

City of Burnet City Council



Item Brief

Meeting Date

August 26, 2025

Agenda Item

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

Information

The City of Burnet provides health insurance for each eligible employee to provide access to medical care. Currently the City offers three medical plan options for employees to select and pays 100% of the "employee-only" premium for two of the three plan options. Employees may purchase medical coverage for their family members/dependents at an additional cost. The last two years, the City combined most coverages under the Blue Cross Blue Shield of Texas provider, such as Health, Dental, Vision, Life, AD&D, and Disability. In addition, the City offers a variety of supplemental policies to help support employees, such as Accident, Cancer, Critical Illness, and Telemedicine coverages.

These benefits are reviewed annually to ensure that both the City and its employees receive the best products at the most competitive rates. The City's current insurance consultant, HUB International, requested proposals for employee benefits for the 2025-2026 fiscal year. Seven medical proposals were returned and compared for both total cost and value of coverage and services provided. Multiple proposals were returned for the non-medical coverage options with opportunities from those vendors to bundle services for further discounted rates.

The City of Burnet is proposing to select Curative as its medical provider for the 25-26 plan year. Curative offers three plan options to employees, two PPO plans and one EPO plan. All plans feature \$0 deductibles, copays, and prescription costs, provided participants aged 18 and older complete a required intake call. The City will contribute 100% of the employee only EPO rate, 20% of the spouse EPO dependent cost, 50% of child EPO dependent costs, and the sum of the calculated spouse and child amounts for the EPO family dependent costs. The same EPO rates will be applied across all three Curative plans.

The City of Burnet is also proposing to move all other non-medical coverages, to include dental, vision, group and voluntary life/AD&D, short-term disability, long-term disability to

the provider Guardian. This bundle of products results in only long-term disability premiums increasing from \$0.19 per \$100 of covered payroll to \$0.20 per \$100 of covered payroll. Group and voluntary life premiums will remain the same, while all other coverage lines will decrease in premium costs. Staff is continuing discussions with the proposed provider, which may result in further cost savings.

The telemedicine program through New Benefits that provides primary care benefits as well as urgent care on a virtual platform received a discounted rate for the current plan to renew for the 25-26 plan year.

Fiscal Impact

Based on the plan options proposed by staff, the fiscal year 2025-2026 budget reflects no change in overall costs compared to fiscal year 2024-2025.

Recommendation

Staff recommends approval of Resolution No. R2025-67 as presented.

RESOLUTION NO. R2025-67

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

WHEREAS, the City of Burnet is committed to providing comprehensive health insurance benefits to each eligible employee to ensure access to quality medical care; and

WHEREAS, the City currently offers a comprehensive benefits package including three health plan options, dental, group life/AD&D, and telemedicine for which the City pays all or a portion of the total premium costs, depending on the plan and tier selected; and

WHEREAS, the City also offers supplemental policies such as vision, short-term disability, accident, cancer, voluntary life/AD&D, and critical illness coverages, for which the employees are responsible for the premiums; and

WHEREAS, the City, in conjunction with its insurance consultant, HUB International, conducts an annual review of these benefits to ensure the best products are provided at the most competitive rates; and

WHEREAS, for the fiscal year 2025-2026, seven medical proposals were received and evaluated for both total costs and the value of coverage and services provided; and

WHEREAS, for the fiscal year 2025-2026 multiple proposals were received for all other non-medical coverage options.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF BURNET, TEXAS, AS FOLLOWS:

Section One. Findings. The recitals set out above are hereby approved and incorporated herein for all purposes.

Section Two. Approval. The City of Burnet's 2025-2026 Benefit Plan is hereby approved with no change in total budgeted costs from fiscal year 2024-2025. This approval includes acceptance of Curative's medical plan proposal and Guardian's non-medical bundle proposal, which provides dental, vision, group and voluntary life/AD&D, short-term disability, and long-term disability coverage. Additionally, this approval includes renewal of New Benefits as the telemedicine program provider.

Section Three. Authorization. The City Manager is authorized and directed to execute all necessary documents to implement the approved employee benefits plan and take any such further actions as may be reasonably necessary to facilitate the purpose of this resolution.

Section Four. Open Meetings. It is hereby officially found and determined that the meeting at which this resolution was passed was open to the public and that public notice of the time, place, and purpose of said meeting was given as required by the Open Meetings Act.

Section Five. Effective Date. That this resolution shall take effect immediately upon its passage, and approval as prescribed by law.

PASSED AND APPROVED on this the 26th day of August 2025.

CITY OF BURNET, TEXAS

Gary Wideman, Mayor

ATTEST:

Maria Gonzales, City Secretary