Jean Birmingham Council Chambers, City Hall
401 South Alamo
Marshall, TX 75671
903-935-4421

EMPLOYEE BENEFITS TRUST MEETING

October 23, 2025
6:00 PM

1. **Call to Order and Roll Call**
2. **Items for Discussion**
   - A. Consider and take action to approve the minutes of the City of Marshall Employee Benefits Trust meeting dated October 24, 2024.
   - B. Presentation regarding placement of Medical/Rx and Dental Plan coverage for the City of Marshall health, dental and voluntary insurance benefits for January 1, 2026 – December 31, 2026. (Human Resources)
   - C. Consideration of selection and award of the contract for Employee/Retiree Medical and Pharmacy Insurance for the plan year January 1, 2026 – December 31, 2026. (Human Resources)
   - D. Consideration of selection and award of the contract for Employee/Retiree Dental Insurance for the plan year January 1, 2026 – December 31, 2026. (Human Resources)
3. **Executive Session**
   The Commission will announce it will go into Executive Session, if necessary, pursuant to Chapter 551 of the Texas government Code, to receive advice from legal counsel, or to discuss matters of pending, or anticipated litigation and/or personnel matters as specifically listed on this agenda. The Commission may also announce it will go into Executive Session, if necessary, to receive advice from legal counsel regarding any other item on this agenda.
4. **Action Item Following Executive Session**
5. **Adjournment**

C. Hall
Posted 10/17/2025
4:00 p.m.

This meeting will be conducted in accordance with the Americans with Disabilities Act. Requests for sign interpretive services will be available with at least 72-hour notice prior to the meeting. To make arrangements for these services, please call the City Secretary's Office at 903-935-4446.

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Members
Amy Ware, District 4 - Mayor
Risa Jordan-Anderson, District 1
Leo Morris, District 2
Dathaniel Campbell, District 3
Reba Godfrey, District 5
Amanda Abraham, District 6
Micah Fenton, District 7

MINUTES
PLEASE SILENCE ALL DEVICES
EMPLOYEE BENEFITS TRUST MEETING

October 24, 2024
6:00 PM

1. Call to Order and Roll Call

Mayor Amy Ware called the Regular meeting to order in the Council Chambers, City Hall at 6:00 PM.

PRESENT:

Mayor and Council Members:
Mayor Amy Ware
Councilmember Leo Morris
Councilmember Reba Godfrey
Councilmember Micah Fenton
Councilmember Dathaniel Campbell
Councilmember Risa Jordan-Anderson

ABSENT: Councilmember Amanda Abraham Motion to Excuse: Councilmember Godfrey Second: Councilmember Campbell Vote: 6:0

ADMINISTRATIVE STAFF PRESENT:
Melissa Vossmer, InterimCity Manager
Reggie Cooper, Fire Chief
Cliff Carruth, Police Chief
Dawn Jones, Finance Director
Eric Powell, Public Works Director
Scott Rectenwald, City Attorney
Christol Hall, HR/Civil Service Director
Randy Pritchard, Support Services Director
Nikki Smith, City Secretary/Payroll Accountant
Marina Garcia-Heredia, Parks & Recreation Director
Anna Lane, Community & Neighborhood Services Director
Alex Agnor, Economic Development & Strategic Initiatives Director

2. Items for Discussion

A. Consider and take action to approve the minutes of the City of Marshall Employee Benefits Trust meeting dated November 9, 2023.

Councilmember Godfrey made a motion to approve the minutes of the City of Marshall Employee Benefits Trust meeting dated November 9, 2023. Councilmember Fenton seconded the motion, which passed by a vote of 6:0.

B. Presentation regarding placement of Medical/Rx and Dental Plan coverage for the City of Marshall health, dental and voluntary insurance benefits for January 1, 2025 – December 31, 2025. (Human Resources)

Christol Hall, HR Director, introduced Michael Gist, Hall Insurance Services, who provided information regarding the Medical/RX and Dental Plan coverage for the City of Marshall Health, Dental and Voluntary Insurance for January 1, 2025 – December 31, 2025. Michael Gist stated that health increased by 15.2%, a $65,000 credit to be given in the first quarter of 2025, dental decreased and vision stayed the same. Michael Gist also stated Hall Insurance representatives would be available during open enrollment to counsel employees regarding their options.

Councilmembers asked questions and discussed.

