



**CITY OF GRAND HAVEN
GRAND HAVEN, MICHIGAN**

**AGENDA FOR
SPECIAL CITY COUNCIL WORK SESSION**

**GRAND HAVEN CITY HALL*
COUNCIL CHAMBERS
519 WASHINGTON AVE**

**October 05, 2026
7:00 PM**

1. CALL TO ORDER

2. ROLL CALL

3. PRESENTATIONS

- A. Health Insurance Transition– Chris Glass, Vice President of Gallagher and Tahlor Heft, City Human Resources Manager.

4. ADJOURNMENT

CITY OF GRAND HAVEN
519 Washington Ave
Grand Haven, MI 49417
Phone: (616) 847-4887



TO: Ashley Latsch, City Manager

FROM: Tahlor Heft, Human Resources Manager

DATE: September 27, 2026

SUBJECT: Health Insurance Transition to The Pool

Gallagher will present information to City Council regarding The Pool and the potential transition of the City of Grand Haven's employee health insurance program from its current self-funded model to the pool.

The presentation will provide an overview of how the pool operates, potential savings and benefits, and considerations associated with a transition.

This item is presented for informational purposes only, and no Council action is requested.

City of Grand Haven & The Pool

2027 Pool Quote
October 5, 2026

THE POOL
Transforming Your
Wellbeing Together

20
years
of supporting
members



Lower cost. Fixed rates. Better protection.

Moving from a self-funded program to fully insured coverage in The Pool — for less than your trended 2027 cost.

\$256,244 - \$419,716

Savings vs. your 2027 cost – trended to expected — 7.1% to 11.2%

Fully insured

No claims reserve to carry.
Rates set for the full year.

290+

Michigan employers already buying benefits together

RISK MITIGATION

Fully insured — no reserve to fund, no claim volatility.

PROGRAM EFFICIENCY

Savings from stop-loss, Rx rebates and lower fees.

PLAN DESIGN

Custom designs and rating flexibility by employee group.

NETWORK & SPECIALTY RX

Broader network with enhanced specialty Rx coverage.

By joining The Pool, the City gets added stability – and savings.

Getting to know The Pool

The Pool

About Us

The Pool was created in 2005 when eight West Michigan school districts wanted to offer better, quality benefits at a lower cost to employees and their families.

Making Waves

The Pool offers the most affordable, best-in-class coverage through Blue Cross Blue Shield of Michigan or Priority Health that supports our members' total wellbeing.

Being a member of The Pool allows you to take advantage of life-changing programs ranging from muscle, back, and joint pain relief to fully reversing diabetes, all for **free**.

Member-Focused



The Pool was created for members and has always been run by members – ensuring an enhanced experience for all.

Value



We offer plans at the most competitive rates in the industry by investing in innovations that enhance member wellbeing.

Trust



Transparency, partnership and feedback are essential to everything we do in The Pool. Members can trust The Pool is working on their behalf everyday.

Member-Focused, Value & Trust are pillars that have withstood the test of time and drive decision making today.

