

## **NOTICE OF SPECIAL MEETING**

In accordance with §38-431.02 of the Arizona Revised Statutes of the State of Arizona, notice is hereby given to the Employee Benefit Trust Board and to the general public that the Mayor and Trustees of the Employee Benefit Trust Board will hold a Special Employee Benefits Trust Board Meeting at 3:30 PM., on May 6, 2026. The meeting will take place at the City Council Chambers, located at 1090 E. Union Street, San Luis, Arizona, 85349.

In accordance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, the City of San Luis does not discriminate on the basis of disability in the admission of or access to, or treatment of employment in its programs, activities, or services. For information regarding rights and provisions of the ADA or Section 504, or to request reasonable accommodations for participation in City programs, activities or services contact: ADA/Section 504 Coordinator, City of San Luis Human Resources Department, 1090 East Union Street, San Luis, Arizona 85349; (928) 341-8579.

Notice is hereby given that pursuant to A.R.S. §1-602.A.9, subject to certain specified statutory exceptions, parents have a right to consent before the State or any of its political subdivisions make a video or audio recording of a minor child. Meetings of the City Council are audio and/or video recorded, and, as a result, proceedings in which children are present may be subject to such recording. Parents in order to exercise their rights may either file written consent with the City Clerk to such recording, or take personal action to ensure that their child or children are not present when a recording may be made. If a child is present at the time a recording is made, the City will assume that the rights afforded parents pursuant to A.R.S. §1-602.A.9 been waived.

THIS NOTICE IS APPROVED BY:

/s/ Maria Barajas, Human Resources Manager

## **AVISO DE JUNTA ESPECIAL**

De acuerdo con los Estatutos del Estado de Arizona A.R.S. §38-431.02, se le informa a los miembros del la Junta Fiduciaria de Beneficios para Empleados y al público en general que el Presidente y la Mesa Directiva de Fondo de Beneficios Medicos de San Luis, Arizona, tendrán una Junta Especial a las 3:30 PM, el día 6 de Mayo, 2026. La junta se llevará a cabo en la Sala del Cabildo, ubicada en el 1090 E. Union Street, San Luis, Arizona, 85349.

De acuerdo con el Acta de Americanos con discapacidades y la Sección 504 del Acta de Rehabilitación del 1973, la Ciudad de San Luis no discrimina por causa de discapacidad la admisión y acceso a sus programas, actividades, servicios o en el trato en cuanto a empleo. Para mas información referente a derechos y provisiones del Acta de Americanos con discapacidades o Sección 504, o para solicitar adaptaciones que sean razonables para la participación en programas, actividades o servicios de la ciudad, contactar al: Coordinador del Acta de Americanos con discapacidades/Sección 504, Departamento de Recursos Humanos de la Ciudad de San Luis, 1090 Este Calle Unión, San Luis, Arizona, 85349; (928) 341-8579.

Por medio de este aviso y de acuerdo con los Estatutos Revisados del Estado de Arizona, sujeto a ciertas excepciones reglamentarias, los padres de familia tienen el derecho de dar o no dar el consentimiento antes que el Estado o alguna subdivision política grabe a un menor de edad, ya sea en audio o video. Las juntas del Concilio se graban en audio y/o video y como resultado, el hecho de que haya menores presentes puede ser sujeto a que sean grabados. Para que los padres de familia puedan ejercer sus derechos pueden solicitar por escrito con la Secretaria de la Ciudad a tal grabación, o tomar acción personal para asegurarse que su hijo/hija menor no esté presente cuando la grabación se lleve a cabo. Si un menor de edad esta presente en el momento de la grabación, la Ciudad asumirá que los padres de familia están cediendo los derechos sobre una posible grabación de acuerdo con el Estatuto Revisado del Estado de Arizona §1-602.A.9.

ESTE AVISO ES APROBADO POR:

/f/ Maria Barajas, Gerente de Recursos Humanos

**AGENDA**  
**Special Meeting**  
**City of San Luis Employee Benefit Trust**  
**Council Chambers – City Hall**  
**1090 E Union Street**  
**San Luis, AZ 85349**  
**Wednesday, May 6, 2026**  
**3:30 PM**

**NOTE: Some members of the Board of Trustees of the City of San Luis Employee Benefit Trust may attend the meeting telephonically. If authorized by majority vote of the Board of Trustees, an executive session will be held immediately following the vote in accordance with A.R.S. §38-431.03(A) and the meeting will be temporarily recessed while the Board retires to executive session which will not be open to the public.**

**AVISO: Algunos miembros de la Junta de Fiduciaria de Beneficios para Empleados de la Ciudad de San Luis pueden asistir a la reunión por teléfono. Si se autoriza por mayoría de votos de la Junta de Síndicos, se llevará a cabo una sesión ejecutiva inmediatamente después de la votación de acuerdo con A.R.S. §38-431.03(A) y la reunión tendrá un receso temporal mientras la Junta se retira a la sesión ejecutiva que no estará abierta al público.**

- 1. CALL TO ORDER/ROLL CALL**
  
- 2. CONSENT AGENDA**
  
- 2. A. MINUTES OF:**  
-Special meeting held on March 11, 2026.
  