C. Consideration of selection and award of the contract for Employee/Retiree Medical and Pharmacy Insurance for the plan year January 1, 2025 – December 31, 2025. (Human Resources)

Councilmember Godfrey made a motion to approve the selection and award of the contract for Employee/Retiree Medical and Pharmacy Insurance for the plan year January 1, 2025 – December 31, 2025. Councilmember Jordan-Anderson seconded the motion, which passed by a vote of 6:0.

D. Consideration of selection and award of the contract for Employee/Retiree Dental Insurance for the plan year January 1, 2025 – December 31, 2025. (Human Resources)

Councilmember Godfrey made a motion to approve the selection and award of the contract for Employee/Retiree Dental Insurance for the plan year January 1, 2025 – December 31, 2025. Councilmember Campbell seconded the motion, which passed by a vote of 6:0.

3. Executive Session

The Commission will announce it will go into Executive Session, if necessary, pursuant to Chapter 551 of the Texas government Code, to receive advice from legal counsel, or to discuss matters of pending, or anticipated litigation and/or personnel matters as specifically listed on this agenda. The Commission may also announce it will go into Executive Session, if necessary, to receive advice from legal counsel regarding any other item on this agenda.

4. Action Item Following Executive Session

5. Adjournment

Councilmember Godfrey made a motion for adjournment. Councilmember Campbell seconded the motion, which passed by a vote of 6:0.

TO:	City Council
DATE:	October 23, 2025
ITEM #:	2.B
SUBJECT:	Presentation regarding placement of Medical/Rx and Dental Plan coverage for the City of Marshall health, dental and voluntary insurance benefits for January 1, 2026 – December 31, 2026. (Human Resources)

Recommendation for Action:

Executive Summary:

Focus Area(s):

Budget Cost:

Staff Contact:

Attachments: 1. City of Marshall Renewal Information City Council -2026 Plan Year - 10-15

City of Marshall 2026 Insurance Benefits Renewal

Presented by Hall Insurance Services
October 23, 2025

HALL INSURANCE SERVICES

Agenda

- **Executive Summary of Renewal Recommendations**
- **Medical Information**
- **Dental Information**
- **Vision Information**
- **Additional Lines of Coverage**
- **Objectives, Other Services, Compensation, Disclosures**

Executive Summary – All Benefits

HALL INSURANCE SERVICES

Historical Claims Data Medical/Rx Plan

Renewal Plan Year	Loss Ratio
2018	116.70%
2019	161.60%
2020	122.10%
2021	93.83%
2022	73.40%
2023	73.36%
2024	104.74%
2025	95.50%
2026	71.82%

ALL INSURANCE SERVICES

Renewal Communications

- Initial renewal delivered by BCBS TX was a 4.00% increase in premiums
- Claims to premium ratio to date in 2025 of 71.82%
- Pharmacy claims represent about 40% of total claims
- Requests were made for proposals from other carriers. Additionally, we reviewed making changes to current plan designs with BCBS TX to review the impact on premiums. These other plan designs would have increased the out of pocket costs of care for the employees of the City.
- Negotiations took place to obtain rate relief with BCBS TX.
- Final offer from BCBS TX reduced the renewal to a 0% (rate pass) for each of the 3 plans currently being offered to Active Employees

HALL INSURANCE SERVICES

Medical/Rx Recommendation

Recommendation is to accept the negotiated renewal from Blue Cross Blue Shield of Texas with no plan design changes. Continue to offer three Health Insurance Plans for the employees to select from, with one being a High Deductible Health Plan. This HDHP is H.S.A. compatible, allowing the City of Marshall to continue its generous contribution to a Health Savings Account for anyone who elects this option.

HALL INSURANCE SERVICES

Dental

Blue Cross Blue Shield of TX initially presented a 19.70% increase on the Dental. This is due to a year of high claims, resulting in a loss ratio of 99.80%. Rate history for the past 5 years has been stable.

We were able to negotiate this increase down to a 15.70% increase. Additionally, we reviewed offering a dual option. This would give employees an opportunity to buy-up (pay the premium difference) to a plan with increased dental benefits.

HALL INSURANCE SERVICES

Dental Recommendation

The recommendation is to accept the revised renewal offer from BCBS TX with a change to a dual option for Active Employees and Retirees will continue with the single option which is currently in place.

