



CITY OF BUNKER HILL VILLAGE

NOTICE IS HEREBY GIVEN OF A SPECIAL MEETING OF THE BUNKER HILL VILLAGE CITY COUNCIL TO BE HELD ON FRIDAY, FEBRUARY 27, 2026, AT 8:00 A.M. IN THE CITY HALL COUNCIL CHAMBERS AT 11977 MEMORIAL DRIVE, HOUSTON, TEXAS, FOR THE PURPOSE OF DISCUSSION, AND IF DEEMED ADVISABLE BY THE CITY COUNCIL, ACTION ON THE FOLLOWING:

“The Mayor, City Council and Staff of Bunker Hill Village are committed to governing with integrity and fiscal responsibility. We are dedicated to creating a sense of community, ensuring the safety and well-being of our citizens, and preserving our unique character and quality of life so that we can pass on a greater and more beautiful city to future generations.”

This meeting agenda, and the agenda packet, are posted online at www.bunkerhilltx.gov

NOTICE OF MEETING BY TELEPHONE AND VIDEO CONFERENCE:

In accordance with Texas Government Code, Sec. 551.127, on a regular, non-emergency basis, Councilmembers may attend and participate in a meeting remotely by video conference. Should such attendance transpire, a quorum of the Council will be physically present at the location noted above on this agenda.

Join Zoom Meeting:

<https://us06web.zoom.us/j/81842159656?pwd=PR2OmKIJQlCWcVwpQOvMFuUoUhPUdT.1>

Meeting ID: 818 4215 9656

Passcode: 694308

Dial by your location: +1 346 248 7799 US (Houston)

The public will be permitted to offer public comments by video conference as provided by the agenda and as permitted by the presiding officer during the meeting. A recording of the meeting will be made, and will be available to the public in accordance with the Open Meetings Act upon written request.

I. CALL TO ORDER

II. PLEDGE OF ALLEGIANCE

III. CITIZENS' COMMENTS

This is an opportunity for citizens to speak to council relating to agenda and non-agenda items. Comments are limited to three minutes. If the topic the speaker wishes to address is on the agenda, the speaker can either speak at this time or defer comments until such time the item is discussed. Speakers are required to address council at the microphone and give their name and address prior to voicing their concerns.

Note: To comply with provisions of the Open Meetings Act, the City Council may not deliberate on items discussed under this agenda item. Items that cannot be referred to the city staff for action may be placed on the agenda of a future City Council meeting.

IV. MEMORIAL VILLAGES POLICE DEPARTMENT REPORT

- A. Consideration and Possible Action Regarding Employee Insurance Coverage for the Time Period of April 1, 2026, through March 31, 2027, Contracting for Health, Vision, and Dental Insurance in Partnership with the Memorial Villages Police Department and the City of Piney Point Village, Texas
- B. Consideration and Possible Action to Approve Budget Amendment 2025-03 to the Fiscal Year 2025 Budget for the Memorial Villages Police Department

V. VILLAGE FIRE DEPARTMENT REPORT

- A. Consideration and Possible Action to Approve Budget Amendment 2026-01 to the Fiscal Year 2026 Budget for the Village Fire Department

VI. ADJOURN

I, Gerardo Barrera, City Administrator/ Acting City Secretary of the City of Bunker Hill Village, certify that the above notice of meeting was posted in a place convenient to the general public in compliance with Chapter 551, Texas Government Code, on February 19, 2026, by 5:00 p.m.

(SEAL)



Gerardo Barrera,
City Administrator/ Acting City Secretary

This facility is wheelchair accessible and accessible parking spaces are available. Requests for accommodations or interpretive service must be made 48 hours prior to this meeting. Please contact the City Secretary's office at 713-467-9762 for further information.



City of Bunker Hill Village
City Council
Agenda Request

Agenda Date:	February 27, 2026
Agenda Item:	IV
Subject:	Memorial Villages Police Department Report
Exhibits:	2026-2027 Employee Insurance Coverage Renewal Presentation FY 2025 Budget Amendment 2025-03
Funding:	N/A
Presenter(s):	Chief Schultz