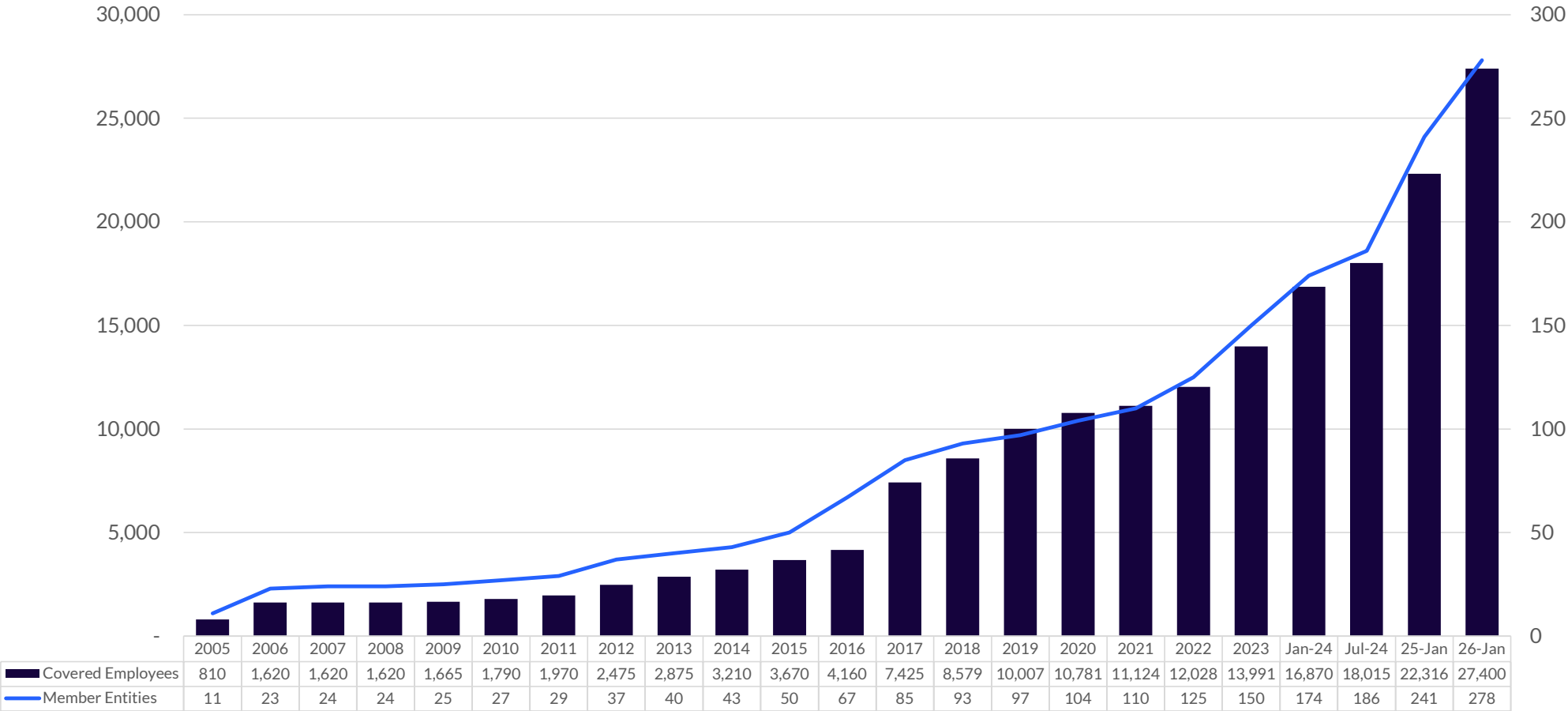
THE POOL

Michigan Health Insurance



In good company

20 Years of Sustained Growth



*January 2026 covered employees is an est.

