ISHPEMING CITY COUNCIL SPECIAL MEETING
AMENDED
Wednesday, October 14, 2026 at 6:00 p.m.
Ishpeming City Hall, 100 E. Division Street, Ishpeming, MI 49849
City Hall Telephone Number: 906-485-1091

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1. Meeting Called to Order

2. Roll Call

3. Approval of Agenda

4. Public Comment *(limit 4 minutes per person)*

5. Items of Business

a. Rental Fee Waiver Request – Lakeview Elementary School: October 23, Mining Heritage Pavillion
b. Proposed 2027 Budget
c. 2027 Health Insurance Renewal
d. Resolution #27-2026, Approving and Authorizing Signatures to Michigan Department of Transportation Contract #26-5353
e. Request from Ishpeming Housing Commission to Adopt an Annual Exemption from Michigan's Public Act 152

6. Adjournment

Randy Scholz
City Manager

City of Ishpeming

Statement of Explanation

5(c)

1. Agenda Item Information

Agenda Item Title: 2027 Health Insurance Renewal
Department: Administration
Prepared By: Randy Scholz
Date Submitted: September 30, 2026

2. Background & Purpose

The City of Ishpeming's employee health insurance coverage through The Pool, Michigan Health Insurance, is due for renewal effective January 1, 2027.

The proposed renewal maintains the City's current two health insurance plan options:

- Enhanced HSA Level 141/142, with a $1,750 individual / $3,500 family deductible.
- Enhanced HSA 2500 210/211, with a $2,500 individual / $5,000 family deductible.

Both plans will continue with 100% coinsurance and prescription coverage of $10/20%/20% after the deductible.

The Pool has established a standard renewal increase of 13.9% for 2027. Based on the City's experience, the City is rate protected and will not receive an additional rate adjustment beyond the Pool-wide increase.

During 2026, the City had an average of 17 medical lives enrolled in the plan. The City paid $307,061 in premiums, with paid medical claims of $172,694 and paid prescription claims of $34,101. Total plan costs were $242,951. The City's year-end loss ratio was 79%, or 99% when adjusted for large claims at renewal.

The proposed monthly premium rates effective January 1, 2027, are as follows:

Plan	Coverage Level	2026 Monthly Rate	2027 Monthly Rate
Enhanced HSA Level 141/142	Single	$753.73	$858.50
Enhanced HSA Level 141/142	Double	$1,695.87	$1,931.60
Enhanced HSA Level 141/142	Family	$2,110.42	$2,403.77
Enhanced HSA 2500 210/211	Single	$678.19	$772.46
Enhanced HSA 2500 210/211	Double	$1,525.91	$1,738.01
Enhanced HSA 2500 210/211	Family	$1,898.92	$2,162.87

3. Fiscal Impact

Total Cost / Revenue Impact: The proposed renewal reflects a 13.9% increase in health insurance premium rates for 2027. The City's actual cost will depend on employee enrollment elections and the number of employees enrolled in each coverage tier.

Employees will pay 12% premium for the 210/211 Standard plan for 2027 and pay the difference from the Standard Plan to the 141/142 Buy-Up Plan.

Standard Plan	2027 Premium Rate	Employee Premium Rate (12%)	City Portion of Premium
Single	$772.46	$92.70	$679.76
Double	$1,738.01	$208.56	$1,529.45
Family	$2,162.87	$259.54	$1,903.33
Buy-Up Plan	**2027 Premium Rate**	**Employee Premium Rate**	**City Portion of Premium**
Single	$858.50	$178.74	$679.76
Double	$1,931.60	$402.15	$1,529.45
Family	$2,403.77	$500.44	$1,903.33

Funding Source(s): The City's operating budget, with applicable employee contributions as established through collective bargaining agreements, personnel policies, and benefit-plan participation requirements.

4. Recommended Action & Alternatives

Alternatives Considered: Recommended Action:

Approve the 2027 health insurance renewal with The Pool, Michigan Health Insurance, effective January 1, 2027, including the proposed 13.9% premium-rate increase, and authorize staff to complete the documents necessary to implement the renewal.

5. Approval & Routing

Department Head Approval

Signature: _____ Date: 9-8-26

6. Attachments / Exhibits

City of Ishpeming 2026 Year in Review and 2027 Health Insurance Renewal Rate Summary.