Executive Summary

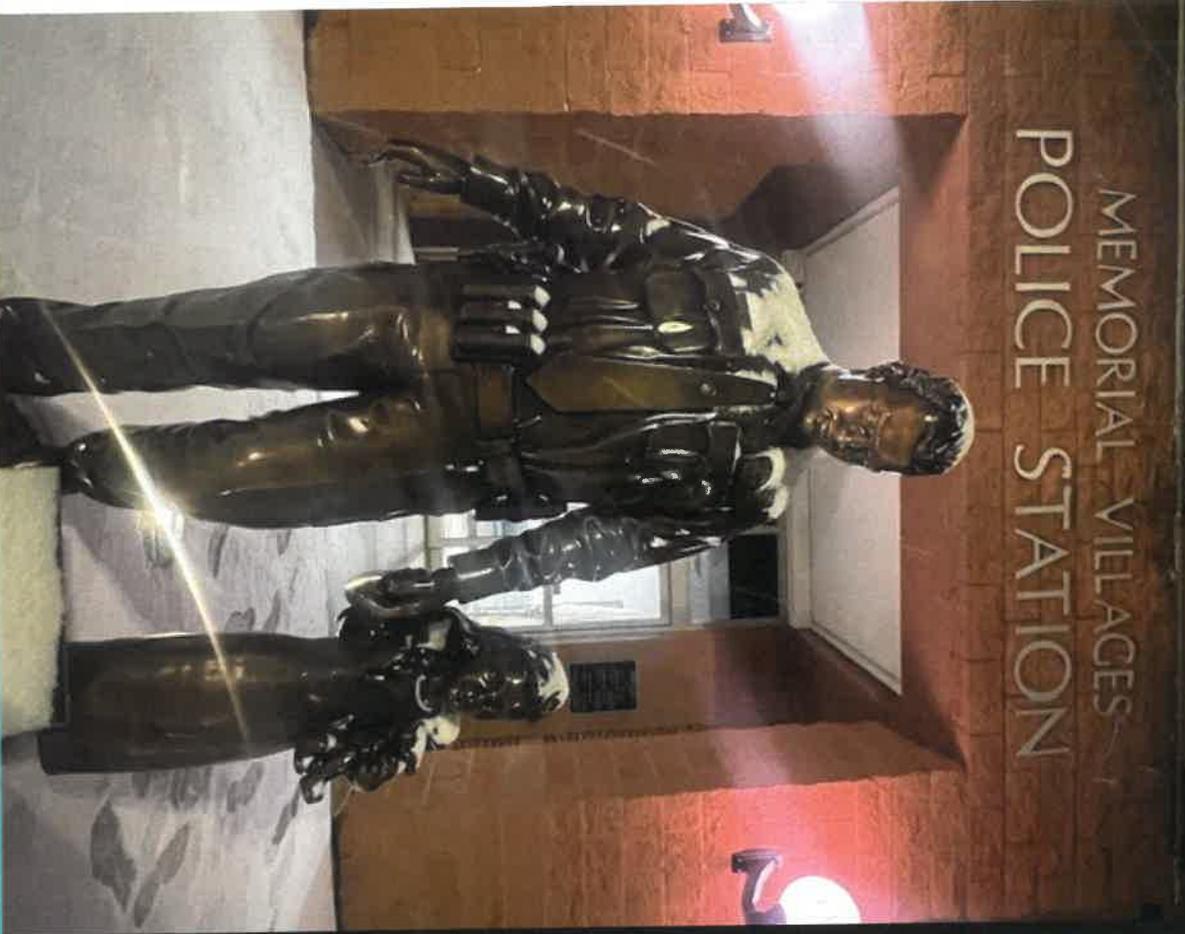
The Memorial Villages Police Department Report will include the following items:

- A. Employee Insurance Coverage Renewal.
- B. FY 2025 Budget Amendment 2025-03 to reclassify FY 2025 budget accounts, including \$44,000 internal appropriations adjustment and a \$25,000 increase to the Auto Replacement Fund, with no additional revenue from the City of Bunker Hill Village.

Recommended Action

Staff recommends City Council take the following actions:

- A. Approve employee insurance coverage for the period of April 1, 2026, to March 31, 2027.
- B. Approve FY 2025 Budget Amendment 2025-03 for the Memorial Villages Police Department.