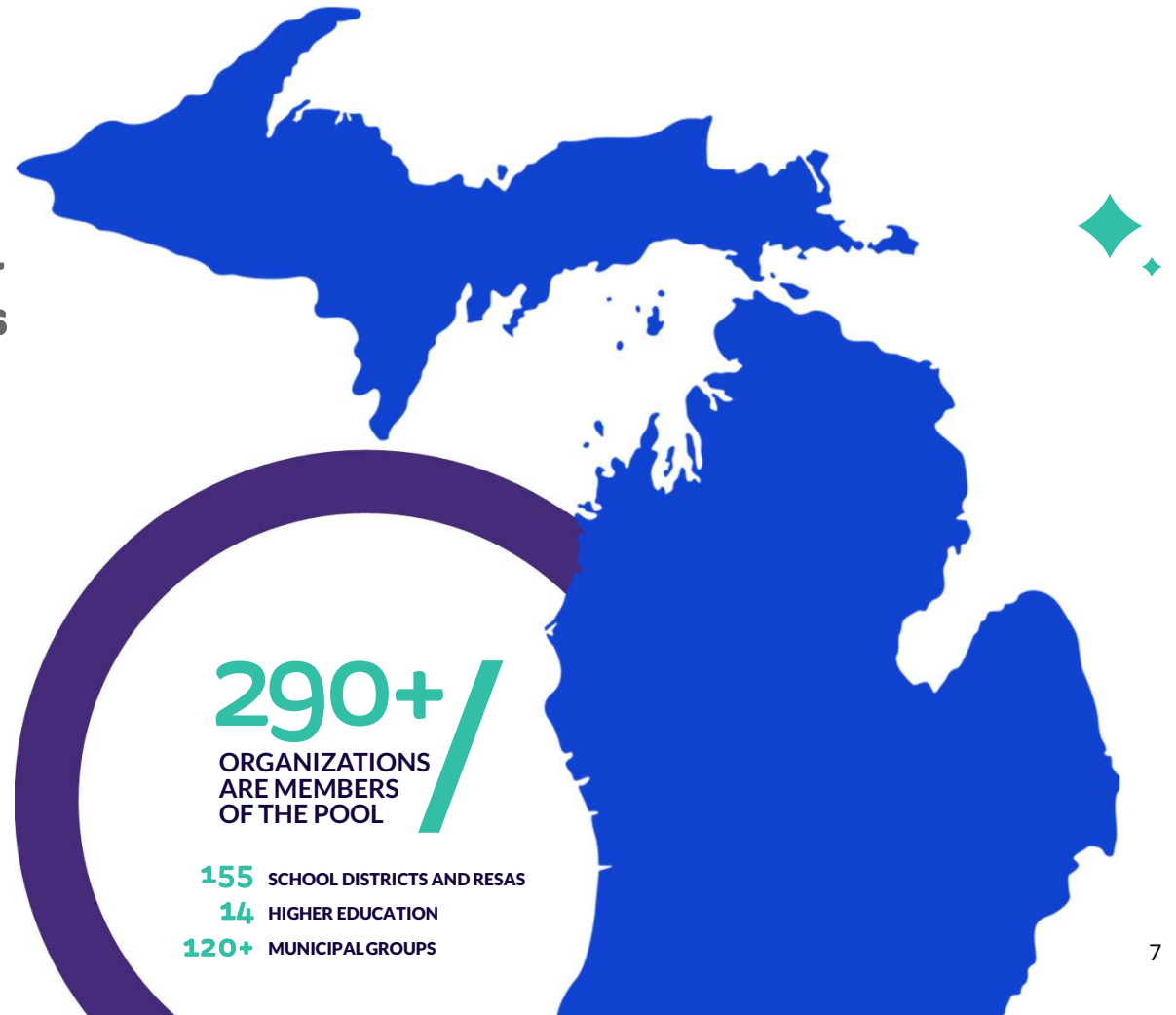
Who's in The Pool

as of January 2026

The Pool is made up of over two-hundred member entities across Michigan, proud to be a part of our mission.

Curious who these members are?

Find the full list of membership on the next few slides.



Membership list

1/1/2026

Midwest

Ottawa County

Allendale Public Schools
City of Ferrysburg
City of Holland
City of Hudsonville
City of Zeeland
Coopersville Public Schools
Grand Haven Area Public Schools
Harbor Transit Authority
Herrick District Library
Holland BPoW
Holland Public Schools
Hudsonville Public Schools
Jenison Public Schools
Loutit District Library
Macatawa Area Express Transit Authority
Ottawa County
Ottawa ISD
Park Township
Spring Lake Public Schools
Spring Lake Library
Village of Spring Lake
West Ottawa Public Schools

Kent County

Byron Center Public Schools
Caledonia Public Schools
Cascade Township
Cedar Springs Public Schools
City of Cedar Springs
City of Lowell
Comstock Park Public Schools
East Grand Rapids Public Schools
Forest Hills Public Schools
Gaines Charter Township
Godfrey Lee Public Schools
Godwin Heights Public Schools
Grand Rapids Community College
Grand Rapids Public Schools
Grandville Public Schools
Kelloggsville Public Schools
Kent City Community Schools
Kenowa Hills Public Schools
Kent ISD
Kentwood Public Schools
Lowell Schools
Network 180
Northview Public Schools
Rockford Public Schools
Sparta Area Schools
Tri County Area Schools
Wyoming Public Schools

Southwest

Allegan County

Allegan County
Allegan Area AESA
City of Allegan
City of Otsego
Fennville Public Schools
Hopkins Public Schools
Otsego Public Schools
Plainwell Community Schools
Wayland Union Public Schools

Barry County

Barry County
Barry ISD
Delton Kellogg Schools
Lakewood Public Schools
Maple Valley Schools
Southwestern Michigan College
Thornapple Kellogg Schools