- 3. DISCUSSION AND POSSIBLE ACTION ITEMS:**
  
- 3. A.** Discussion and review on any and all matters regarding the Employees' Health Benefits Plan. **(Dave Madden, Employee Benefits Consultant for CBIZ Benefits & Insurance Services, Inc)**
  
- 3. B.** Discussion and possible action on any and all matters regarding the Employees' Health Benefits Plan Renewal. **(Executive Advisors)**
  
- 4. ADJOURNMENT**

**Special Employee Benefit Trust Board Meeting**

**2. A.**

Meeting Date: 05/06/2026

---

Summary

**MINUTES OF:**

-Special meeting held on March 11, 2026.

---

**Attachments**

Minutes 03.11.2026

---

**MINUTES**  
**Special Meeting**  
**Employee Benefit Trust**  
**Council Chambers**  
**1090 E. Union Street**  
**San Luis, AZ 85349**  
**March 11, 2026**  
**3:30 p.m.**

**1. CALL TO ORDER/ROLL CALL**

Chairman Javier Vargas called the meeting to order at approximately 3:30 p.m.

**PRESENT:** Javier Vargas, Chairman  
Emma Torres, Vice Chairwoman-Via Microsoft Teams  
Maria Sabori, Secretary  
Maria Gonzalez, Board Member

**ABSENT:** Gustavo McGrew, Board Member

**OTHERS PRESENT:** Adela Cortez, Director of Human Resources  
Joe Estes, Interim City Attorney  
Sonia Cornelio, City Clerk  
Albert Moreno, IT Technician  
Dave Madden, CBIZ Benefits Consultant  
Jenny Torres, Acting City Manager  
Jose Antonio Maldonado, Multimedia Production & Operations Specialist  
Mary Barajas, Acting Human Resources Manager  
Roula Encinas, Director of Finance Department  
Priscila Campa, Human Resources Coordinator

**2. CONSENT AGENDA**

**2. A. MINUTES OF**

**-Special meeting held on December 2, 2025**

**MOTION:** Chairman Javier Vargas/Secretary Maria Sabori to approve the consent agenda as presented. Motion passed unanimously

The vote was as follows:

Javier Vargas, Chairman	Aye
Emma Torres, Vice Chairwoman	Aye
Maria Sabori, Secretary	Aye
Maria Gonzalez, Board Member	Aye

### 3. DISCUSSION AND POSSIBLE ACTION ITEM:

#### 3. A. Discussion and possible action on any and all matters regarding the selection of a Benefits Third-Party Administrator and a Mexico Provider Network Administrator for the City of San Luis Employee Benefit Trust. (Maria Barajas, Human Resources Manager)

Ms. Maria Barajas, Human Resources Manager, presented an overview of the Request for Proposals process for selecting a new Third-Party Administrator (TPA) and Mexico Network Administrator. Due to ongoing service issues with the current provider, the Human Resources (HR) Department, in collaboration with the city's benefits consultant, prepared a Request for Proposals. Seven (7) proposals were received and evaluated by a committee representing Administration, Finance, and HR. Following the evaluation, 90 Degrees received the highest score for TPA services, offering strong administrative capabilities and competitive pricing. SIARMED received the highest score for Mexico network administration, demonstrating reliable long-term performance and stable fees. Ms. Barajas made a PowerPoint presentation; a copy is included in the complete agenda packet filed in the City Clerk's Office.

The Human Resources Department recommended awarding the TPA contract to 90 Degrees and continuing services with SIARMED as the Mexico Network Administrator. The Board had no substantive questions and recommended that staff continue with the process.

**MOTION:** Chairman Javier Vargas/Secretary Maria Sabori to approve the recommended selections for the Third-Party Administrator and Mexico Provider Network Administrator, and direct staff to negotiate the contracts with 90Degree Benefits and SIARMED, respectively. Motion passed unanimously.

