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

TO: **PERSONNEL COMMITTEE:**
Mayor Van Dorp
Mayor Pro Tem Gruppen
Councilman Lam
BPW Commissioner Chairperson Boerman
BPW Commissioner Vice-Chair Cooney

CC: BPW General Manager Mulder
Brian Coots, Electric Transmission & Distribution Manager
Melanie Hellenthal, HR Specialist
Kristi DeVerney, City Clerk

FROM: Kevin Plockmeyer, Interim City Manager

DATE: September 15, 2026

RE: Personnel Committee Agenda

Monday, September 21, 2026 12:00 p.m.
Zeeland City Hall
City Council Chambers

AGENDA

The agenda for the meeting is:

1. Employee comments
2. Calendar Year 2027 Retiree Health Insurance Contract Renewal
3. Calendar Year 2027 Dental Insurance Contract Renewal
4. Calendar Year 2027 Employee Health Insurance Contract Renewals
5. BPW Line Supervisor position
6. GIS Intern position extension and status change
7. BPW Part-Time Senior Utility Advisor position
8. Other

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PERSONNEL COMMITTEE MEMORANDUM

TO: Personnel Committee Members

FROM: Kevin Plockmeyer, Interim City Manager

SUBJECT: 2027 Health Insurance Renewal and Plan Options

DATE: September 18, 2026

CC: September 21, 2026 Personnel Committee Meeting

BACKGROUND

The City has participated in the Western Michigan Health Insurance Pool (The Pool) since 2012. Historically, participation in The Pool has provided the City with competitive health insurance rates while reducing some of the volatility that can result when an individual employer's rates are driven primarily by its own claims experience. The Pool has grown to more than 280 participating organizations and now covers more than 27,000 members across Michigan. This larger membership base allows claims risk to be spread across a much broader population than the City could achieve independently.

For 2027, The Pool is projecting approximately $564.3 million in total expected medical costs and an overall rate increase of 13.9% to meet those costs. Zeeland's renewal is also 13.9%, with no additional City-specific rate adjustment for 2027.

HEALTH INSURANCE COST TRENDS

The 2027 renewal reflects broader health-care market conditions rather than an issue unique to the City of Zeeland. Medical utilization, hospital and provider costs, prescription drug expenses, specialty medications, and other health-care costs continue to place upward pressure on insurance premiums. The renewal presentation notes that hospital care represents approximately 47% of each premium dollar and identifies specialty drugs and other high-cost treatments as growing financial pressures. The presentation also notes that health-care premiums have increased approximately 3.5 times faster than general inflation over the past 25 years.

The Pool's own experience reflects these broader trends. Pool-wide rate increases were 1.9% in 2022, 4.9% in 2023, 4.3% in 2024, 8.7% in 2025, and 9.1% in 2026. The proposed increase for 2027 is 13.9%. Over the same period, The Pool's loss ratio has generally remained near or above 100%, including a forecasted 104.5% for 2026.

While the 13.9% increase is significant, The Pool's longer-term performance continues to compare favorably with broader market alternatives. Gallagher's five-year comparison estimates that, using the same 2022 starting premium base, cumulative premiums through 2027 would total approximately $280.6 million through The Pool compared with approximately $339.0 million under its BCBS comparison and approximately $312.5 million under its Priority Health comparison. Staff believes the longer-term comparison is more meaningful than focusing on any single year. While 2027 is a difficult renewal, The Pool has historically helped moderate increases while providing the City with the benefit of spreading claims risk across a substantially larger membership base.

ZEELAND LOSS EXPERIENCE AND VALUE OF THE POOL

Zeeland's own claims experience further demonstrates the importance of the pooling arrangement. The City's recent plan-year loss ratios have been:

Year	Zeeland Loss Ratio	Pool Average Loss Ratio
2022	102%	98.3%
2023	169%	96.8%
2024	178%	102.4%
2025	139%	107.3%
2026	136%	103.9%

For 2026, however, Zeeland's large-claim-adjusted loss ratio is approximately 100.5%, compared with a Pool average of 103.9%. This distinction is important because the City has experienced a significant number of high-cost claims. During the July 2025 through June 2026 period alone, eight claims exceeded $50,000. The Pool uses a $50,000 pooling point for Zeeland, which limits the degree to which these very large individual claims affect the City's own rate experience.

This is one of the primary reasons staff does not believe leaving The Pool would be advantageous. If Zeeland were evaluated primarily on its own claims experience, several years of loss ratios well above 100% combined with multiple high-cost claims could result in substantially greater year-to-year volatility. The Pool provides protection by spreading this risk across its broader membership.

PA 152 HARD CAP AND HISTORICAL RATE COMPARISON

Since 2018, the City has used the State of Michigan's PA 152 hard-cap methodology to establish the maximum City contribution toward employee health insurance coverage. Under this approach, employees are responsible for the health insurance cost, including applicable City HSA contributions, that exceeds the State-established hard cap.

For 2027, the State hard caps increase by 3.0% . The 3.0% adjustment is based on the medical-care component of the Consumer Price Index used under PA 152. It is not based on the City's actual insurance renewal, The Pool's claims experience, or the actual medical trend experienced by health insurers. This is why the annual hard-cap increase can differ significantly from actual health insurance cost increases.

Similar to information presented to the Personnel Committee in prior years, the following summarizes the relationship between the State hard-cap increase and the City's health insurance rate adjustment:

Year	Hard Cap Increase	City Health Plan Increase
2018	3.4%	(5.0%)
2019	1.9%	1.5%
2020	2.0%	2.06%
2021	3.3%	4.9%
2022	3.7%	(0.35%)
2023	1.3%	3.4%
2024	4.1%	4.25%
2025	0.2%	10.2%
2026	2.9%	6.1%
2027	3.0%	13.9%

This history illustrates why employee contributions can vary significantly from year to year even though the City continues to apply the same hard-cap funding philosophy. When insurance increases are below the hard-cap adjustment, employees can experience little or no increase and, in some years, a reduction. Conversely, when insurance costs rise significantly faster than the hard cap, employees are responsible for a greater share of the increase. The renewal materials also illustrate this longer-term challenge. From 2022 through 2027, the cumulative increase in The Pool's rates is approximately 42.8%, compared with approximately 15.2% for the PA 152 hard cap.

EMPLOYEE CONTRIBUTION IMPACT

Because the City's 2027 health insurance renewal is increasing by 13.9% while the PA 152 hard cap is increasing by only 3.0%, employees who remain on the City's existing plans would see significant increases in their bi-weekly health insurance contributions. Based on the current five plans and assuming the employee receives the full wellness credit, the estimated bi-weekly increase ranges are approximately:

Coverage	Estimated Bi-Weekly Increase
Single	\$19 to \$47
Two-Person	\$72 to \$106
Family	\$76 to \$131

The projected increases are meaningful, particularly for employees with two-person and family coverage. This is the primary reason staff has spent additional time reviewing alternative plan designs and HSA contribution levels for 2027. The goal is not to eliminate employee cost increases entirely, which is not possible under the current hard-cap structure, but to provide employees with additional choices that may allow them to better manage the impact based on their individual circumstances.

2027 PLAN REVIEW:

Given the magnitude of the contribution increases, staff worked with Gallagher and The Pool to review both our existing plans and additional alternatives. The objective was not simply to identify the lowest-cost insurance option. Rather, staff wanted to maintain meaningful employee choice while creating clearer differences between plan options and bi-weekly contribution levels.

Staff initially reviewed a broader range of potential plan offerings. After further discussion with Gallagher, however, we were advised that offering seven plans would create too much complexity for employees and would not be practical from an enrollment and administration standpoint. Staff therefore narrowed the proposed lineup to five plans that we believe provide meaningful differences in premium cost, deductible exposure, coinsurance, and overall financial risk.

The proposed 2027 plan lineup is based on the following considerations:

• The existing \$1,700 single/\$3,400 family HSA plan would be eliminated. Participation in this plan is extremely limited, with only two employee households currently enrolled, making this the clearest plan to remove from the lineup.

• The existing $2,000 single/$4,000 family HSA plan with 100% coverage after the deductible would also be eliminated. In its place, staff is proposing the new $2,500 single/$5,000 family plan with 100% coverage after the deductible. Although the new option uses an aggregate rather than embedded deductible, it provides employees who want to limit their exposure after satisfying the deductible with a significantly lower-cost alternative.

• The existing $3,000 single/$6,000 family HSA plan would be eliminated. Historically, employees selecting this plan have generally been seeking an option with little or no bi-weekly payroll contribution. The new $3,500 single/$7,000 family plan is intended to serve that same purpose and would be structured to provide a zero- or near-zero employee contribution.

• Staff is recommending that the existing $2,000 single/$4,000 family HSA plan with 80% coverage after the deductible remain in the lineup. This is one of the City's more highly utilized plans, with approximately 29 participants, and staff believes it is important to preserve continuity for employees who are comfortable with this plan design and may wish to remain enrolled.

• Staff is also proposing the new $2,500 single/$5,000 family plan with 80% coverage after the deductible. This option creates a lower-priced alternative for employees who are willing to accept additional deductible and coinsurance exposure in exchange for a lower bi-weekly contribution.

- The City would also retain the existing PPO option, resulting in a total of five health insurance plans for 2027.

The proposed lineup gives employees a range of choices while keeping each plan sufficiently distinct. Staff's goal is to avoid offering multiple plans with very similar cost and risk profiles while still providing meaningful alternatives for employees and families with different medical needs and financial circumstances.

Where practical, the proposed plans create different bi-weekly contribution levels and different levels of potential out-of-pocket exposure. Employees will therefore have options ranging from the PPO and lower-deductible plans with greater premium cost and reduced medical-cost exposure to higher-deductible plans with lower or potentially no bi-weekly employee contribution. Staff believes this provides a reasonable balance between employee choice and the need to keep the overall plan menu manageable.

HSA CONTRIBUTIONS

Staff is also proposing a more consistent approach to City HSA contributions. Generally, the City would contribute $1,000 annually for single coverage and $2,000 annually for two-person or family coverage. The exception would be the highest deductible $3,500/$7,000 plan. For that plan, staff proposes adjusting the HSA contribution based on the amount available under the PA 152 hard cap. The intent is to structure this option so that the employee health insurance contribution remains at or approximately $0 while still providing an HSA contribution to help offset the higher deductible.

Staff believes retaining a zero- or near-zero-premium option is particularly important during a year when employee contribution increases are significant. It provides an alternative for employees who are willing to accept greater deductible exposure in exchange for retaining more of their bi-weekly paycheck.

EMBEDDED VERSUS AGGREGATE DEDUCTIBLES

As part of the new plan offerings for 2027, the City will be introducing aggregate deductibles as a new plan-design concept for employees. This will be an important distinction to explain during the enrollment process because the way an aggregate deductible works differs from the embedded deductible structure employees may be more familiar with.

Under an embedded deductible, each covered family member has an individual deductible within the overall family deductible. Once one family member meets the individual deductible, the plan can begin paying applicable benefits for that person even if the entire family deductible has not yet been met.

Under an aggregate deductible, the family deductible must be satisfied collectively before the plan begins paying applicable deductible-based benefits for any individual family member.

The new alternative plans being proposed for 2027 use aggregate deductibles. This structure can help provide lower-premium options, but it can also create greater potential upfront exposure for a family when one household member has significant medical expenses. For this reason, staff believes it will be important not simply to compare employee contribution amounts when presenting the new plan options. Employees will also need to understand the deductible structure, coinsurance, out-of-pocket maximum, HSA contribution, and overall plan design when determining which option best fits their individual or family circumstances.

EMPLOYEE COMMUNICATION

Staff has already begun communicating with employees regarding the 2027 renewal and the likelihood of significant contribution increases. We felt it was important to begin those communications early rather than wait until all plan decisions were finalized. Staff intends to provide employees with a short FAQ focused on the broader questions employees are likely to have, including why the City is remaining with The Pool, why health insurance costs are increasing, how the PA 152 hard cap affects employee contributions, and what the City is doing to provide additional options and lessen the impact where possible.

We do not intend for the FAQ to serve as a detailed insurance guide. Questions regarding plan mechanics, deductible structures, coinsurance, HSA eligibility, and other technical benefit details are better addressed by Gallagher. Following the Personnel Committee and City Council approval process, staff intends to have Gallagher meet directly with employees to review the available plans, explain the differences among the options, and answer individual benefit questions prior to open enrollment.

WELLNESS PROGRAM AND OTHER EMPLOYEE SUPPORT OPTIONS

Given the magnitude of the health insurance contribution increases employees are facing, staff has also considered whether there are other ways to lessen the financial impact on employees. Options could include providing one-time additional compensation or reconsidering the City's use of the PA 152 hard-cap methodology. While either approach could provide more direct financial relief, staff does not recommend pursuing those options at this time. The City has historically attempted to balance competitive employee compensation and benefits with our responsibility to taxpayers and utility ratepayers, and staff believes those broader obligations should continue to be considered as part of any response to rising health insurance costs.

Staff is also reviewing potential modifications to the City's existing Wellness Program as another way to provide additional value to employees. Those modifications are still being developed and are not part of the recommendation before the Personnel Committee at this meeting. Staff intends to bring a separate Wellness Program proposal forward for consideration at a future Personnel Committee meeting.

RECOMMENDATION

Staff recommends that the Personnel Committee approve the proposed 2027 health insurance plan lineup and associated HSA contribution structure and recommend approval to City Council. The proposed approach maintains the City's participation in the Western Michigan Health Insurance Pool, keeps the final lineup to five distinct plan options, preserves a highly utilized existing HSA plan, replaces less-utilized or overlapping options with lower-cost alternatives, establishes a more consistent HSA contribution structure, and provides employees with meaningful choices based on their individual and family circumstances.

The 2027 renewal is challenging. However, the City's recent claims history demonstrates the continuing value of The Pool. Zeeland has experienced several years of loss ratios well above 100% and multiple significant claims, while The Pool's rate-protection structure has helped moderate the effect of that experience on our annual renewals.

At the same time, the difference between the 13.9% renewal and the 3.0% PA 152 hard-cap increase means employees will experience significant contribution increases in 2027. While the City cannot completely eliminate those increases under its existing hard-cap approach, staff believes the proposed plan lineup provides employees with meaningful alternatives to manage that impact based on their individual and family circumstances.

Staff will also return to the Personnel Committee at a future meeting with proposed modifications to the Wellness Program for separate consideration.

SUGGESTED MOTION

Personnel Committee approve the proposed 2027 health insurance plans and associated HSA contribution structure and recommend approval to City Council.

