

## AGENDA REPORT

MEETING: REGULAR MEETING, OCTOBER 27, 2025 AGENDA CATEGORY: NEW BUSINESS

**Item:** 2026 Employee Health Insurance Approval

**Department:** City Manager

**Date of Meeting:** Monday, October 27, 2025

**Fiscal Impact:** The Fiscal Year 2026 Budget has \$11,766,900 available for claims,

premiums, and administration of the Group Health Benefits

**Presented By:** Michael Fischer, Assistant City Manager - Operations

**Action Requested:** Approval of this benefits plan as described in the summary below for

health coverages to begin January 1, 2026, and give the City Manager or

his designee the authority to approve and execute the necessary

coverages and documents to implement the plan.

## **Summary:** City health and related coverages approval:

- Offer two HDHP plans with HSA's
- Renew with independent Third Party Administrator (TPA) using HealthEZ
- Renew with Cigna network
- Renew with Voya for stop loss insurance
- Renew with Veracity as the independent Pharmacy Benefits Manager
- 12% expected increase
- Renew Aetna Medicare Advantage Plan for retirees without the \$500 retiree HRA
- Renew Life and Disability with OneAmerica
- Renew with EAP Ulliance
- Renew with Livongo Diabetic Support to help members stay on top of their health with connected devices and personalized coaching with an easy-to-use mobile app
- No changes to Dental, Vision, Know-the -Costs, or Supplemental Plans

**Fiscal Impact:** The Fiscal Year 2026 Budget has \$11,766,900 available for claims, premiums and administration of the Group Health Benefits.

**Concurrences:** City Manager's Office, Human Resources, Finance