

**CITY OF FRANKLIN
PERSONNEL COMMITTEE MEETING
FRANKLIN CITY HALL, COMMON COUNCIL CHAMBERS
9229 W. Loomis Road, Franklin, WI 53132
Monday, October 20th, 2025 @ 6:00 p.m.**

AGENDA

- I. Call to Order, Roll Call, and Pledge of Allegiance
- II. Citizen Comment Period
- III. Welcome New Members – Danelle Kenney & Hamza Zuberi
- IV. Approval of the Minutes from 9/15/2025
- V. 2026 Benefit Renewals – Approval of 2026 Employee Benefit-Related Coverages, Carriers, and Premium Shares, including: Health Insurance, Stop-Loss Insurance, Dental Insurance, Vision Insurance, Life Insurance, Long-Term Disability Insurance, Flexible Spending, Health Savings Accounts, Health Reimbursement Arrangements, and Related Contracts
- VI. Approval of an Accreditation Coordinator Job Description (Police Department)
- VII. Staffing Report
- VIII. Future Agenda Items
 - Handbook wording for sick leave recommended changes discussed at 9/15/25 meeting
- IX. Next Scheduled Meeting Date – November 17th or December 15th, 2025
- X. Adjournment

**CITY OF FRANKLIN
PERSONNEL COMMITTEE MEETING
FRANKLIN CITY HALL COMMON COUNCIL CHAMBERS
9229 W. Loomis Rd., Franklin, Wisconsin
6:00 p.m., September 15th, 2025**

MINUTES

- I. The September 15th, 2025 Personnel Committee Meeting was called to order at 6:00 p.m. by Chair Budny in the Common Council Chambers at City Hall. Members present were Chair Budny, Alderman Hasan, Alderwoman Eichmann, Members Prusko, Richard, and Ireland. Members Ferguson and Heidingsfeld resigned. Also in attendance was Mayor Nelson, Director of Administration Hersh, and Human Resources Manager Zahn.
- II. Citizen comment period

There were no citizen comments.
- III. Approval of the Minutes from 7/14/2025

Motion by Alderman Hasan and seconded by Alderwoman Eichman to approve the minutes from 7/14/2025 as submitted. Motion Carried: Ayes- All.
- IV. Clerk's Department Employee Non-Voting Representative – Requested topic is consideration of a change in the requirements for non-represented employees regarding retiree health insurance due to similar changes in the Police and Fire Labor Agreements

Motion by Alderwoman Eichmann and seconded by Alderman Hasan to accept the Clerk's recommendation to go forth to the Common Council. Motion Carried: Ayes – All.
- V. Update on the City Attorney Hiring Process

Motion by Member Richard and seconded by Alderman Hasan to increase the top end of the salary range to \$150,000. Motion Carried: Ayes – All.
- VI. Approval of a Letter of Understanding Regarding Wages for a Paramedic Captain Position

Motion by Alderwoman Eichmann and seconded by Member Richard to recommend approval of the Letter of Understanding. Motion Carried: Ayes – All
- VII. Approval of a Job Description and a Letter of Understanding for a Community Paramedic Position

Motion by Member Prusko and seconded by Alderwoman Eichmann to accept the job description with the title change as discussed. Motion Carried: Ayes – All.

Motion by Member Richard and seconded by Alderwoman Eichmann to approve the Letter of Understanding between the City of Franklin and the Professional Firefighters Local 2760 with change of past practice sick leave language and title as discussed. Motion Carried: Ayes – All.

- VIII. Consideration of a Change from a Good Friday Holiday to a Personal Day for Certain Non-Represented Employees and Elimination of the 5 year requirement for Personal Days (to standardize benefits for Non-Represented Employees)

Motion by Alderman Hasan and seconded by Member Richard to recommend approval of the change of Good Friday/Personal Holidays for non-represented employees as requested. Motion Carried: Ayes – All.

- IX. Consideration of a Change to the Sick Leave Benefits for Non-Represented Employees (including when the accrued benefit begins and when sick leave can be used)

Motion by Alderwoman Eichmann and seconded by Member Richard to recommend approval of the sick leave clarification that sick leave for non-represented employees is earned from the date of hire and can be used once it has been earned. Motion Carried: Ayes – All.

Motion by Member Prusko and seconded by Member Richard that sick leave can be used for family members within the household, but that the Personnel Committee would like language brought back to the Committee for language approval. Motion Carried: Ayes – All.

Motion by Alderwoman Eichmann and seconded by Member Richard to agree to treat non-represented non-management the same in regards to maximum sick leave accruals, as requested. Motion Carried: Ayes – All.

- X. Staffing Report

Info provided. No action needed.

- XI. Future Agenda Items

- XII. Next Meeting Date

The next regularly scheduled meeting is planned for October 20th, 2025.

- XIII. Adjournment

Motion by Member Richard and seconded by Member Prusko to adjourn the Personnel Committee meeting at 7:06 p.m. Motion carried: Ayes-All.

APPROVAL	REQUEST FOR COUNCIL ACTION	MEETING DATE 10/21/2025
REPORTS & RECOMMENDATIONS	Approval of 2026 Employee Benefit-Related Coverages	ITEM NUMBER

BACKGROUND

The City of Franklin's employee benefit insurance programs, including health, dental, vision, life, and long-term disability insurance, are due for renewal effective January 1, 2026. The recommendations presented here reflect a comprehensive review of existing plans, claims trends, updated rates, and regulatory requirements. Changes aim to manage rising healthcare costs while maintaining competitive benefits for employees.

The Personnel Committee will review these recommendations on October 20, 2025, before the Common Council will finalize them on October 21, 2025.

RECOMMENDATION DETAILS

1. Health Insurance Renewal:

- **Stop-loss coverage:** Transition to a \$110,000 specific deductible with Symetra, resulting in a 27.45% fixed premium increase over the current plan.
- **Deductible Compliance Update:** In compliance with IRS rules, the family plan's individual deductible will increase from \$3,300 to \$3,400 for 2025. The single plan's deductible will remain unchanged.
- **HRA Access Point Adjustments:** Employees need to spend before accessing the HRA will increase by \$50 for single coverage (from \$1,650 to \$1,700) and by \$100 for family coverage (from \$3,300 to \$3,400). The City's contribution amounts will remain at \$1,250 for single and \$2,500 for family coverage.
- **Plan Design Changes** – We recommend moving to the NexusACO plan which steers claims to lower cost providers. This is expected to lower claims by 7 – 9%.
- **Third-Party Administrator (TPA):** Continue with UMR, which has managed the City's PPO, HDHP, HRA, and COBRA services.
- **Pharmacy Benefits:** Continue with ServeYou Rx. We have obtained a 3-year pricing proposal. In addition, we recommend instituting their Biosimilar Advantage Formulary and International Sourcing program.
- **NICE Healthcare** – Rates for this program will go from \$38/member/month to \$39/member/month, a 2.6% increase. This fee is paid in one-lump sum payment based on January enrollment.
- **Projected Total Increase:** The overall health plan, due to increased fixed costs but savings from plan design changes, is anticipated to see a slight reduction in total costs for 2025.

2. Dental Insurance:

- No premium increases are needed for our self-insured Delta Dental plan.
- Renewal with our CarePlus Dental HMO plan will result in a 10% increase in premiums. With participation of only about 15 members, this increases the City cost by approximately \$500/year.

3. Vision Insurance:

- Remain with VSP who has offered renewal at the same premiums with a 2 year rate guarantee thru 12/31/27.

4. Life and Disability Insurance:

- We recommend moving our Life and Long-Term Disability insurance benefits to NIS (thru the League of WI Municipalities). Coverage will be identical to our current plan, rates will go down 12%, and we have received a 5-year rate guarantee.

5. Premium Changes and Employee Contributions:

- It is recommended that both premiums and employee contributions remain the same for 2026.