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Kevin Plockmeyer, Interim City Manager

City of Zeeland

Package Code	PHZE1	PHZE2	PHZE3	PHZE4	PHZE5	PH01	PH02	PH06
Vendor	POOL	POOL	POOL	POOL	POOL	Alternative	Alternative	Alternative
Plan Name	PRIORITY 250 PHZE1	PRIORITY HSA LEVEL PHZE2	PRIORITY HSA 2000 PHZE3	PRIORITY HSA 2000 PHZE4	PRIORITY HSA 3000 PHZE5	PRIORITY HSA 2500 PH01	PRIORITY HSA 2500 PH02	PRIORITY HSA 3500 PH06
	In-Network	**In-Network**	**In-Network**	**In-Network**	**In-Network**	**In-Network**	**In-Network**	**In-Network**
Individual Deductible	$250	$1,700	$2,000	$2,000	$3,000	$2,500	$2,500	$3,500
Family Deductible	$500	$3,400	$4,000	$4,000	$6,000	$5,000	$5,000	$7,000
Embedded or Agg deductible?			Embedded	Embedded		Aggregate	Aggregate	Aggregate
Coinsurance (Insurance Pays)	90%	100%	100%	80%	80%	100%	80%	80%
Individual Coinsurance Max	$1,000	N/A	N/A	N/A	N/A	N/A	$2,000	$2,000
Family Coinsurance Max	$2,000	N/A	N/A	N/A	N/A	N/A	$4,000	$4,000
Individual Out of Pocket Max	$2,500	$2,700	$3,000	$3,000	$4,000	$4,500	$4,500	$5,500
Family Out of Pocket Max	$5,000	$5,400	$6,000	$6,000	$8,000	$9,000	$9,000	$11,000
Preventative Care	100%	100%	100%	100%	100%	100%	100%	100%
Online Visit	100%	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	80% after deductible	80% after deductible
Online Mental Health Visit	$10 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Primary Care Physician Office Visit	$10 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Specialist Office Visit	$10 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Urgent Care Visit	$30 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Emergency Room	$50 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Chiropractic	$10 copay, limited to 30 visits PMPY	100% after deductible, limited to 30 visits PMPY	100% after deductible, limited to 30 visits PMPY	80% after deductible, limited to 12 visits PMPY	80% after deductible, limited to 12 visits PMPY	100% after deductible, limited to 24 visits PMPY	80% after deductible, limited to 24 visits PMPY	80% after deductible, limited to 24 visits PMPY
PT/OT/Speech combined	$10 copay, limited to 30 visits PMPY	100% after deductible, limited to 30 visits PMPY	100% after deductible, limited to 30 visits PMPY	80% after deductible, limited to 30 visits PMPY	80% after deductible, limited to 30 visits PMPY	100% after deductible, limited to 60 combined visits PMPY	80% after deductible, limited to 60 combined visits PMPY	80% after deductible, limited to 60 combined visits PMPY
Generic	$10 copay	$10 copay after deductible	$10 copay after deductible	$10 copay after deductible	$10 copay after deductible	$10 copay after deductible	$10 copay after deductible	$10 copay after deductible
Preferred Brand	80% after deductible ($80 max)	80% after deductible ($80 max)	80% after deductible ($80 max)	80% after deductible ($80 max)	$40 copay after deductible	80% after deductible ($80 max)	80% after deductible ($80 max)	80% after deductible ($80 max)
Non-Preferred Brand	80% after deductible ($100 max)	80% after deductible ($100 max)	80% after deductible ($100 max)	80% after deductible ($100 max)	$80 copay after deductible	80% after deductible ($160 max)	80% after deductible ($160 max)	80% after deductible ($160 max)
Preferred Specialty	80% after deductible ($80 max)	80% after deductible ($80 max)	80% after deductible ($80 max)	80% after deductible ($80 max)	$40 copay after deductible	80% after deductible ($80 max)	80% after deductible ($80 max)	80% after deductible ($80 max)
Non-Preferred Specialty	80% after deductible ($100 max)	80% after deductible ($100 max)	80% after deductible ($100 max)	80% after deductible ($100 max)	$80 copay after deductible	80% after deductible ($160 max)	80% after deductible ($160 max)	80% after deductible ($160 max)
Mandatory Mail	N	N	N	N	N	N	N	N
Mail Order Prescriptions (90 Days)	2x	2x	2x	2x	2x	2x	2x	2x
Private Duty Nursing	Not covered	Not covered	Not covered	Not covered	Not covered	100% after deductible	80% after deductible	80% after deductible
Wisdom Tooth Extractions	Not covered	Not covered	Not covered	Not covered	Not covered	Not Covered	Not Covered	Not Covered
Massage Therapy Benefit	Not covered	Not covered	Not covered	Not covered	Not covered	Not Covered	Not Covered	Not Covered
Monthly Premiums	**Renewal**	**Renewal**	**Renewal**	**Renewal**	**Renewal**	**Alternative**	**Alternative**	**Alternative**
Single	$989.79	$896.61	$846.72	$757.80	$722.96	$788.24	$680.98	$620.27
2-Person	$2,229.22	$2,017.40	$1,905.13	$1,705.03	$1,626.64	$1,773.51	$1,532.19	$1,395.59
Family	$2,774.11	$2,510.49	$2,370.65	$2,121.81	$2,024.26	$2,207.04	$1,906.73	$1,736.74
Caps Adjusted EE Contributions - Monthly								
Single	$308.09	$214.91	$165.03	$76.10	$41.26	$106.54	($0.72)	($61.43)
2-Person	$803.58	$591.76	$479.49	$279.39	$201.00	$347.88	$106.55	($30.05)
Family	$914.94	$651.32	$511.47	$262.63	$165.09	$347.87	$47.55	($122.44)
Caps Adjusted EE Contributions - Annual								
Single	$3,697.14	$2,578.96	$1,980.30	$913.24	$495.14	$1,278.48	($8.60)	($737.14)
2-Person	$9,642.94	$7,101.10	$5,753.85	$3,352.65	$2,412.02	$4,174.51	$1,278.60	($360.59)
Family	$10,979.26	$7,815.80	$6,137.65	$3,151.60	$1,981.07	$4,174.39	$570.60	($1,469.29)
Enrollment								
Single	6	1	8	0	5			
2-Person	4	0	9	0	2			
Family	9	1	27	0	1			
Total								
Estimated Monthly	$39,823	$3,407	$87,927	$0	$8,892	$0	$0	$0
Estimated Yearly	$477,872	$40,885	$1,055,128	$0	$106,708	$0	$0	$0
Estimated Yearly Change $								
Estimated Yearly Change %								

Illustration dated 08 05 2026

(13.9% Pool Ave + 0% Rate Band)

2027		3400	4000
Family	PPO	HSA	HSA
2027 Hardcap (3.0%)	$ 22,310.11	$ 22,310.11	$ 22,310.11
2027 Rates (13.9%)	$ 33,289.32	$ 30,125.88	$ 28,447.80
HSA Contribution		$ 1,250.00	$ 2,000.00
Employee Amount	$ 10,979.21	$ 9,065.77	$ 8,137.69
Bi-Weekly Amount*	$ 422.28	$ 348.68	$ 312.99
Bi-Weekly Difference	$ 131.26	$ 116.41	$ 108.54
Annual Difference	$ 3,412.67	$ 3,026.63	$ 2,821.91

*Amounts above assume full wellness credit

(13.9% Pool Ave + 0% Rate Band)

2027		3400	4000
Two-Person	PPO	HSA	HSA
2027 Hardcap (3.0%)	$ 17,107.66	$ 17,107.66	$ 17,107.66
2027 Rates (13.9%)	$ 26,750.64	$ 24,208.80	$ 22,861.56
HSA Contribution		$ 1,250.00	$ 2,000.00
Employee Amount	$ 9,642.98	$ 8,351.14	$ 7,753.90
Bi-Weekly Amount	$ 370.88	$ 321.20	$ 298.23
Bi-Weekly Difference	$ 106.40	$ 94.47	$ 88.14
Annual Difference	$ 2,766.32	$ 2,456.12	$ 2,291.72

(13.9% Pool Ave + 0% Rate Band)

2027		1700	2000
Single	PPO	HSA	HSA
2027 Hardcap (3.0%)	$ 8,180.35	$ 8,180.35	$ 8,180.35
2027 Rates (13.9%)	$ 11,877.48	$ 10,759.32	$ 10,160.64
HSA Contribution		$ 625.00	$ 1,000.00
Employee Amount	$ 3,697.13	$ 3,203.97	$ 2,980.29
Bi-Weekly Amount	$ 142.20	$ 123.23	$ 114.63
Bi-Weekly Difference	$ 46.59	$ 41.34	$ 38.53
Annual Difference	$ 1,211.22	$ 1,074.78	$ 1,001.70

(13.9% Pool Ave + 0% Rate Band)

2027		6000	4000
Family		Alt. HAS 80%	Alt. HAS 80%
2027 Hardcap (3.0%)	$ 22,310.11	$ 22,310.11	$ 22,310.11
2027 Rates (13.9%)		$ 24,291.12	$ 25,461.72
HSA Contribution		$ 2,000.00	$ 2,000.00
Employee Amount		$ 3,981.01	$ 5,151.61
Bi-Weekly Amount*		$ 153.12	$ 198.14
Bi-Weekly Difference		$ 153.12	$ 94.52
Annual Difference	$ -	$ 3,981.01	$ 2,457.47
*Amounts above assume full wellness credit			
		0.163887462	0.202327651

(13.9% Pool Ave + 0% Rate Band)

2027		6000	4000
Two-Person		Alt. HAS 80%	Alt. HAS 80%
2027 Hardcap (3.0%)	$ 17,107.66	$ 17,107.66	$ 17,107.66
2027 Rates (13.9%)		$ 19,519.68	$ 20,460.36
HSA Contribution		$ 2,000.00	$ 2,000.00
Employee Amount		$ 4,412.02	$ 5,352.70
Bi-Weekly Amount		$ 169.69	$ 205.87
Bi-Weekly Difference		$ 149.38	$ 76.87
Annual Difference	$ -	$ 3,883.84	$ 1,998.68

(13.9% Pool Ave + 0% Rate Band)

2027		3000	2000
Single		Alt. HAS 80%	Alt. HAS 80%
2027 Hardcap (3.0%)	$ 8,180.35	$ 8,180.35	$ 8,180.35
2027 Rates (13.9%)		$ 8,675.52	$ 9,093.60
HSA Contribution		$ 1,000.00	$ 1,000.00
Employee Amount		$ 1,495.17	$ 1,913.25
Bi-Weekly Amount		$ 57.51	$ 73.59
Bi-Weekly Difference		$ 57.51	$ 33.52
Annual Difference	$ -	$ 1,495.17	$ 871.50

(13.9% Pool Ave + 0% Rate Band)

2027	5000	5000	7000
Family	Alt. HAS 100%	Alt. HAS 80%	Alt. HAS 80%
2027 Hardcap (3.0%)	$ 22,310.11	$ 22,310.11	$ 22,310.11
2027 Rates (13.9%)	$ 26,484.48	$ 22,880.76	$ 20,840.88
HSA Contribution	$ 2,000.00	$ 2,000.00	$ 1,469.23
Employee Amount	$ 6,174.37	$ 2,570.65	$ -
Bi-Weekly Amount*	$ 237.48	$ 98.87	$ -
Bi-Weekly Difference			
Annual Difference	$ -	$ -	$ -

(13.9% Pool Ave + 0% Rate Band)

2027	5000	5000	7000
Two-Person	Alt. HAS 100%	Alt. HAS 80%	Alt. HAS 80%
2027 Hardcap (3.0%)	$ 17,107.66	$ 17,107.66	$ 17,107.66
2027 Rates (13.9%)	$ 21,282.12	$ 18,386.28	$ 16,747.08
HSA Contribution	$ 2,000.00	$ 2,000.00	$ 360.58
Employee Amount	$ 6,174.46	$ 3,278.62	$ -
Bi-Weekly Amount	$ 237.48	$ 126.10	$ -
Bi-Weekly Difference			
Annual Difference	$ -	$ -	$ -

(13.9% Pool Ave + 0% Rate Band)

2027	2500	2500	3500
Single	Alt. HAS 100%	Alt. HAS 80%	Alt. HAS 80%
2027 Hardcap (3.0%)	$ 8,180.35	$ 8,180.35	$ 8,180.35
2027 Rates (13.9%)	$ 9,458.88	$ 8,171.76	$ 7,443.24
HSA Contribution	$ 1,000.00	$ 1,000.00	$ 737.11
Employee Amount	$ 2,278.53	$ 991.41	$ -
Bi-Weekly Amount	$ 87.64	$ 38.13	$ -
Bi-Weekly Difference			
Annual Difference	$ -	$ -	$ -

THE POOL

Transforming Your
Wellbeing Together

2027 Renewal Discussion

City of Zeeland

8/12/26

Contents

20+ years of trust and transparency

Your Dedicated Gallagher Team

Mike Hagerty
Lead Consultant

Leads Gallagher team in execution of client's goals, provides guidance on strategies and best practices.

Leslie Nowaczyk
Service Consultant

Dedicated resource for day-to-day client needs. Leads all ongoing projects and acts as client advocate.

Renee Lowery
Client Manager

Additional support for client needs such as plan questions, eligibility issues, and claims resolution

Stronger Together

Guided by purpose, driven by collaboration, & connected across communities

Guiding Principals

Member-Focused
Enhance the experience and wellbeing of our members.

Value
Offer plans at the most competitive rate in the industry.

Trust
Become *the choice* public service health care solution in Michigan.

Committee Work

Executive
Leadership and strategic direction

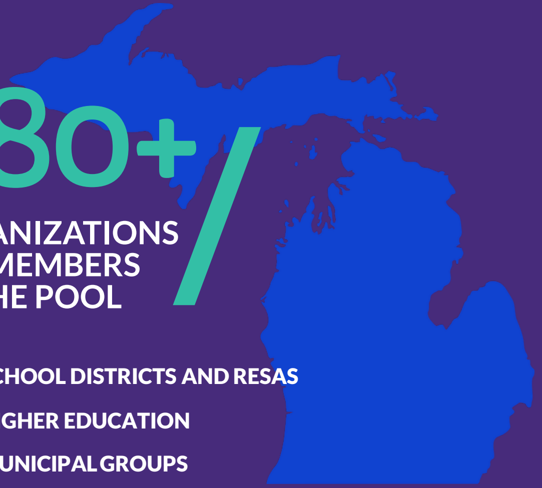
Member Experience
Ensuring every member feels informed, supported, and seen.

Value
High-impact solutions that improve member health and make every dollar count.

