

MEMORANDUM

Agenda Item No. 14(A)(2)

TO: Honorable Chairman Anthony Rodriguez
and Members, Board of County Commissioners

DATE: October 20, 2026

FROM: Geri Bonzon-Keenan
County Attorney

SUBJECT: Resolution directing the County Mayor to negotiate and execute an agreement with Kanguro Insurance, LLC for a pilot program offering discounted pet insurance to Miami-Dade County employees at no cost to the County; providing for voluntary employee participation; and requiring a report under certain circumstances

The accompanying resolution was prepared and placed on the agenda at the request of Prime Sponsor Chairman Anthony Rodriguez.



Geri Bonzon-Keenan
County Attorney

GBK/wm

MDC001



MEMORANDUM (Revised)

TO: Honorable Chairman Anthony Rodriguez
and Members, Board of County Commissioners

DATE: October 20, 2026

FROM: 
Glen Bonzon-Keenan
County Attorney

SUBJECT: Agenda Item No. 14(A)(2)

Please note any items checked.

- ☐ "3-Day Rule" for committees applicable if raised
- ☐ 6 weeks required between first reading and public hearing
- ☐ 4 weeks notification to municipal officials required prior to public hearing
- ☐ Decreases revenues or increases expenditures without balancing budget
- ☐ Budget required
- ☐ Statement of fiscal impact required
- ☐ Statement of social equity required
- ☒ Ordinance creating a new board requires detailed County Mayor's report for public hearing
- ☐ No committee review
- ☐ Requires more than a majority vote (i.e., 2/3's present ____, 2/3 membership ____, 3/5's ____, unanimous ____, majority plus one ____, CDMP 7 votes (majority of membership) ____, CDMP 2/3 members present but not less than 7 votes (majority of membership) ____, CDMP 9 votes (2/3 membership) ____) to approve
- ☐ Current information regarding funding source, index code and available balance, and available capacity (if debt is contemplated) required

Approved _____ Mayor
Veto _____
Override _____

Agenda Item No. 14(A)(2)
10-20-26

RESOLUTION NO. _____

RESOLUTION DIRECTING THE COUNTY MAYOR OR COUNTY MAYOR'S DESIGNEE TO NEGOTIATE AND EXECUTE AN AGREEMENT WITH KANGURO INSURANCE, LLC FOR A PILOT PROGRAM OFFERING DISCOUNTED PET INSURANCE TO MIAMI-DADE COUNTY EMPLOYEES AT NO COST TO THE COUNTY; PROVIDING FOR VOLUNTARY EMPLOYEE PARTICIPATION; AND REQUIRING A REPORT UNDER CERTAIN CIRCUMSTANCES

WHEREAS, this Board recognizes that Miami-Dade County employees are essential to the delivery of public services and that offering access to affordable, voluntary benefits can support employee well-being, financial security, and workforce recruitment and retention; and

WHEREAS, veterinary care can represent a significant and unexpected expense for pet owners, and access to discounted pet insurance may help County employees manage eligible veterinary expenses and make informed decisions regarding the care of their pets; and

WHEREAS, Kanguro Insurance, LLC ("Kanguro") has represented that it offers pet insurance products with flexible coverage options, including accident and illness coverage, customizable deductibles and reimbursement levels, and optional additional benefits, subject to applicable policy terms and availability; and

WHEREAS, Kanguro also claims that it can provide digital enrollment resources, employee education materials, and customer support in English and Spanish, which may facilitate participation by Miami-Dade County's diverse workforce; and

WHEREAS, a pilot program would allow the County to evaluate employee interest, participation, satisfaction, and the effectiveness of the proposed benefit before considering any broader or permanent implementation; and

WHEREAS, Implementing Order 3-38 authorizes the County Mayor or County Mayor Designee to enter into pilot projects and product demonstration agreements with prospective County vendors for the purpose of testing and evaluating technology, products, and services; and

WHEREAS, such agreements must: (1) be for a period not to exceed 12 months from the initiation of the pilot project or demonstration; (2) be provided at no cost to the County with the exception of any ordinary cost for County employees or consultants to review such technology, products or services; (3) not contain any exclusive dealing, in-kind or advertising commitments by the County; (4) provide for indemnification of the County; (5) provide for County ownership of any data generated during the testing and observation period; and (6) be terminable at will by the County; and

WHEREAS, Implementing Order 3-38 further provides that each pilot project or product demonstration agreement shall be subject to review and approval by the County Attorney's Office for legal sufficiency prior to execution; and

WHEREAS, this Board desires for the County administration to negotiate and execute an agreement through which eligible employees may access discounted pet insurance through Kanguro on a voluntary basis, with participating employees responsible for all premiums and any associated employee-elected coverage costs, and with no expenditure of County funds or other financial obligation to the County; and

WHEREAS, Jackson Memorial Hospital offers its employees access to a similar voluntary pet insurance program, and the County seeks to provide its employees with a comparable benefit by making voluntary pet insurance coverage available, thereby expanding employee benefit options without requiring participation; and

WHEREAS, the Board finds that exploring this voluntary benefit opportunity may provide additional value to County employees while protecting County taxpayers from additional costs,

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board directs the County Mayor or County Mayor's Designee to, within 60 days of the effective date of this resolution, negotiate and, if successful, execute an agreement with Kanguro for a pilot program offering discounted pet insurance to Miami-Dade County employees at no cost to the County. Employee participation shall be on a voluntary basis. The terms of the agreement shall be in accordance with the requirements for pilot projects and product demonstration agreements set forth in Implementing Order 3-38 and, accordingly, such agreement may not serve as a basis for any non-competitive purchase other than a bid waiver or sole source purchase and may not serve as the sole basis of the public interest justification of any bid waiver. However, if no agreement can be negotiated under terms agreeable to Miami-Dade County, then the County Mayor or County Mayor's Designee shall provide a written report to this Board within 30 days after the conclusion of negotiations describing why an agreement could not be reached. The completed report shall be placed on an agenda of the full Board without committee review pursuant to rule 5.06(j) of the Board's Rules of Procedure.

The Prime Sponsor of the foregoing resolution is Chairman Anthony Rodriguez. It was offered by Commissioner _____, who moved its adoption. The motion was seconded by Commissioner _____ and upon being put to a vote, the vote was as follows:

Anthony Rodriguez, Chairman
Kionne L. McGhee, Vice Chairman

Marleine Bastien	Juan Carlos Bermudez
Sen. René García	Oliver G. Gilbert, III
Roberto J. Gonzalez	Keon Hardemon
Danielle Cohen Higgins	Vicki L. Lopez
Natalie Milian Orbis	Raquel A. Regalado
Micky Steinberg	

The Chairperson thereupon declared this resolution duly passed and adopted this 20th day of October, 2026. This resolution shall become effective upon the earlier of (1) 10 days after the date of its adoption unless vetoed by the County Mayor, and if vetoed, shall become effective only upon an override by this Board, or (2) approval by the County Mayor of this resolution and the filing of this approval with the Clerk of the Board.

MIAMI-DADE COUNTY, FLORIDA
BY ITS BOARD OF
COUNTY COMMISSIONERS

JUAN FERNANDEZ-BARQUIN, CLERK

By: _____
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.



Cristina M. Rabionet