COUNCIL ACTION REQUESTED

Motion to approve the 2026 employee benefit insurance renewals as outlined, including health, dental, vision, life, long-term disability, and Nice Healthcare plan adjustments. Authorize the Director of Administration to finalize contracts and implement necessary updates to the Employee Handbook.



Self-Funded Renewal Projection

USI has reviewed City of Franklin's medical experience reporting from UMR, Symetra, and ServeYou and has made the following observations.

Medical Plan

Underwriting Period:	The renewal projection calculation includes claims from September 2023 through August 2025.
Large Claims:	Large Claims above the pooling point have been removed.
Trend:	For our calculations we used a trend of 8.0% for medical and 11.5% for drugs. We have not built in any additional margin.
Claims Liability:	The current expected claims are \$1,429.27 PEPM. The renewal resulted in a decrease of about 1.64% or \$53,682.
Administrative Expenses:	UMR's current charge for administrative expenses is \$57.13 PEPM. The renewal resulted in an increase of about 2.68% or \$3,507.
Specific Stop Loss:	The premium for the \$100,000 specific stop loss coverage is currently \$297.62 PEPM. The renewal resulted in an increase of about 41.6% or \$283,791.
Aggregate Stop Loss:	The premium for aggregate stop loss is currently \$10.29 PEPM. The renewal resulted in an increase of about 7.77% or \$1,834.
Total Fixed Fee's	Overall, the current cost for all administrative expenses is \$365.04 PEPM. The renewal resulted in an increase of about 34.56% or \$289,132.

Conclusions

The current expected cost of the plan is \$1,794 PEPM.
Based on the above observations, USI expects an increase of about 5.73% or \$235,449.



City of Franklin
Renewal Projection
January 1, 2026 - December 31, 2026 Renewal

USI Projected Renewal

Renewal Projection Detail

		Medical		Rx	
Experience Periods		Sep 24 - Aug 25	Sep 23 - Aug 24	Sep 24 - Aug 25	Sep 23 - Aug 24
A: Actual Paid Claims		\$2,378,660	\$2,991,247	\$1,187,172	\$749,442
B: Large Claims Removed		-\$254,679	-\$395,983	-\$296,194	-\$50,807
C: Claims Paid - After Pooling	A + B	\$2,123,982	\$2,595,263	\$890,978	\$698,635
Adjustments					
Agg Spec		\$75,000	\$75,000		
Credibility Change					
Other Adjustment					
Tier Mix Adjustment		-\$3,355	-\$19,913	-\$1,359	-\$5,210
Adjustment from Paid to Incurred Claims					
D: Total Adjustments		\$71,645	\$55,087	-\$1,359	-\$5,210
E: Total after Adjustments	C + D	\$2,195,627	\$2,650,350	\$889,618	\$693,425
F: Average Contracts		193	195	193	195
H: Claims Per Employee (PEPM)	E / F / 12	\$947.62	\$1,130.21	\$383.95	\$295.70
I: *Trend Used:		8.00%	8.00%	11.50%	11.50%
J: Trended Months		16	28	16	28
L: Experience Rated Claims / Contract		\$1,050.02	\$1,352.54	\$443.93	\$381.21
M: Experience Period Weighting		80%	20%	80%	20%
N: Projected Claims Blended By Year	L * M	\$1,110.52		\$431.38	
O: Manual Claim Pick (Independent Med/Rx)					
P: Credibility		100%		100%	
Q: Rx Rebates and Symetra Experience Refund (Annual)			-\$311,855		

Estimated Renewal

		Per Employee	Annualized
R: Projected Contracts		191	
S: Projected Claim Cost	N + Q	\$1,405.84	\$3,222,195
Current Claim Costs Based on 191 EE's		\$1,429.27	\$3,275,877
Change from Current		-1.64%	-\$53,682
Fixed Costs (estimated)			
Administrative Expenses		\$58.66	\$134,449
Specific Stop Loss		\$421.44	\$965,932
Aggregate Stop Loss		\$11.09	\$25,418
T: Total Administrative Fees		\$491.19	\$1,125,799
Projected Total Renewal Cost		\$1,897.03	\$4,347,993
Current Total Budgeted Costs Based on 191 EE's		\$1,794.30	\$4,112,544
Change from Current		5.73%	\$235,449

NOTE: Fixed costs assume an average increase of 35%. The actual renewal will vary.

*The trend used is based on probabilistic data provided by USI Trend Survey respondents and enrollment by carrier.

- We applied an annual Medical and Rx trend of 8.0% and 11.5% respectively, compounded based on Trended Months from line J.



City of Franklin
Proposed Plan Funding - Medical
January 1, 2026 - December 31, 2026 Renewal

Proposed Funding	Current	Initial Renewal	Adjusted Renewal
			Future Enhancements- ServeYou Rx Savings Summary, Biosimilar Advantage Formulary Move, and NexusACO Network
	Current Plans	No Plan Changes	
Projected Fixed Costs	\$836,667	\$1,125,799	\$1,125,799
Estimated Expected Claims	\$3,275,877	\$3,222,195	\$3,222,195
Plan Design Adjustments			
- Estimated Percent of Savings		0.00%	-9.44%
- Estimated Claims Savings		\$0	-\$410,467
Total Projected Plan Costs	\$4,112,544	\$4,347,993	\$3,937,526
Funding from Reserves		\$0	\$0
Total Cost for Funding	\$4,112,544	\$4,347,993	\$3,937,526
Percent of Funding Variance		5.73%	-4.26%
Reduction from Renewal			

Premium Rates	Enrollment	Current Plans	No Plan Changes	ServeYou Rx Savings Summary, Biosimilar Advantage Formulary Move,
Plan 1- PPO				
Employee	15	\$1,090.00	\$1,152.40	\$1,043.61
Family	36	\$2,373.00	\$2,508.86	\$2,272.01
Plan 2-HDHP				
Employee	53	\$974.00	\$1,029.76	\$932.55
Family	87	\$2,176.00	\$2,300.58	\$2,083.40
Total Estimated Premium				
Monthly Premium	191	\$342,712	\$362,333	\$328,127
Annual Premium		\$4,112,544	\$4,347,993	\$3,937,526
Annual Change from Current			\$235,449	-\$175,018
% Change from Current			5.73%	-4.26%
Notes: ServeYou Rx claims will be reduced by \$136,900.98 due to renewal enhancements and reduced an additional \$107,198.13 due to Biosimilar Advantage Formulary move. The group will also be moving to the NexusACO Network and Medical claims for the current and prior R12 after the removal of Large Claims have been reduced by 7.5% for a total combined savings of \$166,367.84.				

