

**Tuesday, August 27, 2024**

**11:30 AM**

**McFarland Municipal Center**  
5915 Milwaukee St, McFarland  
*Conference Room A*

AGENDA

The public may attend in-person or remotely through the Zoom webinar or telephone options listed below.

PLEASE CLICK THE LINK BELOW TO JOIN THE ZOOM WEBINAR:

<https://us02web.zoom.us/j/85895082172>

Or by Telephone: +1 (312) 626-6799

Webinar ID: 858 9508 2172

Press \*9 to raise/lower hand. Press \*6 to mute/unmute.

1. CALL TO ORDER, ROLL CALL.

2. PUBLIC APPEARANCES.

- a. This is an opportunity for members of the public to address the Personnel Committee for items that are not on the agenda. Please remember this is a hybrid meeting conducted in person and through the Zoom online meeting platform. Meeting attendees wishing to address the Committee about items not on the agenda may do so at this time. Zoom attendees should type their name and address in the Question and Answer feature within the Zoom online meeting platform at this time. Members of the public who are present in person and wish to address the Committee should fill out a public comment form and turn into the meeting chairperson. When you are called upon to speak, state your name, address, and provide your comments to the Committee for their consideration. Please adhere to the 3-minute time limit. Additionally, you may send your public comments to [village.clerk@mcfarland.wi.us](mailto:village.clerk@mcfarland.wi.us) to be included as part of the meeting.

Members of the public may also speak during their selected agenda item as they designate on the public comment form or in the Question and Answer feature on Zoom.

3. APPROVAL OF MINUTES.

- a. Motion to approve the minutes of the July 15, 2024 meeting.

4. BUSINESS.

- a. Discussion and recommendation on proposed dental insurance changes for the 2025 benefit year.

5. SCHEDULE NEXT MEETING DATE.

6. ADJOURNMENT.

Any person who has a qualifying disability as defined by the Americans with Disabilities Act that requires the meeting or materials at the meeting to be in an accessible location or format should contact the McFarland Municipal Center at (608)838-3153, 5915 Milwaukee Street, McFarland, Wisconsin, or [village.clerk@mcfarland.wi.us](mailto:village.clerk@mcfarland.wi.us) by 2:00 p.m. at least 5 business days prior to the meeting so that any necessary arrangements can be made to accommodate each request. If the meeting or request is less than 5 business days from the meeting, requests for accommodations may still be made and reasonable efforts will be made to accommodate each request.

VILLAGE OF MCFARLAND  
**Personnel Committee Minutes**

*Monday, July 15, 2024 - 11:30 AM*

**1. CALL TO ORDER, ROLL CALL.**

Village Trustee Alisa Leamy called the regular meeting of the Personnel Committee to order at 11:32 AM in Conference Room A of the McFarland Municipal Center.

Members present: Luke Fessler, Alisa Leamy, Lowell J. Prill

Members not present: None

Staff Present: Cassandra Suettinger, Andrea Anderson, Lee Igl, Melanie Camellia

**2. PUBLIC APPEARANCES.**

*a. This is an opportunity for members of the public to address the Personnel Committee for items that are not on the agenda. Please remember this is a hybrid meeting conducted in person and through the Zoom online meeting platform. Meeting attendees wishing to address the Committee about items not on the agenda may do so at this time. Zoom attendees should type their name and address in the Question and Answer feature within the Zoom online meeting platform at this time. Members of the public who are present in person and wish to address the Committee should fill out a public comment form and turn into the meeting chairperson. When you are called upon to speak, state your name, address, and provide your comments to the Committee for their consideration. Please adhere to the 3-minute time limit. Additionally, you may send your public comments to [village.clerk@mcfarland.wi.us](mailto:village.clerk@mcfarland.wi.us) to be included as part of the meeting.*

*Members of the public may also speak during their selected agenda item as they designate on the public comment form or in the Question and Answer feature on Zoom.*

No public present.