Berrien County

City of Bridgman
City of St. Joseph
Coloma Public Schools
Lakeshore Public Schools
Niles Community Schools

Branch County

BHSJ Public Health
Branch County
Branch ISD
Bronson Community Schools
City of Bronson
City of Coldwater
Village of Union City

Calhoun County

Athens Area Schools
Battle Creek Public Schools
Calhoun County
Calhoun ISD
City of Marshall
Harper Creek Community Schools
Kellogg Community College
Marshall Area Fire Fighter Ambulance Authority
Marshall District Library
Pennfield Public Schools
Summit Pointe Behavioral Health

Cass County

Heritage Southwest ISD

Hillsdale County

City of Hillsdale
City of Jonesville
County of Hillsdale

Kalamazoo County

Climax-Scotts Community Schools
Comstock Public Schools
Kalamazoo County RESA
Kalamazoo Valley Community College
Parchment School District
Schoolcraft Community Schools
Texas Township
Vicksburg Public Schools
Village of Vicksburg

St. Joseph County

Burr Oak Community Schools
Centreville Public Schools
Colon Community Schools
Glenn Oaks Community College
Mendon Community Schools
Nottawa Community School
St. Joseph County ISD
St. Joseph Public Schools
Three Rivers Community Schools
White Pigeon Community Schools

Van Buren County

South Haven Public Schools
Village of Lawton
Village of Paw Paw

Central

Clinton County

Clinton County RESA
Ovid Elsie Schools
Pewamo Westphalia Community
Schools
St. Johns Public Schools

Eaton County

City of Grand Ledge
Eaton County RESA
Grand Ledge Public Schools

Ingham County

City of East Lansing
City of Williamston
Holt Public Schools
Ingham ISD
Lansing Community College
Mason Public Schools
Okemos Public Schools
Waverly Community Schools

Ionia County

Belding Area Schools
Ionia ISD
Ionia Public Schools
Portland Public Schools
Saranac Community Schools

Isabella County

Beal City Public Schools
Montabella Community
Schools
Village of Lake Isabella

Jackson County

Jackson Public Schools
LifeWays Community Mental
Health

Saginaw County

Chesaning Union Schools
Saginaw ISD

Eastern

Genesee County

City of Davison
Mott Community College

Lenawee County

Lenawee County Road Commission

Livingston County

Livingston ESA

Macomb County

Lake Shore Public Schools
Romeo Community Schools

Monroe County

Ida Public Schools

Oakland County

Berkley Schools
City of Farmington Hills
Ferndale Public Schools
Holly Academy
Huron Valley School District
Oak Park School District
Oakland Community College
Oxford Community Schools

Shiawassee County

Shiawassee RESA

St. Clair County

Region 10
St. Clair County Community
MH

Washtenaw County

Washtenaw Community
College

Wayne County

Garden City Public Schools
Henry Ford College
Lincoln Park Public Schools
Redford Union School District
Riverview Community School
District
Trenton Public Schools
Woodhaven Brownstown
School District



Northern

Alpena County

Alpena Montmorency Alcona ESD

Antrim County

Antrim County
Antrim County Road Commission
Mancelona Public Schools

Emmet County

County of Emmet
Emmet County Road Commission
NEMCOG

Iosco County

Iosco RESA
Oscoda Area Schools
Wellvance

Lake County

Baldwin Community Schools
Lake County

Leelanau County

Leland Public Schools

Luce County

Luce County Road Commission

Mason County

City of Ludington
Ludington Area Schools
Mason County Eastern
Mason County Road Commission

West Michigan CMH
West Shore Community
College
West Shore ESD

Mecosta County

Big Rapids Public Schools
Chippewa Hills Public
Schools
City of Big Rapids
Mecosta County
Mecosta County Road
Commission
Mecosta Osceola ISD

Midland County

Coleman Community
Schools

Montcalm County

Central Montcalm Public
Schools
City of Stanton
Greenville Public Schools
Montcalm Care Network
Montcalm ISD
Village of Lakeview

Muskegon County

Charter Township of
Muskegon
Fruitport Community
Schools
Mona Shores Public Schools