Recommended
Option
↓

Specific Stop Loss		Current	Renewal	Option 1	Option 2	Option 3	Option 4	Option 5
Carrier		Symetra	Symetra	Symetra	HCC	ISU	Voya	Voya
Carrier Rating		A	A	A	A++	A	A	A
TPA		UMR	UMR	UMR	UMR	UMR	UMR	UMR
PPO Network		UHC Choice+	UHC Nexus ACO	UHC Nexus ACO	UHC Choice+	UHC Choice+	UHC Choice+	UHC Choice+
UR Vendor		UMR	UMR	UMR	UMR	UMR	UMR	UMR
PBM		ServeYou Rx	ServeYou Rx	ServeYou Rx	ServeYou Rx	ServeYou Rx	ServeYou Rx	ServeYou Rx
Stop Loss Commission %:		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
UMR Fee PEPM \$:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Specific Contract		Paid	Paid	Paid	24/12	24/12	24/12	24/12
Specific Deductible		\$100,000	\$110,000	\$110,000	\$110,000	\$110,000	\$110,000	\$110,000
Aggregating Specific Deductible		\$75,000	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
NNL RC Included		Yes	Yes	Yes	Yes	Yes	Yes	Yes
RC %		50%	50%	50%	50%	50%	50%	50%
Benefits Included		Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx
Specific Policy Year Maximum		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Max		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Advance		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Experience Refund		Yes	Yes	No	Yes	Yes	Yes	No
Retirees Covered		Both Pre & Post 65	Both Pre & Post 65	Both Pre & Post 65	Both Pre & Post 65	Both Pre & Post 65	Both Pre & Post 65	Both Pre & Post 65
Single Premium	Lives							
64		\$149.11	\$196.85	\$183.92	\$161.86	\$146.36	\$174.33	\$169.99
Family Premium	124	\$379.72	\$524.15	\$489.72	\$454.22	\$379.34	\$543.84	\$530.04
Composite	188	\$301.21	\$412.73	\$385.62	\$354.69	\$300.03	\$418.05	\$407.47
Monthly Specific Premium		\$56,628.32	\$77,593.00	\$72,496.16	\$66,682.32	\$56,405.20	\$78,593.28	\$76,604.32
Annual Specific Premium		\$679,539.84	\$931,116.00	\$869,953.92	\$800,187.84	\$676,862.40	\$943,119.36	\$919,251.84
% Difference			37.02%	28.02%	17.75%	-0.39%	38.79%	35.28%
Firm Through			Firm through 10/24	Firm through 10/24	Firm through 10/20	Declined to Firm	Firm through 10/23	Firm through 10/23
Lasers								
C15751086-00		\$0	\$0	\$0	\$0	\$0	\$0	\$0
C15751184-00		\$0	\$0	\$0	\$0	\$0	\$0	\$0
		\$0	\$0	\$0	\$325,000	\$0	\$0	\$0
		\$0	\$0	\$0	\$250,000	\$0	\$0	\$0
		\$0	\$0	\$0	\$250,000	\$0	\$0	\$0
		\$0	\$0	\$0	\$175,000	\$0	\$0	\$0
Aggregate Stop Loss								
Aggregate Contract		Paid	Paid	Paid	24/12	24/12	24/12	24/12
Agg Benefits Included		Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx
Aggregate Corridor		125%	125%	125%	125%	125%	125%	125%
Aggregate Policy Year Maximum		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Total Lives	188							
Total Agg Rate		\$10.29	\$11.39	\$11.41	\$11.09	\$11.37	\$11.17	\$11.17
Monthly Aggregate Premium		\$1,934.52	\$2,141.32	\$2,145.08	\$2,084.92	\$2,137.56	\$2,099.96	\$2,099.96
Annual Aggregate Premium		\$23,214.24	\$25,695.84	\$25,740.96	\$25,019.04	\$25,650.72	\$25,199.52	\$25,199.52
% Difference			10.69%	10.88%	7.77%	10.50%	8.55%	8.55%
Aggregate Attachment	Lives							
Single Attachment	64	\$910.87	\$921.82	\$923.06	\$927.53	\$847.33	\$831.29	\$831.29
Family Attachment	124	\$2,235.04	\$2,302.53	\$2,305.63	\$2,137.04	\$2,411.46	\$2,525.40	\$2,525.40
Composite	188	\$1,784.26	\$1,832.50	\$1,834.97	\$1,725.29	\$1,878.99	\$1,948.68	\$1,948.68
Monthly Claims Liability		\$335,440.64	\$344,510.20	\$344,973.96	\$324,354.88	\$353,250.16	\$366,352.16	\$366,352.16
Annual Claims Liability		\$4,025,287.68	\$4,134,122.40	\$4,139,687.52	\$3,892,258.56	\$4,239,001.92	\$4,396,225.92	\$4,396,225.92
% Difference			2.70%	2.84%	-3.30%	5.31%	9.22%	9.22%
Aggregate Run-In Limit		\$0.00	\$0.00	\$0.00	\$583,839.00	\$0.00	\$0.00	\$0.00
Total Reinsurance Expense								
Annual Fixed Premium		\$702,754.08	\$956,811.84	\$895,694.88	\$825,206.88	\$702,513.12	\$968,318.88	\$944,451.36
% Difference			36.15%	27.45%	17.42%	-0.03%	37.79%	34.39%
Maximum Cost Liability w/o Laser(s)		\$4,803,041.76	\$5,165,934.24	\$5,110,382.40	\$4,792,465.44	\$5,016,515.04	\$5,439,544.80	\$5,415,677.28
% Difference			7.56%	6.40%	-0.22%	4.44%	13.25%	12.76%



Group: City of Franklin
Effective Date: 01/01/2026

Specific Stop Loss		Current	Renewal	Option 1	Option 2	Option 3	Option 4	Option 5
Carrier		Symetra	Symetra	Symetra	HCC	ISU	Voya	Voya
Carrier Rating		A	A	A	A++	A	A	A
TPA		UMR	UMR	UMR	UMR	UMR	UMR	UMR
PPO Network		UHC Choice+	UHC Nexus ACO	UHC Nexus ACO	UHC Choice+	UHC Choice+	UHC Choice+	UHC Choice+
UR Vendor		UMR	UMR	UMR	UMR	UMR	UMR	UMR
PBM		ServeYou Rx	ServeYou Rx	ServeYou Rx	ServeYou Rx	ServeYou Rx	ServeYou Rx	ServeYou Rx
Stop Loss Commission %:		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
UMR Fee PEPM \$:		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Specific Contract		Paid	Paid	Paid	24/12	24/12	24/12	24/12
Specific Deductible		\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Aggregating Specific Deductible		\$75,000	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
NNL RC Included		Yes	Yes	Yes	Yes	Yes	Yes	Yes
RC %		50%	50%	50%	50%	50%	50%	50%
Benefits Included		Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx
Specific Policy Year Maximum		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Max		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Advance		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Experience Refund		Yes	Yes	No	Yes	Yes	Yes	No
Retirees Covered		Both Pre & Post 65	Both Pre & Post 65	Both Pre & Post 65	Both Pre & Post 65	Both Pre & Post 65	Both Pre & Post 65	Both Pre & Post 65
Single Premium	Lives 64	\$149.11	\$210.69	\$198.94	\$185.18	\$157.04	\$192.49	\$187.72
Family Premium	124	\$379.72	\$550.44	\$519.77	\$494.73	\$406.21	\$583.29	\$568.56
Composite	188	\$301.21	\$434.78	\$410.55	\$389.35	\$321.39	\$450.25	\$438.91
Monthly Specific Premium		\$56,628.32	\$81,738.72	\$77,198.64	\$73,198.04	\$60,420.60	\$84,647.32	\$82,515.52
Annual Specific Premium		\$679,539.84	\$980,864.64	\$926,203.68	\$878,376.48	\$725,047.20	\$1,015,767.84	\$990,186.24
% Difference			44.34%	36.30%	29.26%	6.70%	49.48%	45.71%
Firm Through			Firm through 10/24	Firm through 10/24	Firm through 10/20	Declined to Firm	Firm through 10/23	Firm through 10/23
Lasers								
C15751086-00		\$0	\$0	\$0	\$0	\$0	\$0	\$0
C15751184-00		\$0	\$0	\$0	\$0	\$0	\$0	\$0
		\$0	\$0	\$0	\$325,000	\$0	\$0	\$0
		\$0	\$0	\$0	\$250,000	\$0	\$0	\$0
		\$0	\$0	\$0	\$250,000	\$0	\$0	\$0
		\$0	\$0	\$0	\$175,000	\$0	\$0	\$0
Aggregate Stop Loss								
Aggregate Contract		Paid	Paid	Paid	24/12	24/12	24/12	24/12
Agg Benefits Included		Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx
Aggregate Corridor		125%	125%	125%	125%	125%	125%	125%
Aggregate Policy Year Maximum		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Total Lives	188							
Total Agg Rate		\$10.29	\$11.07	\$11.07	\$10.89	\$10.46	\$10.29	\$10.29
Monthly Aggregate Premium		\$1,934.52	\$2,081.16	\$2,081.16	\$2,047.32	\$1,966.48	\$1,934.52	\$1,934.52
Annual Aggregate Premium		\$23,214.24	\$24,973.92	\$24,973.92	\$24,567.84	\$23,597.76	\$23,214.24	\$23,214.24
% Difference			7.58%	7.58%	5.83%	1.65%	0.00%	0.00%
Aggregate Attachment	Lives							
Single Attachment	64	\$910.87	\$910.31	\$910.31	\$892.19	\$836.14	\$820.09	\$820.09
Family Attachment	124	\$2,235.04	\$2,273.78	\$2,273.78	\$2,073.79	\$2,379.63	\$2,491.39	\$2,491.39
Composite	188	\$1,784.26	\$1,809.62	\$1,809.62	\$1,671.54	\$1,854.19	\$1,922.44	\$1,922.44
Monthly Claims Liability		\$335,440.64	\$340,208.56	\$340,208.56	\$314,250.12	\$348,587.08	\$361,418.12	\$361,418.12
Annual Claims Liability		\$4,025,287.68	\$4,082,502.72	\$4,082,502.72	\$3,771,001.44	\$4,183,044.96	\$4,337,017.44	\$4,337,017.44
% Difference			1.42%	1.42%	-6.32%	3.92%	7.74%	7.74%
Aggregate Run-In Limit		\$0.00	\$0.00	\$0.00	\$565,650.00	\$0.00	\$0.00	\$0.00
Total Reinsurance Expense								
Annual Fixed Premium		\$702,754.08	\$1,005,838.56	\$951,177.60	\$902,944.32	\$748,644.96	\$1,038,982.08	\$1,013,400.48
% Difference			43.13%	35.35%	28.49%	6.53%	47.84%	44.20%
Maximum Cost Liability w/o Laser(s)		\$4,803,041.76	\$5,163,341.28	\$5,108,680.32	\$4,748,945.76	\$5,006,689.92	\$5,450,999.52	\$5,425,417.92
% Difference			7.50%	6.36%	-1.13%	4.24%	13.49%	12.96%