HALL INSURANCE SERVICES

Vision Recommendation

Principal presented an increase on the Vision. This is the first pricing change in this coverage since 2022. The recommendation is to accept the renewal offer from Principal with no plan design changes

HALL INSURANCE SERVICES

Ancillary and Group Term Life – Recommendation

There were no rate increases this year on any of these products. Recommendation is to continue with Colonial Life for the new plan year.

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COBRA and H.S.A. Administration

- WEX is the Third-Party Administrator for these services
- Current contract and pricing with WEX is ending on December 31, 2025
- COBRA new monthly administration fee is $.80 per covered employee
- Health Savings Account new monthly administration fee is $2.35 per participant
- New Rates are guaranteed through December 31, 2028.
- WEX is a leader in the Third Party Administration of these services and has been an excellent partner with the City of Marshall since 2021.
- Recommendation is to continue these services with WEX.

HALL INSURANCE SERVICES

Additional Information, Plan Designs, Rates, and Contribution Numbers

HALL INSURANCE SERVICES

Health Insurance Current Enrollments

Tier	Traditional Plans	H.S.A. Plan	Retirees
Employee Only	193	29	3
Employee Spouse	6	0	0
Employee Child(ren)	4	1	0
Employee Family	2	0	0
Total Enrollment	205	30	3

HALL INSURANCE SERVICES

Medical/Rx Insurance High Claims

High Claims Breakdown

- $15,000 - $20,000 – 3 Claims
- $20,000 - $30,000 – 5 Claims
- $30,000 - $40,000 – 3 Claims
- $40,000 - $50,000 – 2 Claims
- $50,000 - $100,000 – 1 Claims

HALL INSURANCE SERVICES

2026 Medical Rates
Active Employees

Tier	PPO 1500 Option 1	PPO 3000 Option 2	PPO H.S.A 4000 Option 3
Employee Only	$787.74	$690.38	$658.79
Employee Spouse	$1,755.15	$1,538.23	$1,467.87
Employee Child(ren)	$1,427.50	$1,251.07	$1,194.05
Employee Family	$2,395.01	$2,099.02	$2,002.99

HALL INSURANCE SERVICES

Prior Years Medical Rates
PP0 $1,500 Deductible Option 1
Active Employees

Tier	2025	2024	2023	2022	2021
Employee Only	$787.74	$683.80	$621.07	$722.18	$715.03
Employee Spouse	$1,755.15	$1,523.57	$1,383.81	$1,609.08	$1,593.14
Employee Child(ren)	$1,427.50	$1,239.15	$1,125.48	$1,308.70	$1,295.74
Employee Family	$2,395.01	$2,079.00	$1,888.28	$2,195.68	$2,173.94

HALL INSURANCE SERVICES

Prior Years Medical Rates
PP0 $3,000 Deductible Option 2
Active Employees

Tier	2025	2024	2023	2022	2021
Employee Only	$690.38	$599.29	$544.31	$632.92	Not Offered
Employee Spouse	$1,538.23	$1,335.27	$1,212.78	$1,410.21	Not Offered
Employee Child(ren)	$1,251.07	$1,086.00	$986.38	$1,146.95	Not Offered
Employee Family	$2,099.02	$1,822.07	$1,654.92	$1,924.32	Not Offered

HALL INSURANCE SERVICES

Prior Years Medical Rates
PPO H.S.A. $4,000 Deductible Option 3
Active Employees

Tier	2025	2024	2023	2022	2021
Employee Only	$658.79	$571.87	$519.41	$603.96	$637.08
Employee Spouse	$1,467.87	$1,274.19	$1,157.30	$1,345.70	$1,419.49
Employee Child(ren)	$1,194.05	$1,036.50	$941.42	$1,094.68	$1,154.70
Employee Family	$2,002.99	$1,738.71	$1,579.21	$1,836.29	$1,936.98

HALL INSURANCE SERVICES

2026 Medical Renewal Rates and Contributions PPO Plan Option 1 ($1,500 Deductible)

Tier	Monthly Premium	Employer Monthly Contribution	Employee Monthly Contribution	Bi-Weekly Deduction
Employee Only	$787.74	$787.74	$0	$0
Employee Spouse	$1,755.15	$787.74	$967.41	$483.71
Employee Child(ren)	$1,427.50	$787.74	$639.76	$319.88
Employee Family	$2,395.01	$787.74	$1,607.27	$803.64

