



CITY OF DORAL NOTICE OF ZONING WORKSHOP

All residents, property owners and other interested parties are hereby notified of a **Zoning Workshop** on **Tuesday, August 22, 2023 at 6:00 p.m.** The Meeting will take place at the City of Doral, Government Center, 1st Floor Multipurpose Room located at 8401 NW 53rd Terrace, Doral, Florida, 33166.

The following application will be presented:

HEARING NO.: 23-08-DOR-08

APPLICANT: Doral Marketplace, LLC (the "Applicant")

PROJECT NAME: Doral Marketplace Retail Center

PROPERTY OWNER: Doral Farms, LLC

LOCATION: Southwest corner of NW 107th Avenue and NW 41st Street

FOLIO NUMBER: 35-3030-000-0020

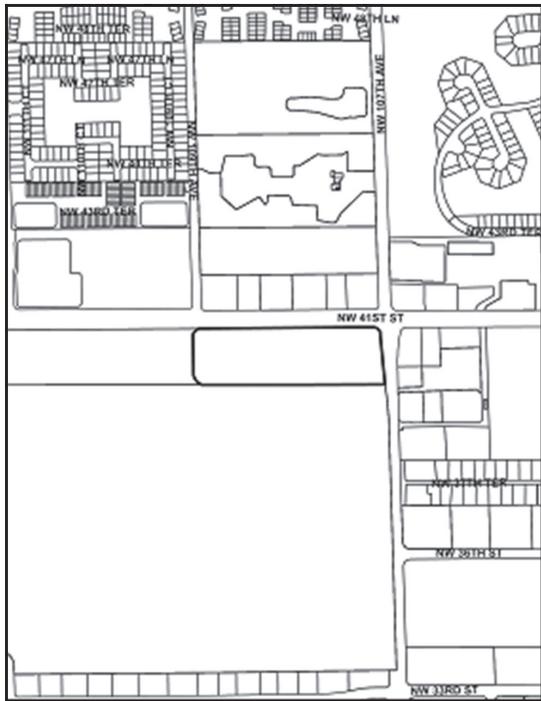
SIZE OF PROPERTY: ± 10.05 acres

FUTURE LAND USE MAP DESIGNATION: Business

ZONING DESIGNATION: Commercial Corridor District (CC)

REQUEST: The Applicant is proposing a multi-tenant retail center for approximately 10.05 acres of the overall Property at the far northeast portion of the Property fronting NW 41st Street and directly southwest of and abutting the intersection of NW 41st Street and NW 107th Avenue.

Location Map



ZONING WORKSHOP PROCESS: The zoning workshop consists of two sessions:

1. **First Session.** The first session of a zoning workshop shall provide a forum for members of the public to learn about proposed developments within the city. Developments may be presented to the public simultaneously, in several locations within the meeting site. During this session, members of the public are encouraged to ask questions and to provide feedback to the applicant about the proposed development. The applicant shall provide visual depictions, such as renderings, drawings, pictures, and the location of the proposed development. In addition, representatives of the applicant shall be available to answer questions that members of the public may have about the proposed development. The members of the City Council shall not be present during the first session of the zoning workshop.

2. **Second Session.** The second session of a zoning workshop shall provide a forum for the City Council to learn about the proposed developments discussed at the first session of the zoning workshop. No quorum requirement shall apply. Developments shall be presented by the applicants sequentially, one at a time, for the City Council's review and comment. The applicant shall again present visual depictions of the proposed development. In addition, the applicant shall be available to answer any questions that members of the City Council may have about the proposed development.

No quorum requirement shall apply nor will any vote on any project be taken, but roll call will be taken, as it is a publicly noticed meeting.

Information relating to this request is on file and may be examined in the City of Doral, Planning and Zoning Department located at **8401 NW 53rd Terrace, Doral, FL 33166**. Maps and other data pertaining to these applications are available for public inspection during normal business hours in City Hall. Inquiries regarding the item may be directed to the Planning and Zoning Department at 305-59-DORAL.

In accordance with the Americans with Disabilities Act, all persons who are disabled and who need special accommodations to participate in this meeting because of that disability should contact the Planning and Zoning Department at 305-59-DORAL no later than three (3) business days prior to the proceeding.

NOTE: If you are not able to communicate, or are not comfortable expressing yourself, in the English language, it is your responsibility to bring with you an English-speaking interpreter when conducting business at the City of Doral during the zoning application process up to, and including, appearance at a hearing. This person may be a friend, relative or someone else. A minor cannot serve as a valid interpreter. The City of Doral DOES NOT provide translation services during the zoning application process or during any quasi-judicial proceeding.

