



21 South Elm Street • Zeeland, Michigan 49464 • (616) 772-6400 • FAX (616) 772-5352

TO: PERSONNEL COMMITTEE:

- Mayor Klynstra
- Mayor Pro Tem Gruppen
- Councilman VanDorp
- BPW Commissioner Chairperson Boerman
- BPW Commissioner Vice-Chair Cooney
- BPW General Manager Boatright
- Timothy R. Klunder, City Manager
- Kevin Plockmeyer, Finance Dir./Assistant City Manager
- Melanie Hellenthal, HR Specialist

FROM: Tim Klunder, City Manager

DATE: November 21, 2025

RE: Personnel Committee Agenda

**Tuesday, November 25, 2025
7:00 a.m.
Zeeland City Hall
Main Floor Conference Room**

AGENDA

The agenda for the meeting is:

1. Approve Minutes of the October 22, 2025 Personnel Committee Meeting
2. Employee Comments
3. 2026 Dental Insurance Recommendation
4. Update on Activities of HR Specialist
5. Fire/Rescue Chief Vacancy
6. Other

MEMORANDUM OF MEETING
Personnel Committee
October 22, 2025 – 7:00 AM
City Hall Main Floor Conference Room

PRESENT: Mayor Klynstra, Mayor ProTem Gruppen, BPW Chair Boerman, BPW Vice Chair Cooney, Council Member VanDorp

Staff Present: City Manager Klunder, Assistant City Manager/Finance Director Plockmeyer, BPW General Manager Boatright, and Administrative Assistant Moore

Mayor Klynstra called the meeting to order at 7:00 AM

Employee Comments

No employee comments.

2026 Health Insurance Renewal

Klunder began the meeting by informing the committee that Melanie Hellenthal, the city's new HR Specialist, has begun work this week. She will be working part-time (@ 32 hours/week), with hours here and remotely at home.

He then provided an overview of premium plans/costs for the 2026 calendar year for employees that are proposed for renewal. The city's hard cap is set at 2.9% and in 2026, and the plan premium increases are 6.1%. Per the city's policy, employees pay the difference between the hard cap and the premium. Based on the percentage increases, the 2026 increases equate to \$0-41.15 for family coverage; \$19.89-\$33.93 for two-person coverage; and \$0-\$14.45 for single coverage – depending on which of the five available plans they choose.

Staff are not recommending any changes to plan coverage limits with the exception of one change required by the IRS: high-deductible plan with deductible amounts of \$1,650 (single) & \$3,300 (two-person and family) amounts will need to increase to \$1,700/\$3,400 respectively to meet IRS regulations.

Klunder noted the committee will need to meet again in the near future regarding dental insurance. Staff received a quote from Delta yesterday. They are willing to hold current rate, however, the Pool is looking to grow their dental pool and provided a proposal as well (about a 9% reduction in rates with the same coverage – it would be a different administrator and staff not clear yet how it compares with Delta Dental.) Staff have heard from a few employees that their dental provider has stopped accepting Delta.

Motion was made by Cooney and seconded by VanDorp to recommend renewing the 2025 health plans with the Western Michigan Health Insurance Pool for 2026. All voting aye. Motion passed.

Motion was made by Cooney and seconded by VanDorp to amend the funding policies for full-time employee's health & RX dental coverage as of January 2026 as presented. All voting aye. Motion passed.

Klunder reported that Medicare coverage for retirees will be switching from Priority Health to Humana. A meeting for retirees is scheduled for October 30, 2025.

Meeting adjourned @ 7:35 AM.

Susan Moore, Administrative Assistant



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PERSONNEL COMMITTEE MEMORANDUM

TO: Mayor Klynstra and Personnel Committee Members

FROM: Melanie Hellenthal, HR Specialist

SUBJECT: 2026 Dental Insurance

DATE: November 11, 2025

CC: Personnel Committee Agenda – November 25, 2025

BACKGROUND: We have received the 2026 dental insurance renewal quote from Delta Dental, which reflects a 0% increase over the current 2025 rates. From a budgetary perspective, we anticipated a 7% increase, or approximately \$107,850, for Fiscal Year 2025/2026.