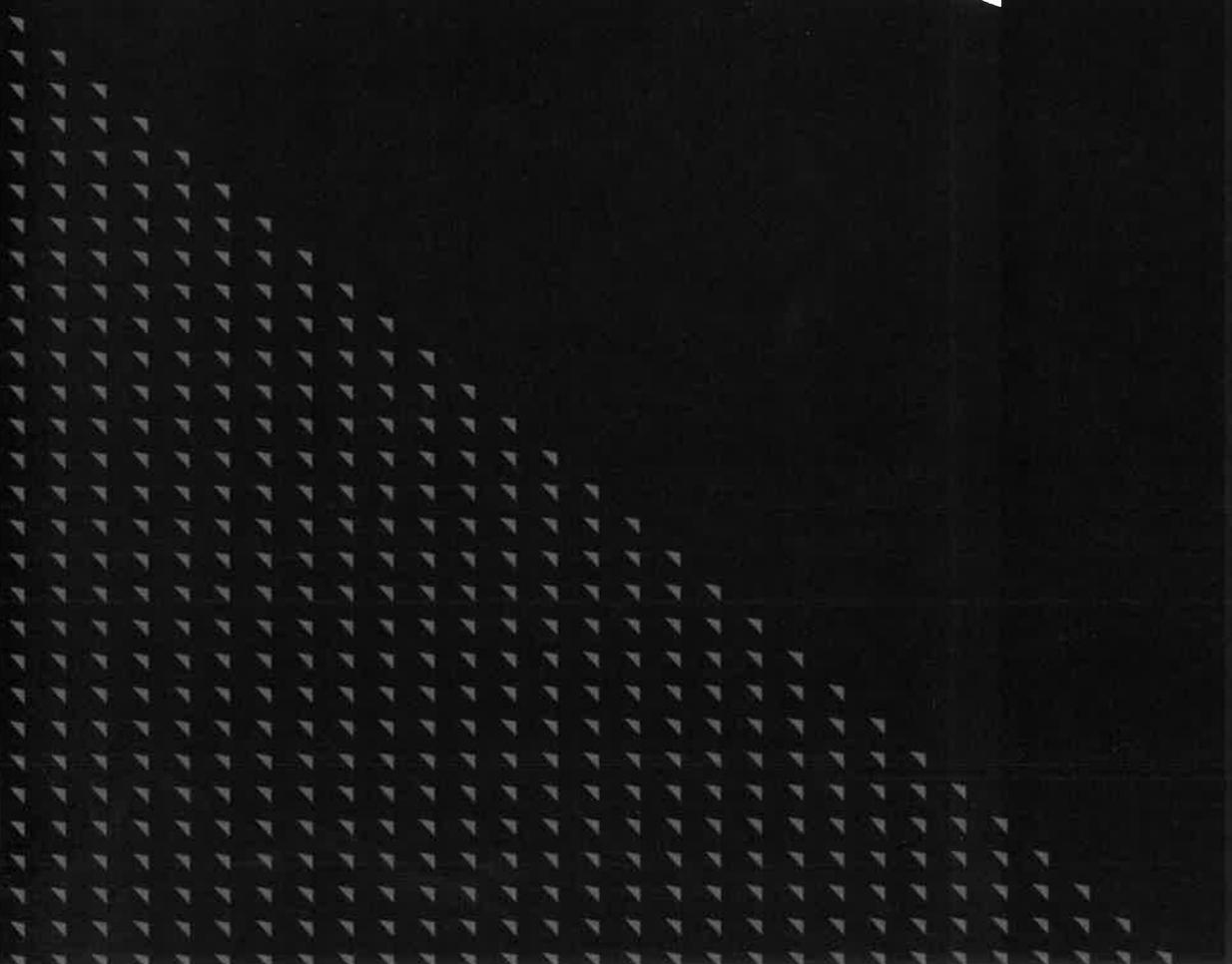


2026 - 2027 Renewal Presentation

February 09, 2026 | Memorial Villages Police Department



Executive Summary





Renewal/Marketing Summary

- ✓ **Medical Marketing** – Alliant requested the market to provide individual quotes for MVPD, Bunker Hill, and Piney Point. BCBS provided a quote with plan changes to the In-Network Deductible of **\$5,500 individual/ \$11,000 family** and Out-of-Network Deductible of **\$11,000 individual/\$22,000 family**. Total increase across all three divisions would be estimated to be 72% or \$548,796 above current rates.
 - **MVPD** - BCBS provided a quote at 76.9% or \$466,822 above current rates based off of MVPD's current population.
 - **Bunker Hill** - BCBS provided a quote at 65.8% or \$66,667 above current rates based off of Bunker Hill's current population.
 - **Piney Point** - BCBS provided a quote at 52.8% or \$15,307 above current rates based off of Piney Point's current population.
- ✓ **Dental Renewal** - BCBS of Texas released the renewal at a 15% or \$8,262 increase over current rates. We requested BCBS to provide additional rate relief. However, they were unable to accommodate. **Please note: Medical Rates are bundled with Dental and Vision. If these lines of coverage were to move away from BCBS, the Medical rates will increase without the bundling discounts.**
- ✓ **Dental Marketing** – We received quotes from Standard, Humana, and UCCI matching the current DPPO High Plan and DPPO Low Plan.
 - The Standard provided a quote at -7.8% or \$4,308 below current rates with plan changes.
 - DPPO High Plan - Decrease to the In-Network Individual Deductible **\$25** and the In-Network Family Deductible **\$75**. Orthodontia Eligibility age increased **up to age 26**.
 - Humana provided a quote at -7.6% or -\$4,171 below current rates with plan changes.
 - DPPO Low Plan - Increase to the In-Network Individual Deductible **\$50** and the In-Network Family Deductible **\$150**.
 - DPPO High Plan - Orthodontia Eligibility age increased **up to age 26**
 - UCCI provided a quote at -2.7% or \$1,469 below current rates with plan changes.
 - DPPO Low Plan - Increase Annual Maximum **\$1,000**.
 - DPPO High Plan - Orthodontia Eligibility age increased **up to age 26**
 - All other Dental carriers declined to quote.
- ✓ **Vision BCBSTX** - Vision remains under rate guarantee through 4/1/2027.
- ✓ **Life and Disability Plans BCBSTX** - Life and Disability Plans remain under rate guarantee through 4/1/2027