NOTA: Si usted no está en capacidad de comunicarse, o no se siente cómodo al expresarse en inglés, es de su responsabilidad traer un intérprete del idioma inglés cuando trate asuntos públicos o de negocios con la Ciudad de Doral durante el proceso de solicitudes de zonificación, incluyendo su comparecencia a una audiencia. Esta persona puede ser un amigo, familiar o alguien que le haga la traducción durante su comparecencia a la audiencia. Un menor de edad no puede ser intérprete. La Ciudad de Doral NO suministra servicio de traducción durante ningún procedimiento o durante el proceso de solicitudes de zonificación.

Connie Diaz, MMC
City Clerk
City of Doral

BUSINESS

Self-Funding: Four Misconceptions and Four Questions

by Bob Love

In recent years, many employers with fully insured plans have experienced sticker shock as they watched their premiums rise. Health care costs, in general, are trending upward, reflecting not only inflation but changes in federal policies and health care utilization. The pandemic has altered the way that employees approach their benefits election process and put greater stress on the importance of compelling benefits packages in attracting and retaining talent.

One way for employers to take control of their health care spending and better tailor benefits to employees is to consider the move to self-funding.

Is Your Client a Good Candidate for Self-Funding?

Don't wait for your clients to come to you with questions about self-funding. As a trusted adviser, your role is to keep clients informed about trends and options that may not currently be on their radar. Here are four questions to get the conversation started with your clients:

Are you feeling priced out of fully-insured coverage, but still interested in offering benefits?

If your client has historically relied on fully insured coverage but suffered significant premium increases, they may be reconsidering their ability to provide sponsored coverage. These employers are looking to their broker partners for guidance on other options that can be tailored to their needs and budget.

Are you looking for more control over health care costs?

Even if a client is largely satisfied with their current coverage and costs, ongoing impacts from the pandemic and a general inflationary environment must be considered. Understanding the potential advantages of self-funded coverage can help clients make better-informed decisions about their overall financial plans.

Are you overpaying for your coverage?

Given that many carriers increased their premiums in recent years, employers may accept relatively small annual increases without question. But clients are looking to their broker partners to help them understand whether or not they are getting a good value for their money.

Are you open to trying something new?

Every client has a different appetite for risk and varying expectations for a return on their investment. In the first year of self-funding, costs can be unpredictable. Plus, in many cases, it can take three to five years to fully realize the benefits of self-funding. Clients with a low tolerance for risk or who are accustomed to seeing rapid results may find the adjustment period frustrating.

Even if your client or prospect answers "yes" to all four questions above, some employers will still be more comfortable sticking with the familiar. If you're confident that the client would benefit from self-funding, continue to share information and revisit the conversation periodically. It may just take time for them to become more comfortable with the idea of change.

COMMON CONCERNS AND MISCONCEPTIONS ABOUT SELF-FUNDING

For companies that have never considered self-funding, the term itself can be daunting. Clients may associate self-funding with mega-corporations or assume that the shift would increase administrative burdens for their employees. Here are four of the most common misconceptions about self-funding and how to address them with clients.

Our company is too small to self-fund: According to the Kaiser Family Foundation (KFF) 2022 Employer Health Benefits Survey, at employers with 200 or more employees, 82% of covered workers have self-funded health plans. Rather than choosing from one-size-fits-all fully insured plans, self-funding allows smaller businesses to tailor their coverage to their workforce, leading to more meaningful benefits options for employees.

Self-funded plans are labor intensive: Moving to a self-funded plan doesn't necessarily mean you need to increase head count or hire your own in-house plan administrator. A quality TPA will handle all aspects of administration, from enrollment and claims processing to serving as the point of contact for employee questions. Making the move to self-funding does not necessarily require hiring more employees.

Employees will be confused or not understand their responsibilities: Many employees enrolled in self-funded plans are not even aware of how their insurance plans are funded. From the covered worker's perspective, reference materials, ID cards, and communications often still bear the logos of well-known insurance carriers. They select and visit providers and make copays just as they would under a fully insured plan. The move from fully insured to self-funded can be an easy, even invisible, transition for employees.

Self-funded plans require large amounts of cash on hand: As with fully insured plans, self-funding plan sponsors pay a set amount each month, based on projected medical costs. This allows sponsors to build up a fund from which they pay claims as they arise throughout the year. But unlike fully insured plans, if actual claims for the year are less than the premium payments, self-funded plans retain the unused funds.

TEST THE WATERS WITH LEVEL-FUNDING

Level funding can also be a good transitional step for companies looking to move from fully-insured health plans to self-funding. Level funding provides the consistent, predictable monthly expenditures of a fully insured plan, but with the flexibility and lower regulatory obligations of self-funding.

Level-funded plans are a type of self-funded plan where employer contributions are made on a monthly basis. The employer pays a carrier a set amount each month, which helps with budgeting and financial planning. The monthly fee covers estimated costs for expected claims, administrative costs, and stop-loss insurance, which caps the total annual losses for self-funded plans.

Bob Love joined BenefitMall in 2018 as the president.