* Additional Laser Liability = Total Laser Liability - Specific deductible x total number of lasered claimants
Proprietary & Confidential

City of Franklin

Pricing Proposal Effective 01/01/2026

All discounts below are 100% pass-through

MAIL SERVICE

Amazon Pharmacy	Discounts	Dispensing Fee	Admin Fee
Brand Discount	AWP - 24.50%	\$0.00	\$7.50 PMPM
Generic Effective Rate	AWP - 89.50%	\$0.00	\$7.50 PMPM

RETAIL

90-day at National Network	Discounts	Dispensing Fee	Admin Fee
Brand Discount	AWP - 23.25%	\$0.00	\$7.50 PMPM
Generic Effective Rate	AWP - 89.50%	\$0.00	\$7.50 PMPM
30-day at National Network	Discounts	Dispensing Fee	Admin Fee
Brand Discount	AWP - 19.75%	\$0.50	\$7.50 PMPM
Generic Effective Rate	AWP - 86.60%	\$0.50	\$7.50 PMPM

SPECIALTY

SYRx Specialty Network	Discounts	Dispensing Fee	Admin Fee
Waltz Health - Exclusive	MAC OR AWP - 20.00%	\$50.00	\$7.50 PMPM
Open	MAC OR AWP - 17.00%	\$50.00	\$7.50 PMPM

REBATES

100% pass-through based on actual rebates earned with minimum guaranteed amount of:

Channel	SYRx Select Formulary	Biosimilar Advantage Formulary
Retail 30	\$330.00 Per Brand Claim	\$330.00 Per Brand Claim
Retail 90	\$850.00 Per Brand Claim	\$850.00 Per Brand Claim
Mail	\$850.00 Per Brand Claim	\$850.00 Per Brand Claim
Specialty	\$4,000.00 Per Brand Claim	\$2,000.00 Per Brand Claim

The pricing fees quoted above are based on execution of a three year contract and the current plan design. Serve You Rx Reserves the right to review the pricing in the event of a change in plan design.

The offer is net of any undisclosed commission payable. This offer is valid for 60 days after 08/26/2025.

The administrative fee quoted above is based on a per member per month (PMPM) basis.

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City of Franklin

Pricing Proposal Effective 01/01/2027

All discounts below are 100% pass-through

MAIL SERVICE

Amazon Pharmacy	Discounts	Dispensing Fee	Admin Fee
Brand Discount	AWP - 24.50%	\$0.00	\$7.75 PMPM
Generic Effective Rate	AWP - 89.60%	\$0.00	\$7.75 PMPM

RETAIL

90-day at National Network	Discounts	Dispensing Fee	Admin Fee
Brand Discount	AWP - 23.35%	\$0.00	\$7.75 PMPM
Generic Effective Rate	AWP - 89.60%	\$0.00	\$7.75 PMPM
30-day at National Network	Discounts	Dispensing Fee	Admin Fee
Brand Discount	AWP - 19.85%	\$0.50	\$7.75 PMPM
Generic Effective Rate	AWP - 86.70%	\$0.50	\$7.75 PMPM

SPECIALTY

SYRx Specialty Network	Discounts	Dispensing Fee	Admin Fee
Waltz Health - Exclusive	MAC OR AWP - 20.00%	\$50.00	\$7.75 PMPM
Open	MAC OR AWP - 17.00%	\$50.00	\$7.75 PMPM

REBATES

100% pass-through based on actual rebates earned with minimum guaranteed amount of:

Channel	SYRx Select Formulary	Biosimilar Advantage Formulary
Retail 30	\$340.00 Per Brand Claim	\$340.00 Per Brand Claim
Retail 90	\$880.00 Per Brand Claim	\$880.00 Per Brand Claim
Mail	\$880.00 Per Brand Claim	\$880.00 Per Brand Claim
Specialty	\$4,100.00 Per Brand Claim	\$2,100.00 Per Brand Claim

The pricing fees quoted above are based on execution of a three year contract and the current plan design. Serve You Rx Reserves the right to review the pricing in the event of a change in plan design.

The offer is net of any undisclosed commission payable. This offer is valid for 60 days after 08/26/2025.

The administrative fee quoted above is based on a per member per month (PMPM) basis.

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City of Franklin

Pricing Proposal Effective 01/01/2028
 All discounts below are 100% pass-through

MAIL SERVICE

Amazon Pharmacy	Discounts	Dispensing Fee	Admin Fee
Brand Discount	AWP - 24.50%	\$0.00	\$8.00 PMPM
Generic Effective Rate	AWP - 89.70%	\$0.00	\$8.00 PMPM

RETAIL

90-day at National Network	Discounts	Dispensing Fee	Admin Fee
Brand Discount	AWP - 23.45%	\$0.00	\$8.00 PMPM
Generic Effective Rate	AWP - 89.70%	\$0.00	\$8.00 PMPM
30-day at National Network	Discounts	Dispensing Fee	Admin Fee
Brand Discount	AWP - 19.95%	\$0.50	\$8.00 PMPM
Generic Effective Rate	AWP - 86.80%	\$0.50	\$8.00 PMPM

SPECIALTY

SYRx Specialty Network	Discounts	Dispensing Fee	Admin Fee
Waltz Health - Exclusive	MAC OR AWP - 20.00%	\$50.00	\$8.00 PMPM
Open	MAC OR AWP - 17.00%	\$50.00	\$8.00 PMPM

REBATES

100% pass-through based on actual rebates earned with minimum guaranteed amount of:

Channel	SYRx Select Formulary	Biosimilar Advantage Formulary
Retail 30	\$350.00 Per Brand Claim	\$350.00 Per Brand Claim
Retail 90	\$910.00 Per Brand Claim	\$910.00 Per Brand Claim
Mail	\$910.00 Per Brand Claim	\$910.00 Per Brand Claim
Specialty	\$4,200.00 Per Brand Claim	\$2,200.00 Per Brand Claim

The pricing fees quoted above are based on execution of a three year contract and the current plan design. Serve You Rx Reserves the right to review the pricing in the event of a change in plan design.

