

No: 26-  
Date: October 7, 2026

RESOLUTION  
OF THE CITY COUNCIL  
CITY OF SANDPOINT

**TITLE: APPROVING THE 2027 EMPLOYEE BENEFITS CONTRACTS AND INSURANCE POLICIES**

WHEREAS: The City has received its annual employee benefit renewal information from Blue Cross of Idaho and Delta Dental for coverage effective January 1, 2027;

WHEREAS: The Blue Cross of Idaho renewal for 2027 is at the 12% renewal cap;

WHEREAS: Beginning January 1, 2027, the City will implement a two-tier HealthEquity HSA contribution structure, with an annual City contribution of \$500 for employees enrolled in employee-only coverage and \$2,000 for employees enrolled in all other coverage levels;

WHEREAS: The employee-only dental premium will remain at \$45 per month, while premiums for dependent coverage tiers will increase between 4.65% and 6%, and the employer-paid dental administrative fee will increase from \$9.64 to \$9.93 per employee per month;

WHEREAS: Vision insurance premiums will increase by 2.5% across all coverage tiers and remain 100% employee-paid;

WHEREAS: Life insurance premiums will remain unchanged, and the benefit will continue to be 100% employee-paid;

WHEREAS: Due to consistently low utilization, the City will discontinue the Employee Assistance Program effective January 1, 2027; and

WHEREAS: The City Council has reviewed the proposed 2027 employee benefits contracts and insurance policies and finds them appropriate for the City's employee benefits program;

NOW, THEREFORE, BE IT RESOLVED THAT: City Council hereby approves the 2027 employee benefits contracts and insurance policies, effective January 1, 2027.

BE IT FURTHER RESOLVED THAT: The Mayor or his designee is hereby authorized, on behalf of the City, to execute this agreement.

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Jeremy Grimm, Mayor

ATTEST:

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Meri Jane Bohn, City Clerk