Strategic Initiatives
Shaping our long-term direction with high impact project oversight

Membership

Over 20 Years of Sustained Growth
Now covering 27,000+ members across MI



280+
ORGANIZATIONS ARE MEMBERS OF THE POOL

150 SCHOOL DISTRICTS AND RESAS
13 HIGHER EDUCATION
119 MUNICIPAL GROUPS

Member Feedback & Open Discussion

Board and Admin Survey

99%

Extremely satisfied or satisfied with Service Team

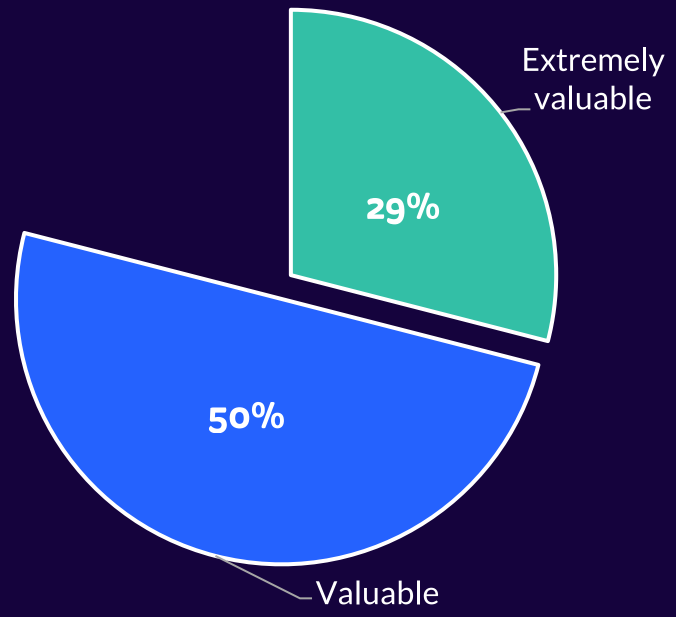
90%

- Feel Pool operations and initiatives align with the three pillars
- Feel The Pool focuses on member experience and inclusion

84%

- Feel The Pool provides timely and relevant communications to employees

When asked how valuable The Pool's free, added programs are:



What would you say is the one thing The Pool could improve the most?

- Assisting members with benefit enrollment education; education in smaller chunks
- PlanSource enhancements / improvements
- N/A; Happy with everything; unsure as it's a really solid program; I can't think of anything. **It's wonderful to be part of The Pool.**

Membership Survey

Immediate takeaways

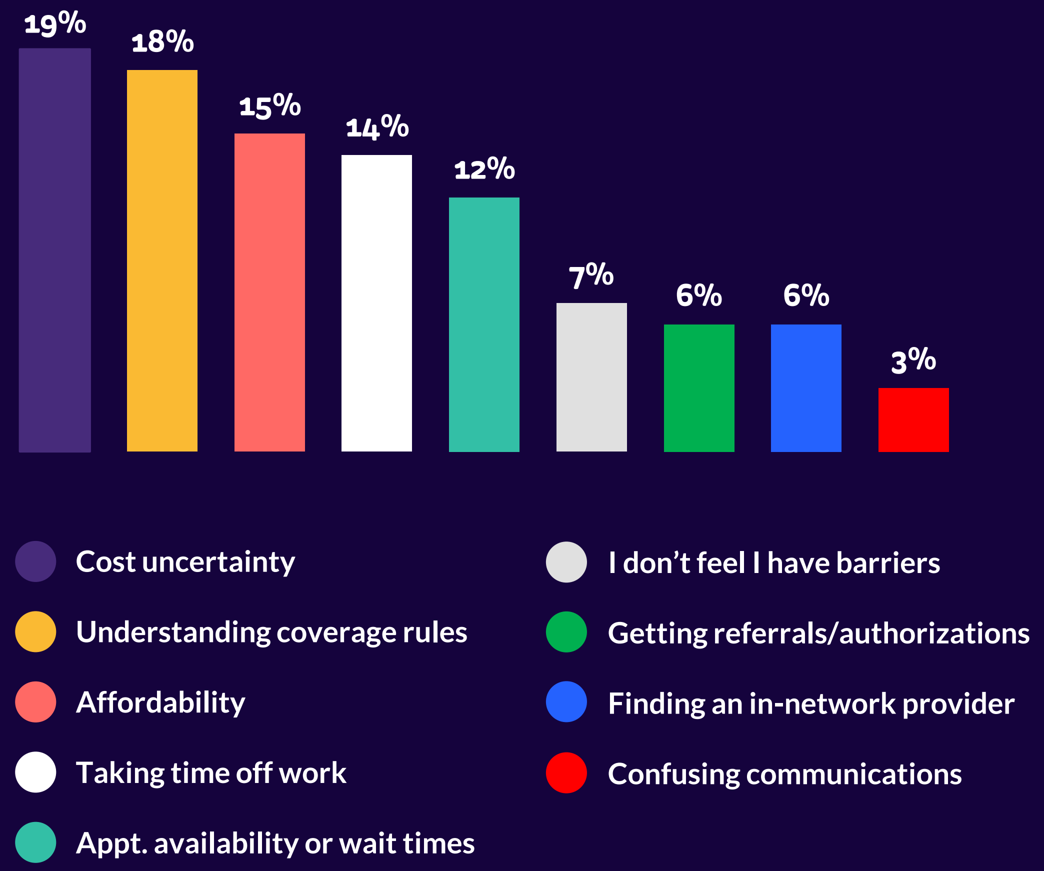
Rated using the efficacy index of 1-5: knowing what steps to take

Pool brand familiarity

Brand familiarity directly correlates with functional benefits understanding

- Members with high familiarity **2.6x** more likely to have taken action from Pool communications
- Program use **more than doubles** (48% vs. 20%) and are more likely to know where to access information (60% vs. 25%)
- **Higher** satisfaction score (3.85 vs. 3)

Survey responses: Barriers to care



State of The Market

State of the Health Care Market

Healthcare Costs Outpace Inflation

Premiums have risen 3.5x faster than inflation over the past 25 years, driven by two cost categories.

Medical

Hospital Care
The largest cost driver — 47% of every premium dollar.

Pricing Variation
Wide price gaps for the same service across hospitals.

Profit & Consolidation
70% of hospitals run 10%+ margins as systems consolidate.

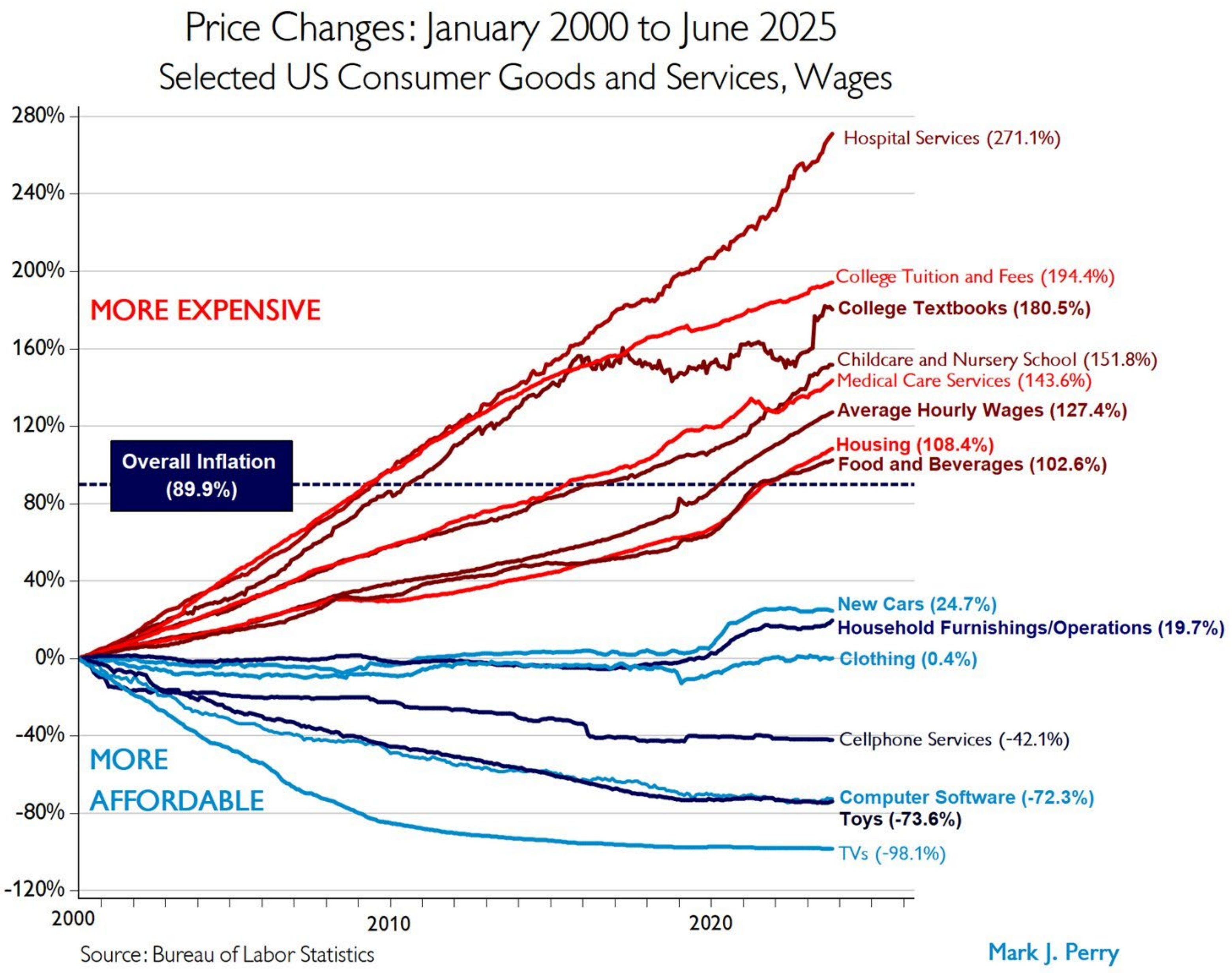
Pharmacy

Specialty Drugs
High-cost specialty drugs are a growing pressure on plans.

340B & AI
340B pricing shifts and AI are reshaping pharmacy costs.

High-Cost Treatments
Gene therapy poses the largest future financial risk.

A 25-Year View of Rising Prices



Takeaway

Hospital and medical service costs have risen faster than nearly all other costs since 2000.

Updated PA 152 Calculation

2027 PA 152 Hard Cap increased 3.0%.

Single	$8,180.35
Double	$17,107.66
Family	$22,310.11

Heath Care Inflation by Month and Year

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	CAP Calculation*	Effective Year
2014	2.1	2.3	2.2	2.4	2.8	2.6	2.6	2.1	2.0	2.1	2.5	3.0		
2015	2.6	2.3	2.5	2.9	2.8	2.5	2.5	2.5	2.5	3.0	2.9	2.6	2.5	
2016	3.0	3.5	3.3	3.0	3.1	3.5	3.9	4.9	4.9	4.3	4.0	4.1	3.3	
2017	3.9	3.5	3.5	3.0	2.7	2.7	2.6	1.8	1.6	1.7	1.7	1.8	3.4	
2018	2.0	1.8	2.0	2.2	2.4	2.5	1.9	1.5	1.7	1.7	2.0	2.0	1.9	
2019	1.9	1.7	1.7	1.9	2.1	2.0	2.6	3.5	3.5	4.3	4.2	4.6	2.0	2020
2020	4.5	4.6	4.7	4.8	4.9	5.1	5.0	4.5	4.2	2.9	2.4	1.8	3.3	2021
2021	1.9	2.0	1.8	1.5	0.9	0.4	0.3	0.4	0.4	1.3	1.7	2.2	3.7	2022
2022	2.6	2.4	2.8	3.2	3.7	4.5	4.8	5.4	6.0	5.0	4.2	4.0	1.3	2023
2023	3.1	2.3	1.5	1.1	0.7	0.1	-0.5	-1.0	-1.4	-0.8	0.2	0.4	4.1	2024
2024	1.0	1.4	2.2	2.6	3.1	3.3	3.2	3.0	3.3	3.3	3.1	2.8	0.2	2025
2025	2.6	2.9	2.7	2.7	2.5	2.8	3.4	3.3	3.3	3.3	2.9	3.1	2.9	2026
2026	3.3	3.4	-	-	-	-	-	-	-	-	-	-	3.0	2027

THE POOL
Michigan Health Insurance

In it Together

Trust

What The Pool is doing

Rx Cost Management

- Coupon optimization
- Rx management

Employee Resources

- Care navigation

Auditing

- Claim audits

Network and Plan Design

- Responsive plan menu

What you can do

Auditing

- Monthly enrollment audits

Rx Cost Management

- Employee education on Rx purchasing options

Employee Resources

- Promote care navigation benefits

Network and Plan Design

- Consider plan alternatives

State of The Pool

20+ years of trust and transparency

Value Drivers

Nine new strategies in 2026

Member Focused Programs

- FEDlogic
- Quantify Health
- Lantern
- Mayo Clinic Complex Care

Pharmacy Strategies

- Payer Matrix
- Scripta

Fixed Cost Management

- Blue Cross/Priority Health Administration Costs
- Stop Loss (Large Claim Protection) Costs

Rate Protection Strategy

- Recommended Formula Refresh

Supporting Members' Health

Member-focused

The Pool offers **FREE** programs to help members get the most value out of their benefits and find support where needed

Quantify
High-cost infusion treatment alternatives

virta
Diabetes prevention, support, and reversal

FEDlogic
Federal & State benefits access

MAYO CLINIC
Complex care support

Teladoc HEALTH
Diabetes management

Hinge Health
Virtual back, joint, & muscle pain relief

2nd.MD
On-demand expert medical opinions

MAVEN
Maternity & postpartum support

Bexa
Breast cancer screenings

LANTERN
Surgical concierge program

Simplifying Navigation

Member-focused

Pool Member
Needing support with complex conditions, care needs, or health system navigation

Dedicated Care Nurses
Connect through inbound member calls or outbound outreach when a need is identified

Guide and Support
Nurse care managers educate and connect the member with resources based on their unique needs

One Number, Endless Resources
Stella's Nurses simplify The Pool's and broader healthcare ecosystem by navigating members to the resource they need, when they need it

Pool Connections 2026/2027

Board Meetings

Hosted in-person and virtual, the Executive Committee and Gallagher Team provides information on Pool financials and initiatives, as well as medical carrier and point solutions updates. The remaining scheduled Board meetings take place:

- **Wednesday, September 9, 2026** (in conjunction with Membership Summit)
- **Tuesday, December 1, 2026 @ 1pm**
- **Tuesday, March 9, 2027 @ 1 pm**

Your listed/presumed board member and alternate are: Tim Klunder / Karen Doyle

Dive-in Series

Financial Wellbeing – Aug.

- Focus on general personal finance. Speaker: Mercantile Bank / HSA vendor

Benefits Education – Sept.