The offer is net of any undisclosed commission payable. This offer is valid for 60 days after 08/26/2025.

The administrative fee quoted above is based on a per member per month (PMPM) basis.

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ANCILLARY SERVICES

Eligibility

- Electronic submission..... No Charge
- Manual submission..... \$1.25 per entry

Direct Reimbursement

- Processing paper claims \$2.50 per entry
- Coordination of benefits and member-submitted paper claim (secondary COB)..... \$3.50 per claim
- Adjudication of Gov't reimbursement claims..... \$3.50 per claim

Member Materials

- Targeted communications or replacement, re-issuance or customization of any materials..... Quoted per request
- Reprinting of entire group's ID cards..... \$0.30 per card
- Mailings..... Actual postage charges

PROGRAMS AVAILABLE AT AN ADDITIONAL COST

Adherence Monitoring Program..... \$0.36 PEPM

The Serve You Rx Adherence Monitoring Program identifies potentially non-adherent patients via review of targeted therapy refill patterns for a 28-day or greater supply of a maintenance medication used to treat diabetes, high cholesterol and/or high blood pressure. By encouraging these patients to take their medications as prescribed through targeted letter reminders, the program aims to improve outcomes and to reduce overall healthcare costs by decreasing the likelihood and frequency of hospitalizations, emergency room visits, physician office visits and the use of adjunctive medications.

Clinical Review..... \$55 each

Clinical Review means any review requiring the professional judgment or expertise of a Serve You Rx pharmacist and includes all Clinical Prior Authorizations. Clinical Reviews may also include other hard halt point-of-service edits such as Standard Prior Authorization reviews, Step Therapy reviews, Quantity Limits review, high-dollar claim reviews, and other reviews that necessitate a pharmacist's professional judgment or expertise.

CAAP Rx[®] 15% of computed savings

CAAP Rx proactively identifies assistance programs provided by specialty drug manufacturers and applies Serve You Rx clinical intelligence to dynamically adjust benefit design for participating specialty drugs. Under this program, the amount the plan pays for specialty drug prescriptions is lowered by adjusting the member cost share amount to take full advantage of the assistance offered by drug manufacturers. The adjusted amount is accounted for via accumulator management. CAAP Rx dynamically sets member cost share by drug for each dispense, based on dose, frequency of administration, and available manufacturer financial assistance. The result is continued affordability for the member, promotion of adherence to therapy, and maximum plan savings.

Specialty Assist Program..... \$12 PEPM

The Serve You Rx Specialty Assist Program is a specialty drug coverage carve-out solution that helps members who qualify for need-based assistance receive their specialty medications at no or low cost. Under this program, the Serve You Rx Specialty Assist team rapidly identifies and intervenes at the time a specialty drug is initially prescribed. This team of pharmacy experts and care coordinators guides members and their prescribers through the medication assistance program coverage application process with successful cases resulting in plan savings of up to 100% compared to conventional specialty drug coverage.

Savings Summary

8430 City of Franklin

ADMINISTRATIVE FEES

	CURRENT COSTS	PROPOSED COSTS	SAVINGS	SAVINGS %
Serve You Rx Administrative Fees	\$40,638.00	\$46,890.00	-\$6,252.00	-0.5%

PRICING COMPARISON

	# CLAIMS	CURRENT COSTS	SERVE YOU Rx COSTS	SAVINGS	SAVINGS %
MAIL SERVICE					
Total Mail Service	148	\$26,725.33	\$26,574.52	\$150.81	
% Mail Service Utilization = 5.3%					
RETAIL 90					
Total Retail 90	1,281	\$152,045.96	\$141,558.81	\$10,487.15	
RETAIL 30					
Total Retail 30	2,383	\$297,602.18	\$283,415.99	\$14,186.19	
SPECIALTY					
Total Specialty	100	\$842,898.25	\$838,440.42	\$4,457.83	
TOTALS	3,912	\$1,319,271.72	\$1,289,989.74	\$29,281.98	2.2%
TOTAL ESTIMATED SAVINGS from Drug Spend				\$29,281.98	2.2%

REBATES

	CURRENT REBATE TOTAL	PROPOSED REBATE PER CLAIM	PROPOSED REBATE TOTAL	SAVINGS	SAVINGS %
REBATE AGREEMENT					
Select Formulary*					
Per mail service brand claim		\$850.00	\$14,450.00		
Per retail 90 brand claim		\$850.00	\$53,550.00		
Per retail 30 brand claim		\$330.00	\$99,660.00		
Per specialty brand claim		\$4,000.00	\$328,000.00		
TOTALS	\$381,789.00		\$495,660.00		
TOTAL ESTIMATED SAVINGS from Rebates				\$113,871.00	8.6%
TOTAL ESTIMATED SAVINGS				\$136,900.98	10.4%

This document contains savings estimates only and does not constitute a guarantee.

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CLAIM FILE STATISTICS and ASSUMPTIONS

ORIGINAL CLAIM FILE STATISTICS

Total Transactions	4,070
Paid Claims	4,070
Reversed Claims	0

Excluded Claims

16 Compound Claim(s)
7 Federal Supply Schedule Claim(s)
135 Vaccine Claim(s)

Net paid claims used for analysis **3,912**

Historical Claim Dates August 01, 2024 - July 31, 2025

CLAIM IDENTIFICATION

- Prescriptions were categorized as brand or generic based on current MediSpan drug file
- Specialty prescriptions were categorized based on Serve You Rx's Specialty Drug List
- Mail Service claims were categorized by the Mail Order Flag (or Pharmacy NABP#)
- Retail 90 claims were categorized by non-mail order claims with 84 days supply and greater

PRICING COMPONENTS

- Average Wholesale Price from the date of service was used so as not to artificially inflate savings
- Generics were priced using the current Maximum Allowable Cost where applicable

ASSUMPTIONS

- The savings analysis did not assume any shifts in utilization (brand claims converted to generic/retail claims converted to mail service)
- The savings analysis assumes an exclusive specialty arrangement with Serve You Rx Specialty Pharmacy

* U&C pricing was not included in the file. As a result, an additional 2% or more savings may be achieved.

* Standard Formulary - Managed requires a 3-Tier or 4-Tier copay structure with a minimum \$15 differential between Tier 2 and Tier 3 copay.

* Rebates quoted for the Serve You Select Formulary require adoption without deviation of the Serve You Rx Select Formulary.

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Biosimilar Advantage Formulary Analysis

8430 City of Franklin

Time Period: August 01, 2024 - July 31, 2025

ANALYSIS						
ORIGINAL DRUG NAME	PREFERRED DRUG NAME	MEMBERS	CLAIMS	ORIGINAL COST	PREFERRED COST	SAVINGS
Humira (2 Pen)	Adalimumab-adbm (2 Syringe)	2	12	\$ 81,742.20	\$ 18,403.90	\$ 63,338.30
Rinvoq	Adalimumab-adbm (2 Syringe)	2	24	\$ 155,211.05	\$ 39,351.21	\$ 115,859.83
TOTAL		4	36	\$ 236,953.25	\$ 57,755.12	\$ 179,198.13

NET SAVINGS	
Biosimilar Advantage Formulary Savings	\$ 179,198.13
Reduction in Rebates	\$ (72,000.00)
NET SAVINGS	\$ 107,198.13

Assumptions

This document contains estimates only and does not constitute a guarantee.

The savings above assumes 100% member adoption of the preferred biosimilar alternative.