The vote was as follows:

Javier Vargas, Chairman	Aye
Emma Torres, Vice Chairwoman	Aye
Maria Sabori, Secretary	Aye
Maria Gonzalez, Board Member	Aye

### 4. ADJOURNMENT

Chairman Javier Vargas adjourned the meeting at approximately 3:44 p.m. The motion passed unanimously.

**APPROVED:**

\_\_\_\_\_  
Javier Vargas, Chairman

**ATTEST:**

\_\_\_\_\_  
Sonia Cornelio, City Clerk

**Certification**

I hereby certify that the foregoing minutes are a true and correct copy of the Special meeting for the Employee Benefit Trust Board of the City of San Luis, Arizona, held on March 11, 2026. I further certify that the meeting was duly called and held and that a quorum was present.

\_\_\_\_\_  
Sonia Cornelio, City Clerk



## AGENDA ITEM REVIEW FORM

### Special Employee Benefit Trust Board Meeting

3. A.

**Meeting Date:** 05/06/2026

**Department Head:** Adela Cortez, Director Human Resources, Human Resources Department

**Submitted By:** Maria Barajas Gutierrez, Human Resources Coordinator, Human Resources Department

---

#### ITEM:

Discussion and review on any and all matters regarding the Employees' Health Benefits Plan. **(Dave Madden, Employee Benefits Consultant for CBIZ Benefits & Insurance Services, Inc)**

#### SUMMARY:

This presentation provides an overview of the Employees' Health Benefits Plan performance during Fiscal Year 2025-26, along with the proposed renewal and funding projection for Fiscal Year 2026-27. During the current fiscal year, the plan experienced several high-cost claims that significantly impacted the renewal cost of Stop Loss Insurance. To date, three claims have exceeded the policy deductible of \$100,000, with one potential claim expected to trigger a Stop Loss Laser set at \$1 million.

For FY 2026–27, projected total claims are approximately \$3,304,149, with fixed costs of \$1,384,723, resulting in a total funding requirement of \$4,688,872. To meet the projected funding needs, a 9.29% increase in funding rates is recommended.

Additionally, it is recommended to expand medical and dental benefits on the Mexico Plan. The proposed coverage will include:

- Mexico Plan
  - Dental
    - Increase Annual Maximum benefit from \$1,125 to \$1,500
    - Consider adding adult orthodontic coverage.
  - Medical
    - Expand Nutrition services beyond the minimum requirements mandated by the ACA.
    - Include a referral requirement and visit limits.
      - Maximum of 15 visits per calendar year.

#### RECOMMENDATION / SUGGESTED MOTION:

**ITEM FOR DISCUSSION ONLY. NO ACTION REQUIRED.**

---

#### Attachments

CBIZ presentation

---



# City of San Luis

*Employee Health Benefits*

*Renewal & Funding Projection*

Plan Year: 2026 - 2027

April 17, 2026

# Executive Summary

- Implementation of an online benefits enrollment portal, at no cost to the City, **improving efficiency and modernizing the employee experience**
- Completed a formal, year long process, for identifying needs, understanding the market, and evaluating the vendor relationships:
- Employee Benefits Trust **approved 90Degree as the new Third-party Administrator (TPA) using the Aetna PPO network, while retaining Siarmed for the Mexico network**
- Tentative analysis projects a **funding increase of 9-15%** for the employee health insurance plan (26/27)
- **Stop loss renewal is not finalized.** CBIZ recommends marketing the stop loss policy due to projected renewal and potential for laser.
- **Dental plan:** 10% projected funding increase; **Ancillary plans** (EAP, Teladoc, Vision, Life/Disability Insurance): Rates remain flat with increase of \$833 for Teladoc

## Strategic Goals

Improve benefit administration process:

- **Efficiency**
- **Employee Experience**

Vendor stabilization and management:

- **Service Excellence**
- **Flexibility**
- **Cost and Quality Control**

# Medical, RX and Stop Loss Projection (26/27)

## Method and Caveats

Forecasted (2026/27) Rate Action		
<b>Expected</b>	9.29%	Based on Expected Liability
High End	14.29%	
Very High End	42.62%	Based on Maximum Liability
Low End	4.29%	
<b>Assumptions</b>	9.29%	
<p>Analyzed most recent 24 months of paid claims to establish baseline and projected claims</p> <p>Removed claims over ISL, stop loss reimbursements, rebates and recoveries</p> <p>Applied confirmed administrative fees and illustrative stop loss renewal</p> <p>Trend claims forward using national trends for Medical (9.3%) and Pharmacy (11%)</p> <p>Includes enhancement of nutritional counseling (Mexico)</p> <p>Did not include fixed cost or claims cost margin / fluctuation (2-3% corridor)</p>		

