



AGENDA REPORT MEETING: CITY COUNCIL WORK SESSION AGENDA CATEGORY: DISCUSSION OF GENERAL CITY BUSINESS

Item:	Employee Health Insurance Renewal
Department:	City Manager
Date of Meeting:	Wednesday, October 11, 2023
Fiscal Impact:	Final Amounts TBD at Meeting
Presented By:	Michael Fischer, Assistant City Manager-Operations
Action Requested:	Discussion of coverage and costs associated with the renewal of the Employee Health Benefits and approval to move to the Regular Mayor and City Council Meeting of October 23, 2023.

Summary: City health and related coverages approval:

- Renew contract with independent Third Party Administrator (TPA) currently using *HealthEZ*
- Continue using the Cigna network (PPO).
- Continue with stop loss insurance currently using Voya.
- Continue with an independent Pharmacy Benefits Manager (PBM). Currently using EHIM.
- Continue with an Independent Wellness consultant, currently using Corporate Health Partners. This has been successful and we think it will continue to benefit our employees and the City.
- Continue with dental coverage currently using Anthem.
- Continue with vision coverage currently using Anthem.
- Continue with life insurance, short-term and long-term disability coverages, currently using OneAmerica.
- Keep Aetna Continue with Medicare Advantage Plan for retirees, currently using Aetna.

2023 Current Plan Year

- The city currently offers three plans PPO Plan A, PPO Plan B and a high-deductible plan with a Health Saving Account (HSA) with a City contribution. Each Plan has an earned wellness component to allow employees and other covered members to earn monetary contributions by participating in wellness activities. Coverage will be based on a three-tier model:
 - 1. Employee only
 - 2. Employee and other
 - o 3. Family

Fiscal Impact: The final cost of the Employee Insurance Benefits will be presented at the Work Session once received by the city's health insurance broker MSI Benefits. The carriers will provide final coverage costs once they receive the September claims reports.

Attachments/Exhibits: Presentation of final Employee Health Benefits Costs for 2024 Renewal