



Stay Well Committee

February 24, 2026 2:00 PM,

In person meeting

20201 E. Jackson Dr., Independence, MO 64057

To view minutes from last meeting click [here](#).

WELCOME

APPROVAL OF MINUTES

FINANCIAL STATEMENT

1. Presented by the Finance Department

UPDATE FROM CIGNA

1. Presented by Kevin Kueker and Lisa Phillips

FINANCIAL REPORT

1. Presented by CBiz

UPDATE FROM HR

1. Presented by Bethany Dickey

WELLNESS ACTIVITIES

1. Presented by Selena Good

OLD BUSINESS

1. COI Post-OE Enrollment Analysis 2026

NEW BUSINESS

NEXT MEETING DATE

March 24, 2026 at 2:00 pm in 149 IMC

2026 OPEN ENROLLMENT ANALYSIS



City of Independence

January 27, 2026

Medical Plan – Projected Total Funding

Total Plan



Scenario	Enrollment	Total Funding	City Portion	Employee Portion
As-Is Renewal (July 2025)	1,134	\$23,728,143	\$19,681,162	\$4,046,981
Change from 2025 (#)		<i>\$2,157,104</i>	<i>\$1,789,197</i>	<i>\$367,907</i>
Change from 2025 (%)		<i>10.00%</i>	<i>10.00%</i>	<i>10.00%</i>
Actual OE Results (January 2026)	1,138	\$23,334,305	\$19,434,093	\$3,900,211
Change from 2025 (#)	<i>4</i>	<i>\$1,763,265</i>	<i>\$1,542,128</i>	<i>\$221,138</i>
Change from 2025 (%)	<i>0.35%</i>	<i>8.17%</i>	<i>8.62%</i>	<i>6.01%</i>
Change from 2026 Renewal (#)	<i>4</i>	<i>(\$393,838)</i>	<i>(\$247,069)</i>	<i>(\$146,770)</i>

Medical Plan – PEPM Breakdown

Total Plan



Scenario	Enrollment	Total Funding	City Portion	Employee Portion
As-Is Renewal (July 2025)	1,134	\$1,743.69	\$1,446.29	\$297.40
Change from 2025 (#)		\$158.52	\$131.48	\$27.04
Change from 2025 (%)		10.00%	10.00%	10.00%
Actual OE Results (January 2026)	1,138	\$1,708.72	\$1,423.12	\$285.60
Change from 2025 (#)	4	\$123.55	\$108.31	\$15.24
Change from 2025 (%)	0.35%	7.79%	8.24%	5.64%
Change from 2026 Renewal (#)	4	(\$34.97)	(\$23.18)	(\$11.79)

Medical Plan – Enrollment Shift

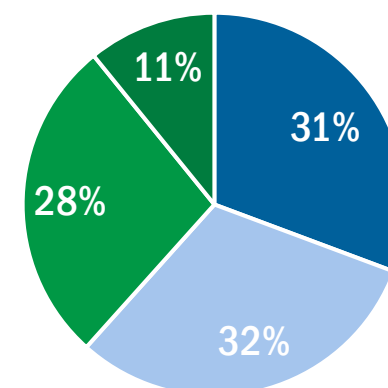
Total Plan



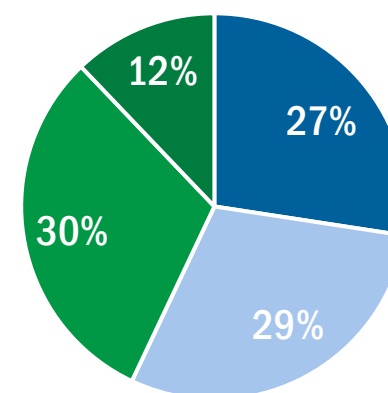
Plan	Tier	2025	2026	Change (#)	Change (%)
OAP 1	EE	146	136	-10	-6.8%
	EE + Spouse	74	65	-9	-12.2%
	EE + Child(ren)	49	46	-3	-6.1%
	Family	79	65	-14	-17.7%
OAP 2	EE	129	121	-8	-6.2%
	EE + Spouse	50	54	4	8.0%
	EE + Child(ren)	55	52	-3	-5.5%
	Family	117	110	-7	-6.0%
Local Plus	EE	132	144	12	9.1%
	EE + Spouse	31	34	3	9.7%
	EE + Child(ren)	64	71	7	10.9%
	Family	85	102	17	20.0%
Base Plan	EE	105	116	11	10.5%
	EE + Spouse	3	8	5	166.7%
	EE + Child(ren)	5	5	0	0.0%
	Family	10	9	-1	-10.0%