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International Sourcing Analysis

8430 City of Franklin

Time Period: August 01, 2024 - July 31, 2025

SUMMARY

	ESTIMATED NET COST	INTERNATIONAL PRICE	SAVINGS	SAVINGS%
International	\$ 490,309.40	\$ 219,625.12	\$ 270,684.28	55.21%
Program Charge: \$3.00 PEPM			\$ 6,768.00	
NET SAVINGS AFTER PROGRAM CHARGE			\$ 263,916.28	

PRODUCT DETAIL

PRODUCT NAME	CLAIM COUNT	UTILIZING MEMBERS	ESTIMATED SYRx NET COST	INTERNATIONAL PRICE	SAVINGS	SAVINGS%
Nubeqa	6	1	\$ 68,622.64	\$ 22,350.48	\$ 46,272.16	67.43%
Nurtec	3	1	\$ 1,500.53	\$ 1,363.47	\$ 137.06	9.13%
Otezla	7	1	\$ 20,350.33	\$ 9,749.40	\$ 10,600.93	52.09%
Advair HFA	1	1	\$ 139.69	\$ 101.47	\$ 38.22	27.36%
Breo Ellipta	7	2	\$ 1,511.87	\$ 1,370.10	\$ 141.77	9.38%
Brilinta	4	1	\$ 3,227.03	\$ 1,606.34	\$ 1,620.70	50.22%
Dupixent	27	3	\$ 82,159.86	\$ 70,699.50	\$ 11,460.36	13.95%
Eliquis	15	3	\$ 11,937.66	\$ 5,307.53	\$ 6,630.13	55.54%
Enbrel SureClick	6	1	\$ 31,382.64	\$ 15,985.98	\$ 15,396.66	49.06%
Premarin	2	1	\$ 459.69	\$ 367.88	\$ 91.81	19.97%
Qvar RediHaler	11	2	\$ 2,074.79	\$ 1,103.77	\$ 971.01	46.80%
Rinvoq	13	2	\$ 54,817.68	\$ 24,927.13	\$ 29,890.55	54.53%
Slynd	3	1	\$ 572.79	\$ 267.80	\$ 304.99	53.25%
Trelegy Ellipta	10	1	\$ 3,886.99	\$ 1,574.23	\$ 2,312.76	59.50%
Trintellix	4	1	\$ 1,918.32	\$ 793.85	\$ 1,124.46	58.62%
Januvia	5	1	\$ 4,187.99	\$ 2,790.30	\$ 1,397.69	33.37%
Jardiance	25	7	\$ 19,012.93	\$ 1,474.12	\$ 17,538.81	92.25%
Vraylar	12	1	\$ 14,324.03	\$ 2,650.40	\$ 11,673.63	81.50%
Xarelto	3	2	\$ 2,755.19	\$ 389.90	\$ 2,365.29	85.85%
Kisqali (400 MG Dose)	12	1	\$ 159,338.67	\$ 52,030.92	\$ 107,307.75	67.35%
Linzees	10	2	\$ 6,128.09	\$ 2,720.55	\$ 3,407.54	55.61%
TOTAL	186	36	\$ 490,309.40	\$ 219,625.12	\$ 270,684.28	55.21%

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Plan Design Changes - QHDHP Plan

	Current Plan - QHDHP		Nexus Plan 2 - QHDHP	
Nexus Type	Non-Nexus		Open Access	
Product (POS, PPO, EPO, HMO)	PPO		PPO	
HSA/HRA/Neither	HRA		HRA	
INN Benefits	Tier 1	Tier 2	Tier 1	Tier 2
Deductible*	\$3000/\$6000 (emb \$3300)	\$3000/\$6000 (emb \$3300)	\$3000/\$6000 (emb \$3400)	\$3000/\$6000 (emb \$3400)
Coinsurance	90%	80%	90%	70%
Out-of-Pocket*	\$4500/\$9000 (emb \$4500)	\$4500/\$9000 (emb \$4500)	\$5000/\$9000 (emb \$5000)	\$5000/\$9000 (emb \$5000)
Office Copay (PCP)	ded/90%	ded/80%	ded/90%	ded/70%
Office Copay (SP)	ded/90%	ded/80%	ded/90%	ded/70%
Urgent Care	ded/80%	Tiering UC Not Allowed	ded/90%	Tiering UC Not Allowed
Emergency	ded/80%	Tiering ER Not Allowed	ded/90%	Tiering ER Not Allowed
Inpatient	ded/80%	ded/80%	ded/90%	ded/70%
Outpatient	ded/80%	ded/80%	ded/90%	ded/70%
OOD Benefits				
Deductible*	\$6000/\$12000 (emb \$6000)		\$6000/\$12000 (emb \$6000)	
Coinsurance	60%		50%	
Out-of-Pocket*	\$9000/\$18000 (emb \$9000)		\$10000/\$18000 (emb \$10000)	
Pharmacy Plan				
Pharmacy Plan (Deductible/Copays/Mail Order)	Tier 1= Generic, Tier 2 = Preferred brand, Tier 3 = Non-preferred Brand Ded \$3000/ \$6000 (emb \$3300) Tier 1 and Tier 2, Ded \$6000/ \$12000 (emb \$6000) Tier 3 Plan coin 90% Tier 1, 80% Tier 2 and Tier 3 OOP \$4500 / \$9000 (emb \$4500) Tier 1 and Tier 2, OOP \$9000/\$18000 (emb \$9000) Tier 3		Tier 1= Generic, Tier 2 = Preferred brand, Tier 3 = Non-preferred Brand Ded \$3000/ \$6000 (emb \$3300) Tier 1 and Tier 2, Ded \$6000/ \$12000 (emb \$6000) Tier 3 Plan coin 90% Tier 1, 80% Tier 2 and Tier 3 OOP \$4500 / \$9000 (emb \$4500) Tier 1 and Tier 2, OOP \$9000/\$18000 (emb \$9000) Tier 3	

Estimated savings of – 7%



Plan Design Changes - PPO Plan

	Current Plan - PPO		Nexus Plan 1 - PPO	
Nexus Type	Non-Nexus		Open Access	
Product (POS, PPO, EPO, HMO)	PPO		PPO	
HSA/HRA/Neither	Neither		Neither	
INN Benefits	Tier 1	Tier 2	Tier 1	Tier 2
Deductible*	\$1500/\$4500	\$1500/\$4500	\$1500/\$4500	\$1500/\$4500
Coinsurance	85%	80%	85%	65%
Out-of-Pocket*	\$4500/\$9000	\$4500/\$9000	\$4500/\$9000	\$4500/\$9000
Office Copay (PCP)	25	40	25	50
Office Copay (SP)	50	70	50	110
Urgent Care	\$100 copay, no ded/100%	Tiering UC Not Allowed	\$100 copay, no ded/100%	Tiering UC Not Allowed
Emergency	\$400 copay, no ded/100%	Tiering ER Not Allowed	\$400 copay, no ded/100%	Tiering ER Not Allowed
Inpatient	ded/80%	ded/80%	ded/85%	ded/65%
Outpatient	ded/80%	ded/80%	ded/85%	ded/65%
OON Benefits				
Deductible*	\$4500/\$13500		\$4500/\$13500	
Coinsurance	60%		45%	
Out-of-Pocket*	\$13500/\$27000		\$13500/\$27000	
Pharmacy Plan				
Pharmacy Plan (Deductible/Copays/Mail Order)	Tier 1= Generic, Tier 2 = Preferred brand, Tier 3 = Non-preferred Brand \$0 ded, \$2400/\$5300 OOP, Retail = \$10 Tier 1/\$40 Tier 2/\$60 Tier 3, Mail order = \$25 Tier 1/\$100 Tier 2/\$150 Tier 3		Tier 1= Generic, Tier 2 = Preferred brand, Tier 3 = Non-preferred Brand \$0 ded, \$2400/\$5300 OOP, Retail = \$10 Tier 1/\$40 Tier 2/\$60 Tier 3, Mail order = \$25 Tier 1/\$100 Tier 2/\$150 Tier 3	