## Preliminary Stop Loss Renewal

- Individual Stop Loss: \$153.16 to \$229.43 (49.8%) for annual estimate of \$958,110 (\$318,504 increase)
- Aggregate Stop Loss: \$4.72 to \$5.10 (8.1%) for annual estimate of \$21,298 (\$1,587 increase)

### Assumptions

- \$100k Individual Stop Loss (ISL)
- \$50k Aggregating Specific Ded
- 125% Aggregate Ded
- 24 / 12 Contract Basis
- 125% corridor on Aggregate Policy

### Considerations & Actions

- Four claims exceed the \$100K ISL:
  - \$678,000 - ongoing
  - \$145,000 - ongoing
  - \$114,000 - ongoing
  - \$200,000 - termed
- Potential stop loss laser for high-cost claimant of \$678K
- CBIZ to market the stop loss contract
- CBIZ to perform actuarial simulation to forecast most advantageous ISL deductible

# Medical, RX and Stop Loss Renewal (26/27)

## Fixed Cost Comparison

Fixed Cost				
	2025/26	2026/27	% Change	Annual
Subscribers	348	348	N/A	N/A
Third Party Administration Fee	\$25.00	\$27.00	8%	\$112,752
Network Access Fee (Aetna)	\$22.50	\$21.75	-3.30%	\$90,828
Network Access Fee (Siarmed)	\$3.00	\$3.00	0.00%	\$12,528
Utilization Management	\$3.16	\$0.00	N/A	\$0
Annual Implementation Fee	\$0.48	\$0.72	50.00%	\$3,000
Case Management	\$4.40	\$4.45	1.30%	\$18,600
Personify Run out Administration	N/A	\$8.33	N/A	\$34,800
Wellness program - Healthiest You	\$11.80	\$12.00	1.70%	\$50,112
ACA Reporting Fee	N/A	\$3.00	N/A	\$12,528
EAP (Preferred)	\$1.91	\$1.91	0.00%	\$7,976
COBRA Admin	\$2.00	\$2.50	25.00%	\$10,440
Individual Stop Loss	\$153.16	\$229.43	49.80%	\$958,110
Aggregate Stop Loss	\$4.72	\$5.10	8.10%	\$21,298
<b>Total Fixed Costs</b>	<b>\$232.13</b>	<b>\$330.92</b>	<b>42.60%</b>	<b>\$1,381,943</b>
PCORI Fee	\$0.60	\$0.67	10.70%	\$2,780
<b>Total Fixed Costs and ACA</b>	<b>\$232.73</b>	<b>\$331.59</b>	<b>42.50%</b>	<b>\$1,384,723</b>

# Funding Projection and Rates (26/27)

## *Based Upon Expected Liability (9.29%)*

2025 Funding Rates at Expected Liability			
	PPO 750	EPO Mexico	Total
Employee Only	\$798.39	\$290.93	\$701.73
Employee + Spouse	\$1,656.81	\$603.66	\$1,105.16
Employee + Child(ren)	\$1,656.81	\$603.66	\$1,446.18
Employee + Family	\$2,534.45	\$881.00	\$1,707.73
PEPM:	\$1,191.22	\$561.60	\$1,022.96
Monthly Funding	\$303,762	\$52,229	\$355,991
Annual Funding	\$3,645,144	\$626,745	<b>\$4,271,889</b>

Enrollment		
PPO 750	EPO Mexico	Total
170	40	210
10	11	21
44	11	55
31	31	62
255	93	348

2026 Funding Rates at Expected Liability			
	PPO 750	EPO Mexico	Total
Employee Only	\$872.58	\$317.97	\$766.94
Employee + Spouse	\$1,810.78	\$659.76	\$1,207.86
Employee + Child(ren)	\$1,810.78	\$659.76	\$1,580.58
Employee + Family	\$2,769.97	\$962.87	\$1,866.42
<b>% Change</b>	<b>9.29%</b>	<b>9.29%</b>	<b>9.29%</b>
PEPM:	\$1,301.92	\$613.79	\$1,118.02
Monthly Funding	\$331,990	\$57,082	\$389,073
Annual Funding	\$3,983,884	\$684,988	<b>\$4,688,872</b>

