

## CITY OF MANITOWOC

## WISCONSIN, USA

www.manitowoc.org

**DATE:** October 21, 2024 **TO:** Common Council

**FROM:** Jessie Lillibridge, HR Director **RE:** 2025 Benefits Recommendations

The purpose of this memo is to specify the recommendations for the 2025 employee benefits and to request approval of the attached resolution, which recommends and authorizes the Finance Director and HR Director to enter into the necessary agreements for the recommended plans.

The Finance Director and I have worked with USI to determine that the following benefits be offered to employees in 2025:

- Offer health coverage under self-funded plan with Robin Health Partners as the third-party administrator.
  - o No plan design changes to the current high-deductible, health savings account eligible plan.
  - Premium contribution rate increases of approximately 17%.
- Offer dental coverage under a self-funded plan with Delta Dental as the third-party administrator.
  - No premium contribution rate increase
- Offer Vitality wellness platform, to continue encouraging employees and spouses to make healthy lifestyle choices.
- Continue to offer cafeteria plan services (HSA, FSA, etc.) through WEX.
- Employer HSA contributions will be made in March 2025 per employee and per spouse as incentives for meeting specific wellness parameters.
  - \$800 for each covered employee and spouse who engaged with a primary care provider between 08/01/2023 and 12/31/2024.
- Offer no/low-cost services through the Manty Health & Wellness Clinic, in partnership with MPSD and Froedtert.
- EAP services to employees and their families through Empathia. The City worked with USI to evaluate several new vendors. The recommendation is to move to this new provider effective 01/01/2025.
- Offer 100% employee-funded vision plan through NVA.
- Offer 100% employee-funded disability plans through Mutual of Omaha.
- Offer 100% employee-funded critical illness and accident insurance coverage through Mutual of Omaha.
- Offer alternative virtual physical therapy option to employees through Hinge Health per recommendation from USI.
- In October 2024, the City implemented a new program that will help to lower the costs of some specialty medications for both the employee and the City.

Thank you.