2025-2026 MVPD Incentive Amounts

2025 – 2026 Maximum Incentive		Employee Only	Employee + Dependent(s)
MVPD contribution		\$2,350	\$3,700
Physical/Wellness		\$1,000	\$1,000
Physical Assessment PT		\$500	\$500
Total:		\$3,850	\$5,200

HSA contribution provided by MVPD		
Enrollment		Contribution
Employee	34	\$79,900
Employee + Dependent(s)	28	\$103,600
Total:		\$183,500

Proactive Preventative Health Incentive		
YTD # of employees		Incentive \$
Physical/Wellness Exam	62	\$62,000
Physical/Assessment PT	62	\$31,000
Total:		\$93,000

Summary – Historical Rates with 50.6% increase with BCBS

	December 2025 Enrollment		HSA Plan					
	UHC	UHC	BCBS	BCBS	BCBS	BCBS	BCBS	
Employee Only	34	\$415.33	\$477.63	\$493.39	\$550.60	\$594.59	\$895.67	
Employee + Spouse	6	\$955.24	\$1,098.53	\$1,026.69	\$1,145.69	\$1,237.22	\$1,863.61	
Employee + Child(ren)	6	\$747.59	\$859.73	\$977.64	\$1,090.96	\$1,178.13	\$1,774.67	
Employee + Family	16	\$1,287.51	\$1,480.64	\$1,510.95	\$1,686.11	\$1,820.81	\$2,742.71	
Annual Estimated Premium	62	\$539,260	\$620,151	\$635,717	\$709,417	\$766,093	\$1,153,990	
Percentage of Change			15%	3%	11.6%	8.0%	50.6%	

December 2025 Headcounts:

The 2026-2027 BCBS renewal annual estimated premium increased **50.6%** (**\$1,153,990**) compared to the BCBS 2025-2026 annual premium.

Year	Carrier	Starting Premium	Initial Renewal		Lost Ratio	Negotiated Sold Rates		Final Premium
			% Change	\$ Change		% Change*	\$ Change	
2023-24	UHC	\$620,151	49%	\$303,876	143%	3%	\$15,567	\$635,717
2024-25	BCBS	\$635,717	19.3%	\$122,402	185%	11.6%	\$73,699	\$709,417
2025-26	BCBS	\$709,417	23.1%	\$163,594	152%	8.0%	\$56,677	\$766,093
2026-27	BCBS	\$766,093	50.6%	\$387,896	228%			

*Average of 7% increase over 3 renewal cycles (2023-2025).



Summary – Historical Employee Contributions

Piney Point

	December Enrollment		HSA Plan	
	UHC	BCBS	UHC	BCBS
Employee Only	7		\$0.00	\$0.00
Employee + Spouse	0		\$310.45	\$297.55
Employee + Child(ren)	0		\$191.05	\$270.18
Employee + Family	1		\$501.51	\$567.76
Annual Estimated Premium	8		\$6,018	\$6,813
Percentage of Change			15%	12%
-14%				
Piney Point: MVPD pays 100% of the EE Only tier and 50% of the remaining cost for EE+Spouse, EE+Child(ren), and EE+Family				

Bunkerhill

	December Enrollment		HSA Plan	
	UHC	BCBS	UHC	BCBS
Employee Only	6		\$0.00	\$0.00
Employee + Spouse	1		\$155.23	\$148.77
Employee + Child(ren)	0		\$95.53	\$135.09
Employee + Family	2		\$250.75	\$283.88
Annual Estimated Premium	9		\$7,881	\$8,598
Percentage of Change			-43%	12%
-14%				
Bunker Hill: MVPD pays 100% of the EE Only tier and 75% of the remaining cost for EE+Spouse, EE+Child(ren), and EE+Family				

MVPD

	December Enrollment		HSA Plan			
	UHC	BCBS	UHC	BCBS	BCBS	BCBS
Employee Only	21		\$0.00	0.00	\$0.00	\$0.00
Employee + Spouse	5		\$269.96	\$155.23	\$133.33	\$148.77
Employee + Child(ren)	6		\$166.13	\$95.53	\$121.06	\$135.09
Employee + Family	13		\$436.09	\$250.75	\$254.39	\$283.88
Annual Estimated Premium	45		\$96,189	\$55,309	\$56,401	\$62,938
Percentage of Change			-14%	-42%	2%	12%
-14%						

MVPD : MVPD pays 100% of the EE Only tier and 75% of the remaining cost for EE+Spouse, EE+Child(ren), and EE+Family