**3. APPROVAL OF MINUTES.**

*a. Motion to approve the minutes of the May 21, 2024 meeting.*

Motion by Village Trustee Alisa Leamy, second by Village Trustee Luke Fessler, to approve the minutes of the May 21, 2024 meeting. Motion carries 3 - 0 - 0 by acclamation.

**4. BUSINESS.**

*a. Discussion and recommendation on creation of a Facilities Maintenance Manager and update of the organizational chart for the Public Works Department.*

Motion by Village Trustee Alisa Leamy, second by Village Trustee Luke Fessler, to recommend the creation of a Facilities Maintenance Manager and update of the organizational chart for the Public Works Department. Motion carries 3 - 0 - 0 by acclamation.

*b. Discussion and recommendation on creation of a Communications Specialist within the Communications division of the Administration department, and the update of the organizational chart for the Administration department.*

Motion by Village Trustee Alisa Leamy, second by Village Trustee Luke Fessler, to

recommend the creation of a Communications Specialist within the Communications division of the Administration department, and the update of the organizational chart for the Administration department. Motion carries 3 - 0 - 0 by acclamation.

**5. SCHEDULE NEXT MEETING DATE.**

No future meeting scheduled at this time.

**6. ADJOURNMENT.**

Motion by Village Trustee Alisa Leamy, second by Village Trustee Luke Fessler, to adjourn at 12:17 p.m.

Pursuant to law, written notice of this meeting was given to the public and posted on the public bulletin board in accordance with Open Meetings Law.

Respectfully submitted,  
Andrea Anderson  
Human Resources Generalist



**VILLAGE OF  
McFarland  
SUMMARY SHEET**

**MEETING DATE:** Tuesday, August 27, 2024

**SECTION:** Business

**DEPARTMENT:** Administration

**CONTACT:** Andrea Anderson, HR Generalist, Cassandra Suettinger, Deputy Administrator/Clerk

**AGENDA ITEM:** Discussion and recommendation on proposed dental insurance changes for the 2025 benefit year.

**PREVIOUS ACTION:**

**ISSUE SUMMARY:**

The Village currently offers dental insurance benefits for Village employees directly through Delta Dental. This benefit offering is currently a 100% employee-paid premium. The dental benefits have not been reviewed for several years, and staff felt it was time to evaluate other options. The Wisconsin Department of Employee Trust Funds ("ETF") offers a Uniform Dental Benefits package that would go along with our existing health insurance benefits through ETF. This dental plan was compared to our current dental offerings, and while there were some limitations found, there were also several advantages that were identified. The advantages that were identified include:

- Reduction in premium rates.
- No annual deductible (current plan is \$50/person, \$150/family).
- Similar service coverage.
- Ability to offer supplemental dental plans that would provide for more comprehensive dental coverage for employees.
- Uniform Dental Benefit plan is offered through Delta Dental, so it would be the same network of providers currently available to our employees.

The limitations that were found include:

- Only employees electing the Village's health insurance through ETF would be able to elect the Uniform Dental Benefits.
- Uniform Dental Benefits coverage level would mirror the employee's health insurance coverage (i.e. if an employee elected family coverage for health insurance, they would have to elect family coverage for dental if enrolling in the Uniform Dental Benefits.

The limitations could be remedied through the supplemental plans that we would be able to offer through Delta Dental. These would include 3 different plans with varying coverage to meet each



employee's specific needs:

- **Delta Dental PPO Plus Premier – Preventative Plan:** This would be the plan an employee would select for dental coverage if they don't take our health insurance, or if they want to take a dental plan with a different coverage level than their health insurance election. This has the same exact coverage as the Uniform Dental Benefits through ETF and is very similar in premium costs.
- **Delta Dental PPO – Select Plan:** Offered in a variety of coverage levels (Employee Only, Employee + Spouse, Employee + Child(ren), and Family). This premium would be employee paid but would offer any gap in coverage between the Uniform Dental/Preventative Plan and our current dental plan.
- **Delta Dental PPO Plus Premier – Select Plus Plan:** Offered in a variety of coverage levels (Employee Only, Employee + Spouse, Employee + Child(ren), and Family). This premium would be employee paid but would offer any gap in coverage between the Uniform Dental/Preventative Plan and our current dental plan. In addition it also offers more robust orthodontics coverage and a higher annual benefit max.

