



# MEMORANDUM

## CITY COUNCIL WORKSHOP

June 5, 2023 at 7:00 PM

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**TO:** Rich LaBombard, City Manager

**FROM:** Matt Smith, Treasurer

**DATE:** May 25, 2023

**SUBJECT:** Adopt Employee Insurance Plan for Fiscal Year 2023-2024  
Resolution 16-2023

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As an employer of 18 full-time employees, the City of the Village of Douglas currently provides employees with health and dental benefits through Lighthouse Group. They provided 17 proposed health options for consideration. The Options were from Priority health, Blue Care Network, and Priority Health – West MI Partners. Additionally, we received quotes from MESSA and the West Michigan Health Insurance Pool.

As the City considers healthcare coverage for its employees it must also balance the financial benefits and constraints to the City, the benefit needs of the employees, and regulatory requirements such as Public Act 152.

Based on discussions during the budget workshops, the recommended action being presented tonight is to renew the current priority health insurance plans, continue the HSA City contribution policy of \$500 less than the deductible of the high deductible plan, and to set an employee co-share contribution rate of \$50/month. Renewing the City's current Delta Dental plan will not result in any change in premiums.

**I recommend that City Council approve resolution 16-2023 approving Fiscal Year 2023-2024 insurance plans, HSA contribution rates, and employee contribution rates.**

**CITY OF THE VILLAGE OF DOUGLAS  
COUNTY OF ALLEGAN  
STATE OF MICHIGAN**

**RESOLUTION NO. 16-2023**

**A RESOLUTION ADOPTING HEALTH & DENTAL INSURANCE PLANS, SETTING HSA  
CONTRIBUTION LEVELS AND EMPLOYEE CONTRIBUTION LEVELS**

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At a regular meeting of the City Council for the City of the Village of Douglas, Michigan, held at the City of the Village of Douglas City Hall, Douglas, Michigan, on the 5<sup>th</sup> day of June 2023, at 7:00 p.m.

PRESENT:

ABSENT:

The following resolution was offered by Councilperson XXX, and supported by Councilperson XXX.

**RESOLUTION**

**WHEREAS**, Lighthouse Group Insurance benefit consultants Tim VanSkuier and Deena Murawski have presented the City of the Village of Douglas with fiscal year 2023-2024 employee health and dental insurance policy options; and

**WHEREAS**, the Priority Health HMO 90-10, Priority Health HSA 70-30, and Delta Dental HMO Plan have been chosen as the plans that best meets the financial and benefits needs of the City and its employees; and

**WHEREAS**, Council has chosen to set a City contribution level of \$500 less than the deductible for any employee who selects the Priority Health HSA 70-30 Plan; and

**WHEREAS**, Council has chosen to set employee contribution levels at \$50 per month.

**NOW, THEREFORE LET IT BE KNOWN** that the City of the Village of Douglas City Council does hereby approve and accept the proposed fiscal year 2023-2024 employee health and dental insurance plans, HSA contribution rates, and employee contribution rates. Said plans and contribution rates will begin on July 1, 2023, and shall be executed by the City Manager and filed in the Clerk's office.

YEAS: Council Members:

NAYS: Council Members:

ABSTAIN: Council Members:

ABSENT: Council Members:

**ADOPTED** this 5th day of June, 2023.

**CITY OF THE VILLAGE OF DOUGLAS**

BY: \_\_\_\_\_  
Jerome Donovan, Mayor

BY: \_\_\_\_\_  
Pamela Aalderink, City Clerk

### **CERTIFICATION**

I, Pamela Aalderink, the duly appointed Clerk of the City of the Village of Douglas, do hereby certify that the foregoing is a true and complete copy of a Resolution adopted by the Douglas City Council at a regular meeting held on June 5, 2023, in compliance with the Open Meetings Act, Act No. 267 of the Public Acts of Michigan, 1976, as amended, the minutes of the meeting were kept and will be or have been made available as required by said Act.

### **CITY OF THE VILLAGE OF DOUGLAS**

BY: \_\_\_\_\_  
Pamela Aalderink, City Clerk