and outlined in all memorandums of understanding with the employee organizations and the Salary Resolution.

Strategic Plan:

N/A

Racial Equity:

Was this item identified as an opportunity to apply the Racial Equity Toolkit?

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No

Prior Board Actions:

May 18, 2010 (item 6): Board authorized renewal agreement with The Hartford.

May 25, 2021 (item 9; [File ID number 2021-0442](#)): Board authorized new agreement with UHC Life Insurance.

FISCAL SUMMARY

Expenditures	FY25-26 Adopted	FY26-27 Projected	FY27-28 Projected
Budgeted Expenses	\$41,428	\$294,130	\$302,954
Additional Appropriation Requested			
Total Expenditures	\$41,428	\$294,130	\$302,954
Funding Sources			
General Fund/WA GF	\$21,344	\$151,540	\$156,086
State/Federal	\$14,565	\$103,407	\$106,509
Fees/Other	\$5,519	\$39,184	\$40,359
Use of Fund Balance			
General Fund Contingencies			
Total Sources	\$41,428	\$294,130	\$302,954

Narrative Explanation of Fiscal Impacts:

Premium costs associated with The Hartford agreement are funded by employer, employee, and retiree contributions which are estimated to total \$6,483,000 in total during the term of the agreement, of which \$1,953,000 is estimated to be contributed by the employer and \$4,530,000 is estimated to be contributed by employees and retirees. The above fiscal table amounts reflect the County's estimated employer contribution. Sufficient appropriations for the employer contribution are included in each department's Fiscal Year (FY) 2025/26 salaries and benefits budget and will be included in the recommended FY 2026/27 and future fiscal year budgets.

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Staffing Impacts:			
Position Title (Payroll Classification)	Monthly Salary Range (A-I Step)	Additions (Number)	Deletions (Number)
N/A			

Narrative Explanation of Staffing Impacts (If Required):

N/A

Attachments:

Service Agreement with Hartford Life and Accident Insurance Company

Related Items “On File” with the Clerk of the Board:

N/A