- Insurance 101 – general terms and plan mechanics

Choosing the Right Plan – Oct.

- Comparing plans and maximizing value

Poolside Series

Quarterly/as needed virtual meetings hosted by the Gallagher Team. Aimed to keep Board members informed of relevant marketplace changes or offerings.

As meetings are scheduled, invites are currently being sent to…

- citymgr@cityofzeeland.com
- KPlockmeyer@cityofzeeland.com; DTelgenhof@cityofzeeland.com

Pool Renewal Process

Trust

The Pool's Executive Committee has worked with Gallagher to finalize a renewal recommendation for Board approval

Details on the recommendation will be brought to the Board at the Membership Summit on September 9, 2026

Pending approval – all financial slides illustrated are pending approval by Pool Board on September 9

Your
2027 Renewal

Pool Performance Post-COVID

Pool rate increase and loss ratio net position change last six years:

Year Ending 6/30	Rate change	Loss ratio	GLP Adj
2021	4.90%	94.8%	94.6%
2022	1.90%	102.3%	100.7%
2023	4.90%	100.8%	99.0%
2024	4.30%	105.5%	102.5%
2025	8.70%	104.5%	102.5%
2026	9.10%	*104.5%	104.5%

Note: Fiscal year is July 1 – June 30, rate change is January 1 – December 31

***forecasted**

The Pool 2027 Medical Plan Renewal

Total Expected Costs:

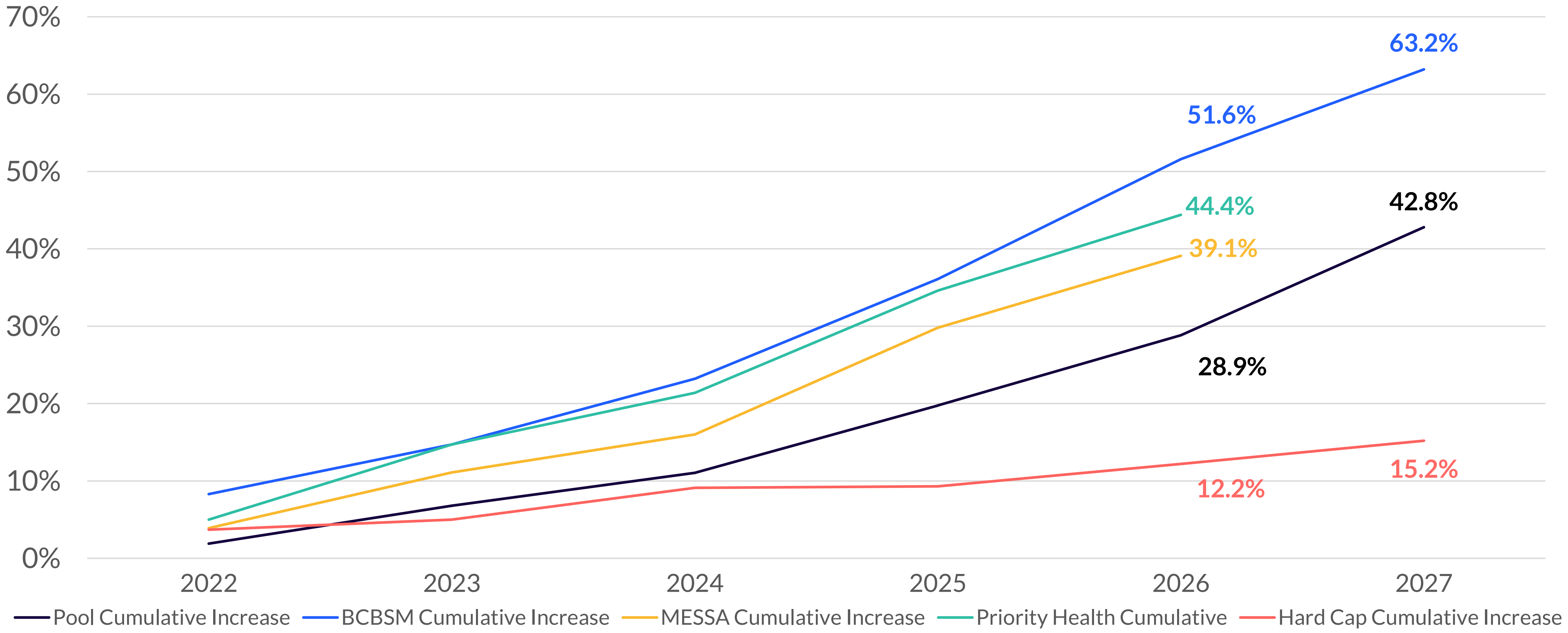
$564,331,105

Overall Rate Increase to Meet Expected Costs:

13.9%

MI Market Overview

Market options have far outpaced the increases in the PA 152 hard cap.



Note: Priority Health does not publish state-wide large group increases. Number illustrates Small Group increases filed with DIFS

Pool Renewal Comparison

Over a 5-year period comparing renewal and premium collected

	BCBS	Premium	Priority Health	Premium	The Pool	Premium
		$186,327,025		**$186,327,025**		**$186,327,025**
2022	8.3%	$201,792,168	5.0%	$195,643,376	1.9%	$189,867,238
2023	6.4%	$214,706,867	9.7%	$214,620,784	4.9%	$199,170,733
2024	8.5%	$232,956,951	6.7%	$229,000,376	4.3%	$207,735,075
2025	12.9%	$263,008,397	13.2%	$259,228,426	8.7%	$225,808,026
2026	15.5%	$303,774,699	9.8%	$284,632,812	9.1%	$246,356,557
2027	11.6%	$339,012,564	9.8%	$312,526,827	13.9%	$280,600,118

	2027 Premium	Difference
Pool	$280,600,118	
BCBS	$339,012,564	**$56,934,306**
Priority	$312,526,827	**$30,448,570**

Your Financial History

	Year Ending (July - June)				
	2022	2023	2024	2025	2026
YTD Lives	800	847	866	892	797
Member Premium	$1,153,263	$1,219,610	$1,280,191	$1,353,684	$1,267,115
Total Expense (Net of Rebate and Admin and S/L)	$1,178,608	$2,061,959	$2,284,863	$1,877,659	$1,718,866
Addition to Surplus	-$25,346	-$842,350	-$1,004,672	-$523,975	-$451,751
Plan Year Loss Ratio	102%	169%	178%	139%	136%
Rate Protection Calculation (May - April)					
Pool Avg Loss Ratio	98.3%	96.8%	102.4%	107.3%	103.9%
Member Large Claims Adjusted Loss Ratio	110.4%	89.4%	109.4%	108.9%	100.5%
Difference	12.1%	-7.4%	7.1%	1.6%	-3.4%
Rate Protection Impact	3.00%	-1.50%	1.50%	0.00%	-1.00%

**Expense including Fixed Costs and Rebates, 2026 data only through May*

Pool's Absorption of Large Claims

Your High Cost Claimants (Over $50,000) Jul 2025 - Jun 2026			
Rank	**Paid**	**Diagnosis**	**Currently Enrolled**
1	$357,418	Cancer of skin (major)	Y
2	$230,038	Congestive Heart Failure	Y
3	$113,842	Heart valve disorder	Y
4	$84,917	Cardiac electrical conduction disorder	Y
5	$81,117	Inflammatory bowel disease	Y
6	$74,668	Cancer of the prostate	Y
7	$69,838	Multiple sclerosis	Y
8	$55,077	Non-cancerous tumor/lesion of intestines	Y
9			

- Pooling Point 50K

2027 Rate Protection through The Pool

POOL AVERAGE

100.5% Loss Ratio

103.9% Loss Ratio

% difference off loss ratio	-15%	-12.5%	-10%	-7.5%	-5%	-2.5%		2.5%	5%	7.5%	10%	12.5%	15%
Rate protection applied	-6%	-5%	-4%	-3%	-2%	-1%		1%	2%	3%	4%	5%	6%

13.9% Rate Increase

Your Rate Increase

THE POOL
Michigan Health Insurance

2027 PA 152 Monthly Cap Amounts	
Single	$675.70
Double	$1,425.64
Family	$1,859.18

Your Rate Renewal

2027 Renewal
Prepared for City of Zeeland

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	
PRIORITY 250 PHZE1	PHZE1	Deductible:	$250/$500	6	Single	$869.00	Single	$989.79
		Coinsurance:	90%	4	Double	$1,957.17	Double	$2,229.22
		Rx Coverage:	$10/20%/20%	9	Family	$2,435.57	Family	$2,774.11
PRIORITY HSA LEVEL PHZE2	PHZE2	Deductible:	$1700/$3400	1	Single	$787.19	Single	$896.61
		Coinsurance:	100%	0	Double	$1,771.20	Double	$2,017.40
		Rx Coverage:	$10/$40/$80	1	Family	$2,204.12	Family	$2,510.49
PRIORITY HSA 2000 PHZE3	PHZE3	Deductible:	$2000/$4000	3	Single	$743.39	Single	$846.72
		Coinsurance:	100%	4	Double	$1,672.63	Double	$1,905.13
		Rx Coverage:	$20/$40/$80/15%/25%	7	Family	$2,081.34	Family	$2,370.65
PRIORITY HSA 2000 PHZE4	PHZE4	Deductible:	$2000/$4000	5	Single	$665.32	Single	$757.80
		Coinsurance:	80%	5	Double	$1,496.95	Double	$1,705.03
		Rx Coverage:	$10/20%/20%	19	Family	$1,862.87	Family	$2,121.81
PRIORITY HSA 3000 PHZE5	PHZE5	Deductible:	$3000/$6000	5	Single	$634.73	Single	$722.96
		Coinsurance:	80%	2	Double	$1,428.13	Double	$1,626.64
		Rx Coverage:	$20/$40/$80	1	Family	$1,777.23	Family	$2,024.26

Plan Design Opportunities

Plan Menu Best Practices

Designing a member-friendly plan menu

Why be mindful about the plan menu?

- Ease communication and education
- Minimize risk of adverse selection
- Reduce confusion and allow for better member decision-making
- Less administrative complexity

Employer Group Size	Typical Plans Options
Small under 50 employees	1–2
Mid-size 50-200 employees	2–3
Large 200+ employees	3–5

Examples of "true choice"

- Traditional PPO and HDHP Plans
- Plans with multiple design differences *(varying copays, deductibles, and/or coinsurance)*

Red Flags – Member Confusion Points

- Value and Enhanced versions of the same plan
- Plans with only one key difference (copay, deductible, coinsurance)
- BCBSM and Priority versions of the same plan

City of Zeeland

Package Code	PHZE1	PHZE2	PHZE3	PHZE4	PHZE5	PH01	PH02	PH06
Vendor	POOL	POOL	POOL	POOL	POOL	Alternative	Alternative	Alternative
Plan Name	PRIORITY 250 PHZE1	PRIORITY HSA LEVEL PHZE2	PRIORITY HSA 2000 PHZE3	PRIORITY HSA 2000 PHZE4	PRIORITY HSA 3000 PHZE5	PRIORITY HSA 2500 PH01	PRIORITY HSA 2500 PH02	PRIORITY HSA 3500 PH06
	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network
Individual Deductible	$250	$1,700	$2,000	$2,000	$3,000	$2,500	$2,500	$3,500
Family Deductible	$500	$3,400	$4,000	$4,000	$6,000	$5,000	$5,000	$7,000
Embedded or Agg deductible?			Embedded	Embedded		Aggregate	Aggregate	Aggregate
Coinsurance (Insurance Pays)	90%	100%	100%	80%	80%	100%	80%	80%
Individual Coinsurance Max	$1,000	N/A	N/A	N/A	N/A	N/A	$2,000	$2,000
Family Coinsurance Max	$2,000	N/A	N/A	N/A	N/A	N/A	$4,000	$4,000
Individual Out of Pocket Max	$2,500	$2,700	$3,000	$3,000	$4,000	$4,500	$4,500	$5,500
Family Out of Pocket Max	$5,000	$5,400	$6,000	$6,000	$8,000	$9,000	$9,000	$11,000
Preventative Care	100%	100%	100%	100%	100%	100%	100%	100%
Online Visit	100%	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	80% after deductible	80% after deductible
Online Mental Health Visit	$10 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Primary Care Physician Office Visit	$10 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Specialist Office Visit	$10 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Urgent Care Visit	$30 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Emergency Room	$50 copay	100% after deductible	100% after deductible	80% after deductible	80% after deductible	100% after deductible	80% after deductible	80% after deductible
Chiropractic	$10 copay, limited to 30 visits PMPY	100% after deductible, limited to 30 visits PMPY	100% after deductible, limited to 30 visits PMPY	80% after deductible, limited to 12 visits PMPY	80% after deductible, limited to 12 visits PMPY	100% after deductible, limited to 24 visits PMPY	80% after deductible, limited to 24 visits PMPY	80% after deductible, limited to 24 visits PMPY
PT/OT/Speech combined	$10 copay, limited to 30 visits PMPY	100% after deductible, limited to 30 visits PMPY	100% after deductible, limited to 30 visits PMPY	80% after deductible, limited to 30 visits PMPY	80% after deductible, limited to 30 visits PMPY	100% after deductible, limited to 60 combined visits PMPY	80% after deductible, limited to 60 combined visits PMPY	80% after deductible, limited to 60 combined visits PMPY
Generic	$10 copay	$10 copay after deductible	$10 copay after deductible	$10 copay after deductible	$10 copay after deductible	$10 copay after deductible	$10 copay after deductible	$10 copay after deductible
Preferred Brand	80% after deductible ($80 max)	80% after deductible ($80 max)	80% after deductible ($80 max)	80% after deductible ($80 max)	$40 copay after deductible	80% after deductible ($80 max)	80% after deductible ($80 max)	80% after deductible ($80 max)
Non-Preferred Brand	80% after deductible ($100 max)	80% after deductible ($100 max)	80% after deductible ($100 max)	80% after deductible ($100 max)	$80 copay after deductible	80% after deductible ($160 max)	80% after deductible ($160 max)	80% after deductible ($160 max)
Preferred Specialty	80% after deductible ($80 max)	80% after deductible ($80 max)	80% after deductible ($80 max)	80% after deductible ($80 max)	$40 copay after deductible	80% after deductible ($80 max)	80% after deductible ($80 max)	80% after deductible ($80 max)
Non-Preferred Specialty	80% after deductible ($100 max)	80% after deductible ($100 max)	80% after deductible ($100 max)	80% after deductible ($100 max)	$80 copay after deductible	80% after deductible ($160 max)	80% after deductible ($160 max)	80% after deductible ($160 max)
Mandatory Mail	N	N	N	N	N	N	N	N
Mail Order Prescriptions (90 Days)	2x	2x	2x	2x	2x	2x	2x	2x
Private Duty Nursing	Not covered	Not covered	Not covered	Not covered	Not covered	100% after deductible	80% after deductible	80% after deductible
Wisdom Tooth Extractions	Not covered	Not covered	Not covered	Not covered	Not covered	Not Covered	Not Covered	Not Covered
Massage Therapy Benefit	Not covered	Not covered	Not covered	Not covered	Not covered	Not Covered	Not Covered	Not Covered
Monthly Premiums	Renewal	Renewal	Renewal	Renewal	Renewal	Alternative	Alternative	Alternative
Single	$989.79	$896.61	$846.72	$757.80	$722.96	$788.24	$680.98	$620.27
2-Person	$2,229.22	$2,017.40	$1,905.13	$1,705.03	$1,626.64	$1,773.51	$1,532.19	$1,395.59
Family	$2,774.11	$2,510.49	$2,370.65	$2,121.81	$2,024.26	$2,207.04	$1,906.73	$1,736.74
Caps Adjusted EE Contributions - Monthly								
Single	$308.09	$214.91	$165.03	$76.10	$41.26	$106.54	($0.72)	($61.43)
2-Person	$803.58	$591.76	$479.49	$279.39	$201.00	$347.88	$106.55	($30.05)
Family	$914.94	$651.32	$511.47	$262.63	$165.09	$347.87	$47.55	($122.44)
Caps Adjusted EE Contributions - Annual								
Single	$3,697.14	$2,578.96	$1,980.30	$913.24	$495.14	$1,278.48	($8.60)	($737.14)
2-Person	$9,642.94	$7,101.10	$5,753.85	$3,352.65	$2,412.02	$4,174.51	$1,278.60	($360.59)
Family	$10,979.26	$7,815.80	$6,137.65	$3,151.60	$1,981.07	$4,174.39	$570.60	($1,469.29)
Enrollment								
Single	6	1	8	0	5			
2-Person	4	0	9	0	2			
Family	9	1	27	0	1			
Total								
Estimated Monthly	$39,823	$3,407	$87,927	$0	$8,892	$0	$0	$0
Estimated Yearly	$477,872	$40,885	$1,055,128	$0	$106,708	$0	$0	$0
Estimated Yearly Change $								
Estimated Yearly Change %								