2026 - 2027 Medical Contributions with 50.6% increase with BCBS Piney Point

	Enrollment		2025 - 2026 BCBS				2026 - 2027 BCBS Renewal			
	Current	Projected	Rates	EE	ER	Rates	EE	ER		
HSA Plan										
EE Only	7	7	\$594.59	\$0.00	\$594.59	\$895.67	\$0.00	\$895.67		
EE + Spouse	0	0	\$1,237.22	\$321.32	\$915.91	\$1,863.61	\$483.97	\$1,379.64		
EE + Child(ren)	0	0	\$1,178.13	\$291.77	\$886.36	\$1,774.67	\$439.50	\$1,335.17		
EE + Family	1	1	\$1,820.81	\$613.11	\$1,207.70	\$2,742.71	\$923.52	\$1,819.19		
Annual Costs	8	8	\$71,795	\$7,357	\$64,438	\$108,149	\$11,082	\$97,067		
PEPM Costs			\$747.87			\$1,126.55				
Total	8	8	\$71,795	\$7,357	\$64,438	\$108,149	\$11,082	\$97,067		
\$ Increase						\$36,354	\$3,725	\$32,629		
% Increase						50.6%	50.6%	50.6%		

Piney Point: MVPD pays 100% of the EE Only tier and 50% of the remaining cost for EE+Spouse, EE+Child(ren), and EE+Family

Alliant Insurance Services

2026-2027 Medical Contributions - Alternate Plans

Piney Point

Medical/Rx	Enrollment		2025 - 2026 BCBS				2026 - 2027 BCBS Renewal			
	Current	Projected	Rates	EE	ER	Rates	EE	ER		
HSA Plan										
EE Only	7	4	\$594.59	\$0.00	\$594.59	\$895.67	\$287.27	\$608.40		
EE + Spouse	0	0	\$1,237.22	\$321.32	\$915.91	\$1,863.61	\$926.46	\$937.15		
EE + Child(ren)	0	0	\$1,178.13	\$291.77	\$886.36	\$1,774.67	\$867.73	\$906.94		
EE + Family	1	1	\$1,820.81	\$613.11	\$1,207.70	\$2,742.71	\$1,506.98	\$1,235.73		
Annual Costs	8	5	\$71,795	\$7,357	\$64,438	\$75,905	\$31,873	\$44,032		
PEPM Costs			\$747.87			\$1,265.08				
HMO HSA										
EE Only	0	3	\$0.00	\$0.00	\$0.00	\$608.40	\$0.00	\$608.40		
EE + Spouse	0	0	\$0.00	\$0.00	\$0.00	\$1,265.90	\$328.75	\$937.15		
EE + Child(ren)	0	0	\$0.00	\$0.00	\$0.00	\$1,205.48	\$298.54	\$906.94		
EE + Family	0	0	\$0.00	\$0.00	\$0.00	\$1,863.06	\$627.33	\$1,235.73		
Annual Costs	0	3	\$0	\$0	\$0	\$21,902	\$0	\$21,902		
PEPM Costs			\$0.00			\$365.04				
Total	8	5	\$71,795	\$7,357	\$64,438	\$97,807	\$31,873	\$65,934		
\$ Increase						\$26,012	\$24,515	\$1,496		
% Increase						36.2%	333.2%	2.3%		

Piney Point: MVPD pays 100% of the EE Only tier and 50% of the remaining cost for EE+Spouse, EE+Child(ren), and EE+Family

Benchmark Report – Medical Benefits Summary by Industry



	Memorial Villages Police Department		Government/Public Sector
	MVPD/Bunker Hill	Piney Point	HDHP
Plan Design (Mean)			
Deductible			
Individual	\$4,500	\$4,500	\$2,645
Family	\$9,000	\$9,000	\$5,445
	20%	20%	12%
Coinsurance			
Individual	\$6,900	\$6,900	\$4,395
Family	\$13,800	\$13,800	\$8,909
Office Visit			
PCP	20%	20%	12%
Specialist	20%	20%	12%
Prescription Drugs			
Generic	20%	20%	12%
Preferred Brand	20%	20%	12%
Non-Preferred Brand	20%	20%	12%
Specialty	20%	20%	12%
ER-HSA Funding			
Individual	\$2,350	\$2,350	\$831
Family	\$3,700	\$3,700	\$1,407
	73.9%	73.9%	81.2%
Actuarial Value (Claros)			
Premium Rates			
Employee Only	\$594.59	\$594.59	\$653.76
EE + Spouse	\$1,237.22	\$1,237.22	\$1,360.35
EE + Child(ren)	\$1,178.13	\$1,178.13	\$1,295.38
EE + Family	\$1,820.81	\$1,820.81	\$2,002.01
Employee Contributions			
Employee Only	\$0.00	\$0.00	\$69.43
EE + Spouse	\$160.66	\$321.32	\$288.09
EE + Child(ren)	\$145.89	\$291.77	\$240.44
EE + Family	\$306.56	\$613.11	\$469.63
Assumed Enrolled			
Employee Only	27	7	34
EE + Spouse	6	0	6
EE + Child(ren)	6	0	6
EE + Family	15	1	16
Annual Costs			
Total Cost	\$694,298	\$71,795	\$842,333
Employee Contributions	\$77,251	\$7,357	\$156,552
Net Employer Cost	\$617,047	\$64,438	\$685,781
ER-HSA Expense	\$163,350	\$20,150	\$67,641
Impact of Variance - Increase/(Decrease) in ER Net Costs			
Increase due to Plan Design (Actuarial Value Adjustment)			\$76,240
Decrease due to change in Employer Contributions			(\$71,944)
Decrease due to change in ER-funded HSA contributions			(\$115,859)
Estimated Annual Differential in Memorial Villages Police Department (Net) Annual Medical Cost and Benchmark			(\$111,563)



