

MINUTES OF SPECIAL CALLED MEETING OF THE CITY OF SAN JUAN COMMISSION

DATE: Monday, November 24, 2025

TIME: 5:30 P.M.

PLACE: City of San Juan  
EOC Meeting Room (2<sup>nd</sup> Floor)  
512 S. Nebraska Ave.  
San Juan, Texas 78589

MEMBERS PRESENT: Mario Garza, Mayor  
Jesus “Jesse” Ramirez, Mayor Pro-Tempore  
Mario Cantu, Commissioner  
Gilbert Garza, Commissioner  
Rick Palacios, City Attorney

STAFF PRESENT: Ruben Guajardo, City Manager  
Brenda Escalante, City Secretary  
Adelaida Cordero, Director of Human Resources  
Maria L. Beltran, Director of Finance  
Lori Maldonado, Purchasing Agent  
Juan Tijerina, Risk Manager

ORDER OF BUSINESS

I. CALL MEETING TO ORDER:  
Mayor Mario Garza called meeting to order at 5:30 p.m.

II. PLEDGE OF ALLEGIANCE:  
Mayor Mario Garza led the Pledge of Allegiance.

III. DISCUSSION AND POSSIBLE ACTION ON ALL THE FOLLOWING MATTERS:

- A. Discussion and Consideration to Award RFQ NO. 26-001-11-06 Agent of Record that Includes Proposals for Employee Health Insurance and Voluntary Products to the Most Qualified Agent. [Lori A. Maldonado, Purchasing Agent]

DISCUSSION: Lori Maldonado, Purchasing Agent stated that on October 22, 2025, and October 29, 2025, staff solicited proposals for RFQ NO. 26-001-11-06 Agent of Record that Includes Proposals for Employee Health Insurance and Voluntary Products in the Advance News Journal. A bid opening was held on November 6, 2025, and staff received submissions from the following Agents:

- Gilberto "Gil" Gonzalez, Higginbothom Insurance Agency, Inc.
- Jeff Everitt & Associates, Inc.
- Jonathan R. Sakulenzki, South Texas Risk Management
- Joe Salazar, III, Salazar Insurance Group
- JD Garza, Combined Benefits Group
- Jose Gamez, Lone Star Insurance Group

Mrs. Maldonado has recommended that the City Manager be authorized to negotiate and enter into a contract agreement with the most qualified Agent of Record. This contract will include proposals for employee health insurance and voluntary products. During the selection process, each firm provided a five-minute presentation and addressed questions from the Commission.

Jeff Everitt, with Jeff Everitt & Associates, Inc. gave a brief presentation stating that the firm would provide employee communication and education, as well as mandatory open enrollment (OE) meetings. He mentioned that they provide employee benefit booklets and clinics, host health fairs, and offer ENAV access. He also stated that the firm is highly qualified, with more than 20 years of experience. Mario Garza inquired about the last time the firm was hired by the City of San Juan; Araceli Garza confirmed this was in 2022.

Additionally, Jesus “Jesse” Ramirez asked if the firm provides a wellness program. Mr. Everitt responded that they do, with a focus on prevention. In response to further questions from Mayor Garza, Mr. Everitt confirmed that the firm hosts an annual health fair, is fluent in Spanish, and is familiar with Curative.

Mayor Pro Tem Ramirez asked Mrs. Maria L. Beltran if there had been any issues when filing claims, to which Mrs. Beltran replied that there had been some cases with delays, but they had been resolved and taken care of.

Jonathan Sakulenzki with Valley Risk Consulting Inc. stated that the firm is part of South Texas Risk Management and currently serves as the agent of record for the San Juan, with 11 years of experience. Mr. Sakulenzki stated that the firm works with the Port Isabel, Point Isabel Independent School District, Palmview, and Hidalgo Independent School District. He also stated that the firm has hosted wellness fairs for city employees. Mrs. Cordero added that, through the HMO, they could provide a CBC.

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Dion Chavez with Salazar Insurance Group introduced herself and gave a brief presentation, stating that the firm has 27 salaried employees, 25 years of experience, and provided a list of in-network providers. Ms. Chavez stated that the firm is associated with BCBS, Humana, Aetna, and several other providers. She also stated that the firm has experience working with the public sector and provides an employee navigator program. In addition, she mentioned that the TPA is provided at no cost. Mayor Mario Garza asked how many municipalities the firm works with, to which Ms. Chavez replied that they work with 12 municipalities in total. Mayor Pro Tem Jesus "Jesse" Ramirez inquired about employee health fairs, to which Ms. Chavez responded that they promote them every three months. Commissioner Gilbert Garza inquired about the process for promoting health fairs, to which Ms. Chavez stated that implementation is conducted one-on-one.

JD Garza with Combined Benefits Group, LLC stated that the firm is associated with brokerage TPA services and has 19 years of experience. The firm works with municipalities, school districts, counties, and other agencies throughout the RGV and San Antonio area. Mr. Garza stated that they work closely with staff to coordinate wellness check-ups. Mayor Pro Tem Jesus "Jesse" Ramirez inquired about health fairs, to which Mr. Garza responded that the firm would assist 100% with organizing and promoting healthy living initiatives. Mayor Mario Garza asked whether the representatives spoke Spanish for Spanish speaking employees, to which Mr. Garza replied that the firm has bilingual personnel.

Ismael Rodriguez with Lone Star Insurance Services stated that the firm has a little over 22 years of experiences, maintains 16,000 active accounts, and serves neighboring cities such as the Pharr, Alamo, and Mission.

Mayor Mario Garza asked Mrs. Maria L. Beltran, Director of Finance for her recommendation, to which Mrs. Beltran stated that she recommended Jeff Everitt & Associates, Inc.

**Mayor Mario Garza made a motion to award RFQ No. 26-001-11-06 to Jeff Everitt & Associates, Inc. and was seconded by Commissioner Mario Cantu. Motion passed (4-0)**

**IV. ADJOURNMENT**

**Mayor Pro Tem Jesus "Jesse" Ramirez made a motion to adjourn at 6:45 p.m. and was seconded by Mayor Mario Garza. Motion passed (4-0)**



**CITY OF SAN JUAN, TEXAS**

**ATTEST:**

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Brenda Escalante, City Secretary

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Mario Garza, Mayor