Illustration dated 08 05 2026

2027 PA 152 Monthly Cap Amounts	
Single	$675.70
Double	$1,425.64
Family	$1,859.18

City of Zeeland_Alternatives2_2027.pdf

THE POOL
Michigan Health Insurance

Member-focused

Beyond Medical

Ancillary Coverage Overview

Product Type	Carrier/Vendor	Renewal Date
Group Medicare Advantage	Humana Inc.	1/1/2027
Dental PPO	ADN Administrators	1/1/2027
Life and AD&D	National Insurance Services	1/1/2030
Employer Paid Long Term Disability (LTD)	National Insurance Services	1/1/2030
ACA Compliance Services	Plansource	1/1/2027
COBRA Administration	Plansource	1/1/2027

Trend Analysis

City of Zeeland · Post 65 Retiree Plan

	2025	2026	2027
Carrier	Priority Health	Humana	Humana
Member Count	32	27	27
Total Premium	**$274.40**	**$210.56**	**$222.43**
4% Trend (Inception)	$274.40	$285.38	$296.79
YOY Trend	—	-23.3%	+5.6%
Trend Since Inception	—	-23.3%	-18.9%
Annual Savings at 4% Trend	—	$24,240.38	$24,092.98
Accumulated Savings	—	**$24,240.38**	**$48,333.36**
Cost of Renewal	—	—	$3,849.48

The Pool Dental Budget Report – Year 2

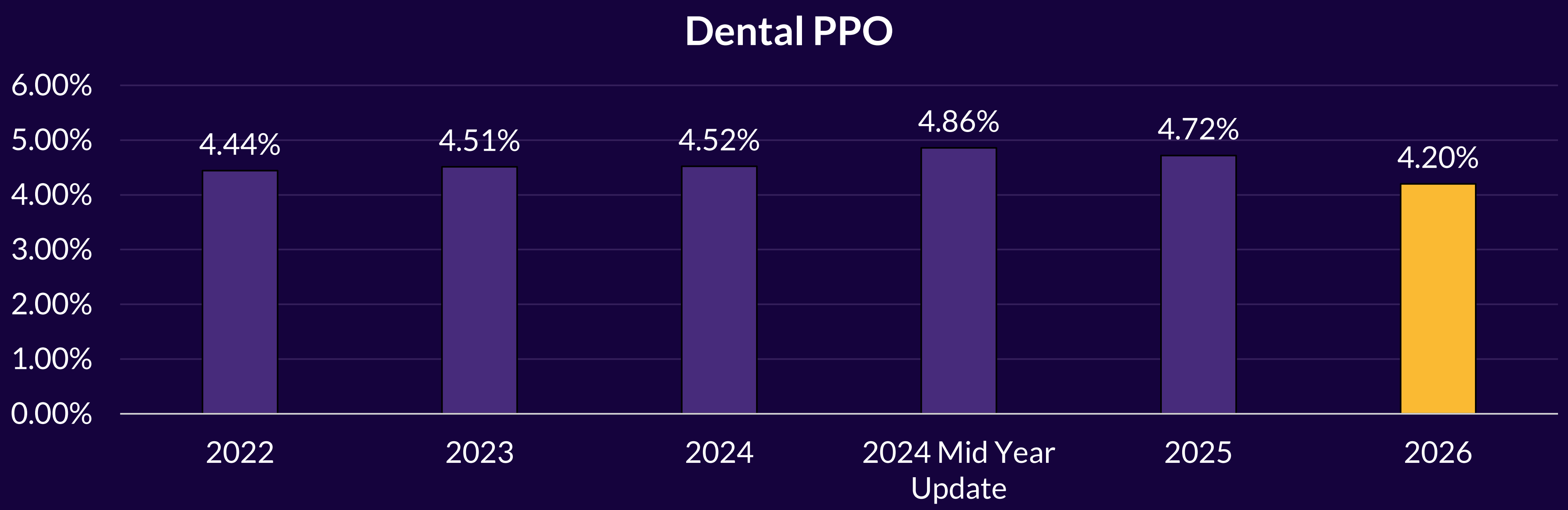
THE POOL
Dental Insurance

Represents the first 6 months of the plan year – generally the highest expense months on a dental plan due to annual max resets

Month	PPO Lives	Premium Paid	Dental Paid Claims	PEPM Dental Paid Claims	Estimated Change in IBNR Claim Liability	Total Estimated Claim Liability	Fixed Costs	Invoiced Fees / Adjustments	Total Costs	Addition to Surplus	Loss Ratio
Jan-26	7,159	$719,460	$424,107	$59.24	$137,908	$562,016	$52,978	$0	$614,994	$104,467	85.5%
Feb-26	7,251	$727,050	$726,177	$100.15	$151,035	$877,212	$58,722	$0	$935,934	($208,884)	128.7%
Mar-26	7,327	$732,303	$744,078	$101.55	$56,312	$800,391	$53,879	$0	$854,270	($121,967)	116.7%
Apr-26	7,358	$733,630	$819,586	$111.39	$47,033	$866,619	$54,082	$0	$920,700	($187,070)	125.5%
May-26	7,353	$733,151	$640,932	$87.17	($7,511)	$633,421	$53,916	$0	$687,337	$45,814	93.8%
Jun-26	7,360	$733,767	$647,807	$88.02	($3,861)	$643,946	$53,900	$0	$697,846	$35,921	95.1%
Jul-26											
Aug-26											
Sep-26											
Oct-26											
Nov-26											
Dec-26											
Total	43,808	$4,379,361	$4,002,688	$91.37	$380,916	$4,383,604	$327,476	$0	$4,711,080	($331,718)	107.6%

The Pool 2027 Dental Plan Renewal

Rate Increase to Dental Pool Plans: 4.2%



Due to immature experience period, recommendation to take a trend increase, using Gallagher's US Healthcare Carrier Trend Survey.

The Dental Pool

The power of pooling

Reduced Administrative Burden

Dental coverage comes in-house, billed and administered by The Pool team and associated partners.

Premium Savings

Costs are increasing all around us, and lower premiums keep money in members' pockets.

The "No-Network Network"

Crafting a financial model that grants members access to **all** dental providers and removes "network" from the conversation, while partnering with ADN to still bring cost savings to members.

7,300+

covered employees

45

groups

K – 12	26
ISD/RESA	6
College	2
City/Twp/County	8
Government	3

ADN DENTAL NETWORK

THE POOL
Dental Insurance

Vision Plans

Four available vision options, between two preferred carriers

	Aflac Vision Plan 1	Aflac Vision Plan 2	EyeMed Plan 1	EyeMed Plan 2
Eye Exam	12 Months	12 Months	12 Months	12 Months
Lenses	12 Months	12 Months	12 Months	12 Months
Frames	12 Months	12 Months	12 Months	12 Months
Contacts	12 Months	12 Months	12 Months	12 Months
Eye Exam Copay	$10	$10	$0	$5
Lenses Copay – Standard	$25	$10	$0	$5
Frame Allowance	$130 ($180 at Vision Works)	$150 ($200 at Vision Works)	$130	$120
Contact Lenses	$130	$150	$140	$120
Single	$6.57	$8.15	$8.56	$7.19
Double	$13.14	$16.30	$16.26	$13.66
Employee & Child	$13.32	$16.34	N/A	N/A
Family	$19.27	$23.74	$23.88	$20.06

Life and Disability Cooperative

Pool sponsored Life and Disability Program Administered by NIS

NIS
National Insurance Services

Fast facts:

Premium Reduction

Leveraging the size of The Pool, groups experience immediate premium savings. Organizations typically see up to a 20% premium reduction. Rates are currently locked though June 30, 2029.

Employer Paid and Voluntary Options

The Life and Disability cooperative is available to all Pool entities. The consortium currently includes 58 Pool entities, representing over 13,000 employees and counting

Mirror Existing Plan Designs

Plans are built to mirror your existing benefits, from coverage levels to plan provisions. Contracts are reviewed in detail to ensure they are built as you intend.

The Pool's Voluntary Benefits Program

Hospital Coverage

This benefit provides:

a cash benefit in the event of hospitalization.

Plans start at $16 a month

Accident Coverage

This benefit provides:

a cash benefit in the event of an accident.

Plans start at $8 per month

Life with Chronic Care

This benefit provides:

a permanent life plan with benefits payable for long term care or chronic care.

Plans start at $22.46 per month

Critical Illness

This benefit provides:

a cash benefit in the event of a critical illness (cancer, stroke, heart attack).

Plans start at $2.79 per month

Voluntary Benefits Advantages

- Perpetual guarantee issue
- Pre-existing waiting periods removed
- PlanSource integration and billing support
- Gallagher enrollment and service support

Lively

Preferred HSA/FSA Vendor

Support & Administration

Increased confidence in participant support, implementation, and day-to-day service. Technology solutions employees can leverage to simplify their accounts and documentation.

Simplified administration

Cost Effective

A scalable platform with preferred pricing, $0 participant fees, and operational strength supported by 3,500+ employer groups and $3B+ in assets under administration.

$0
in HSA account administration fees

$2.45
per employee/month FSA fees

Lively will help employers reduce administrative burden, support employees more effectively, and deliver a modern spending account experience through one scalable preferred vendor relationship.

Member-focused

Engagement Strategies

Communications Updates

Monthly email tracking for open rates and engagement

	Topic	Pool	Your Org.
Jan.	PriorityGPS – PH enrolled only	46%	37%
Feb.	Healthy Heart Tips	42%	32%
March	Membership Survey	38%	30%
April	Take What you Need: Wellbeing campaign email 1	41%	34%
May	Wellbeing campaign email 2	46%	33%
	Wellbeing campaign email 3	37%	28%
June	Wellbeing campaign email 4	40%	31%
	Wellbeing campaign email 5	39%	25%
July	Stella Health Announcement	40%	29%

2026-27 Comms Calendar & Content

Themes provided below serve as a resource for crafting engaging content for monthly employee communications and outreach

July '26	August	September	October	November	December
Sun safety	Back to school / preventive care **Pool: EE learning op – Financial wellbeing**	Pain Awareness Month **Pool: EE learning op – Benefits 101**	Breast Cancer Awareness Month **Pool: EE learning op – Choosing the right plan**	National Diabetes Month Social Wellbeing	Year in Review/Take time to unplug and celebrate Mindfulness and stress management

January '27	February	March	April	May	June
New year, new habits	Heart health and connection National Cancer Prevention Awareness Month	National Nutrition Month Benefits suite reminder	Stress Awareness National Move More Month	Mental Health Awareness Month	Financial Wellness Month / Money mindfulness
Pool: Financial wellness campaign			**Pool: Mental health campaign**		

July	August	September	October	November	December
Sun safety	Back to school / preventive care	Pain Awareness Month	Breast Cancer Awareness Month	National Diabetes Month Social Wellbeing	Year in Review/Take time to unplug and celebrate Mindfulness and stress management
	Pool: Understanding benefits / know where to go campaign			**Pool: Benefits and resources reminders**	

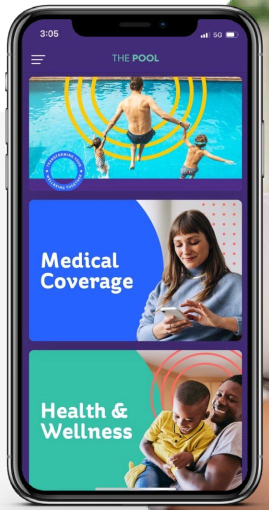
Communication Resources

Employee Resources

- Dive in Series: Pool employee learning sessions
- Targeted org. communications based on data claims
- Pool benefit guides and OE presentation decks
- Brainshark health education videos
- One-off Pool emails & App notifications

Employer Resources

- Crafted Communication calendar and plug and play content
- Compliance calendar
- Board newsletters
- Poolside Series



Next Steps

Next Steps

Updates to Board member / contacts

Plan alternatives

Communication and/or Open Enrollment support

Other questions?

Thank you.

Western Michigan Health Insurance Pool, 300 Ottawa Ave NW Suite 301, Grand Rapids, MI 49503

20+ years of trust and transparency

THE POOL
Western Michigan Health Insurance

Understanding Deductibles

Embedded vs. Aggregate

TRANSFORMING YOUR WELLBEING TOGETHER

HSA Plans – Understanding Your Family Deductibles

Is your family deductible Embedded or Aggregate? This picture explains when the plan starts covering your costs…

$3,300 ($6,600 family) HSA has EMBEDDED

Each member of the family has an individual annual deductible and out-of-pocket maximum (OOP Max) amount.