Summary – 2025-2026 Medical/Rx Plan Performance

- ↘ The 2025-2026 Medical/Rx plan is running at a **151.7%** loss ratio through the end of December 2025. This is comparing total Medical/Rx paid claims of **\$843,224** to premiums of **\$555,893**.
Medical/Rx claims: \$1,570.25 PEPM | premium: \$1,035.18 PEPM
- ↘ The 2025-2026 YTD medical claims total **\$644,844** which represent **76%** of the total claim spend.
Medical claims are currently at \$1,200.83 PEPM through December.
- ↘ The 2025-2026 YTD pharmacy claims total **\$198,379** and represent **24%** of the total claims spend.
The RX claims are currently \$369.42 PEPM through December.
- ↘ On a rolling 12-month basis (Jan 2025 through Dec 2025) the plan is running at an **227.6%** loss ratio.
The prior rolling 12 months (Jan 2024 through Dec 2024) ran at an 89.8% loss ratio.
- ↘ The 2025-2026 average headcount is **60** through the month of December. There was an increase of **3 subscribers and 2 members** since the beginning of the plan year (April 2025).

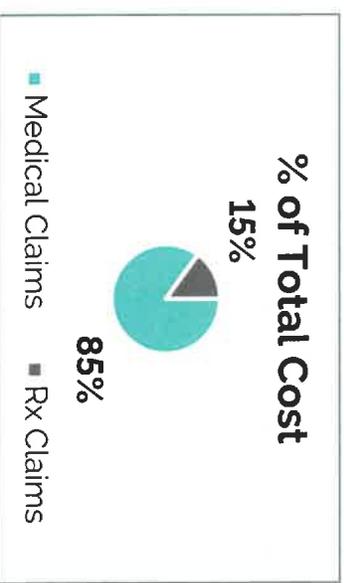
Rolling 12 Months-Monthly Financial Reporting

April 1, 2025 - March 31, 2026 Medical/Rx Claims Analysis

Month	Single Subscribers	Family Subscribers	Total Subscribers	Medical Claims Paid	Rx Claims Paid	Total Claims Paid (Medical & Rx)	Premiums	Loss Ratio
Jan-25	31	27	58	\$57,850	\$16,956	\$74,806	\$55,130	135.7%
Feb-25	31	26	57	\$102,204	\$27,413	\$129,617	\$54,039	239.9%
Mar-25	32	26	58	\$583,389	\$6,771	\$590,160	\$54,590	1081.1%
Apr-25	31	28	59	\$56,582	\$25,200	\$81,782	\$61,415	133.2%
May-25	31	28	59	\$47,724	\$22,278	\$70,002	\$61,415	114.0%
Jun-25	31	27	58	\$141,700	(\$7,274)	\$134,426	\$59,594	225.6%
Jul-25	31	27	58	\$37,092	\$26,062	\$63,154	\$59,594	106.0%
Aug-25	32	28	60	\$88,235	\$21,270	\$109,505	\$62,068	176.4%
Sep-25	31	28	59	\$45,666	\$35,772	\$81,438	\$61,474	132.5%
Oct-25	32	28	60	\$64,229	(\$1,568)	\$62,661	\$62,652	100.0%
Nov-25	34	28	62	\$88,968	\$38,814	\$127,782	\$63,841	200.2%
Dec-25	34	28	62	\$74,648	\$37,826	\$112,474	\$63,841	176.2%
Rolling 12 Total	381	329	710	\$1,388,288	\$249,520	\$1,637,807	\$719,653	227.6%
Rolling 12 PEPM				\$1,955.33	\$351.44	\$2,306.77	\$1,013.60	

OBSERVATIONS

- On a rolling 12-month basis, the plan is running at a 227.6% loss ratio.
- Medical claims: 85% of total paid claims
- Pharmacy claims: 15% of total paid claims



