

**CITY OF WEST ALLIS
RESOLUTION R-2023-0712**

**RESOLUTION ESTABLISHING HEALTH, DENTAL, AND VISION INSURANCE
PLANS, PREMIUM RATES, EMPLOYEE CONTRIBUTIONS, AND BENEFITS
CONTINUATION FOR THE PLAN YEAR OF MARCH 1, 2024 TO FEBRUARY 28,
2025**

WHEREAS, the City must annually establish premium levels for its self-funded health insurance plans, approve any plan design changes thereto, and approve any premium rate changes to dental, vision and life insurance benefit plans; and

WHEREAS, the City, in consultation with its insurance consultant (USI), has reviewed its medical insurance claims experience, and analyzed the impact of claims projections and medical inflation costs on its self-funded plans, as well as considered any changes to the renewal rates proposed by the providers of other employee benefits relating to dental, vision and life insurance plans; and

WHEREAS, based on this review and analysis and in consideration of the renewal rate proposals received and other post-employment benefit (OPEB) liabilities, it is recommended that the plan designs and premium rates as proposed in the attached plan summaries and rate schedules be established; and

WHEREAS, it is recommended that the plan design under the City's PPO and High-Deductible health insurance plans continue, with no changes to benefits and coverages, coinsurance percentages, and deductible and copayments amounts, except for certain adjustments to coinsurance maximums and out-of-pocket limits.

NOW THEREFORE, BE IT RESOLVED by the Mayor and Common Council of the City of West Allis that the following plans, premium rates, employee contributions, and benefit continuations for the plan year of March 1, 2024 to February 28, 2025, are approved:

1. Separate self-funded PPO health insurance plans for represented and non-represented employees are established, as well as continuation of the High-Deductible health insurance plan is authorized, as summarized in the attached Summary of Benefits and Coverage documents.
2. The health insurance plan designs under the current plan year shall continue, with no changes in the 2024/25 plan year to benefits and coverages, coinsurance percentages, and deductible and copayments amounts, and with the following adjustments to out-of-pocket limits and coinsurance maximums:
 - a. A decrease to the in-network out-of-pocket limit for the represented and non-represented PPO plans from \$4,850 to \$3,500 (individual) and from \$9,700 to \$7,000 (family);
 - b. An increase to the in-network coinsurance maximum for the represented PPO plan from \$1,000 to \$1,250 (individual) and from \$2,000 to 2,500 (family)

3. The premium rates for health, dental, vision, and life insurance plans shall be established as proposed in the attached employee benefit rate schedule.

4. Unless otherwise established under collective bargaining agreements, the monthly employee health insurance premium contribution rate of 20% shall continue and shall be reduced to a 12% contribution rate for employees (and spouses, if applicable and covered on a City plan) who have successfully completed and timely submitted all Health Risk Assessment requirements.

5. The Health Savings Account contributions of \$500 (single) and \$1,000 (family) shall continue for eligible employees/retirees who are enrolled in the City's High-Deductible health plan.

6. Participation in the Family Savings Plan shall continue to be offered to eligible active and retired employees enrolling in other employer-sponsored plans.

7. Participation in the Retiree Active Rate Option (previously known as "Option 1") shall continue to be offered to eligible employees at the time of their retirement, a qualifying life event, and annually during the open enrollment period.

BE IT FURTHER RESOLVED that the City Administrator or designee is hereby authorized and directed to execute any related agreements, plan documents and such other and additional documents as may be necessary for the implementation and administration of the plans, premium rates, employee contributions, and benefit continuations authorized herein; and

BE IT FURTHER RESOLVED that the City Administrator or designee is hereby directed to provide for consideration and approval any revisions to City policy necessary to implement and administer the health insurance plans authorized herein, as well as to establish active and retired employee eligibility for enrollment therein; and

BE IT FURTHER RESOLVED that the City Attorney is hereby authorized to make any substantive changes, modifications, additions and deletions to and from the various contract documents, including but not limited to all attachments, exhibits, addendums, and amendments, as may be necessary and proper to correct inconsistencies, eliminate ambiguity and otherwise clarify and supplement said provisions to preserve and maintain the general intent thereof, and to prepare and deliver such other and further documents as may be reasonably necessary to complete the transactions contemplated therein.

SECTION 1: **ADOPTION** "R-2023-0712" of the City Of West Allis Municipal Resolutions is hereby *added* as follows:

ADOPTION

R-2023-0712(Added)

PASSED AND ADOPTED BY THE CITY OF WEST ALLIS COUNCIL NOVEMBER 14, 2023.

	AYE	NAY	ABSENT	ABSTAIN
Ald. Vince Vitale	<u>X</u>	_____	_____	_____
Ald. Ray Turner	<u>X</u>	_____	_____	_____
Ald. Tracy Stefanski	<u>X</u>	_____	_____	_____
Ald. Marty Weigel	<u>X</u>	_____	_____	_____
Ald. Suzzette Grisham	<u>X</u>	_____	_____	_____
Ald. Danna Kuehn	<u>X</u>	_____	_____	_____
Ald. Thomas Lajsic	<u>X</u>	_____	_____	_____
Ald. Dan Roadt	<u>X</u>	_____	_____	_____
Ald. Rosalie Reinke	_____	_____	<u>X</u>	_____
Ald. Kevin Haass	<u>X</u>	_____	_____	_____

Attest

Presiding Officer

Rebecca Grill, City Clerk, City Of West Allis

Dan Devine, Mayor, City Of West Allis