If any one of us meets the individual deductible, the plan starts paying coinsurance for that person.

If expenses for two or more of us reach the family deductible, all of us are considered to have met the deductible and the plan pays coinsurance for the whole family.

If any one of us meets the individual OOP Max, the plan starts covering the costs for that person. If expenses for two or more of us reach the family OOP Max amount, the plan starts covering the costs for the whole family.

$1,650 ($3,300 family) HSA has AGGREGATE

As a family, we have one family deductible that applies to all of us.

When one, or a combination, of us has expenses that meet the family deductible, the deductible is met for all of us.

Then the plan begins paying coinsurance for the whole family until we reach the OOP Max.

Thank you.

TRANSFORMING YOUR WELLBEING TOGETHER

THE POOL

Questions about your free Pool benefits? Contact:
ThePool.Admin@ajg.com

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

PERSONNEL COMMITTEE MEMORANDUM

TO: Personnel Committee Members

FROM: Kevin Plockmeyer, Interim City Manager

SUBJECT: 2027 Dental Insurance Renewal

DATE: September 18, 2026

CC: September 21, 2026 Personnel Committee Meeting

BACKGROUND

The City has received its 2027 dental insurance renewal through The Dental Pool. The renewal provides for a 4.20% increase effective January 1, 2027. The Pool indicates that the increase is generally consistent with dental provider trends across the State and is intended to maintain the financial stability of the program while minimizing member costs.

The City's current monthly rates and proposed 2027 renewal rates are as follows:

Coverage	Current Monthly Rate	2027 Monthly Rate
Single	$32.56	$33.93
Two-Person	$64.76	$67.48
Family	$122.89	$128.05

The existing benefit structure would remain unchanged. The plan continues to provide 100% coverage for preventive services and 50% coverage for the remaining covered service categories, with a $1,750 annual maximum and a $1,500 orthodontic maximum. As has been the City's practice, active employees are not required to contribute toward the cost of dental insurance. Staff is not recommending any change to that approach for 2027.

DENTAL POOL PARTICIPATION

Prior to moving to The Dental Pool, the City historically obtained dental coverage through Delta Dental. During the 2025 renewal process, staff noted that The Pool was expanding its dental program and appeared to offer a viable future alternative with coverage generally comparable to the City's existing benefits. The City subsequently transitioned its dental coverage to The Dental Pool utilizing the ADN network. Since making that transition, staff has received very little employee concern or negative feedback regarding the change. While any provider-network change requires some adjustment, the transition appears to have gone smoothly overall.

The 2027 renewal represents a relatively modest 4.20% increase while maintaining the existing benefit structure. Given our experience since transitioning to The Dental Pool, the limited employee concerns received, and the stability of the current plan design, staff does not see a reason to pursue a change in dental coverage for 2027.

RECOMMENDATION

Staff recommends that the Personnel Committee approve the 2027 dental insurance renewal through The Dental Pool at the rates presented and recommend approval to City Council.

____

Kevin Plockmeyer, Interim City Manager

THE POOL
Dental Insurance

2027 Renewal
Prepared for City of Zeeland

Rates Effective January 1, 2027 **8/11/2026**

Thank you for your continued participation in The Dental Pool. We are pleased to announce that our dental rates will experience a trend increase of 4.20%, keeping in line with Dental providers across the state. In alignment with the pillars of The Pool (trust, value and member experience), this adjustment was made to ensure member costs are minimized while the Dental program continues to grow.

Description			Benefits	Current		Renewal	
All Staff	**50106**	**Plan Services:**	**100%/50%/50%/50%**	**Single:**	**$32.56**	**Single:**	**$33.93**
		Annual Max:	**$1,750**	**Double:**	**$64.76**	**Double:**	**$67.48**
		Ortho Max:	**$1,500**	**Family:**	**$122.89**	**Family:**	**$128.05**

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
Ashley Contreras: Ashley_Contreras@ajg.com
Chris Glass: Chris_Glass@ajg.com
Renee Lowery: Renee_Lowery@ajg.com
Leslie Nowaczyk: Leslie_Nowaczyk@ajg.com

Gallagher
Insurance | Risk Management | Consulting

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

PERSONNEL COMMITTEE MEMORANDUM

TO:	Personnel Committee Members
FROM:	Kevin Plockmeyer, Interim City Manager
SUBJECT:	2027 Retiree Health Insurance Renewal
DATE:	September 18, 2026
CC:	September 21, 2026 Personnel Committee Meeting

BACKGROUND

On an annual basis, the City reviews the health and prescription drug coverage provided to our Medicare-eligible retirees and eligible spouses. For many years, this coverage was provided through Priority Health. Effective January 1, 2026, the City transitioned its retiree Medicare Advantage coverage to Humana, with the plan supported through The Pool and retiree benefit administration assistance provided by Retiree First.

Overall, the transition has gone very well. Staff has not received any significant complaints regarding the Humana coverage or the transition from Priority Health. Based on our experience during the first year, staff is comfortable recommending that the City continue with the Humana Medicare Advantage plan for 2027.

2027 RENEWAL

Humana has provided a 2027 renewal rate of $222.43 per member per month. The current 2026 rate is $210.56 per month, resulting in an increase of $11.87 per month, or approximately 5.6%. The proposed plan continues to include medical and prescription drug coverage through Humana's Medicare Group Plan. The plan includes no deductible, a $10 primary-care office visit copayment, a $20 specialist copayment, and a $4,000 medical maximum out-of-pocket amount.

RETIREE CONTRIBUTIONS

Under the City's Retiree Benefit Policy, eligible retirees are required to contribute toward the cost of their Medicare coverage. The policy establishes two limitations when determining the City and retiree shares. First, the City will pay for up to a 3% increase in the cost of coverage from the prior calendar year, with any increase in excess of 3% becoming the responsibility of the retiree. Second, the retiree's prior-year dollar contribution, expressed as a percentage of the total monthly premium, becomes the minimum percentage the retiree must contribute in future years.

In practice, these provisions work together to limit increases in the City's contribution. When premiums decrease or increase by less than 3%, the minimum retiree-percentage provision may become the controlling factor. When premiums increase by more than 3%, maintaining the prior City percentage could require the City's contribution to increase by more than the policy permits, in which case the 3% limitation controls.

That is the situation for 2027. The Humana premium is increasing approximately 5.6%, from $210.56 to $222.43 per month. Accordingly, the City's contribution is limited to a 3% increase from the 2026 amount rather than simply maintaining the prior-year percentage of the premium.

Based on the attached contribution calculation, the monthly amounts would be:

	2026	2027	Monthly Increase
Total Premium	$210.56	$222.43	$11.87
City Contribution	$154.26	$158.89	$4.63
Retiree Contribution	$56.30	$63.54	$7.24
Spouse Contribution	$133.43	$142.98	$9.56

For an eligible Medicare-covered spouse, the City continues to contribute 50% of the amount provided toward the retiree's coverage, with the spouse responsible for the remaining premium. The resulting City contribution represents approximately 71% of the total 2027 retiree premium. The reduction from the prior percentage is a result of the premium increasing faster than the 3% maximum increase permitted for the City contribution under the Retiree Benefit Policy.

As has historically been the case, the City's portion of retiree health insurance costs will continue to be paid from the City's OPEB Fund.

RECOMMENDATION

Staff recommends that the Personnel Committee approve renewal of the Humana Medicare Advantage health and prescription drug plan for eligible retirees and spouses effective January 1, 2027, at a monthly premium of $222.43 per member, and recommend approval to City Council.

____

Kevin Plockmeyer, Interim City Manager

Humana Group Medicare Advantage

Humana Medicare Group Plan – Premium Information

CITY OF ZEELAND - PPO

Date:	6/9/2026 Humana Medicare Group Plan
Plan Names:	PASSIVE PPO 079 059 with Standard Rx65
Rx Formulary:	Group Plus Formulary - 27800
Additional Medication Buy-Ups:	Cosmetics, Coughs and Colds, Fertility Agents, Vitamins, EDs Enhanced

Plan Year	Final Billed Premium (Per Member Per Month)
1/1/2027 - 12/31/2027	**$222.43**

PASSIVE PPO 079 059 Medical and Rx Benefit Overview

	(In-Network Benefits match Out-of-Network Benefits)
Deductible	None
Inpatient Acute Hospital	$150 Copayment (Days 1-5)
Skilled Nursing Facility	$75 Copayment (Days 21-100)
Physician Office Visits	$10 Copayment
Specialist Office Visits	$20 Copayment
Outpatient Surgical	$50 Copayment
Ambulance	$50 Copayment
Emergency Room	$65 Copayment
Medical Maximum Out of Pocket	$4,000 Combined (Medicare Covered Services)
Prescription Drugs (Retail 30 day supply)	Rx65 $10/$40/$40/$40 from $0 to Catastrophic

See attached sheet for rating assumptions and stipulations. The benefits presented above are a high-level summary. Please consult the Plan Design Exhibit for a more detailed list of covered services, member cost shares, services subject to deductibles and any plan limitations.

Humana
Group Medicare
Advantage

Humana Medicare Group Plan – Rating Assumptions and Stipulations

CITY OF ZEELAND - PPO

Proposal Terms

The benefits presented on the previous page are a high-level summary. Please consult the Plan Design Exhibit for a more detailed outline of the benefits proposed. Final benefits may differ due to annual changes in CMS benefit requirements.

For members with End Stage Renal Disease (ESRD), the Humana Group Medicare Advantage Plan is only offered to eligible members who are diagnosed and enrolled in a manner that is consistent with applicable Medicare secondary laws, and the rules and regulations set forth by CMS.

The rates provided do not reflect any potential premium adjustments provided by Center for Medicare and Medicaid Services (CMS) or federal regulations based on a Medicare beneficiary's income.

Humana shall have the right to unilaterally adjust the proposed premium rates set forth in this rate sheet if:

i. a change in or clarification to Law affects Medicare Part C or D program costs or revenue;
ii. a natural disaster, pandemic, act of God or other cause beyond the reasonable control of Humana affects Medicare Part C or D programs costs or revenue;
iii. highly utilized specialty or high-cost drugs are introduced, or additional indications are added to such a drug resulting in an increase in the pharmacy allowed per member per month; or
iv. Humana determines that data provided and relied upon by Humana in development of the premium rates was inaccurate, incomplete, biased, misleading, or otherwise contributed to Humana underestimating actual plan expenses or revenue incurred by Group.

For purposes of this proposal, "Law" shall mean, "any federal, state, or local law, statute, regulation, ordinance, code, rule, order, or other similar requirement enacted, adopted, or enforced by a government authority, including, without limitation, Medicare laws and CMS regulations and requirements, including CMS manuals, CMS payment methodology, and other directives.

Humana will hold the proposed rates, assuming all of the information provided is accurate, and could be subject to change should any of the following differ:

All members are retired and enrolled in Medicare Part A and Part B.

A minimum average employer contribution level of 50% of the proposed premium for the plan.

A majority of members' (51% or more) primary residence is in an adequate Humana Medicare Advantage network service area. Humana will monitor network adequacy throughout the year to confirm standards are met.

Enrolled membership should not change from current, or differ from the information provided, by more than 10% per year. This proposal assumes 27 currently enrolled members.

Humana's Medicare Advantage plan is the only plan offered. Additionally, there is no secondary plan wrapping around, coordinating with, or offered in conjunction with this plan for all current and future Medicare eligible retirees.

Part D, administered by Humana Pharmacy Solutions, will utilize Humana's Group Plus formulary and include utilization management programs such as: quantity limits, prior authorization, and step therapy. Humana continually updates its drug list and quantity limits, and ensures these updates are in accordance with CMS regulations.

Benefits, deductibles, maximum out of pocket accumulators, and any applicable pharmacy accumulators will be reset on January 1 each year.

We are pleased to present this Humana Group Medicare Advantage proposal to you and assume all information provided is accurate with the understanding if there is a material change from the provided information, including the offering environment, Humana has a right to revise or rescind the quote.

Retiree/Spouse Contributions with Priority Medicare Coverage Monthly Rates

Plan		Fiscal or Calendar Year	Percent Adjustment	Adjusted Cap	Min. Percent Cap	Actual	Implemented Cap	Percent	Retiree Payment	Spouse Payment
Priority Health	Single Rate (Alt #1 Plan)	Calendar 2017 base payment (Jan 1, 2017)	3% adjustment	$ 217.70	$ 227.26	$ 286.35	$ 217.70	76%	$ 68.65	$ 177.50
Priority Health	Spouse Under 65 Rate	Calendar 2017 base payment (Jan 1, 2017)	3% adjustment	$ 593.44	$ 630.21	$ 794.52	$ 593.44	75%	na	$ 497.80
Priority Health	Single Rate (Alt #1 Plan)	Calendar 2018 base payment (Jan 1, 2018)	3% adjustment	$ 224.23	$ 217.70	$ 286.35	$ 217.70	76%	$ 68.65	$ 177.50
Priority Health	Spouse Under 65 Rate	Calendar 2018 base payment (Jan 1, 2018)	3% adjustment	$ 611.24	$ 650.44	$ 870.83	$ 611.24	70%	$ 870.83	$ 565.21
Priority Health	Single Rate (Alt #1 Plan)	Calendar 2019 base payment (Jan 1, 2019)	3% adjustment	$ 224.23	$ 179.49	$ 236.09	$ 179.49	76%	$ 56.60	$ 146.35
Priority Health	Under 65 Rate	Calendar 2019 base payment (Jan 1, 2019)	na	na	na	$ 837.56	na	na	$ 837.56	$ 837.56
Priority Health	Single Rate (Alt #1 Plan)	Calendar 2020 base payment (Jan 1, 2020)	3% adjustment	$ 184.87	$ 179.49	$ 236.09	$ 179.49	76%	$ 56.60	$ 146.35
Priority Health	Under 65 Rate	Calendar 2020 base payment (Jan 1, 2020)	na	na	na	$ 849.55	na	na	$ 849.55	$ 849.55
Priority Health	Single Rate (Alt #1 Plan)	Calendar 2021 base payment (Jan 1, 2021)	3% adjustment	$ 184.87	$ 179.49	$ 236.09	$ 179.49	76%	$ 56.60	$ 146.35
Priority Health	Under 65 Rate	Calendar 2021 base payment (Jan 1, 2021)	na	na	na	$ 903.59	na	na	$ 903.59	$ 903.59
Priority Health	Single Rate (Alt #1 Plan)	Calendar 2022 base payment (Jan 1, 2022)	3% adjustment	$ 184.87	$ 183.98	$ 241.99	$ 183.98	76%	$ 58.01	$ 150.00
Priority Health	Under 65 Rate	Calendar 2022 base payment (Jan 1, 2022)	na	na	na	$ 966.81	na	na	$ 966.81	$ 966.81
Priority Health	Single Rate (Alt #1 Plan)	Calendar 2023 base payment (Jan 1, 2023)	3% adjustment	$ 189.49	$ 193.17	$ 254.09	$ 189.49	75%	$ 64.60	$ 159.34
Priority Health	Under 65 Rate	Calendar 2023 base payment (Jan 1, 2023)	na	na	na	$ 966.81	na	na	$ 966.81	$ 966.81
Priority Health	Single Rate (Alt #1 Plan)	Calendar 2024 base payment (Jan 1, 2024)	3% adjustment	$ 195.18	$ 197.08	$ 264.26	$ 195.18	74%	$ 69.08	$ 166.67
Priority Health	Under 65 Rate	Calendar 2024 base payment (Jan 1, 2024)	na	na	na	$ 1,155.19	na	na	$ 1,155.19	$ 1,155.19
Priority Health	Single Rate (Alt #1 Plan)	Calendar 2025 base payment (Jan 1, 2025)	3% adjustment	$ 201.03	$ 202.67	$ 274.40	$ 201.03	73%	$ 73.37	$ 173.88
Priority Health	Under 65 Rate	Calendar 2025 base payment (Jan 1, 2025)	na	na	na	$ 1,208.11	na	na	$ 1,208.11	$ 1,208.11
Humana	Single Rate (Alt #1 Plan)	Calendar 2026 base payment (Jan 1, 2026)	3% adjustment	$ 207.07	$ 154.26	$ 210.56	$ 154.26	73%	$ 56.30	$ 133.43
Not Applicable	Under 65 Rate		na	na	na	$ -	na	na	$ -	$ -
Humana	Single Rate (Alt #1 Plan)	Calendar 2026 base payment (Jan 1, 2026)	3% adjustment	$ 158.89	$ 162.96	$ 222.43	$ 158.89	71%	$ 63.54	$ 142.98
Not Applicable	Under 65 Rate		na	na	na	$ -	na	na	$ -	$ -

*Retiree must be Medicare eligible with15 years of service to receive city contribution. Spouse must be Medicare eligible to receive city contribution. All other retirees or spouses pay 100% for retiree or spouse coverage.