While a network change may result in minor disruption, feedback indicates that Delta Dental is not widely accepted by dental providers in the West Michigan area due to lower reimbursement rates. This has limited access for our employees and retirees.

After evaluating available options, we recommend discontinuing Delta Dental and transitioning to the ADN Pool Dental Network for the 2026 plan year. This change offers several advantages:

- **Broader Provider Access:** ADN offers a wider selection of participating dentists while maintaining the same coverage and plan design currently offered by Delta Dental.
- **Cost Savings:** The City would benefit from a 7% reduction in premiums (or approximately \$7,000), resulting in meaningful budgetary savings – total annual premium estimate of \$97,500.
- **Administrative Efficiency:** The ADN plan simplifies administration, potentially reducing administrative fees and carrier costs.

We also recommend continuing our current policy of no employee contributions toward dental insurance premiums for active team members in 2026.

Retiree Impact: For retirees, the proposed change would result in modest premium decreases:

- **Retiree-only coverage:** from \$5.84/month to \$5.41/month

FEEL THE ZEEL



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- **Spouse-only coverage:** from \$20.49/month to \$18.98/month
(Note: Spouses receive 50% of the retiree benefit amount.)

A detailed breakdown of retiree rate calculations is included in the attached spreadsheet.

RECOMMENDATION: Our leadership team recommends that the Personnel Committee approves the transition to the ADN Pool Dental for the 2026 plan year, based on the rates provided in the October 2025 quote.

Melanie Hellenthal, HR Specialist

City of Zeeland

Summary of Benefits

City of Zeeland

Deductible:

Annual Maximum: \$1,750

Class I Preventative Services – 100%

Class II Restorative Services – 50%

Class III Major Services – 50%

Class IV Orthodontic Services – 50%

Lifetime Maximum: \$1,500

THE POOL

 Dental Insurance

Effective January 2026

Single
Double
Family

\$32.56

\$64.74

\$122.89

Dental | Options | Effective 01/01/2026

PLAN DESIGN				
		CURRENT		ALTERNATIVE
Plan Name		Delta Dental		Pool Dental with ADN
Network Name		DeltaDental PPO		ADN Administrators
Benefit Period		Calendar Year		Calendar Year
		INN		INN
Deductible		None		None
Individual		N/A		N/A
Family		N/A		N/A
Annual Maximum		\$1,750		\$1,750
Annual Maximum Provision				
Coinsurance (exclusions/limitations may apply)				
Type I: Preventive Services		100%		100%
Including:		Exams, Cleanings, Fluoride, Space Maintainers		Exams, Cleanings, Fluoride, Space Maintainers
Frequency:		Twice per calendar year		Twice per calendar year
Deductible Waived (Y/N):		N/A		N/A
Type II: Basic Services		50%		50%
Including:		Minor Restorative, Endodontics, Periodontics, Oral Surgery, Major Restorative, Relines and Repairs		Minor Restorative, Endodontics, Periodontics, Oral Surgery, Major Restorative, Relines and Repairs
Type III: Major Services		50%		50%
Including:		Prosthodontic Services including but not limited to Bridges, Implants, Dentures, and Crowns over Implants.		Prosthodontic Services including but not limited to Bridges, Implants, Dentures, and Crowns over Implants.
Type IV: Orthodontic Services		50%		50%
Including:				
Maximum Age:		Till age 18		Till age 18
Deductible:		None		None
Lifetime Maximum:		\$1,500		\$1,500
Waiting Period		None		None
Pre-Treatment Estimate (Y/N)		Yes		Yes
Open enrollment (Y/N)		Yes		Yes
COST ANALYSIS				
		CURRENT		ALTERNATIVE
PEPM Rates		Enrollment	Rates	Enrollment Rates
Employee Only		40	\$35.15	40 \$32.56
Employee + 1 Dep		0	\$0.00	0 \$0.00
Employee + 2 Deps		0	\$0.00	0 \$0.00
Employee + Spouse		23	\$69.90	23 \$64.74
Employee + Child		1	\$69.90	1 \$64.74
Employee + Child(ren)		2	\$132.68	2 \$122.89
Employee + Family		36	\$132.68	36 \$122.89
Total Enrollment		102		102
Monthly Premium		\$8,125.44		\$7,525.98
Annual Premium		\$97,505.28		\$90,311.76
Dollar Difference				-\$7,193.52
Percent Change				-7.38%
Total Combined Annual Cost				
		CURRENT		ALTERNATIVE
Annual Premium		\$104,525.28		\$97,511.76
Dollar Difference				-\$7,013.52
Percent Change				-6.71%
PLAN PROVISIONS				
		CURRENT		ALTERNATIVE
Effective Date		1/1/2026		1/1/2026
Rate Guarantee		1 Year		1 Year
Required Employer Contribution		N/A		N/A
Required Participation		100% enrollment of eligible enrollees and their dependents who choose the medical plan		100% enrollment of eligible enrollees and their dependents who choose the medical plan
Eligibility		Date of Hire		Date of Hire

