

CITY OF BURNET

# Employee Benefit Plan Approval – FY 25-26

## Regular City Council Meeting August 26, 2025

Discuss and consider action: Resolution No. R2025-67: H. Archer

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF BURNET,  
TEXAS, APPROVING THE EMPLOYEE BENEFITS PLAN FOR THE 2025-  
2026 FISCAL YEAR



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## Proposed Medical Plan Provider - Curative

- “Triple Option” provides three medical plans, EPO, PPO, and PPO Max.
- Curative has a national network – expands the current HMO network which is Texas only.
- Disruption report shows over 99% of doctors and claims are in-network.
  - Curative’s network – Aetna’s First Health Network.
- Difference in EPO/PPO/PPO Max.
  - Pharmacy Locations & Out of Network Coverages.
  - Non-network providers/locations can be nominated for coverage.
- Intake calls required for each life on plan 18+.
- If intake call is completed, \$0.00 deductible and copays for services and pharmacy.
- Employer contributions based only on EPO Rate for all plans provides approximately 10% decrease in total City medical cost assuming enrollment is unchanged.
- 2<sup>nd</sup> year rate cap has been discussed at 12% maximum increase.



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## CITY OF BURNET

# Disruption Analysis

## City of Burnet

	Curative
Total Records	738
Total Matches	735
Percent Records Matched	99.59%
Total Claims	2,994
Total Claims Matched	2,990
Percent Claims Matched	99.87%
Total Paid	\$802,643
Total Paid Matched	\$800,707
Percent Paid Matched	99.76%



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## CITY OF BURNET

# Medical Rate Comparison

### 24-25 BCBS TX Medical Rates

Plan	Tiers	Mth Premium
<b>PPO Buyup</b>	EE Only	\$604.56
	EE + SP	\$1,254.63
HMO EE Only	EE + CH	\$1,165.88
Amount used on all tiers	EE + FAM	\$1,815.95
<b>HMO</b>		
City Contributions	EE Only	\$482.07
HMO EE Only 100%	EE + SP	\$1,000.44
HMO SP Dep. Cost 20%	EE + CH	\$929.67
HMO CH Dep. Cost 50%	EE + FAM	\$1,448.04
HMO Fam Dep. Cost – Sum of SP+CH		
<b>HDHP HSA</b>		
City Contributions	EE Only	\$435.08
HDHP EE Only 100%	EE + SP	\$902.91
HDHP SP Dep. Cost 20%	EE + CH	\$839.04
HDHP CH Dep. Cost 50%	EE + FAM	\$1,306.88
HDHP Fam Dep. Cost – Sum of SP+CH		

### 25-26 Curative Proposed Medical Rates

Plan	Tiers	Mth Premium
<b>PPO MAX</b>	EE Only	\$642.77
EPO EE Only used for all tiers	EE + SP	\$1,333.93
	EE + CH	\$1,239.58
	EE + FAM	\$1,930.75
<b>PPO</b>		
City Contributions	EE Only	\$538.52
EPO EE Only 100%	EE + SP	\$1,117.58
EPO SP Dep. Cost 20%	EE + CH	\$1,038.53
EPO CH Dep. Cost 50%	EE + FAM	\$1,617.60
EPO Fam Dep. Cost – Sum of SP+CH		
<b>EPO</b>		
EPO City Contributions	EE Only	\$471.52
EPO EE Only 100%	EE + SP	\$978.54
EPO SP Dep. Cost 20%	EE + CH	\$909.32
EPO CH Dep. Cost 50%	EE + FAM	\$1,416.35
EPO Fam Dep. Cost – Sum of SP+CH		



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## Proposed Non-Medical Plan Provider - Guardian

- Bundled all non-medical products including:
  - Dental
  - Vision
  - Voluntary and Group Life-ADD
  - Long- and Short-term disability
- Dental, Vision, Short-term disability premiums decrease.
- Group Life premium rate pass.
- Voluntary Life premium requested to rate pass waiting on final.
- Long-term disability small premium increase.



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## CITY OF BURNET

# Non-Medical Rate Comparison

24-25 BCBS TX Rates		
Plan	Tiers	Mth Premium
<b>Dental</b>	EE Only	\$29.80
	EE + SP	\$59.59
	EE + CH	\$73.90
	EE + FAM	\$113.49
<b>Vision</b>	EE Only	\$9.47
	EE + SP	\$17.99
	EE + CH	\$18.93
	EE + FAM	\$27.83
<b>Group Life/ADD</b>	\$50,000 Employer paid policy	\$7.70 PEPM
<b>LTD</b>	Per \$100 of covered Payroll	\$.19
<b>STD Age Based</b>	Rate Table Starts At	\$.404

25-26 Proposed Rates - Guardian		
Plan	Tiers	Mth Premium
<b>Dental</b>	EE Only	\$26.22
	EE + SP	\$52.44
	EE + CH	\$65.03
	EE + FAM	\$99.87
<b>Vision</b>	EE Only	\$8.52
	EE + SP	\$16.19
	EE + CH	\$17.04
	EE + FAM	\$25.05
<b>Group Life/ADD</b>	\$50,000 Employer paid policy	\$7.70 PEPM
<b>LTD</b>	Per \$100 of covered payroll	\$.20
<b>STD Age Based</b>	Rate Table Starts At	\$.23



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## Proposed Renewal Telemedicine Provider New Benefits

- Same benefit package option as previous year, no changes.
- Includes primary care, behavioral health, and urgent care services on virtual platform to all employees for no cost.
- Provides basic legal service assistance and medical bill or service negotiation services as part of membership.
- Premium decrease from \$19.25 PEPM to \$15.50 PEPM



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# Questions?

## Recommendation

- Staff recommends approval of Resolution No. 2025-67 as presented.



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