# Dental Funding Projections (26/27)\*

## 2025 Funding Rates at Expected

	<u>Dental Plan</u>	<u>Dental Mexico</u>
Employee Only	\$36.47	\$16.28
Employee + Spouse	\$72.93	\$32.54
Employee + Child(ren)	\$72.93	\$32.54
Employee + Family	\$91.03	\$43.39

## Total 2025 Funding

	<u>Dental Plan</u>	<u>Dental Mexico</u>
Employee Only	\$6,565	\$521
Employee + Spouse	\$729	\$716
Employee + Child(ren)	\$1,896	\$748
Employee + Family	<u>\$2,003</u>	<u>\$1,519</u>
Total Monthly	\$11,193	\$3,504
PEPM Funding:	\$41.99	
Monthly Funding:	<u>\$14,697</u>	
Annual Funding:	<u>\$176,360</u>	

## Percent Change in Funding Rates

			<u>Dental Claims</u>	<u>Dental Admin</u>
Current PEPM Funding*:	\$41.99		\$41.68	\$4.50
Projected PEPM Funding:	\$46.18	=====>		
Calculated Rate Action:	9.99%	Dx Breakdown	90.3%	9.7%
Recommended Rate Action:	9.99%			

## Forecasted 2026 Funding Rates

	<u>Dental Plan</u>	<u>Dental Mexico</u>	<u>Total</u>
Employee Only	\$40.11	\$17.91	
Employee + Spouse	\$80.21	\$35.79	
Employee + Child(ren)	\$80.21	\$35.79	
Employee + Family	\$100.12	\$47.72	
Renewal PEPM funding:	\$51.72	\$34.41	\$46.18
Renewal Monthly funding:	\$12,311	\$3,854	\$16,164
Renewal Annual funding:	\$147,727	\$46,246	<u>\$193,973</u>
% Change vs. Current:	9.99%	9.99%	9.99%

\*Benefits enhancements: Increased annual maximum from \$1,125 to \$1,500 (Mexico), and added adult orthodontic coverage

# Proposed Benefit Enhancements - 2026/27

## Dental:

- Mexico Plan – Increase annual maximum from \$1,125 to \$1,500
- Consider adding adult orthodontic coverage

## Nutrition Services:

- Expand coverage in Mexico plan
- Include referral requirement and visit limits
  - Total of 15 visits, per calendar year
    - Twice a month for the first 3 months
    - Once a month for the next 9 months

*All enhancements are included in the CBIZ funding projections*

# Your CBIZ Account Team

---



**Dave Madden**  
*Lead Consultant*



**Jennifer Aragon**  
*Account Executive*



**Debbie Jamison**  
*Account Manager*

## Extended Team

---

**Dave Rubadue, FSA, MAAA, CLU**  
*Certified Health Actuary*

**Alex Lanning**  
*Communications Consultant*

**Karen McLeese, Esq.**  
*Regulatory Affairs*

**Mike Zucarelli, PharmD**  
*Pharmacy Consultant*

**Cammy Dugan**  
*Reporting and Analytics Consultant*

**Anisa Karczynski**  
*Engagement and Wellbeing  
Consultant*

**Angela Schlosser**  
*Claims Advocate*



Thank You

[CBIZ.COM](https://www.cbiz.com)

CBIZ is a consulting, tax and financial services provider that works closely with CBIZ CPAs P.C., an independent CPA firm that provides audit, review and other attest services.

© Copyright 2025. CBIZ, Inc. NYSE Listed: CBZ. All rights reserved



## AGENDA ITEM REVIEW FORM

### Special Employee Benefit Trust Board Meeting

3. B.

**Meeting Date:** 05/06/2026

**Department Head:** Adela Cortez, Director Human Resources, Human Resources Department

**Submitted By:** Maria Barajas Gutierrez, Human Resources Coordinator, Human Resources Department

---

#### ITEM:

Discussion and possible action on any and all matters regarding the Employees' Health Benefits Plan Renewal. **(Executive Advisors)**

#### SUMMARY:

The City of San Luis is seeking direction from the Board of Trustees on how to proceed with the proposed 9.29% funding increase, as well as the potential \$1 million stop loss insurance laser. By way of background, at the Special Meeting held on April 23, 2025, the Board of Trustees approved a 32% increase in premium contributions, with costs allocated approximately 81% to the City and 19% to employees.

