

\*Specific group coverages not listed below will be renewed at current rates

| <u>Coverage</u>                                                           | <u>Current<br/>Rate(s)</u> | <u>Renewal<br/>Rate(s)</u> | <u>Lives</u> | <u>Renewal Annual<br/>Premium</u> | <u>% Change</u> |
|---------------------------------------------------------------------------|----------------------------|----------------------------|--------------|-----------------------------------|-----------------|
| Voluntary Dental                                                          |                            |                            |              | \$20,218.08                       | 0.0%            |
| Employee Only                                                             | \$31.67                    | \$31.67                    | 16           |                                   |                 |
| Employee +<br>1 Dependent                                                 | \$76.00                    | \$76.00                    | 8            |                                   |                 |
| Employee +<br>Family                                                      | \$95.02                    | \$95.02                    | 6            |                                   |                 |
| Total Lives                                                               |                            |                            | 30           |                                   |                 |
| Rates are guaranteed from January 1, 2027 - December 31, 2027 (12 months) |                            |                            |              |                                   |                 |

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[illegible]

2026

Section XI, Item.

OCT 31 2025

D. Leach

**City Clerk**

**From:** Stefanie Blaisdell <sblaisdell@acrisure.com>  
**Sent:** Friday, October 31, 2025 9:48 AM  
**To:** City Clerk; Mayor's Assistant  
**Subject:** 01/01/2026 City of Mackinac Island Medical Renewal -13.04 Increase  
**Attachments:** City of Mackinac Island Medical Renewal Exhibit.pdf

Good morning,

City of Mackinac Island Medical renewal was received with a 13.04% increase in premium. Please see attached for the current vs. renewal comparison as well as the comparable plan designs quoted.

Dental renewal received with 7% increase in rate and no changes in benefits.

| <u>Coverage</u>        | <u>Current Rate(s)</u> | <u>Renewal Rate(s)</u> | <u>Lives</u> | <u>Renewal Annual Premium</u> | <u>% Change</u> |
|------------------------|------------------------|------------------------|--------------|-------------------------------|-----------------|
| Voluntary Dental       |                        |                        |              | \$19,154.28                   | 7.0%            |
| Employee Only          | \$29.60                | \$31.67                | 15           |                               |                 |
| Employee + 1 Dependent | \$71.03                | \$76.00                | 6            |                               |                 |
| Employee + Family      | \$88.80                | \$95.02                | 7            |                               |                 |
| Total Lives            |                        |                        | 28           |                               |                 |

Please take a moment to review and let me know a good time to discuss.

Thank you,

**Stefanie Blaisdell**  
 Sr. Account Manager  
 Midwest Division

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 Cadillac, MI 49601  
 Direct: 231-306-1017  
 Cell: 231-878-4440



**UPCOMING OUT OF OFFICE: October 27<sup>th</sup> – October 31<sup>st</sup>**

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