Montague Area Public Schools
Muskegon Area ISD
Muskegon Charter Township
Muskegon County Road
Commission
Muskegon Heights Schools
Muskegon Public Schools
North Muskegon Public Schools
Oakridge Public Schools
Orchard View Schools
Ravenna Public Schools
Reeths-Puffer Schools
Whitehall District Schools

Newaygo County

City of Fremont
City of Newaygo
Fremont Public Schools
Grant Public Schools
Newaygo County
Newaygo County Mental Health
Newaygo County RESA

Oceana County

Hart Public Schools
Pentwater Public Schools
Shelby Public Schools
Village of Shelby
Walkerville Public Schools

Osceola County

Reed City Area Public Schools

Upper Peninsula

Baraga County

Baraga County
Baraga County Memorial Hospital
Baraga County Road Commission
Village of L'Anse

Chippewa County

Lake Superior State University

Cheboygan County

Cheboygan County

Delta County

Delta Solid Waste Management
Authority

Dickinson County

Breitung Township
City of Norway
Dickinson County Road Commission

Gogebic County

Charter Township of Ironwood
Gogebic County
Gogebic County Road Commission
Gogebic Medical Care Facility

Houghton County

Adams Township School District
Chassell Township Schools
Copper Country ISD
Houghton County
Houghton County Medical Care
Facility

Hancock Public Schools
City of Houghton
Lake Linden-Hubbell Schools
Western UP Health Department

Iron County

City of Iron River

Keweenaw County

Keweenaw County
Keweenaw County Road Commission

Mackinac County

City of St. Ignace

Marquette County

Charter Township of Marquette
City of Ishpeming
County of Marquette
Ishpeming Area Wastewater
Treatment Facility
Marquette Board of Light and Power
Marquette County Medical Care
Facility
Marquette County Road Commission
Negaunee Township
Northcare Network

Menominee County

Northpointe Behavioral Health
System

Ontonagon County

Ontonagon County Road Commission



2027 Program Overview & Rates

The Pool Advantage

Far lower fixed costs — and fixed costs set your rates

YOUR CURRENT PROGRAM • FIXED COSTS

2025

\$848,142

Total fixed cost

Medical administration \$139,773

Specific stop-loss \$708,368

2026

\$969,730

Total fixed cost

Medical administration \$143,275

Specific stop-loss \$826,454

2027

+28.7%

\$1,091,448

Total fixed cost

Medical administration \$108,234

Specific stop-loss \$983,214

The Pool's fixed costs are far lower

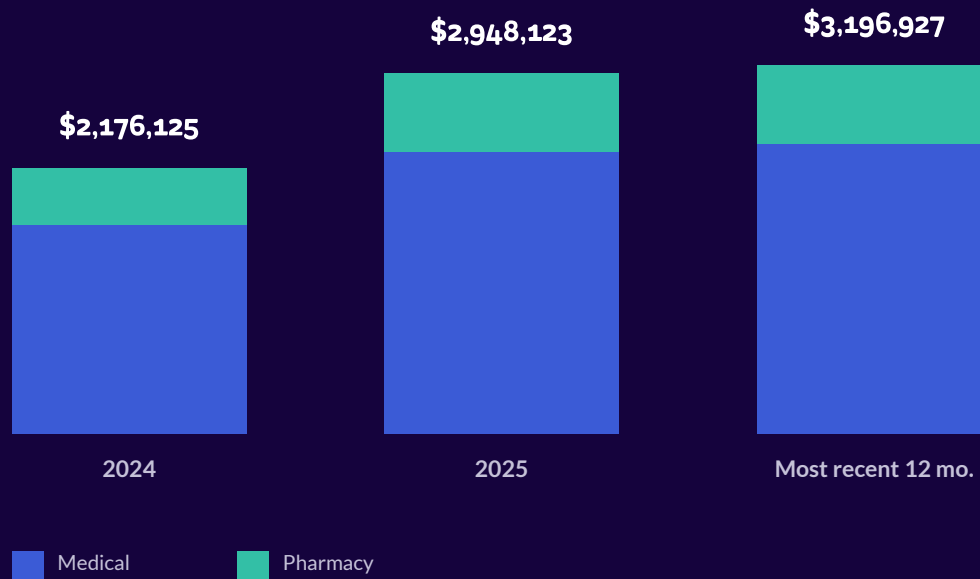
Administration and stop-loss are charged before a single claim is paid. The Pool spreads those costs across the entire membership — which means lower premium rates for your members.