In light of the current renewal increase, staff recommends utilizing available reserves to offset the potential \$1 million laser and adjusting both employer and employee contributions accordingly. For the Board's consideration, staff developed the following options for increase of contributions:

#### Option 1: 10% Increase in Contributions

- Cost split: 83% City / 17% Employees
- Employer contributions would increase by \$466,808
- Employee contributions would increase by \$160,807
- **Estimated impact** to an employee enrolled in the Individual Benefits Plan (take-home pay):
  - o An employee earning \$16.03/hour receiving a 3% increase would see an additional \$83.35 per month.
  - o The Benefits Plan contribution would increase by 10% (\$12.00 per month)
  - o After the increase in benefits, the employee would still net an additional \$71.35 per month.

#### Option 2: 15% Increase in Contributions

- Cost split: 83% City / 17% Employees
- Employer contributions increase by \$646,485
- Employee contributions increase by \$194,734
- **Estimate impact** to an employee enrolled in the Individual Benefits Plan (take-home pay): An employee earning \$16.03/hour receiving a 3% increase would see an additional \$83.35 per month.
  - o The Benefits Plan contribution would increase by 15% (\$15.97 per month)
  - o After the increase in benefits, the employee would still net an additional \$67.38 per month.

Staff is requesting direction from the Board on the preferred contribution strategy.

Additionally, the city is recommending enhancements to both medical and dental coverage of the Mexico Plan to include nutrition services and increase dental annual maximum. The proposed coverage will have:

- Mexico Plan

- o Dental
  - Increase Annual Maximum benefit from \$1,125 to \$1,500.
  - Consider adding adult orthodontic coverage.
- Medical
  - o Expand Nutrition services beyond the minimum requirements mandated by the ACA.
  - o Implement a referral requirement and establish visit limits with a maximum of 15 visits per calendar year.

**RECOMMENDATION / SUGGESTED MOTION:**

**I MOVE TO APPROVE OPTION \_\_\_\_\_ FOR INCREASE OF CONTRIBUTIONS AND UTILIZE TRUST RESERVES TO FUND POTENTIAL 1 MILLION LASER FOR FISCAL YEAR 2026-2027, AND**

**I MOVE APPROVE ENHANCEMENT OF THE MEXICO PLAN - MEDICAL AND DENTAL COVERAGE TO INCLUDE NUTRITION SERVICES, INCREASE DENTAL MAXIMUM BENEFIT AND INCLUDE ADULT OTTHODONTHIC COVERAGE AS PRESENTED.**

---

**Attachments**

Plan Renewal 10% Increase  
Plan Renewal 15% Increase

---

**City of San Luis -  
25/26 Current Plan Year**

<b>United States -</b>														
	# EE	Monthly Rate	Employer Monthly Contribution	Employer % of Monthly Rate	Employee Monthly Cost	Employee % of monthly rate	Employer Pay Period Cost	Employee Pay Period Cost	Employee Monthly \$ Change from Current	Employer PEPY Cost	Employee Cost Per Year	ER TOTAL ANNUAL COST	EE TOTAL ANNUAL COST	
Employee	170	\$798.39	\$718.55	90.0%	\$79.84	10.0%	\$359.28	\$39.92	\$79.84	\$8,623	\$958	\$1,465,842	\$162,874	
Emp Plus Spouse	10	\$1,656.81	\$1,329.44	80.2%	\$327.37	19.8%	\$664.72	\$163.69	\$42.70	\$15,953	\$3,928	\$159,533	\$39,284	
Emp Plus Child(ren)	44	\$1,656.81	\$1,329.44	80.2%	\$327.37	19.8%	\$664.72	\$163.69	\$42.70	\$15,953	\$3,928	\$701,944	\$172,851	
Family	31	\$2,534.45	\$2,033.66	80.2%	\$500.79	19.8%	\$1,016.83	\$250.40	\$65.32	\$24,404	\$6,009	\$756,522	\$186,294	
# of EE	255											<b>Total Cost ER/EE</b>	<b>\$3,083,841</b>	<b>\$561,303</b>
												<b>Percentage of Cost Split ER/EE</b>	<b>85%</b>	<b>15%</b>
<b>Mexico</b>														
Employee	7	\$290.93	\$261.84	90.0%	\$29.09	10.0%	\$130.92	\$14.55	\$29.09	\$3,142	\$349	\$21,995	\$2,444	
Emp Plus Spouse	10	\$603.66	\$484.38	80.2%	\$119.28	19.8%	\$242.19	\$59.64	\$15.56	\$5,813	\$1,431	\$58,126	\$14,314	
Emp Plus Child(ren)	9	\$603.66	\$484.38	80.2%	\$119.28	19.8%	\$242.19	\$59.64	\$15.56	\$5,813	\$1,431	\$52,313	\$12,882	
Family	25	\$881.50	\$707.32	80.2%	\$174.18	19.8%	\$353.66	\$87.09	\$22.72	\$8,488	\$2,090	\$212,196	\$52,254	
# of EE	51											<b>Total Cost ER/EE</b>	<b>\$344,629</b>	<b>\$81,893</b>
												<b>Percentage of Cost Split ER/EE</b>	<b>81%</b>	<b>19%</b>
<b>Total Employees</b>	<b>306</b>											<b>Annual Cost</b>	<b>\$3,428,470</b>	<b>\$643,197</b>
												<b>Percentage of Cost Split</b>	<b>84%</b>	<b>16%</b>
												<b>Combined Annual Cost</b>	<b>\$4,071,666</b>	

