



Insurance Committee Meeting
November 13, 2024

The November 13, Insurance Committee meeting was called to order at 3:05 by Committee Chairman Most.

Committee Members Present: Joel Vogt, M. Buettner, K. Buettner, Jim Trantham (via phone)

Attendees: Mayor Darter, Shawn Kennedy, Sarah Craig, Cliff Haddick, Brandon Braye, Trin Daws, Jason Goff, Alex Bishop, Dane Luke, Steve Hoffmann, Andre Philips.

There were no petitions by citizens.

The committee moved into a presentation by Eric File, from CBIZ, who shared a presentation on the renewal recommendations of the 2025 Insurance for Health, Dental, Vision, Life and AD&D.

Key points & topics included:

- Multiple carriers were quoted including: Aetna, Cigna, UHC and the recommendation was to present BCBSIL as the recommendation.
- The City's 2025 BCBSIL negotiated renewal rate is a 2% increase (negotiated down from 9.65%).
 - This increase is not a flat increase and breaks out as follows:
 - Employee Coverage will decrease \$0.23 | 0.2%
 - Employee + Spouse Coverage will decrease \$5.71 | 1.8%
 - Employee + Child(ren) Coverage will increase \$16.43 | 5.6%
 - Employee + Family Coverage will increase \$10.95 | 2.4%
 - Medicare Primary EE+1 will increase \$15.49 | 8.3%
- The City's 2025 Delta Dental increase is 4.3%
- The City's 2025 Vision Plan increase is 0%
- The City's 2025 Life & AD&D increase is 0%
- There was discussion regarding Mercy and BCBS being in contract negotiations. While there is a hope that this will be resolved prior to 1/1/2025 (or shortly thereafter), it is not a guarantee.
 - As a result, the union and exempt worker representatives will communicate with their teams regarding the importance of this issue. Input is due back to Sarah Craig on or before 11/20.

After discussion, it was decided that the committee will reconvene to evaluate input and explore options if needed.

A motion to adjourn the meeting at 3:50 pm was made by Joel Vogt and seconded by Matt Buettner.

Submitted by, Gary Most