RESOLUTION 2019-27

Agenda Item

TO: Mayor and City Council

FROM: Zachary Johnson, Director of Utilities

DATE: September 3, 2019

RE: Employee Health Insurance

Purpose

Each year City Staff evaluates our employee health insurance program. Our goal is to continue to provide a worthwhile benefit with minimal premium increases for the City and the employee. For the past two years the City has participated in a self-funded captive for insurance. As the costs associated with participation in the captive have increased, we were forced to look at alternatives for the upcoming year. Blue Cross Blue Shield has provided similar coverage at a more reasonable cost than the self insurance captive.

Recommendation

Staff recommends the following resolution be approved allowing the City to use Blue Cross Blue Shield for health insurance for the upcoming year.

Resolution 2019-27

A RESOLUTION OF THE CITY OF CAMERON, MISSOURI, TO CHANGE EMPLOYEE'S HEALTH INSURANCE COVERAGE FROM A SELF-FUNDED POOL TO BLUE CROSS BLUE SHIELD FOR A 15-MONTH PERIOD BEGINNING OCTOBER 1, 2019

WHEREAS, the City of Cameron partners with its employees for insurance coverage; and

WHEREAS, the City will change its health insurance coverage to Blue Cross Blue Shield for a 15-month period beginning October 1, 2019; and

WHEREAS, the new plan will offer the same deductible plans as were previously available; and

WHEREAS, the employee contribution for dependent coverage will remain at 60%, and the employee's share for the employee's coverage will remain at 10%.

NOW, THEREFORE, BE IT RESOLVED by the Mayor and City Council for the City of Cameron, Missouri that the City will change from the current self-funded pool to Blue Cross Blue Shield beginning October 1, 2019.

Passed and approved this 3rd day of September 2019.

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Mayor Darlene Breckenridge

ATTEST:

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City Clerk