Estimated savings of -9%



NexusACO service area Wisconsin footprint

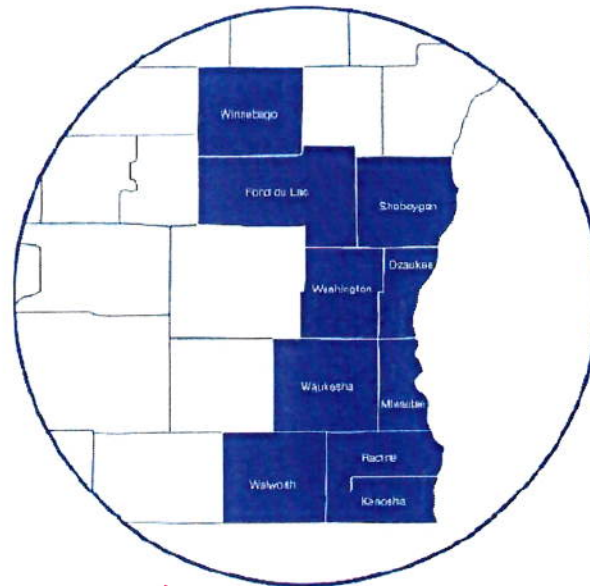
Service area includes:

- Fond du Lac
- Kenosha
- Milwaukee
- Ozaukee
- Racine
- Sheboygan
- Walworth
- Washington
- Waukesha
- Winnebago

Tier 1 providers – physicians and hospital

- Advocate Aurora Health WI
- Children's Wisconsin
- Froedtert & The Medical College of Wisconsin

Does NOT include Froedtert South in Kenosha



Designed to deliver savings¹ up to

13%

¹ Actual savings may vary depending upon plan design, network configuration, contracting and utilization. UnitedHealth Network Access internal analysis. Sept 1, 2023.



Understanding a NexusACO tiered network

	ACO service area	Outside of ACO service area
Tier 1	ACO providers and any other supplemental providers selected to be in Tier 1	UnitedHealth Premium providers in non-ACO markets in 164 markets in 43 states
Tier 2	All other network providers	All other network providers
OON	Out-of-network providers*	Out-of-network providers*

Significant benefit differentials (coinsurance, deductible and copays) to incentivize members to use ACO/Tier 1 providers.

*Not recommended in order to achieve steerage to Tier 1 providers.



NexusACO provider search and cost transparency

Premium Program is based on quality first

Premium Program recognizes physicians that meet evidence-based measures for providing safe, timely, effective, and efficient quality care. They meet standards based on 240 quality measures, including:

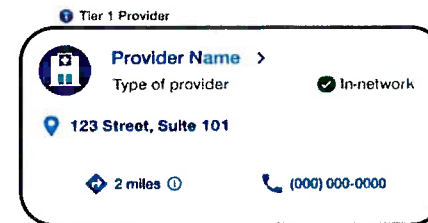
- Preventive care
- Evidence-based care
- Chronic disease care
- Patient safety
- Sequencing of care
- Effectiveness of procedures

Cost transparency & comparison tools

Review cost and care options before making an appointment to help control spending

See personalized results based on member's benefit plan

Access information on what to expect from start to finish



Spot the Dot!
Members can save on quality care by using Tier 1 providers on myuhc.com.

Look for the following icon and description



Premium Care Physician

When you see the blue hearts, you can be sure that the physician meets the criteria for safe, timely, effective and efficient care.



Why NexusACO?

Paid Premium Summary Highlights – 08/01/2024 – 07/31/2025

➤ 98.7% of paid charges are in the NexusACO Anchor Market

- 72% of paid charges in the NexusACO Anchor Market are with tier 1 providers
- 10.3% of paid charges in the NexusACO Anchor Market are tier 1 benefit with non-tiered providers
- 17.7% of paid charges in the NexusACO Anchor Market are with tier 2 providers

➤ 1.3% of paid charges are in the NexusACO Premium Market

- 43.4% of paid charges in the NexusACO Premium Market are tier 1 providers
- 46.2% of paid charges in the NexusACO Premium Market are tier 1 benefit with non-tiered providers
- 8% of paid charges in the NexusACO Premium Market are tier 2 providers

Providers paid at the Tier 1 benefit level

In addition to the Tier 1 providers, Tier 1 benefits are also applicable to certain non-tiered service categories, such as radiology, laboratory, emergency, urgent care and others. These non-tiered service categories are always paid at the Tier 1 benefit level in a NexusACO plan.

Service types paid at the Tier 1 benefit level

Outside the service area of Tier 1 Nexus ACOs, certain physician and other professional specialties that are not evaluated in UnitedHealthcare's Premium quality and efficiency designation program are paid at the Tier 1 benefit level. These specialties include dermatology, anesthesiology, oncology, ophthalmology, chiropractors, various pediatric and surgical subspecialties, and others.





City of Franklin

Self-Funded Renewal Projection - Dental

USI has reviewed City of Franklin's Dental experience reporting from Delta Dental of Wisconsin and has made the following observations.

Dental Plan

Underwriting Period: The mid year projection calculation includes claims from August 2023 through July 2025.

Trend: For our calculations we used a trend of 4.5% for dental. We have not built in any additional margin.

Claims Liability: The current expected claims are \$67.74 PEPM. We expect a decrease of about 2.89% or \$4,184.

Total Fixed Fees: Overall, the current cost for all administrative expenses is \$5.00 PEPM. We expect a flat renewal.

Conclusions

The current expected cost of the plan is \$73 PEPM.

Based on the above observations, USI believes the initial renewal will result in a decrease of about 2.69% or \$4,184.



City of Franklin
Renewal Projection - Dental
January 1, 2026 - December 31, 2026 Renewal

Time Periods	Aug 24 - Jul 25	Aug 23 - Jul 24	USI Projected Renewal	
Estimated Renewal Projection			Per Employee	Annualized
A: Average Contracts	185	195	178	
B: Average Membership	406	430	392	
C: Actual Paid Dental Claims	\$136,636	\$140,140		
Adjustments				
No Adjustments Applied to this Period	\$0	\$0		
D: Total Adjustments	\$0	\$0		
E: Total <u>after</u> Adjustments	C + D	\$136,636	\$140,140	
F: Claims Per Contract (PEPM)	E / A / 12	\$61.63	\$59.81	
G: *Trend Used:	4.50%	4.50%		
H: Trended Months	17	29		
I: Experience Rated Claims / Contract	\$65.60	\$66.53		
J: Experience Period Weighting	80%	20%		
K: Projected Claims Blended By Year			\$65.78	\$140,511
Current Claim Costs Based on 178 EE's			\$67.74	\$144,695
Change from Current			-2.89%	-\$4,184
Fixed Costs (estimated)				
Administrative Expenses			\$5.00	\$10,680
L: Total Fixed Fees			\$5.00	\$10,680
Projected Total Renewal Cost			\$70.78	\$151,191
Current Total Budgeted Costs Based on 178 EE's			\$72.74	\$155,375
Change from Current			-2.69%	-\$4,184

NOTE: Fixed costs assume an average increase of 0%. The actual renewal will vary.

*The trend used is based on probabilistic data provided by USI Trend Survey respondents and enrollment by carrier.

- We applied a Dental trend of 4.5% respectively.