THE POOL

Transforming Your Wellbeing Together

City of Ishpeming
2026 Year in Review

2026 Plan Performance

Average Medical Lives	Premium Paid	Paid Medical Claims	Paid Rx Claims	Claims over $900K	Total Paid Net Claims	Fixed Costs	Claims Incurred Not Paid	Rx Rebate	Total Plan Costs	Contribtuion to Pool	YE Loss Ratio	Loss Ratio Adjusted for Large Claims at Renewal
17	$307,061	$172,694	$34,101	$0	$206,795	$24,098	$35,388	-$23,330	$242,951	$64,110	79%	99%

'The Pool's strength continues to grow. Now with 280+ member organizations, we remain united by our shared commitment to our pillars of member-focus, trust, and value. As health care costs rise across the market, we remain focused on making thoughtful decisions that support our members and strengthen The Pool long term. Our collective strength allows us to navigate challenges together, invest in meaningful solutions, and continue delivering value to the organizations and employees we serve. Thank you for your leadership, trust, and partnership as we continue building the future of The Pool - together.'
-Your Pool Executive Committee

City of Ishpeming is rate protected with a standard Pool increase of 13.9%

Pool Provided Solutions

stella health navigation℠

Nurse-led health navigation and advocacy service.

A trusted point of contact that guides and supports members through complex, confusing, and costly health situations - improving outcomes and reducing costs.

Aflac. EyeMed

Interested in Vision?
Four pre-priced plans now available to Pool members!

THE POOL Dental Insurance

Member Choice Cost Savings Data Transparency

Interested in joining a committee?
Learn more about each below and reach out to get involved!

ThePool.Admin@ajg.com

Value Committee:
Analyzes data to identify the best programs to keep members healthy whilst controlling future healthcare costs.

Member Experience Committee:
Enhances the client experience by engaging members with timely and relevant communications.

THE POOL
Michigan Health Insurance

2027 Renewal
Prepared for City of Ishpeming

Rates Effective January 1, 2027

Pool-Standard Renewal 13.9%	Rate Protection Impact 0%	Rate Adjustment 13.9%

Description			Benefits	Enrollment	2026 Premium Rate		2027 Premium Rate	
ENHANCED HSA LEVEL 141/142	141/142	Deductible:	$1750/$3500	2	Single	$753.73	Single	$858.50
		Coinsurance:	100%	0	Double	$1,695.87	Double	$1,931.60
		Rx Coverage:	$10/20%/20% after ded	3	Family	$2,110.42	Family	$2,403.77
ENHANCED HSA 2500 210/211	210/211	Deductible:	$2500/$5000	7	Single	$678.19	Single	$772.46
		Coinsurance:	100%	9	Double	$1,525.91	Double	$1,738.01
		Rx Coverage:	$10/20%/20% after ded	13	Family	$1,898.92	Family	$2,162.87

How Does Your Loss Ratio Compare With Other Pool Members? ▲ = Your Group



If you have questions regarding your rates or plans, or would like to look at other options, please reach out to a member of your Gallagher support team:

Mike Hagerty: Michael_Hagerty@ajg.com
Chris Glass: Chris_Glass@ajg.com
Leslie Nowaczyk: Leslie_Nowaczyk@ajg.com
Ashley Contreras: Ashley_Contreras@ajg.com
Rachelle Millan: Rachelle_Millan@ajg.com

Gallagher
Insurance | Risk Management | Consulting

RESOLUTION NO. 27-2026
CITY OF ISHPEMING

RESOLUTION APPROVING AND AUTHORIZING SIGNATURES TO MICHIGAN DEPARTMENT OF TRANSPORTATION CONTRACT #26-5353

WHEREAS, the City of Ishpeming hereby enters into and approves Contract #26-5353, Job Number 216257CON with the Michigan Department of Transportation for the purposes of road improvements on Washington Street.

THEREFORE, BE IT RESOLVED, the City of Ishpeming hereby authorizes the City Manager Randy Scholz to sign, on its behalf, Contract 26-5353 with the Michigan Department of Transportation.

The following aye votes were recorded: _____(X).

The following nay votes were recorded: _____ (X)

Adopted this 14th day of October 2026.

STATE OF MICHIGAN)
)ss
COUNTY OF MARQUETTE)

I Emilie Stack, City Clerk of the City of Ishpeming, Michigan, do hereby certify that the above is a true and correct copy of the Resolution adopted by the Ishpeming City Council at a special meeting held on October 14, 2026.

_____
Signature: Emilie Stack

City Clerk
Title

_____
Date