Enrollment By Plan

2025



2026



■ OAP 1 ■ OAP 2 ■ LP ■ Base

Medical Plan – Projected Total Funding

Active



Scenario	Enrollment	Total Funding	City Portion	Employee Portion
As-Is Renewal (July 2025)	885	\$18,584,640	\$15,526,866	\$3,057,773
Change from 2025 (#)		\$1,689,513	\$1,411,533	\$277,979
Change from 2025 (%)		10.00%	10.00%	10.00%
Actual OE Results (January 2026)	889	\$18,285,034	\$15,352,450	\$2,932,584
Change from 2025 (#)	4	\$1,389,907	\$1,237,117	\$152,790
Change from 2025 (%)	0.45%	8.23%	8.76%	5.50%
Change from 2026 Renewal (#)	4	(\$299,606)	(\$174,417)	(\$125,189)

Medical Plan – PEPM Breakdown

Active



Scenario	Enrollment	Total Funding	City Portion	Employee Portion
As-Is Renewal (July 2025)	885	\$1,365.71	\$1,141.01	\$224.70
Change from 2025 (#)		<i>\$159.09</i>	<i>\$132.91</i>	<i>\$26.18</i>
Change from 2025 (%)		<i>10.00%</i>	<i>10.00%</i>	<i>10.00%</i>
Actual OE Results (January 2026)	889	\$1,338.97	\$1,124.23	\$214.75
Change from 2025 (#)	<i>4</i>	<i>\$123.13</i>	<i>\$109.98</i>	<i>\$13.14</i>
Change from 2025 (%)	<i>0.45%</i>	<i>7.74%</i>	<i>8.27%</i>	<i>5.02%</i>
Change from 2026 Renewal (#)	<i>4</i>	<i>(\$35.96)</i>	<i>(\$22.93)</i>	<i>(\$13.03)</i>

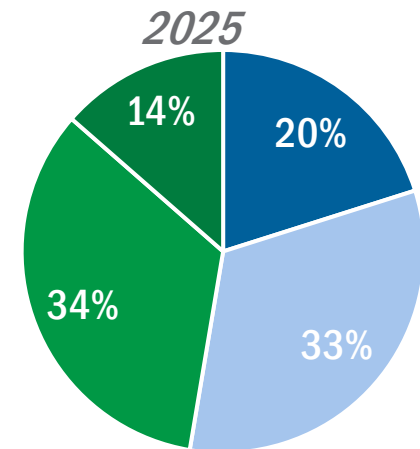
Medical Plan – Enrollment Shift

Active

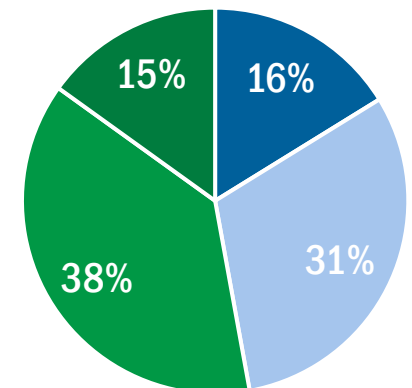


Plan	Tier	2025	2026	Change (#)	Change (%)
OAP 1	EE	54	43	-11	-20.4%
	EE + Spouse	31	22	-9	-29.0%
	EE + Child(ren)	31	28	-3	-9.7%
	Family	62	51	-11	-17.7%
OAP 2	EE	93	86	-7	-7.5%
	EE + Spouse	46	48	2	4.3%
	EE + Child(ren)	45	44	-1	-2.2%
	Family	104	97	-7	-6.7%
Local Plus	EE	126	136	10	7.9%
	EE + Spouse	28	31	3	10.7%
	EE + Child(ren)	61	68	7	11.5%
	Family	84	101	17	20.2%
Base Plan	EE	102	112	10	9.8%
	EE + Spouse	3	8	5	166.7%
	EE + Child(ren)	5	5	0	0.0%
	Family	10	9	-1	-10.0%