HALL INSURANCE SERVICES

2026 Medical Renewal Rates and Contributions
PPO Plan Option 2 ($3,000 Deductible)

Tier	Monthly Premium	Employer Monthly Contribution	Employee Monthly Contribution	Bi-Weekly Deduction
Employee Only	$690.38	$690.38	$0	$0
Employee Spouse	$1,538.23	$787.74	$750.49	$375.25
Employee Child(ren)	$1,251.07	$787.74	$463.33	$231.67
Employee Family	$2,099.02	$787.74	$1,311.28	$655.64

HALL INSURANCE SERVICES

2026 Medical Renewal Rates and Contributions PPO Plan Option 3 - H.S.A Plan

Tier	Monthly Premium	Employer Monthly Contribution	Employee Monthly Contribution	Bi-Weekly Deduction
Employee Only	$658.79	$658.79	$0	$0
Employee Spouse	$1,467.87	$787.74	$680.13	$340.07
Employee Child(ren)	$1,194.05	$787.74	$406.31	$203.16
Employee Family	$2,002.99	$787.74	$1,215.25	$607.63

HALL INSURANCE SERVICES

Medical Insurance Rates
Retirees

Tier	2025 PPO 1500 Option 1	2026 PPO 1500 Option 1
Employee Only	$905.89	$905.89
Employee/Spouse	$2,018.42	$2,018.42
Employee/Child(ren)	$1,641.59	$1,641.59
Employee/Family	$2,754.19	$2,754.19

HALL INSURANCE SERVICES

Health Insurance Plan Information
Blue Cross Blue Shield of TX

Plan Identification	PPO Option 1 Active & Retirees	PPO Option 2 Active & Retirees	PPO Option 3 H.S.A. Actives
Deductible	$1,500 / $4,500 Individual $4,500 / $13,500 Family	$3,000 / $9,000 Individual $9,000 / $27,000 Family	$4,000 / $12,000 Individual $8,000 / $24,000 Family
Coinsurance	80% / 20% In Network 60% / 40% Out of Network	80% / 20% In Network 60% / 40% Out of Network	100% / 0% In Network 60%/40% Out of Network
Maximum Out of Pocket	$4,500 / $13,500 Individual $13,500 / $40,500 Family	$8,700 / $26,000 Individual $17,400 / $52,200 Family	$4,000 / $12,000 Individual $8,000 / $24,000 Family
Pharmacy Max OOP	$1,500 – Family	$1,500 – Family	Not Applicable
Physician Copay	$30 PCP / $50 SPC	$50 PCP / $70 SPC	No Copay
Prescription Copay	$10 / $35 / $50	$10 / $50 / $75	No Copay
Wellness	Included	Included	Included

HALL INSURANCE SERVICES

2026 Dental Insurance Rates

Tier – Actives	Base Plan	Buy-Up Plan
Employee Only	$27.64	$31.10
Employee Spouse	$59.59	$67.04
Employee Child(ren)	$70.99	$79.86
Employee Family	$102.72	$115.56

Tier - Retirees	2025 Rates	2026 Rates
Employee Only	$33.09	$38.29
Employee Spouse	$70.76	$81.87
Employee Child(ren)	$84.32	$97.56
Employee Family	$121.98	$141.13

HALL INSURANCE SERVICES

2026 Dental Insurance Plan Information

	Actives Base Plan	Actives Buy-Up Plan	Retirees Plan
Deductible per year	$50 / Max 3 deductibles per family	$50 / Max 3 deductibles per family	$50 / Max 3 deductibles per family
Annual maximum	$1,000	$2,000	$1,000
Preventive services Cleanings, exams, fluoride, x-rays, sealants	100%	100%	100%
Basic services Fillings, sealants, oral surgery, root canals and periodontal	80% after deductible	80% after deductible	80% after deductible
Major services Bridges, crowns, dentures	50% after deductible	50% after deductible	50% after deductible
Orthodontia services – Available to Adults and Children	None	$1,000 per lifetime	$1,000 per lifetime

HALL INSURANCE SERVICES

2026 Vision Insurance Plan Information

	Network Providers	Other Providers
Exams - Every 12 Months	$10 exam copay $25 materials copay for frames/lenses Up to $39 Copay for Retinal Imaging	Up to $45
Lenses – Every 12 Months Single vision / bifocal / trifocal / lenticular	100% after $25 Copay	Up to $30 / $50 / $65 / $100 retail
Frames – Every 24 months	Up to $150 retail allowance After $25 Copay	Up to $70 retail
Contacts (instead of lenses and frames)	Lenses - $150 retail allowance Up to $60 Copay	Elective - Up to $105 retail Medically Necessary – Up to $210 retail
Contact lens fitting and evaluation	Covered in Full	