Medical/Rx Summary - Pharmacy Overview

TOP 15 PRESCRIPTIONS

Drug Name	Class	Specialty/ Non-Specialty	RX Count	Utilizing Members	Paid
TREMFYA CROH INJ 200/2ML	Gastrointestinal Agents – MISC.	Specialty	2	1	\$56,459.52
SKYRIZI PEN INJ 150MG/ML	Dermatological	Specialty	9	1	\$49,747.14
COSENTYX UNO INJ 300/2ML	Dermatological	Specialty	2	1	\$14,877.24
NURTEC TAB 75MG ODT	Migraine Products	Non-Specialty	8	1	\$14,837.20
RINVOQ TAB 30MG ER	Analgesics Anti Inflammatory	Specialty	2	1	\$13,107.94
MOUNJARO INJ 7.5/0.5	Antidiabetics	Non-Specialty	10	2	\$7,932.41
MOUNJARO INJ 10MG/0.5	Antidiabetics	Non-Specialty	6	1	\$5,948.90
SIRROLIMUS SOL 1MG/ML	Assorted Classes	Non-Specialty	7	1	\$5,537.23
PAXLOVID TAB 300-100	Antivirals	Non-Specialty	4	4	\$4,014.39
OZEMPIC INJ 2MG/3ML	Antidiabetics	Non-Specialty	10	2	\$3,854.96
TRESIBA FLEX INJ 200UNIT	Antidiabetics	Non-Specialty	6	1	\$3,739.66
SUNOSI TAB 75MG	ADHD/Anti-Narcolepsy/Anti-Obesity/Aorexiant	Non-Specialty	3	1	\$2,360.77
KATERZIA SUS 1MG/ML	Calcium Channel Blockers	Non-Specialty	3	1	\$2,266.58
MOUNJARO INJ 5MG/0.5	Antidiabetics	Non-Specialty	5	2	\$2,219.28
REPATHA SURE INJ 140MG/ML	Antihyperlipidemics	Non-Specialty	4	1	\$2,166.20



Year to Date Large Claimants

April 1, 2025 - December 31, 2025
Large Claimants Over \$50,000

Claimant	Status	Medical	Pharmacy	Total Medical/Rx Paid Claims
Claimant 1	Active	\$210,622	\$8,388	\$219,010
Claimant 2	Active	\$136,571	\$499	\$137,070
Claimant 3	Active	\$54,700	\$72,163	\$126,864
Claimant 4	Active	\$86,519	\$2,080	\$88,599
Claimant 5	Active	\$591	\$49,768	\$50,359
Total		\$489,003	\$132,898	\$621,901

OBSERVATIONS

- The five combined total large claims make up 74% of total paid claims YTD.



2024-2025 Large Claimants

April 1, 2024 - March 31, 2025 Large Claimants Over \$20,000

Claimant	Status	Medical	Pharmacy	Total Medical/Rx Paid Claims
Claimant 1	Active	\$553,985	\$228	\$554,214
Claimant 2	Active	\$174,136	\$1,264	\$175,400
Claimant 3	Active	\$620	\$80,938	\$81,558
Claimant 4	Active	\$20,512	\$42,685	\$63,197
Claimant 5	Termed	\$0	\$60,583	\$60,583
Total		\$749,253	\$185,698	\$934,951

OBSERVATIONS

- Large claims made up 72% of total paid claims.



2023-2024 Large Claimants

April 1, 2023 - March 31, 2024 Large Claimants Over \$50,000

Claimant	Status	Medical	Pharmacy	Total Medical/Rx Paid Claims
Claimant 1	Active	\$325,100	\$8,499	\$333,600
Claimant 2	Active	\$16,417	\$53,196	\$69,613
Claimant 3	Active	\$2,685	\$62,377	\$65,062
Claimant 4	Active	\$436	\$64,464	\$64,900
Claimant 5	Termed	\$10,273	\$49,788	\$60,061
Total		\$354,911	\$238,324	\$593,236

OBSERVATIONS

- Large claims made up 65% of total paid claims.



2022-2023 Large Claimants

April 22, 2022 – March 31, 2023

Large Claimants Over \$50,000

Claimant	Total Medical/Rx Paid Clams
Claimant 1	\$114,994
Total	\$114,994

OBSERVATIONS

- The 2022-2023 plan year ran at a 159.7% loss ratio



Medical Marketing Results

PLAN TYPE	QUOTE STATUS	*CARRIER RATING	NOTES / COMMENTS
<p>MEDICAL</p> <p>BlueCross BlueShield of Texas</p> <p>Aetna Group</p> <p>CIGNA Group</p> <p>Curative</p> <p>Memorial Hermann</p> <p>IEBP/TML / TXHB</p> <p>Trustmark Insurance Company</p> <p>United HealthCare Insurance Company</p> <p>Deltak</p> <p>Difference Card</p> <p>Evry Health</p> <p>Plus PWXpress</p>	<p>Presented</p> <p>Declined</p> <p>Declined</p> <p>Presented</p> <p>Declined</p> <p>Declined</p> <p>Declined</p> <p>Quoted</p> <p>Declined</p> <p>Quoted</p> <p>Declined</p> <p>Declined</p>	<p>A</p> <p>A</p> <p>A</p> <p>A-</p> <p>B++</p> <p>N/A</p> <p>A-</p> <p>A</p> <p>-</p> <p>-</p> <p>-</p>	<p>Current & Renewal are included in our analysis</p> <p>Cannot submit sealed bids in small group segment</p> <p>No response to the RFP</p> <p>Included in our analysis</p> <p>Quote options are not in the best interest for the group</p> <p>Did not make it through UW for quoting</p> <p>Ineligible industry</p> <p>Not included in our analysis, +55% over current</p> <p>No response to the RFP</p> <p>Not included in our analysis</p> <p>Loss ratio & potential ongoing HCCs</p> <p>No response to the RFP</p>

