



# CITY OF MANITOWOC

WISCONSIN, USA

[www.manitowoc.org](http://www.manitowoc.org)

**DATE:** October 7, 2024  
**TO:** Personnel Committee  
**FROM:** Jessie Lillibridge, HR Director  
**RE:** 2025 Benefits Recommendations

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The purpose of this memo is to specify the recommendations for the 2025 employee benefits.

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.
  - No plan design changes to the current high-deductible, health savings account eligible plan.
  - Premium contribution rate increases are still being determined and will be based on the stop-loss coverage renewal costs.
- 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 (PaydHealth) that will help to lower the costs of some specialty medications for both the employee and the City.

Thank you.

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## HUMAN RESOURCES

CITY HALL ■ 900 QUAY STREET ■ MANITOWOC, WI 54220

PHONE: (920) 686-6993 ■ FAX: (920) 686-6999

[WWW.MANITOWOC.ORG](http://WWW.MANITOWOC.ORG) ■ EMAIL: [HUMANRESOURCES@MANITOWOC.ORG](mailto:HUMANRESOURCES@MANITOWOC.ORG)