



CITY OF MANITOWOC

WISCONSIN, USA

www.manitowoc.org

DATE: October 20, 2025
TO: Common Council
FROM: Jessie Lillibridge, HR Director
RE: 2026 Benefits Recommendations

The purpose of this memo is to specify the recommendations for the 2026 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 McClone to determine that the following benefits be offered to employees in 2026. Those listed in bold are changes from 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 of approximately 13%.
- **Carve out pharmacy benefits, moving to National Cooperative Rx, which will provide transparency and more oversight of our pharmacy drug program.**
- Offer dental coverage under a self-funded plan with Delta Dental as the third-party administrator.
 - Premium contribution rates will see a slight increase of 2%.
- Offer Vitality wellness platform, to continue encouraging employees and spouses to make healthy lifestyle choices.
- Continue to offer cafeteria plan services (HSA and dependent care FSA) through WEX.
- **Due to low enrollment and considering that all benefit-eligible employees have the option to take the HSA-eligible coverage, we plan to eliminate offering medical FSA plans.**
- Continue to offer life insurance through WI ETF.
- Employer HSA contributions will be made in March 2026 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 01/01/2025 and 12/31/2025.
- Offer no/low-cost services through the Manty Health & Wellness Clinic, in partnership with MPSD and Froedtert.
- Offer EAP services to employees and their families through Empathia.
- **Offer 100% employee-funded vision plan through Delta Vision. Worked with McClone to review several vendors. Employee premiums will decrease slightly due to the vendor switch.**
- 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.

Thank you.

HUMAN RESOURCES

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