

**CITY OF MARSHALL
WORK SESSION
M I N U T E S
Tuesday, October 28, 2025**

The work session of the Common Council of the City of Marshall was held October 28, 2025, at City Hall, 344 West Main Street. The meeting was called to order at 4:00 P.M. by Mayor Robert Byrnes. In addition to Byrnes, the following members were in attendance: See Moua-Leske (remote), Craig Schafer, Amanda Schroeder, John Alcorn, Amanda Schwartz (remote) and James Lozinski. Absent: None. Staff present included: Sharon Hanson; E.J. Moberg, Director of Administrative Services; Sheila Dubs, Human Resource Manager; Laura Wing, Payroll and Benefits Specialist; and Steven Anderson, City Clerk.

2026 Medical, Dental, and Life Insurance Renewals

Dubs introduced Aaron Casper, the city's insurance representative for National Insurance Services (NIS). Casper explained the current medical plan benefit through BlueCross BlueShield Minnesota. An update was also given on current healthcare market trends such as cell and gene therapy coverage. Casper also spoke about the likelihood of having a claim, market solutions and the impact of high-cost claimants. Prescription drug costs increased 42% from 2020-2023 with the primary contributors coming from specialty and brand-name maintenance drugs such as Ozempic, Mounjaro and Wegovy.

BlueCross BlueShield (BCBS) originally offered the city a renewal offer that had a 19% increase. NIS and the city went out to request proposals, and four responses were received back. BCBS reduced their original renewal offer of a 19% increase to 11% and were the lowest proposal. On the dental side Delta Dental had a 44% increase in the renewal rate, so again, NIS and the city went out to request proposals and received six quotes. The low quote came from MetLife with a 19% increase from the current plan that also included rate cap increases not to exceed seven percent (7%) of the prior year rate. Councilmember asked if any local providers were eligible under MetLife. Dubs explained that even under the old plan no local dental office in Marshall accepted dental insurance. Staff suggested increasing the employee contribution for health insurance by one percent (1%) for single coverage and by two percent (2%) for family coverage and reducing the employer contribution by the same. On the life insurance side it was found that Marshall was near the bottom in offered coverage for group life amongst comparable cities. As a result of this NIS suggested moving to Lincoln Financial. The employee coverage would increase \$40,000, spouse would increase \$15,000 and child(ren) would move up \$3,000 compared to the current plan under SunLife.

Councilmember Lozinski mentioned how good the benefit offerings were for city employees and in the private company world these benefits would be difficult for the average business owner to offer.

Adjourn

At 4:48 PM Mayor Byrnes adjourned the meeting.

Attest:

City Clerk

Mayor