Retiree/Spouse Contributions for 2026 with Dental Coverage*			Monthly Rates							
Plan		Fiscal or Calendar Year	Percent Adjustment	Adjusted Cap	Max. Percent Cap	Actual	Implemented Cap	Percent	Retiree Payment	Spouse Payment
Delta Dental	Two-Person Rate**	Calendar 2017 base payment (Jan 1, 2017)	3% adjustment	\$ 36.91	\$ 26.04	\$ 28.53	\$ 26.04	91%	\$ 2.49	\$ 15.51
Delta Dental	Single Rate	Calendar 2017 base payment (Jan 1, 2017)	3% adjustment	\$ 33.90	\$ 26.20	\$ 28.70	\$ 26.20	91%	\$ 2.50	\$ 15.60
Delta Dental	Two-Person Rate**	Calendar 2018 base payment (Jan 1, 2018)	3% adjustment	\$ 26.82	\$ 26.04	\$ 28.53	\$ 26.04	91%	\$ 2.49	\$ 15.51
Delta Dental	Single Rate	Calendar 2018 base payment (Jan 1, 2018)	3% adjustment	\$ 26.98	\$ 26.20	\$ 28.70	\$ 26.20	91%	\$ 2.50	\$ 15.60
Delta Dental	Two-Person Rate**	Calendar 2019 base payment (Jan 1, 2019)	3% adjustment	\$ 26.82	\$ 27.89	\$ 30.56	\$ 26.82	88%	\$ 3.74	\$ 17.15
Delta Dental	Single Rate	Calendar 2019 base payment (Jan 1, 2019)	3% adjustment	\$ 26.98	\$ 28.06	\$ 30.74	\$ 26.98	88%	\$ 3.76	\$ 17.25
Delta Dental	Two-Person Rate**	Calendar 2020 base payment (Jan 1, 2020)	3% adjustment	\$ 27.62	\$ 26.82	\$ 30.56	\$ 26.82	88%	\$ 3.74	\$ 17.15
Delta Dental	Single Rate	Calendar 2020 base payment (Jan 1, 2020)	3% adjustment	\$ 27.79	\$ 26.98	\$ 30.74	\$ 26.98	88%	\$ 3.76	\$ 17.25
Delta Dental	Two-Person Rate**	Calendar 2021 base payment (Jan 1, 2021)	3% adjustment	\$ 27.62	\$ 26.82	\$ 30.56	\$ 26.82	88%	\$ 3.74	\$ 17.15
Delta Dental	Single Rate	Calendar 2021 base payment (Jan 1, 2021)	3% adjustment	\$ 27.79	\$ 26.98	\$ 30.74	\$ 26.98	88%	\$ 3.76	\$ 17.25
Delta Dental	Two-Person Rate**	Calendar 2022 base payment (Jan 1, 2022)	3% adjustment	\$ 27.62	\$ 27.46	\$ 31.30	\$ 27.46	88%	\$ 3.83	\$ 17.56
Delta Dental	Single Rate	Calendar 2022 base payment (Jan 1, 2022)	3% adjustment	\$ 27.79	\$ 27.63	\$ 31.48	\$ 27.63	88%	\$ 3.85	\$ 17.66
Delta Dental	Two-Person Rate**	Calendar 2023 base payment (Jan 1, 2023)	3% adjustment	\$ 28.29	\$ 27.46	\$ 31.30	\$ 27.46	88%	\$ 3.83	\$ 17.56
Delta Dental	Single Rate	Calendar 2023 base payment (Jan 1, 2023)	3% adjustment	\$ 28.46	\$ 27.63	\$ 31.48	\$ 27.63	88%	\$ 3.85	\$ 17.66
Delta Dental	Two-Person Rate**	Calendar 2024 base payment (Jan 1, 2024)	3% adjustment	\$ 28.29	\$ 28.40	\$ 32.36	\$ 28.29	87%	\$ 4.07	\$ 18.22