TO: Members of the Personnel Committee

FROM: Brian L. Coots, Electric Transmission & Distribution Manager

CC: Robert Mulder, General Manager

SUBJECT: Approval of Line Supervisor Job Classification and Wage Range

DATE: September 17th, 2026

The following recommendation is submitted for Personnel Committee consideration to establish a Line Supervisor position within the Zeeland Board of Public Works. This request is part of the staffing transition associated with the retirement of the current Lead Lineworker and the planned backfill of that role. The proposed structure would establish a position focused on technical support, planning, and employee supervision while allowing the Lead Lineworker to concentrate on directing daily jobs and tasks in the field.

The upcoming retirement provides an opportunity to align these responsibilities with the department's current and future needs. Electric distribution work requires coordination among engineering, contractors, customers, and field crews, along with scheduling, documentation, safety oversight, and technical support. Establishing a dedicated Line Supervisor would provide additional capacity to manage these responsibilities and ensure crews have the information, materials, and direction needed to complete their assignments safely and efficiently.

Nearby utilities, including Holland BPW and Grand Haven BLP, have transitioned to this staffing model with great success. Their experience has demonstrated the value of dedicated supervisory and technical support as utility operations have become more advanced through the use of advanced metering infrastructure (AMI), geographic information systems (GIS), distribution automation, and other utility technologies. Adopting a similar structure would help BPW address these growing technical and administrative demands while maintaining strong leadership in the field.

The Line Supervisor would report to the Electric Transmission & Distribution Manager and supervise the Lead Lineworker, Lineworkers, and Apprentice Lineworkers. Compared with the previous Lead Lineworker role, this position would place greater emphasis on technical and office-based responsibilities, including work planning and prioritization, contractor coordination, review of construction plans and material requirements, maintenance of system records, and support for operating and capital work plans. The position would also assist with distribution equipment troubleshooting, protection and automation initiatives, and reliability improvements in coordination with engineering staff.

Under this structure, the Lead Lineworker would focus on coordinating assigned work at the job site, providing direction to Lineworkers, monitoring progress, and communicating field conditions or resource needs to the Line Supervisor. Formal employee supervision, performance management, training oversight, and personnel matters would rest with the Line Supervisor in coordination with management and Human Resources. This division of responsibilities would provide clear accountability while maintaining experienced leadership in the field.

Although the Line Supervisor would have a greater technical and office focus, the position would remain actively involved in field operations as needed, including complex assignments, planned switching, outages, and emergency restoration. Maintaining that connection would support practical planning and timely decisions as operating conditions change.

At their regular meeting held on September 15th, 2026, the Zeeland BPW Board of Commissioners were appraised for consideration by the Personnel Committee.

Recommendation

Staff respectfully request Personnel Committee members approve to establish the Line Supervisor position to reflect the current operational, technical, and supervisory needs of the Zeeland BPW and City of Zeeland, and to approve the corresponding annual salary range provided by Human Resources: $96,885 (minimum), $125,013 (midpoint), and $153,141 (maximum). If approved, the new Line Supervisor job classification and corresponding salary range would become effective upon City Council approval.

Attachments: ZBPW Organizational Chart
Line Supervisor Job Description

ZEELAND
Board of Public Works

ZBPW Org Chart

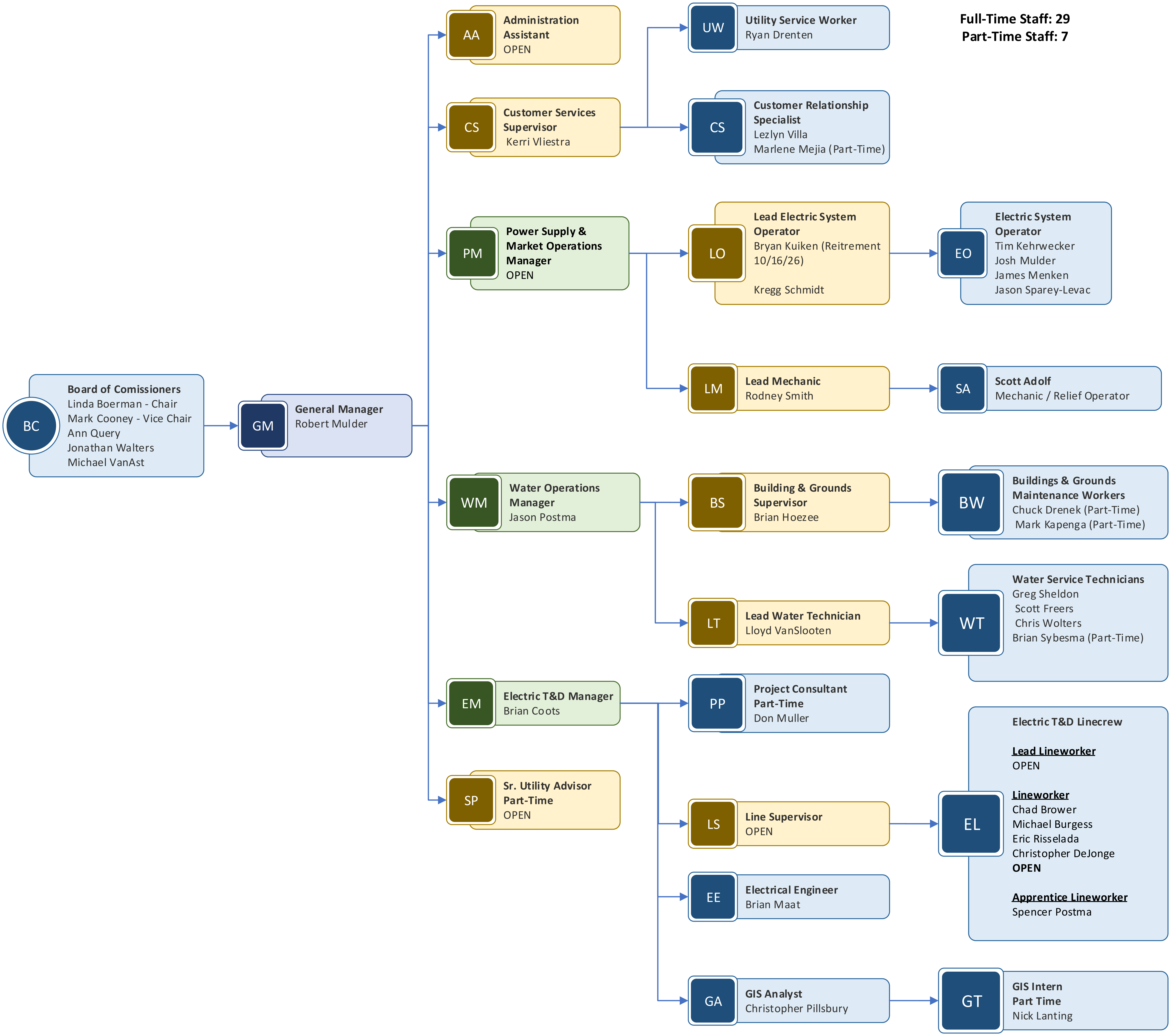
Effective: September 18, 2026

Full-Time Staff: 29
Part-Time Staff: 6

- **BC** – **Board of Comissioners**
  Linda Boerman - Chair
  Mark Cooney - Vice Chair
  Ann Query
  Jonathan Walters
  Michael VanAst
  - **GM** – **General Manager**
    Robert Mulder
    - **AA** – **Administration Assistant**
      OPEN
    - **CS** – **Customer Services Supervisor**
      Kerri Vliestra
      - **UW** – **Utility Service Worker**
        Ryan Drenten
      - **CS** – **Customer Relationship Specialist**
        Lezlyn Villa
        Marlene Mejia (Part-Time)
    - **PM** – **Power Supply & Market Operations Manager**
      OPEN
      - **LO** – **Lead Electric System Operator**
        Bryan Kuiken (Reitrement 10/16/26)
        Kregg Schmidt
        - **EO** – **Electric System Operator**
          Tim Kehrwecker
          Josh Mulder
          James Menken
          Jason Sparey-Levac
      - **LM** – **Lead Mechanic**
        Rodney Smith
        - **SA** – **Scott Adolf**
          Mechanic / Relief Operator
    - **WM** – **Water Operations Manager**
      Jason Postma
      - **BS** – **Building & Grounds Supervisor**
        Brian Hoezee
        - **BW** – **Buildings & Grounds Maintenance Workers**
          Chuck Drenek (Part-Time)
          Mark Kapenga (Part-Time)
      - **LT** – **Lead Water Technician**
        Lloyd VanSlooten
        - **WT** – **Water Service Technicians**
          Greg Sheldon
          Scott Freers
          Chris Wolters
          Brian Sybesma (Part-Time)
    - **EM** – **Electric T&D Manager**
      Brian Coots
      - **PP** – **Project Consultant Part-Time**
        Don Muller
      - **LL** – **Lead Lineworker**
        Neal Dobbin
        - **EL** – **Electric T&D Linecrew**
          __Lineworker__
          Chad Brower
          Michael Burgess
          Eric Risselada
          Christopher DeJonge
          OPEN
          __Apprentice Lineworker__
          Spencer Postma
      - **EE** – **Electrical Engineer**
        Brian Maat
      - **GA** – **GIS Analyst**
        Christopher Pillsbury
        - **GS** – **GIS Intern Seasonal**
          Nick Lanting

ZBPW Org Chart

<u>Proposed</u>



City of Zeeland
Job Description

LINE SUPERVISOR

Department	Board of Public Works	**Reports To**	Electric Transmission & Distribution Manager
FLSA Status	Exempt	**Pay Type**	Salary

General Summary:

Under the general direction of the Electric Transmission & Distribution Manager, plans, assigns, supervises, and reviews the daily work of Zeeland BPW line crews and coordinates contractors engaged in the safe, reliable, and economical construction, operation, maintenance, and restoration of the overhead and underground electric distribution system. The position provides technical direction, workforce supervision, field coordination, and advanced technical support for distribution design, system protection, automation, advanced metering infrastructure, reliability, and related utility initiatives, and participates in complex or emergency work as needed.

Essential Job Functions:

An employee in this position may be called upon to do any or all of the following essential functions. These examples do not include all of the duties which the employee may be expected to perform. To perform this job successfully, an individual must be able to perform each essential function satisfactorily.

- Plans, schedules, prioritizes, assigns, directs, and reviews the daily work of the Lead Line Worker, Line Workers, and Apprentice Line Workers; adjusts crew assignments and resources to meet operating priorities and schedules.
- Supervises the safe and economical construction, operation, inspection, maintenance, and repair of overhead and underground electric distribution lines, services, and related facilities in accordance with approved plans, standards, and work practices.
- Leads daily job briefings and confirms work methods, switching and clearance procedures, grounding, personal protective equipment, traffic control, tools, equipment, and site conditions before work begins.
- Ensures personnel, vehicles, tools, equipment, and materials are ready for daily and emergency assignments and coordinates the transportation of crews and materials to work sites.
- Provides direction, training, coaching, formal and informal performance feedback, and employee development to assigned employees; supports apprentice progression and training documentation; and administers personnel matters, including applicable collective bargaining agreement provisions, in coordination with management and Human Resources while promoting a positive, accountable work culture.
- Develops, maintains, communicates, and enforces work and safety procedures consistent with applicable OSHA/MIOSHA requirements, the National Electrical Safety Code, and City/BPW standards; monitors field practices, corrects unsafe conditions, and leads or supports incident, near-miss, and corrective-action review and follow-up.
- Coordinates outside contractors and job sites, including work scopes, pre-construction meetings, schedules, site access, permits and locates, planned outages, and coordination with BPW staff.
- Works collaboratively with electric engineering in the planning and implementation of distribution projects; reviews line routes, project plans, one-line diagrams, bills of materials, construction sequencing, field conditions, and proposed changes for constructability; recommends field modifications; and assists with project scopes, cost estimates, system protection, distribution automation, advanced metering infrastructure, and related technical initiatives within assigned authority.
- Coordinates line work with engineering, operations, customer service, and other affected staff and ensure appropriate personnel and customers are informed of scheduled and unscheduled outages, switching activities, and restoration status.
- Explains service procedures, planned work, and emergency conditions to customers and the public and responds to questions or concerns in a clear, professional manner.