The most significant advantage identified above is the premium savings. As part of the evaluation process, staff looked at the current employee's dental enrollments and compared the current employee and employer costs against the projected costs under the proposed new plan offerings. With no employer contributions to the premiums, there would still be an annual savings for employees of \$13,691.28.

We would like to propose a change in dental benefits for 2025 plan year to move to the Uniform Dental Benefits offering through ETF and the addition of the supplemental plan offerings through Delta Dental. We would also propose moving to an employer contribution of 88% to the dental premiums for the Uniform Dental Benefits plan through ETF and the Preventative Supplemental Plan through Delta Dental (the Select and Select Plus supplemental plans would be employee paid premiums). This would align with our current health insurance contribution and would place us in a more competitive standing with surrounding local municipalities. For reference, please see below chart:

**Local Municipality Employer Dental Premium Contribution Comparison**

Municipality	Employer Contribution Rate
McFarland	0%
Cottage Grove	100%
Deforest	100%
Monona	100%
Mount Horeb	100%
Oregon	0%
Sun Prairie	100%
Verona	100%



With an 88% employer contribution rate for dental premiums on the new proposed plan we would likely see an annual savings for employees of approximately \$44,000, and an annual cost for the employer of approximately \$30,000. The attached PowerPoint presentation goes into further detail about the premium and coverage impacts.

This change would have a positive impact for our employees, and could be used as a recruitment and retention tool. The proposed changes were presented to the Employee Engagement Committee in July to gauge employee reaction and interest, and were received very positively by the group. It was also presented at a Department Head meeting in August.

If the Personnel Committee recommends the proposed plan changes to the Village Board, staff would plan to present it to the Village Board at the September 10, 2024 meeting. If the Village Board approves the changes, the following things would need to occur to formally implement the changes for the 2025 plan year:

- A resolution must be completed and submitted by the Village To ETF prior to October 1st to indicate the new plan participation (Traditional HMO-Standard PPO w/ Dental Option P02 plan).
- The Village would need to opt-in to the Delta Dental supplemental plan offerings during the open enrollment period via a form submission to Delta Dental.
- All active Village employees would need to be made aware of the change and each employee choosing to participate in the health and dental coverage through ETF would need to submit a new Health Application/Change Form during the open enrollment process.
- The Village would need to notify our retirees and continuants of the plan change and the need to act if they wish to continue coverage on our new plan offering (ETF will send the Village a list of enrolled retirees and continuants upon receipt of the completed resolution).

These changes would need to occur in line with our open enrollment period, which will be September 30 - October 25, 2024. Staff would plan on presenting the changes live to each department, and providing for individual employee meetings to help each employee through the enrollment process.

**FINANCIAL/BUDGET IMPACT:**

The estimated cost of the proposed dental insurance cost sharing is estimated at \$31,000. If approved, the proposal would be included in the 2025 budget submittal from staff.

**VILLAGE PLAN REFERENCE:**

None.

**ORDINANCE REFERENCE:**

N/A



**BOARD, COMMISSION OR COMMITTEE RECOMMENDATION:**

Presented for discussion and recommendation to the Village Board.

Motion to recommend to the Village Board the proposed dental insurance changes for the 2025 benefit year.