Lower fixed costs

= lower premium rates for members

Claims Analysis

Understanding your medical & Rx claims



Most recent 12 months - August 2025 - July 2026

+47%

increase in total claims
since 2024

Medical claims are up \$665K and pharmacy up \$174K over two years.

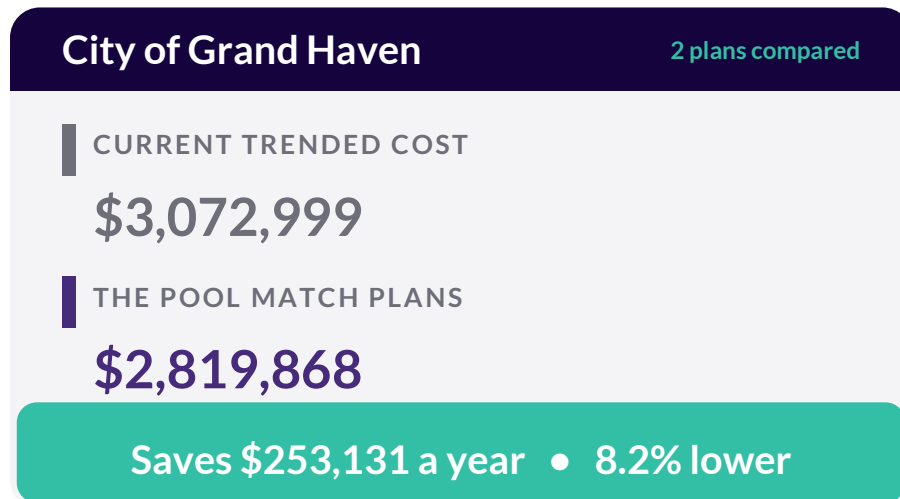
Like many public entity programs, we are seeing significant claims increases as medical and Rx costs continue to rise.

THE POOL

Michigan Health Insurance

Total Program Savings

2027 annual medical & Rx cost — current self-funded trended cost vs. The Pool match plans



COMBINED ANNUAL SAVINGS IN THE POOL	VS. TRENDED COST	VS. EXPECTED COST	VS. MAXIMUM COST
Savings grow as self-funded costs rise	\$256,244	\$419,716	\$1,061,220
	7.1% below \$3,589,075 trended	11.2% below \$3,752,547 expected	24.2% below \$4,394,051 maximum

Current figures are trended self-funded costs at current census. Because the program is self-funded, actual cost can reach the expected (\$3,752,547 / 102.97%) or maximum (\$4,394,051 / 120.57%) level; The Pool rates are fully insured and fixed for the year.

City of Grand Haven – Plan Comparison

Your current plans matched to the closest designs in The Pool

	SB PPO	VALUE 250 PPO	SB HDHP	VALUE HDHP HSA Level
	Current • Retiree	The Pool • 094	Current • Active + Retiree	The Pool • 108/109
Individual deductible	\$250	\$250	\$1,750	\$1,750
Family deductible	\$500	\$500	\$3,500	\$3,500
Coinsurance (plan pays)	80%	80%	100%	100%
Coinsurance maximum	None	\$2,500 / \$5,000	N/A	N/A
Out-of-pocket max – single	\$1,000	\$4,500	\$2,250	\$2,750
Out-of-pocket max – family	\$2,000	\$9,000	\$4,500	\$5,500
Primary care visit	\$20 copay	\$30 copay	100% covered	100% after ded.
Specialist visit	\$20 copay	\$50 copay	100% covered	100% after ded.
Urgent care	\$20 copay	\$60 copay	100% covered	100% after ded.
Emergency room	\$50 copay	\$150 copay*	100% covered	100% after ded.
Rx – generic	\$10 copay	\$20 copay	\$10 copay	\$10 after ded.
Rx – preferred brand	\$40 copay	\$40 copay	\$40 copay	\$40 after ded.
Rx – preferred specialty	85% of ded. (max \$150)	\$40 copay	85% of ded. (max \$150)	\$40 copay

PLAN ENHANCEMENTS IN THE POOL

Specialty Rx moves to a flat \$40 copay instead of coinsurance, a new \$2,500 / \$5,000 coinsurance maximum caps retiree exposure, and the HSA plan keeps its \$1,700 deductible and 100% coinsurance intact.