- Assists with operating and capital work plans and budgets; identifies field-driven maintenance and capital needs and contributes to project prioritization, preliminary scopes, quantities, and cost information.
- Provides advanced technical field support for troubleshooting, testing, commissioning, and maintenance of distribution-system equipment, including reclosers, sectionalizing devices, protective relays, controls, distribution automation, advanced metering infrastructure, and related communications systems; coordinates settings and configuration changes with appropriate engineering personnel.
- Directs or coordinates switching, clearance/tagging, isolation, damage assessment, and restoration activities during outages and emergencies within established authority and serves in a designated field leadership role during major outages, storms, mutual-aid events, and other emergency restoration activities.
- Reviews and helps maintain accurate distribution-system records, including one-line diagrams, maps/GIS information, equipment records, field markups, and as-built information following construction, maintenance, and system changes.
- Reviews recurring outages, equipment failures, and field conditions; assists with root-cause analysis and recommends maintenance, replacement, sectionalizing, protection, or other reliability and system-improvement measures.
- Other duties as assigned.

Required Knowledge, Skills, Abilities and Minimum Qualifications:

The requirements listed below are representative of the knowledge, skills, abilities and minimum qualifications necessary to perform the essential functions of the position. Reasonable accommodation may be made to enable individuals with disabilities to perform the job.

- High school diploma or equivalent and successful completion of a recognized electric line worker apprenticeship program resulting in journey-level line worker qualification, or an equivalent combination of education, training, and experience.
- An associate or bachelor's degree in electrical engineering, electrical engineering technology, electric utility technology, construction management, business/public administration, or a related field is preferred.
- Experience supervising or directing employees represented by a collective bargaining agreement is preferred.
- Possession and retention of a valid Michigan driver's license. Ability to obtain a Class A CDL within six (6) months of date of hire.
- Possession of, or ability to obtain, First Aid/CPR/AED certification.
- Considerable knowledge of electric distribution construction, operation, and maintenance methods; electrical theory as applied to distribution systems; tools, materials, equipment, and accepted journey-level line-worker practices.
- Considerable knowledge of applicable OSHA/MIOSHA and National Electrical Safety Code requirements; switching, tagging, clearance, and grounding procedures; energized work practices; and the hazards associated with overhead, underground, and substation work.
- Skill in coordinating contractors and projects; interpreting construction plans, one-line diagrams, specifications, maps/GIS information, and bills of materials; and monitoring safety, quality, schedule, and cost.
- Skill in diagnosing distribution-system and protection/automation problems, evaluating field conditions, making sound decisions under emergency conditions, and planning and completing emergency repair and restoration assignments.
- Ability to lead, coach, and develop employees; resolve conflict; prioritize multiple crews and concurrent projects; communicate clearly; and work effectively with employees, contractors, customers, other agencies, and the general public.
- Knowledge of electric distribution system configuration, protective devices and relaying, reclosers and sectionalizers, distribution automation, SCADA, advanced metering infrastructure, and utility communications is preferred.
- Skill in project planning, cost control, root-cause analysis, written documentation, and use of computer-based utility, GIS, outage-management, work-management, or asset-management systems.

Physical Demands and Work Environment:

- Work is performed in office, warehouse, vehicle, substation, and outdoor field settings.
- The employee is regularly required to communicate, sit, stand, and walk; frequently uses hands and arms and exercises eye-hand-foot coordination; and periodically stoops, bends, twists, kneels, crouches, climbs, or works at heights.
- The employee may lift or move light to moderate-weight items and may perform heavier physical work during field or emergency operations.
- Field work includes exposure to electrical, mechanical, traffic, and power-equipment hazards; extreme heat, humidity, cold, rain, snow, wind, noise, vibration, and uneven terrain.
- Specific vision abilities include close and distance vision, color recognition, depth perception, and peripheral vision.

EEO Policy

It is our policy to grant equal employment opportunity to all qualified persons based on merit and qualifications, without regard to sex (including sexual orientation, gender identity or expression, or pregnancy), race, color, religion, national origin, age, height, weight, marital status, disability, veteran status, genetic information (including family history), or any other classification, characteristic, or activity protected by applicable law.

TO: Members of the Personnel Committee

FROM: Brian L. Coots, Electric Transmission & Distribution Manager

CC: Robert Mulder, General Manager

SUBJECT: Approval of GIS Intern Job Description Classification to Part-Time

DATE: September 17th, 2026

The following recommendation is submitted for Personnel Committee consideration to transition the existing full-time seasonal GIS Intern position to a year-round part-time position. This request would retain a trained intern and provide continued support for the development and maintenance of COZ and ZBPW GIS systems.

The GIS internship was highly successful this summer, providing valuable assistance while developing the intern's technical skills and familiarity with our infrastructure and mapping processes. Continuing the position during the school year would allow staff to build on that progress, maintain the skills developed over the summer, and preserve the time invested in training.

The position's responsibilities include creating and maintaining geographic data in ArcGIS Pro and ArcGIS Online, updating infrastructure records from as-built drawings, preparing utility maps, collecting field data, and incorporating existing records into GIS. These duties help ensure that completed construction and changes in the field are accurately reflected in our mapping systems. Maintaining this support throughout the year would provide staff with more complete and current information for planning, maintenance, and daily operations while allowing continued progress on COZ and BPW GIS development projects.

Retaining the intern would also provide additional support and knowledge redundancy for the BPW's electric and water GIS systems. Under the direction of the GIS Analyst and Electric Transmission & Distribution Manager, the intern would assist with routine mapping and data maintenance, help balance competing workload demands, and support continuity during staff absences. Continued exposure to both utility systems would broaden the intern's knowledge and reduce reliance on a single employee for routine GIS functions.

A year-round part-time position would also support workforce development by providing practical experience alongside the intern's education. This arrangement would keep technical skills current, strengthen familiarity with COZ and BPW operations, and support potential future staffing and succession planning needs.

At their regular meeting held on September 15th, 2026, the Zeeland BPW Board of Commissioners were appraised for consideration by the Personnel Committee.

Recommendation

Staff recommend that Personnel Committee support transitioning the seasonal GIS Intern position to a year-round part-time position and recommend approval to City Council. This transition would sustain the progress achieved this summer and provide continued capacity to improve the accuracy, accessibility, and usefulness of COZ and BPW GIS systems.

Attachments: ZBPW Organizational Chart

TO: Members of the Personnel Committee

FROM: Robert Mulder, Power Supply Manager / Utilities Manager Designee

SUBJECT: Part-Time Senior Utility Advisor Position

DATE: September 1, 2026

CC: September 21, 2026 Personnel Committee Agenda

Background

The upcoming BPW General Manager transition creates a near-term need to preserve institutional knowledge and provide experienced support for selected utility initiatives. This is particularly important as the BPW's new generation initiative advances, along with several other strategic priorities. Accordingly, staff propose establishing a part-time Senior Utility Advisor position to provide specialized, project-based services under the direction of the BPW General Manager. The position would supplement existing staff resources without creating supervisory authority or displacing the responsibilities of current utility leadership.

Assignments may include preparing technical specifications and procurement documents; researching and writing grants; supporting utility planning, cost-of-service, and rate studies; assisting with major customer and stakeholder matters; preparing Board reports and policies; supporting strategic and organizational improvement initiatives; providing executive coaching and succession planning assistance; and facilitating institutional knowledge transfer.

The position would be compensated according to the pay scale outlined in the table below. The position would not include fringe benefits such as paid leave, retirement contributions, health insurance, or a vehicle allowance.

Position	Spread	Minimum Hourly Rate	Midpoint Hourly Rate	Maximum Hourly Rate
Senior Utility Advisor	45%	$77.50	$100.00	$122.50

The position would be used as organizational needs warrant. Utilization is expected to average approximately 20 hours per week initially and decline as transition objectives are achieved. The position is anticipated to be transitional and would be reevaluated annually to confirm the continued organizational need.

Recommendation

Staff recommend that the Personnel Committee approve the establishment of the part-time Senior Utility Advisor position under the terms summarized above and detailed in the attached job description. Upon Personnel Committee approval, staff will seek final approval from City Council.

Attachments:

Senior Utility Advisor Job Description
BPW Organizational Chart: Proposed Structure

City of Zeeland
Job Description

Senior Utility Advisor

Department	Board of Public Works	**Reports To**	General Manager
FLSA Status	Non-Exempt	**Pay Type**	Hourly

General Summary:
Under the general supervision of the General Manager, the Senior Utility Advisor provides specialized professional consulting services to the Zeeland Board of Public Works. Assignments are project-based and may include technical writing, procurement support, grant development, utility planning, leadership consultation, executive coaching, organizational continuity, customer and stakeholder relations, and other specialized assignments requiring extensive utility management experience.

Essential Job Functions:
An employee in this position may be called upon to do any or all of the following essential functions. These examples do not include all of the duties which the employee may be expected to perform. To perform this job successfully, an individual must be able to perform each essential function satisfactorily.

The Senior Utility Advisor provides professional, technical, strategic, and organizational support to the General Manager, Board of Commissioners, and utility leadership team. Assignments may vary based upon organizational priorities and may include, but are not limited to, the following:

- Leads, coordinates, or provides advisory support for special projects and strategic initiatives as assigned by the General Manager or Board of Commissioners.
- Develops technical specifications, scopes of work, Requests for Proposals (RFPs), Requests for Qualifications (RFQs), and related procurement documents for utility projects, professional services, equipment, and other organizational needs.
- Identifies grant and external funding opportunities and assists with grant research, application development, technical narratives, supporting documentation, and implementation requirements.
- Provides technical and analytical support for utility cost-of-service studies, rate studies, financial analyses, and related pricing or policy initiatives, including coordination with consultants and internal staff.
- Supports major customer and key account relationships, including customer meetings, utility service discussions, strategic account initiatives, issue resolution, and coordination of utility resources.
- Assists with the implementation of strategic plans, utility initiatives, major projects, and organizational priorities established by the General Manager and Board of Commissioners.
- Evaluates organizational processes, practices, policies, and operating methods and develops recommendations intended to improve effectiveness, efficiency, communication, service delivery, and organizational performance.
- Provides executive coaching, leadership development, and professional development support to utility leaders and other employees as requested.
- Assists with succession planning, leadership transition, workforce development, and continuity planning, including the transfer and documentation of institutional and organizational knowledge.
- Researches, develops, reviews, and assists with the implementation of utility policies, procedures, guidelines, resolutions, and other governance or administrative documents.
- Prepares and reviews Board reports, briefing materials, memoranda, technical reports, presentations, correspondence, and other written communications requiring utility, organizational, or technical expertise.
- Provides research, analysis, recommendations, and advisory support regarding emerging utility issues, industry practices, regulatory matters, operational considerations, and other matters affecting the organization.

- Works collaboratively with utility leadership, City departments, consultants, legal counsel, governmental agencies, joint-action organizations, customers, and other external partners as appropriate to assigned work.
- Represents or supports the utility in meetings, project discussions, stakeholder engagements, and other activities when requested by the General Manager.
- Performs other advisory, technical, strategic, project-related, or organizational assignments as requested by the General Manager or Board of Commissioners.

Required Knowledge, Skills, Abilities and Minimum Qualifications:

The requirements listed below are representative of the knowledge, skills, abilities and minimum qualifications necessary to perform the essential functions of the position. Reasonable accommodation may be made to enable individuals with disabilities to perform the job.

- Bachelor's degree in Electrical Engineering Technology, Electrical Engineering, or a closely related engineering or technical discipline; Master's degree in Business Administration, Public Administration, Engineering Management, or a related field preferred.
- Extensive progressively responsible experience in municipal or public utility management, including significant executive or senior leadership responsibility; prior service as a utility General Manager, Utilities Director, or comparable executive-level position strongly preferred.
- Comprehensive knowledge of utility operations, engineering, finance, budgeting, capital planning, customer service, strategic planning, regulatory requirements, and organizational administration.
- Knowledge of electric utility generation, power supply, transmission and distribution, resource planning, reliability, wholesale power markets, and major utility infrastructure initiatives.
- Knowledge of utility financial principles, including cost-of-service studies, rate design, financial forecasting, capital financing, and evaluation of major utility investments.
- Demonstrated experience working with governing boards, elected officials, executive leadership, municipal departments, customers, consultants, attorneys, regulatory agencies, joint-action organizations, and other stakeholders.
- Demonstrated ability to develop technical specifications, scopes of work, Requests for Proposals (RFPs), Requests for Qualifications (RFQs), grant applications, Board reports, policies, resolutions, technical memoranda, and other professional documents.
- Strong analytical and problem-solving skills with the ability to evaluate complex technical, financial, operational, organizational, and policy matters and develop practical, well-supported recommendations.
- Strong written, verbal, presentation, facilitation, and interpersonal communication skills, including the ability to explain complex utility matters clearly to technical and non-technical audiences.
- Demonstrated experience in strategic planning, organizational improvement, leadership development, executive coaching, succession planning, mentoring, and institutional knowledge transfer.
- Ability to independently manage multiple assignments, establish priorities, exercise sound professional judgment, maintain confidentiality, and complete work with limited supervision.
- Ability to provide advice, coaching, and historical or organizational perspective while recognizing and supporting the authority and decision-making responsibilities of the General Manager and current utility leadership.
- Demonstrated record of integrity, discretion, collaborative leadership, sound judgment, and effective relationship-building in complex or sensitive organizational environments.
- Proficiency with commonly used business technology and software applications and the ability to use technology effectively for research, analysis, communication, document preparation, and project management.
- An equivalent combination of education, training, executive leadership experience, and utility industry experience that provides the required knowledge, skills, and abilities may be considered.

Physical Demands and Work Environment:

- Work is primarily performed in a professional office environment, with occasional work at utility facilities, project sites, customer locations, and other municipal or community settings.

- Requires the ability to sit for extended periods and to frequently use a computer, telephone, and other standard office equipment.
- Requires occasional standing, walking, bending, reaching, and movement between offices, meeting rooms, utility facilities, and project locations.
- Must be able to occasionally lift, carry, push, or move materials and equipment weighing up to approximately 25 pounds.
- Requires sufficient visual and auditory ability to review documents and technical information, operate a computer, participate in meetings, communicate effectively, and observe conditions during site visits.
- May require occasional exposure to outdoor weather conditions, construction areas, utility facilities, industrial environments, uneven terrain, noise, and other conditions associated with utility operations.
- Must be able to safely access utility facilities and project sites, including areas that may require the use of stairs, ladders, or appropriate personal protective equipment.
- Regular local travel may be required, with occasional travel outside the immediate service area for meetings, conferences, training, customer engagements, or project-related activities.
- Work is generally performed during normal business hours; however, occasional evening meetings, Board meetings, special events, or other assignments outside normal working hours may be required.

EEO Policy

It is our policy to grant equal employment opportunity to all qualified persons based on merit and qualifications, without regard to sex (including sexual orientation, gender identity or expression, or pregnancy), race, color, religion, national origin, age, height, weight, marital status, disability, veteran status, genetic information (including family history), or any other classification, characteristic, or activity protected by applicable law.

ZBPW Org Chart

Proposed