**City of San Luis  
26/27 Plan Year Renewal w/10%**

<b>United States</b>														
	# EE	Monthly Rate	Employer Monthly Contribution	Employer % of Monthly Rate	Employee Monthly Cost	Employee % of monthly rate	Employer Pay Period Cost	Employee Pay Period Cost	Employee Monthly \$ Change from Current	Employer PEPY Cost	Employee Cost Per Year	ER TOTAL ANNUAL COST	EE TOTAL ANNUAL COST	
Employee	170	\$878.23	\$786.41	89.5%	\$91.82	10.5%	\$393.21	\$45.91	\$11.98	\$9,437	\$1,102	\$1,604,283	\$187,305	
Emp Plus Spouse	10	\$1,822.49	\$1,429.65	78.4%	\$392.84	21.6%	\$714.82	\$196.42	\$65.47	\$17,156	\$4,714	\$171,558	\$47,141	
Emp Plus Child(ren)	44	\$1,822.49	\$1,429.65	78.4%	\$392.84	21.6%	\$714.82	\$196.42	\$65.47	\$17,156	\$4,714	\$754,854	\$207,422	
Family	31	\$2,787.90	\$2,186.95	78.4%	\$600.95	21.6%	\$1,093.47	\$300.47	\$100.16	\$26,243	\$7,211	\$813,544	\$223,553	
# of EE	255											<b>Total Cost ER/EE</b>	<b>\$3,344,238</b>	<b>\$665,420</b>
												<b>Percentage of Cost Split ER/EE</b>	<b>83%</b>	<b>17%</b>
<b>Mexico</b>														
Employee	40	\$320.02	\$272.02	85.0%	\$48.00	15.0%	\$136.01	\$24.00	\$18.91	\$3,264	\$576	\$130,569	\$23,042	
Emp Plus Spouse	11	\$664.03	\$520.89	78.4%	\$143.14	21.6%	\$260.45	\$71.57	\$23.86	\$6,251	\$1,718	\$68,757	\$18,894	
Emp Plus Child(ren)	11	\$664.03	\$520.89	78.4%	\$143.14	21.6%	\$260.45	\$71.57	\$23.86	\$6,251	\$1,718	\$68,757	\$18,894	
Family	31	\$969.65	\$760.63	78.4%	\$209.02	21.6%	\$380.32	\$104.51	\$34.84	\$9,128	\$2,508	\$282,956	\$77,754	
# of EE	93											<b>Total Cost ER/EE</b>	<b>\$551,040</b>	<b>\$138,584</b>
												<b>Percentage of Cost Split ER/EE</b>	<b>80%</b>	<b>20%</b>
<b>Total Employees</b>	<b>348</b>											<b>Annual Cost</b>	<b>\$3,895,278</b>	<b>\$804,004</b>
												<b>Percentage of Cost Split</b>	<b>83%</b>	<b>17%</b>
												<b>Change From Current</b>	<b>\$466,808</b>	<b>\$160,807</b>
												<b>Change From Current %</b>	<b>13.6%</b>	<b>25.0%</b>
												<b>Combined Annual Cost</b>	<b>\$4,699,282</b>	