Trade-offs to note: office, specialist and urgent care copays are modestly higher, and the retiree plan's out-of-pocket maximum increases. *Waived if admitted.

THE POOL

Michigan Health Insurance

City of Grand Haven – Cost Comparison

2027 trended self-funded cost vs. The Pool match plans, at current census

	SB \$250	VALUE 250	SB \$1700	VALUE HSA Level
	Current • Retiree	The Pool • 094	Current • Active + Retiree	The Pool • 108/109
Covered employees	5	5	124	124
Monthly premium – single	\$1,235.38	\$1,102.86	\$819.05	\$794.59
Monthly premium – 2-person	\$2,964.94	\$2,481.41	\$1,965.72	\$1,787.80
Monthly premium – family	\$3,706.16	\$3,087.98	\$2,457.16	\$2,224.82
Estimated monthly cost	\$11,366	\$9,650	\$244,718	\$225,339
Estimated annual cost	\$136,387	\$115,799	\$2,936,612	\$2,704,069
Annual change	—	-\$20,588 (-15.1%)	—	-\$232,543 (-7.9%)

CITY OF GRAND HAVEN TOTAL

\$3,072,999 today → \$2,819,868 in The Pool

Saves \$253,131 • 8.2%

Premiums shown for SB \$1700 / VALUE HSA Level are active rates; retiree rates (\$1,027.72 / \$2,466.52 / \$3,083.15 today vs. \$1,032.96 / \$2,324.14 / \$2,892.27 in The Pool) are included in the totals above.



Coverage you can count on

We've got you covered

Two carriers. Hundreds of PPO designs. Or offer both, and let members choose.



Blue Cross Blue Shield of Michigan

The broadest PPO network in Michigan, with nationwide access when members travel.



Priority Health

Top-rated Michigan PPO coverage with strong local care management and support.

DUAL CARRIER OPTION

Offer both

BCBSM and Priority Health side by side under one Pool program — members pick the carrier and network that fits their family.

PPO PLANS BUILT AROUND YOUR MEMBERS

Hundreds of customizable PPO designs, matched to the unique needs of each employee group.

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

Supporting Members' Health

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



Member-focused



**High-cost infusion
treatment alternatives**



**Diabetes prevention,
support, and reversal**



**Federal & State
benefits access**



**Complex care
support**



**Diabetes
management**



**Virtual back, joint, &
muscle pain relief**



**On-demand expert
medical opinions**



**Maternity &
postpartum support**



**Breast cancer
screenings**



**Surgical concierge
program**

Payer Matrix

A Blue Cross Blue Shield program

Specialty medication support

- We check whether your medication has a manufacturer assistance program
- A dedicated care coordinator walks you through the application
- We set up delivery through your pharmacy or the manufacturer
- You keep getting your medication, even while your application is under review

What this means for you:

Little to no out-of-pocket cost when you're approved

One person to call with questions at any step

Helps keep premiums stable for everyone

Only a small number of members need these medications

Specialty drugs can cost thousands of dollars a month. For the few members who take them, this program can turn that into little or nothing out of pocket — real financial relief.

THE POOL

Michigan Health Insurance



A service team that works only for you

The Pool's client service team serves member organizations exclusively — no outside book of business, no competing priorities.

100%

of our client service team works only for Pool members

3

dedicated staff assigned to the City of Grand Haven

290+

member organizations supported across Michigan

Three dedicated people on your account

Lead Consultant

Owns the strategy — renewal direction, plan design and long-term cost management for the City.

Client Manager

Your day-to-day partner for eligibility, billing, claims escalation and reporting.

Client Associate

Fast answers for HR and employees — enrollment, ID cards and benefit questions.

BACKED BY THE FULL POOL ORGANIZATION

Executive consultants, marketing and member experience teams support onboarding, open enrollment and ongoing employee communication.



Thank you.