City of Franklin
Proposed Plan Funding - Dental
January 1, 2026 - December 31, 2026 Renewal

Proposed Funding	Current	Initial Renewal
	Current Plans	No Plan Changes
Projected Fixed Costs	\$10,680	\$10,680
Estimated Expected Claims	\$144,695	\$140,511
Total Cost for Funding	\$155,375	\$151,191
Percent of Funding Variance		-2.69%
Reduction from Renewal		

Premium Rates	Enrollment	Current Plans	No Plan Changes
Plan 1			
Employee	81	\$35.32	\$34.37
Family	97	\$103.99	\$101.19
Total Estimated Premium			
Monthly Premium	178	\$12,948	\$12,599
Annual Premium		\$155,375	\$151,191
Annual Change from Current			-\$4,184
% Change from Current			-2.69%

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CarePlus Dental Plans

July 11, 2025

Jo Thompson
USI Insurance Services, LLC
711 Eisenhower Dr.
Kimberly, WI 54136

RE: City of Franklin, Renewal
Group No. PPD622

Dear Jo:

On behalf of Care-Plus Dental Plans, Inc. I would like to express our appreciation for City of Franklin's continued business. We are confident you will see Care Plus and Dental Associates continued commitment to deliver exceptional and personalized care for their employees.

Care-Plus Dental Plans and Dental Associates continuously work together to control City of Franklin's dental costs. Upon reviewing the experience of the Care-Plus Smile Advantage program currently offered to their employees, we found it necessary to adjust premiums by 10% for the coming year. They are:

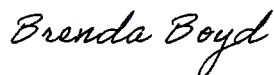
<u>Single</u>	<u>Family</u>
\$29.49	\$86.85

The rates are effective January 1, 2026 and are guaranteed for twenty-four months through December 31, 2027.

Enclosed is a copy of the Addendum to the group policy indicating the new contract period, rates and procedure codes. The codes are listed in the Current Dental Terminology published by the American Dental Association. The codes are designated as the national standard for reporting dental services by the Federal Government under HIPAA. Please have the appropriate person sign and return a copy to Care-Plus.

Care-Plus Dental Plans, Inc. and Dental Associates value the relationship we have established with City of Franklin. We look forward to working with you and City of Franklin in the coming year. Should you have questions or concerns, please feel free to contact me at 414-778-5208 or email me at bboyd@careplusdentalplans.com.

Respectfully,



Brenda Boyd
Account Manager
Care-Plus Dental Plans, Inc.

CITY OF FRANKLIN Job Description

Job Title: Accreditation Coordinator

Department: Police

Reports To: Assistant Chief of Police

Appointing Authority: Chief of Police

Salary Level: Grade 3

FLSA Status: Non-Exempt

Prepared By: Chief Craig Liermann

Prepared Date: 2025

Approved By:

Approved Date:

Summary

The Accreditation Coordinator is responsible for the coordination, development, implementation, and maintenance of the Police Department's accreditation and professional standards programs. This position ensures ongoing compliance with the standards set by the Commission on Accreditation for Law Enforcement Agencies (CALEA), the Wisconsin Law Enforcement Accreditation Group (WILEAG), or other applicable accrediting bodies. The Accreditation Coordinator works closely with command staff to promote best practices, maintain documentation, and support policy development and continuous organizational improvement.

Essential Duties and Responsibilities

- Serves as the department's accreditation coordinator, maintaining all files, proofs of compliance, and documentation required by accrediting agencies.
- Develops and manages the accreditation project plan, ensuring timely completion of all required tasks.
- Reviews departmental policies, procedures, and operations to ensure compliance with applicable accreditation standards.
- Prepares and coordinates mock assessments, self-assessments, and on-site accreditation reviews.
- Communicates regularly with the Chief of Police and command staff regarding accreditation progress, compliance status, and corrective actions.
- Develops and maintains a system for ongoing compliance, including document control and version tracking for policies and directives.
- Assists in the drafting and revision of policies, general orders, and directive to align with current accreditation standards and best practices.
- Trains and supports department personnel regarding accreditation processes, standards, and documentation requirements.

- Serves as the department's liaison to external accrediting bodies and represents the agency at professional meetings, training sessions, and conference related to accreditation and standards compliance.
- Conducts internal audits and assists with inspections, performance evaluations, and administrative reviews.
- Performs related duties as assigned.

Supervision

The Accreditation Coordinator works under the supervision, direction, and guidance of the Assistant Chief of Police, or duty supervisor in the absence of the Assistant Chief of Police.

Education and/or Experience

- High School Diploma or GED equivalent
- Bachelor's Degree preferred
- One year of clerical or program coordination work preferred
- Knowledge of law enforcement operations, policies, and administrative procedures preferred.
- Understanding of accreditation standards, compliance methodologies, and file maintenance procedures preferred.
- Excellent organization and project management skills, with attention to detail and documentation accuracy.
- Strong written and verbal communication skills.
- Ability to analyze policies and recommend improvements consistent with accreditation requirements.
- Proficiency with office software and database management systems, including Microsoft Office Suite and electronic accreditation management platforms (e.g., Lexipol, PowerDMS, DocTract, etc.).
- Ability to work independently, maintain confidentiality, and exercise sound judgment.
- Skill in coordinating cross-departmental efforts and facilitation cooperation among divisions.

Certificates, Licenses, Registrations

- Valid state driver's license.
- Accreditation Coordinator Certification or completion of Accreditation Coordinator training (preferred or required within one year of appointment).

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this Job, the employee is regularly required to sit; use hands to operate, handle, or feel; reach with hands and arms and talk or hear. The employee is occasionally required to *stand* and walk. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include

close vision, distance vision, color vision and peripheral vision.

Work Environment

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

Other Qualifications

Ability to make independent judgments, which have moderate impacts on the organization.

Ability to report to work on time.

Ability to be available for work.

Ability to maintain confidentiality of information.

Ability to apply department policies and procedures in daily operations.

Ability to handle stressful situations.

Ability to make quick decisions in the absence of clearly defined procedures.

Ability to enter, retrieve and analyze computer information accurately.

Ability to effectively meet and deal with the public.

Ability to adjust to changes in the organization.

Ability to be positive in response to management directions.

Other Skills and Abilities

Tools and equipment used: Personal computer including word processing software, copy machine, fax machine, telephone communications.

Miscellaneous

The duties listed above are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to the position.

The job description does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the job change.

Staffing Report

Data as of October 15th, 2025

City of Franklin
Human Resources

Open Positions					
Number of Positions	Title	Date of Vacancy	Reason for Vacancy	Employee Group	Status
2	Light Equipment Operators	6/2/2025 & 6/16/2025	Resignation & Promotion	Non-Rep	Joe Chitko was promoted to Bldg Maintenance Superintendent and left DPW. Another employee resigned due to attendance issues. We have 1 accepted offer - potential start date 11/10/25.
1	DPW Asst. Superintendent	9/3/2025	Resignation	Non-Rep	Rich Katzfey resigned to take another job opportunity.
2	Sewer & Water Technician	4/12/2025 & 9/12/2025	Retirement & Resignation	Non-Rep	2 short term employees have resigned due to other job opportunities.
3	Police Officer	7/9/2025, 8/30/25 + new position 8/1	2 Resignation + add'l School Resource Officer	Police Union	Sgt Patyk and Officer Voelzke both resigned for opportunities at other police departments. An additional school resource officer was added in August. We recently accepted applications and will likely start employees in time for the January Police Academy.
1	City Attorney		new position	Non-Rep	We have the position posted and have received resumes but have not yet interviewed
1	Engineering Tech IV	7/11/2025	Retirement	Non-Rep	We are accepting applications but have not interviewed any candidates to date.
4	Dispatcher	4/1/2025, 7/25/25, 8/13/25, and 8/5/2025	1 Retirement, 2 job transfers, and 1 resignation	Non-Rep	1 Dispatcher took a promotion to Police Officer. 1 transferred to the Administrative Assistant position when Maureen Schick retired (after 46 years!). We had an opening from a retirement in April and 1 employee left to move out of state. We have accepted applications, did the testing, and have interviewed applicants. We have 4 people that we are starting background checks on. 1 new hire started on 10/9/2025.

TMT