Delta Dental	Single Rate	Calendar 2024 base payment (Jan 1, 2024)	3% adjustment	\$ 28.46	\$ 28.57	\$ 32.55	\$ 28.46	87%	\$ 4.09	\$ 18.32
Delta Dental	Two-Person Rate**	Calendar 2025 base payment (Jan 1, 2025)	3% adjustment	\$ 29.14	\$ 30.55	\$ 34.95	\$ 29.14	83%	\$ 5.81	\$ 20.38
Delta Dental	Single Rate	Calendar 2025 base payment (Jan 1, 2025)	3% adjustment	\$ 29.31	\$ 30.73	\$ 35.15	\$ 29.31	83%	\$ 5.84	\$ 20.49
Pool (A.D.N) Dental	Two-Person Rate**	Calendar 2026 base payment (Jan 1, 2026)	3% adjustment	\$ 30.01	\$ 26.99	\$ 32.37	\$ 26.99	83%	\$ 5.38	\$ 18.88
Pool (A.D.N) Dental	Single Rate	Calendar 2026 base payment (Jan 1, 2026)	3% adjustment	\$ 30.19	\$ 27.15	\$ 32.56	\$ 27.15	83%	\$ 5.41	\$ 18.98
*Retiree must not be in RHSA Plan, must be Medicare eligible with 15 years of service to receive city contribution. Spouse must be Medicare eligible to receive city contribution.										
**Two-Person Rate is divided by two to get actual payment for retiree and spouse										

HR Tasks for October and November

Becoming familiar with the Union(s) Contract details. Reviewing any discrepancies.

Familiarizing myself with Employee Handbook and review needed amendments

Onboarding- BPW Water Service Technician, Police Officer, Kristi (City Clerk)

Recruiting- Custodian and Library Page. Working with Managers on job descriptions, postings, screening applicants and setting up interviews.

Preparing for Open Enrollment with updated communications (ie benefits at a glance and simplified enrollment forms), managing process and communication. Meeting with staff members who have questions or confusion on the plan designs and what might be best for their family.

DOT activities with staff needing testing to meet State requirements

Wellness program- reviewing stats/participation

Rough draft of hiring process and offboarding exiting employees

Develop forms/checklist to ensure all forms and steps are happening with onboarding/offboarding

Dental Plan evaluation and recommendation

Locating all historical HR information from Clerk's office physical and digital and reorganizing.

Employee Gift Cards- purchasing, sorting and distributing before Thanksgiving

Researching and collaborating with Abby on new employment web page design

Staying current with law updates. Ie Overtime tax deductions

Understanding the City's Workers Compensation practices and giving guidance on recordables, etc.

Assisting Pam's husband with beneficiary claims