## CITY OF WEST ALLIS RESOLUTION R-2025-4305

## RESOLUTION ESTABLISHING HEALTH, DENTAL, AND VISION INSURANCE PLANS, PREMIUM RATES, EMPLOYEE CONTRIBUTIONS, AND BENEFITS CONTINUATION FOR THE PLAN YEAR OF MARCH 1, 2026 TO FEBRUARY 28, 2027

**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, analyzed the impact of claims projections and medical inflation costs on its self-funded plans, and 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, coverages, and innetwork out-of-pocket limits, and no adjustments to coinsurance percentages and maximums, and deductible and copayments amounts.

**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, 2026 to February 28, 2027 are approved:

- 1. Continuation of separate self-funded PPO health insurance plans for represented/legacy and non-represented employees, 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 2026/27 plan year to benefits, coverages, and in-network out-of-pocket limits, and with no adjustments to coinsurance percentages and maximums, and deductible and copayment amounts.
- 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 City's Health Savings Account contributions of \$500 (single) and \$1,000 (family) shall continue for eligible employees/retirees who are enrolled in the 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.

**BE IT FURTHER RESOLVED** that the City Administrator or designee is authorized and directed to execute any related agreements, plan documents, and such other 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 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 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:** <u>ADOPTION</u> "R-2025-4305" of the City Of West Allis Municipal Resolutions is hereby *added* as follows:

BEFORE ADOPTION

R-2025-4305 (Non-existent)

AFTER ADOPTION

R-2025-4305(*Added*)

## PASSED AND ADOPTED BY THE CITY OF WEST ALLIS COMMON COUNCIL

	AYE	NAY	ABSENT	ABSTAIN	
Ald. Ray Turner			<u></u>		
Ald. Kimberlee Grob					
Ald. Chad Halvorsen					
Ald. Marissa Nowling					
Ald. Suzzette Grisham			<u></u>		
Ald. Danna Kuehn			<u></u>		
Ald. Dan Roadt					
Ald. Patty Novak			<u></u>		
Ald. Kevin Haass			<u></u>		
Ald. Marty Weigel					
Attest		Presid	Presiding Officer		
Tracey Uttke, City Clerk, City Of			Dan Devine, Mayor, City Of West		
West Allis		Allis			