



CITY OF MARSHALL AGENDA ITEM REPORT

Meeting Date:	Tuesday, October 14, 2025
Category:	CONSENT AGENDA
Type:	ACTION
Subject:	Consider approval of agreements with MetLife for voluntary employee vision and supplemental insurances
Background Information:	<p>The City currently offers voluntary vision and supplemental insurance benefits to employees, at no cost to the City. If elected by an employee, all premiums are paid by the employee.</p> <p>Through our ancillary benefit broker, Integrity Employee Benefits, we have the opportunity to transition these supplemental insurance benefits to one carrier effective 01/01/2026, MetLife, with either matched or lower premium rates.</p> <p>In September, the City Council approved MetLife as our carrier for MN Paid Family Leave. In approving MetLife as our carrier for these supplemental insurances (Vision, Critical Illness, Hospitalization, Accident Insurances, and Short-term Disability), the City and employees will benefit by receiving a lower rate on PFML over the State plan.</p> <p>Additionally, employees will benefit with lower vision plan rates, a wider provider network and a 4-yr rate guarantee, matched premium rates to supplemental insurances with a 3-year rate guarantee, and a more streamlined customer service experience for employees who qualify for PFML and one or more additional supplemental insurances.</p> <p>The Employee Insurance Advisory Committee also reviewed these benefit changes at their 10/7/25 meeting.</p> <p>With Council approval, Staff will partner with Integrity Employee Benefits (broker for this benefit) to communicate the changes during the employee open enrollment period.</p>
Fiscal Impact:	<p>There is no cost to the City.</p> <p>Vision and supplemental insurances are a voluntary insurance benefit offered to employees. Employees who elect these insurances pay the full cost of the premiums.</p>
Alternative/ Variations:	None recommended.
Recommendations:	To approve agreements with MetLife for voluntary employee voluntary vision and supplemental insurances effective 01/01/2026