## City of San Luis - 25/26 Current Plan Year

United States -														
	# EE	Monthly Rate	Employer Monthly Contribution	Employer % of Monthly Rate	Employee Monthly Cost	Employee % of monthly rate	Employer Pay Period Cost	Employee Pay Period Cost	Employee Monthly \$ Change from Current	Employer PEPY Cost	Employee Cost Per Year	ER TOTAL ANNUAL COST	EE TOTAL ANNUAL COST	
Employee	170	\$798.39	\$718.55	90.0%	\$79.84	10.0%	\$359.28	\$39.92	\$79.84	\$8,623	\$958	\$1,465,842	\$162,874	
Emp Plus Spouse	10	\$1,656.81	\$1,329.44	80.2%	\$327.37	19.8%	\$664.72	\$163.69	\$42.70	\$15,953	\$3,928	\$159,533	\$39,284	
Emp Plus Child(ren)	44	\$1,656.81	\$1,329.44	80.2%	\$327.37	19.8%	\$664.72	\$163.69	\$42.70	\$15,953	\$3,928	\$701,944	\$172,851	
Family	31	\$2,534.45	\$2,033.66	80.2%	\$500.79	19.8%	\$1,016.83	\$250.40	\$65.32	\$24,404	\$6,009	\$756,522	\$186,294	
# of EE	255											Total Cost ER/EE	\$3,083,841	\$561,303
												Percentage of Cost Split ER/EE	85%	15%
Mexico														
Employee	7	\$290.93	\$261.84	90.0%	\$29.09	10.0%	\$130.92	\$14.55	\$29.09	\$3,142	\$349	\$21,995	\$2,444	
Emp Plus Spouse	10	\$603.66	\$484.38	80.2%	\$119.28	19.8%	\$242.19	\$59.64	\$15.56	\$5,813	\$1,431	\$58,126	\$14,314	
Emp Plus Child(ren)	9	\$603.66	\$484.38	80.2%	\$119.28	19.8%	\$242.19	\$59.64	\$15.56	\$5,813	\$1,431	\$52,313	\$12,882	
Family	25	\$881.50	\$707.32	80.2%	\$174.18	19.8%	\$353.66	\$87.09	\$22.72	\$8,488	\$2,090	\$212,196	\$52,254	
# of EE	51											Total Cost ER/EE	\$344,629	\$81,893
												Percentage of Cost Split ER/EE	81%	19%
Total Employees	306											Annual Cost	\$3,428,470	\$643,197
												Percentage of Cost Split	84%	16%
												Combined Annual Cost	\$4,071,666	

## City of San Luis 26/27 Plan Year Renewal w/15%

United States														
	# EE	Monthly Rate	Employer Monthly Contribution	Employer % of Monthly Rate	Employee Monthly Cost	Employee % of monthly rate	Employer Pay Period Cost	Employee Pay Period Cost	Employee Monthly \$ Change from Current	Employer PEPY Cost	Employee Cost Per Year	ER TOTAL ANNUAL COST	EE TOTAL ANNUAL COST	
Employee	170	\$918.15	\$822.34	89.6%	\$95.81	10.4%	\$411.17	\$47.90	\$15.97	\$9,868	\$1,150	\$1,677,575	\$195,448	
Emp Plus Spouse	10	\$1,905.33	\$1,496.12	78.5%	\$409.21	21.5%	\$748.06	\$204.61	\$81.84	\$17,953	\$4,911	\$179,534	\$49,106	
Emp Plus Child(ren)	44	\$1,905.33	\$1,496.12	78.5%	\$409.21	21.5%	\$748.06	\$204.61	\$81.84	\$17,953	\$4,911	\$789,951	\$216,064	
Family	31	\$2,914.62	\$2,288.63	78.5%	\$625.99	21.5%	\$1,144.32	\$312.99	\$125.20	\$27,464	\$7,512	\$851,370	\$232,867	
# of EE	255											Total Cost ER/EE	\$3,498,430	\$693,485
												Percentage of Cost Split ER/EE	83%	17%
Mexico														
Employee	40	\$334.57	\$284.38	85.0%	\$50.19	15.0%	\$142.19	\$25.09	\$21.10	\$3,413	\$602	\$136,504	\$24,089	
Emp Plus Spouse	11	\$694.21	\$545.11	78.5%	\$149.10	21.5%	\$272.55	\$74.55	\$29.82	\$6,541	\$1,789	\$71,954	\$19,681	
Emp Plus Child(ren)	11	\$694.21	\$545.11	78.5%	\$149.10	21.5%	\$272.55	\$74.55	\$29.82	\$6,541	\$1,789	\$71,954	\$19,681	
Family	31	\$1,013.73	\$796.00	78.5%	\$217.73	21.5%	\$398.00	\$108.86	\$43.55	\$9,552	\$2,613	\$296,112	\$80,994	
# of EE	93											Total Cost ER/EE	\$576,525	\$144,445
												Percentage of Cost Split ER/EE	80%	20%
Total Employees	348											Annual Cost	\$4,074,955	\$837,930
												Percentage of Cost Split	83%	17%
												Change From Current	\$646,485	\$194,734
												Change From Current %	18.9%	30.3%
												Combined Annual Cost	\$4,912,886	