



**AGENDA ITEM #10.5**

**REPORT TO CITY COUNCIL**

**Report Prepared by: Nancy Malecha**

---

**Date:** December 3, 2019

**Subject:** 2020 Health Insurance Premiums

**Report:** The attached memo provides information on the health insurance renewal premiums for employees. There will be a 13.02% increase in premiums for 2020. If the City was not a part of the Sourcewell health insurance pool, the premium increase would be 46%.

**Council Action Requested:** No Council action requested.



**MEMORANDUM**

TO: City Council  
FROM: Nancy Malecha, City Administrator  
SUBJECT: 2020 Health Insurance Premiums  
DATE: November 19, 2019

For 2020, the health insurance premiums for the HealthPartners Empower \$2,800 HSA Plan will increase by 13.02% from 2019. The premium breakdown is as follows.

HSA Plan

Family Rate = \$1,190.67 per employee per month  
Employer's Share is 85% = \$1,012.07 per month  
Employee's Share is 15% = \$178.60 per month  
Employer's HSA Contribution = \$200-\$225 per month

Single Rate = \$851.00 per employee per month  
Employer's Share is 85% = \$723.36 per month  
Employee's Share is 15% = \$127.64 per month  
Employer's HSA Contribution = \$150 per month

If you have any questions, let me know.