**ATTACHMENTS:**

1. 2025 Dental Benefits Exploration Presentation (Personnel 08.27.2024)

# Dental Insurance

Dental Benefit Change Exploration for  
2025 Benefit Year

# Current Dental Benefits

- Directly through Delta Dental
- Currently 100% Employee Paid Premium
- 2024 Premiums

Coverage Level	Monthly Employee Premium
Employee Only	\$42.82/Month
Employee + Spouse	\$85.64/Month
Employee + Child(ren)	\$84.83/Month
Employee + Spouse + Child(ren)	\$140.80/Month

# ETF Uniform Dental Benefits

- ETF offers Uniform Dental Benefits with their health insurance plans if an Employer chooses to participate.
- The employer has the option to have the dental premium fully paid by the employee, or to pick up a portion or all of the dental premium.
- Only employees electing the Village's health insurance would be able to elect the Uniform Dental Benefits through ETF (more to come on supplemental plans that would allow for employee enrollment if they are not on our health insurance).
- Uniform Dental coverage would mirror the employee's health insurance coverage (i.e. if you elect family health insurance coverage, you would be enrolled in family dental coverage).

# ETF Uniform Dental Benefits (cont.)

- 2025 Uniform Dental Premiums (with no employer contribution):
  - Single Coverage - \$32.72/Month
  - Family Coverage - \$81.80/Month
- No annual deductible (current plan has \$50/person, \$150/family)
- \$1,000 annual benefit max (same as current plan)

# Proposed 2025 Dental Coverage

- Change to ETF Uniform Dental Plan w/ Village covering 88% of the premium (same contribution as what the Village contributes to the health insurance premiums).
- Better alignment with other Dane County municipalities and their dental premium employer contributions:

Municipality	Employer Contribution Rate
McFarland	0%
Cottage Grove	100%
Deforest	100%
Monona	100%
Mount Horeb	100%
Oregon	0%
Sun Prairie	100%
Verona	100%

# Proposed 2025 Dental Coverage

- Potential Approximate Employee Savings and Employer Costs with an 88% employer contribution rate for the Uniform Dental Benefits plan (and the Delta Dental Preventative Plan discussed in a later slide):

	Monthly	Annual
Employee Savings	\$3,664.85/Month Savings	\$43,978.16/Year Savings
Employer Costs	\$2,523.91/Month Cost	\$30,286.88/Year Cost

# Coverage and Premium Comparison

COVERAGE	UNIFORM DENTAL BENEFITS COVERAGE		CURRENT DELTA DENTAL PLAN			
	Single	Family	EE	EE+Spouse	EE+Child(ren)	Family
	\$32.72	\$81.80	\$42.82	\$85.64	\$84.83	\$140.80
In-Network Providers (No out-of-network coverage)	Delta Dental PPO & Premier Providers		Delta Dental PPO & Premier Providers (allows for out of network coverage - member resp. for difference between provider's charge and amount Delta pays)			
Annual Deductible	\$0		\$50/person, \$150/family			
Annual Benefit Max	\$1000/person		\$1000/person			
Waiting Period	None		None			
Routine Evals, dental cleanings, bitewing and panoramic x-rays, fluoride treatments*, pulp vitality tests	100% (Includes EBICP)		100% (Includes EBICP and CheckUp Plus )			
Filings	100% (Allows the cost of white fillings on the back teeth)		80% PPO, 60% Premier Providers (only pays towards the cost of silver fillings, difference for white fillings will be at member cost; deductible applies)			
Anesthesia (general and IV sedation)	80%		80% PPO, 60% Premier Providers (no coverage for Nitro Oxide)			
Emergency Pain Relief	80%		80% PPO, 60% Premier Providers			
Periodontal Maintenance	100%		50%			
Crowns, bridges, dentures, implants	No Coverage		50%			
Surgical extractions, root canal (endodontics), periodontics (except maintenance), oral surgery	No Coverage		50%			
Non-surgical extractions (above gumline)	90%		80% PPO, 60% Premier Providers			
Orthodontics Coverage	50% (Under age 19)		50% (Under age 19), no adult ortho			
Orthodontics Lifetime Maximum	\$1,500		\$1,000			