HALL INSURANCE SERVICES

2026 Voluntary Vision Rates

Tier	2025 Principal Rates – All	2026 Principal Renewal Rates - All
Employee Only	$6.07	$6.68
Employee Spouse	$12.18	$13.40
Employee Child(ren)	$10.30	$11.33
Employee Family	$16.99	$18.69

HALL INSURANCE SERVICES

Group Term Life/AD&D – Colonial

- The City of Marshall pays for $10,000 of coverage per employee
- This coverage includes an Employee Assistance Progam at no additional cost, providing employes with a resource for confidential counseling

HALL INSURANCE SERVICES

Colonial Life Products – Ancillary Products

- Accident – On / Off Job – Includes Gunshot Wound Benefit
- Cancer
- Critical Illness
- Hospital Confinement
- Group Term Life / AD&D
- Voluntary Life / AD& D
- Short Term Disability

HALL INSURANCE SERVICES

Objectives

Deliver Acceptable Benefit Options for the following coverages:

- Medical / Rx
- Dental
- Voluntary Vision
- Basic Life / Accidental Death & Dismemberment
- Voluntary Life / AD&D
- Voluntary Accident
- Voluntary Cancer
- Voluntary Critical Illness
- Voluntary Hospital Indemnity
- Voluntary Short Term Disability

HALL INSURANCE SERVICES

Objectives

Develop and Deliver at No Additional Cost:

- Online Enrollment Solution
- Online Employee and Employer Benefit Communication
- In person meetings for Open Enrollment and New Hires
- Insurance Benefits Booklet highlighting benefits, costs, carrier programs, Legal & Required Notices

HALL INSURANCE SERVICES

Enrollment System

- Continue to use Hall Insurance Services Enrollment System
- System is managed by Hall Insurance Services
- City of Marshall has access to system
- There is no additional cost to the City of Marshall for use of the enrollment system

HALL INSURANCE SERVICES

GASB Reporting
(Governmental Accounting Standard Board)

- City of Marshall is required to provide GASB reporting as a result of offering Retiree Benefits
- GASB 75 Biennial Valuation Services (once every two years)
- GASB 75 Roll Forward Valuation Services (in between Biennial Years)
- Contract for these services will be between City of Marshall and Milliman. Hall Insurance Services will help facilitate communication

HALL INSURANCE SERVICES

Compensation

Carrier	Status	Commission/Supplemental
	Health	
BCBS of TX - Health	Current / Renewal	Net / $9 to $15 PEPY
BCBS of TX – Dental	Current / Renewal	Net / Net
	Vision	
Principal	Current / Renewal	10% / 10%
	H.S.A. COBRA Admin	
Discovery Benefits	Current / Renewal	Net / Net
	Life / AD&D (Group and Voluntary)	
Colonial Life	Current / Renewal	10% -20% / 1.75% - 10%
	All Other Lines	
Colonial	Current/Renewal	11.5%-23%/1.75%-3.5%
Milliman – GASB Reports	Current/Renewal	Net/Net

HALL INSURANCE SERVICES

Disclosures

- Intent of this analysis is to provide the City of Marshall with general information related to your current employee benefits. It does not fully address all of your specific issues. It should not be construed as our providing any legal advice. Questions regarding specific issues should be address by your general counsel or attorney who specializes in this practice area.
- This analysis is intended to merely highlight or summarize certain aspects of the City of Marshall benefit program(s). It is not a summary plan description (SPD) or an official plan document. The rights and obligations under the program(s) are set forth in the official plan documents. All statements in this summary are subject to the terms of the official plan documents, as interpreted by the appropriate plan fiduciary. In the case of an ambiguity or outright conflict between a provision in this summary and a provision in the plan documents, the terms of the plan documents control. All Policy Documents for your reference are available upon request.
- Hall Insurance Services from time to time enters into arrangements with certain carrier markets which will pay additional compensation based on the total volume of premium or insurance coverages written through our agency. It is not certain at this time what these may be.

HALL INSURANCE SERVICES