



EST. 1955

SPRING VALLEY
VILLAGE

November 12, 2025

Honorable Tom Jinks, Mayor, City of Hedwig Village
Honorable Robert Buesinger, Mayor, City of Hilshire Village
Honorable Jim Pappas, Mayor, City of Hunters Creek
Honorable Marcus Vajdos, Mayor, City of Spring Valley Village
Gary Schenk, President, Memorial Villages Water Authority
Dan Ramey, Chair, Village Fire Department Board of Commissioners

Re: VMIG Board Recommendation for Plan Year 2026 Insurance Carriers

The Board Members of the Villages Mutual Insurance Group (VMIG) met on Wednesday, October 29, 2025, to review and discuss proposals submitted by several vendors for medical, dental, and vision insurance plans for Plan Year 2026.

Medical

Remaining with United Health Care (UHC), our current provider, would have resulted in a 14% premium increase, even after applying a \$120,000 premium holiday offered. UHC also offered alternate plan designs with a 2% increase and the same \$120,000 premium holiday. Blue Cross Blue Shield (BCBS) proposed a 23% increase. In comparison, Texas Municipal League (TML), within the Blue Cross Blue Shield Network, presented a proposal with a **5% decrease** from our current rates.

Dental

UHC's renewal rate for dental came in with a 15.21% increase, Delta Dental would have been a 2% decrease, Humana would have been a 13.9% decrease, and TML will result in a 5.72% increase. Although TML did not provide the lowest rates for dental coverage, it offered stronger benefits — for example, its lifetime orthodontic coverage for dental is **twice** that of other providers.

Vision

UHC's renewal rate for vision was no change in premiums, TML's proposed rate would result in a decrease of 16.47%, Humana's proposed rate would result in a decrease of 20%. TML's proposal for vision also presented **stronger benefits** while Humana matched our current benefits.

Others

The provider for Life, Accidental Death & Dismemberment (AD&D), and Supplemental Life/Long-Term Disability, The Hartford, has guaranteed **no rate increases through 2026**.



After reviewing the rates and benefit comparisons, the VMIG Board voted to make the switch to TML for medical, dental and vision which will result in an **overall 4.12% decrease** from the 2025 plan year rates. We will also remain with The Hartford Group for Life, Accidental Death & Dismemberment (AD&D), and Supplemental Life/Long-Term Disability with no change in their current rates.

| Type of Insurance | Carrier |
|----------------------|------------------------|
| Medical | Texas Municipal League |
| Dental | Texas Municipal League |
| Vision | Texas Municipal League |
| Life/AD&D | The Hartford Group |
| Long-Term Disability | The Hartford Group |
| Supplemental Life | The Hartford Group |

Please place the above-recommended types of insurance and carriers on your Council or Board Agendas as soon as possible in November for consideration and advise us in writing of your Council's or Board's action.

Please feel free to reach out to with any questions regarding the VMIG Board's decision or if you need further information.

Sincerely,

Susan S. Shoup, Chair
Villages Mutual Insurance Group