# Proposed 2025 Dental Coverage (cont.)

- In addition to the Uniform Dental Benefits, the Village would also propose to offer 3 supplemental dental plans through Delta Dental:
  - *Delta Dental PPO Plus Premier – Preventative Plan*
    - This would be the plan an employee would select for dental coverage if they don't take our health insurance, or if they want to take a dental plan with a different coverage level than their health insurance election.
  - *Delta Dental PPO – Select Plan*
  - *Delta Dental PPO Plus Premier – Select Plus Plan*
- The Select and Select Plus supplemental plans can be added for additional comprehensive dental coverage on top of the Uniform Dental Benefits or the Delta Dental Preventative Plan. These would be employee paid premiums.

# Supplemental Plan Comparison

COVERAGE	Uniform Dental Coverage		Delta Dental PPO Plus Premier - Preventative Plan		Delta Dental PPO - Select Plan				Delta Dental PPO Plus Premier - Select Plus Plan			
	Single	Family	Single	Family	EE	EE+Spouse	EE+Children	Family	EE	EE+Spouse	EE+Children	Family
	\$32.72	\$81.80	\$36.10	\$90.28	\$9.08	\$18.16	\$12.24	\$21.76	\$21.60	\$43.22	\$40.12	\$66.20
In-Network Providers (No out-of-network)	Delta Dental PPO & Premier		Delta Dental PPO & Premier		Delta Dental PPO				Delta Dental PPO & Premier			
Annual Deductible	\$0		\$0		\$100/person				\$25/person			
Annual Benefit Max	\$1000/person		\$1000/person		\$1000/person				\$2500/person			
Waiting Period	None		None		None				None			
Routine Evals, cleanings, bitewing/ panoramic x-rays, fluoride treatments*, pulp vitality tests	100% (includes EBICP)		100% (includes EBICP)		No Coverage				No Coverage			
Filings	100% (Allows cost of white fillings on back teeth)		100% (Allows the cost of white fillings on the back teeth)		No Coverage				No Coverage			
Anesthesia (general and IV sedation)	80%		80%		50%				80%			
Emergency Pain Relief	80%		80%		No Coverage				No Coverage			
Periodontal Maintenance	100%		100%		No Coverage				No Coverage			
Crowns, bridges, dentures, implants	No Coverage		No Coverage		50%				60%			
Surgical extractions, root canal (endodontics), periodontics (except maintenance), oral surgery	No Coverage		No Coverage		50%				80%			
Non-surgical extractions (above gumline)	90%		90%		No Coverage				No Coverage			
Orthodontics Coverage	50% (Under age 19)		50% (Under age 19)		No Coverage				50% (Any age)			
Orthodontics Lifetime Maximum	\$1,500		\$1,500		No Coverage				\$1,500			

# Premium Only Comparison

COVERAGE LEVEL	Current Delta Dental Plan	Uniform Dental Coverage	Delta Dental PPO Plus Premier – Preventative Plan	Delta Dental PPO – Select Plan	Delta Dental PPO Plus Premier – Select Plus Plan
	<b>EMPLOYEE MONTHLY PREMIUM RATES - NO EMPLOYER CONTRIBUTION</b>				
Single – Employee Only	\$42.82	\$32.72	\$36.10	\$9.08	\$21.60
Employee + Spouse	\$85.64			\$18.16	\$43.22
Employee + Children	\$84.83			\$12.24	\$40.12
Family	\$140.80	\$81.80	\$90.28	\$21.76	\$66.20
	<b>EMPLOYEE MONTHLY PREMIUM RATES – EMPLOYER PAID 88% on Uniform/Preventative Plans</b>				
Single – Employee Only	\$42.82	\$3.93	\$4.33	\$9.08	\$21.60
Employee + Spouse	\$85.64			\$18.16	\$43.22
Employee + Children	\$84.83			\$12.24	\$40.12
Family	\$140.80	\$9.82	\$10.83	\$21.76	\$66.20