Enrollment By Plan



2026



■ OAP 1 ■ OAP 2 ■ LP ■ Base

Medical Plan – Projected Total Funding

Pre-65 Retiree



Scenario	Enrollment	Total Funding	City Portion	Employee Portion
As-Is Renewal (July 2025)	249	\$5,143,504	\$4,154,296	\$989,208
Change from 2025 (#)		<i>\$467,591</i>	<i>\$377,663</i>	<i>\$89,928</i>
Change from 2025 (%)		<i>10.00%</i>	<i>10.00%</i>	<i>10.00%</i>
Actual OE Results (January 2026)	249	\$5,049,271	\$4,081,644	\$967,627
Change from 2025 (#)	<i>0</i>	<i>\$373,358</i>	<i>\$305,011</i>	<i>\$68,347</i>
Change from 2025 (%)	<i>0.00%</i>	<i>7.98%</i>	<i>8.08%</i>	<i>7.60%</i>
Change from 2026 Renewal (#)	<i>0</i>	<i>(\$94,233)</i>	<i>(\$72,652)</i>	<i>(\$21,581)</i>

Medical Plan – PEPM Breakdown

Pre-65 Retiree



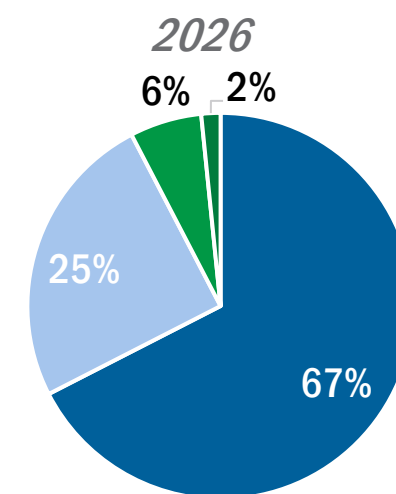
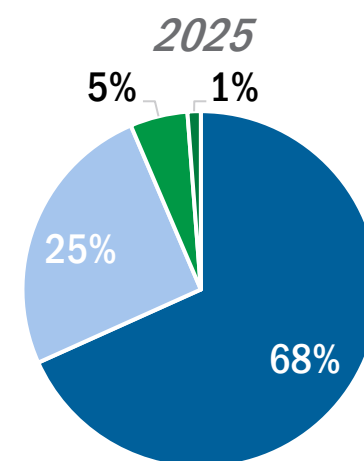
Scenario	Enrollment	Total Funding	City Portion	Employee Portion
As-Is Renewal (July 2025)	249	\$377.98	\$305.28	\$72.69
Change from 2025 (#)		\$156.49	\$126.39	\$30.10
Change from 2025 (%)		10.00%	10.00%	10.00%
Actual OE Results (January 2026)	249	\$369.75	\$298.89	\$70.86
Change from 2025 (#)	0	\$124.95	\$102.08	\$22.87
Change from 2025 (%)	0.00%	7.98%	8.08%	7.60%
Change from 2026 Renewal (#)	0	(\$31.54)	(\$24.31)	(\$7.22)

Medical Plan – Enrollment Shift Pre-65 Retiree



Plan	Tier	2025	2026	Change (#)	Change (%)
OAP 1	EE	92	93	1	1.1%
	EE + Spouse	43	43	0	
	EE + Child(ren)	18	18	0	
	Family	17	14	-3	-17.6%
OAP 2	EE	36	35	-1	-2.8%
	EE + Spouse	4	6	2	50.0%
	EE + Child(ren)	10	8	-2	-20.0%
	Family	13	13	0	0.0%
Local Plus	EE	6	8	2	33.3%
	EE + Spouse	3	3	0	
	EE + Child(ren)	3	3	0	
	Family	1	1	0	
Base Plan	EE	3	4	1	33.3%
	EE + Spouse	0	0	0	
	EE + Child(ren)	0	0	0	
	Family	0	0	0	

Enrollment By Plan



■ OAP 1 ■ OAP 2 ■ LP ■ Base