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant typically rely upon rating agencies for this type of market analysis. A.M. Best has been an industry leader in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

**Alliant's standard protocol is to only place coverage with carriers with no less than an "A-" rating from A.M. Best. However, where Alliant determines that it is prudent to consider coverage with a lower rated carrier, the financial rating of the carrier is to be disclosed to the client. Should Alliant become aware of a carrier's rating dropping below "A-" mid-policy period we will review and advise you of the situation and consider if an alternative carrier can be reasonably provided prior to renewal.*

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com.

Marketing Results: Curative Quote

PPO Max

	Curative In/Out-of-Network (copay deductible, copay insurance when compliant with baseline visit)	Curative In-Network (copay deductible, copay insurance when non-compliant with baseline visit)	Out-of-Network (copay deductible, copay insurance when non-compliant with baseline visit)
Annual Deductible	\$0	\$5,000/person and \$10,000/family	\$5,000/person and \$10,000/family
Coinsurance Percentage	0%	20% Medical / 25% Pharmacy	20%
Annual Out-of-Pocket Maximum (Medical)	\$0	\$7,500/person and \$15,000/family	\$7,500/person and \$15,000/family
Lifetime Maximum Benefit	No Limit	No Limit	No Limit
Office/Virtual Visit - Family Practice, Internal Medicine, OB/ GYN, Pediatrics	\$0	\$25 copay after deductible	\$50 copay after deductible
Specialist Office/Virtual Visit	\$0	\$50 copay after deductible	\$100 copay after deductible
Telemedicine - Urgent Care with a 24/7/365 On Demand Doctor Visit	\$0	\$0 copay	20% coinsurance after deductible
Urgent Care	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Preferred Drugs - Includes certain Generic, Brand Name, & Specialty drugs	\$0	\$50 copay after deductible	40% coinsurance after deductible
Non-preferred Drugs	\$50 Brand & Generic / \$250 Specialty	\$100 copay after deductible for Brand & Generic, 25% coinsurance after deductible for Specialty drugs	40% coinsurance after deductible
Hospital / Free Standing Emergency Room	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Emergency Room Physicians	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Outpatient Surgery - Physician	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Outpatient Lab and X-Ray	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Hospital - Semi-private Room and Board	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Hospital Inpatient Surgery	\$0	20% coinsurance after deductible	20% coinsurance after deductible

Marketing Results: Curative Quote

EPO

	<i>Curative In-Network (copay deductible, copay insurance when compliant with baseline visit)</i>	<i>Curative In-Network (copay deductible, copay insurance when non-compliant with baseline visit)</i>	<i>Out-of-Network</i>
Annual Deductible	\$0	\$5,000/person and \$10,000/family	Not Covered
Coinsurance Percentage	0%	20% Medical / 25% Pharmacy	Not Covered
Annual Out-of-Pocket Maximum (Medical)	\$0	\$7,500/person and \$15,000/family	Not Covered
Lifetime Maximum Benefit	No Limit	No Limit	Not Covered
Office/Virtual Visit - Family Practice, Internal Medicine, OB/ GYN, Pediatrics	\$0	\$25 copay after deductible	Not Covered
Specialist Office/Virtual Visit	\$0	\$50 copay after deductible	Not Covered
Telemedicine - Urgent Care with a 24/7/365 On Demand Doctor Visit	\$0	\$0 copay	Not Covered
Urgent Care	\$0	20% coinsurance after deductible	Not Covered
Preferred Drugs - Includes certain Generic, Brand Name, & Specialty drugs	\$0	\$50 copay after deductible	Not Covered
Non-preferred Drugs	\$50 Brand & Generic / \$250 Specialty	\$100 copay after deductible for Brand & Generic, 25% coinsurance after deductible for Specialty drugs	Not Covered
Hospital / Free Standing Emergency Room	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Emergency Room Physicians	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Outpatient Surgery - Physician	\$0	20% coinsurance after deductible	Not Covered
Outpatient Lab and X-Ray	\$0	20% coinsurance after deductible	Not Covered
Hospital - Semi-private Room and Board	\$0	20% coinsurance after deductible	Not Covered
Hospital Inpatient Surgery	\$0	20% coinsurance after deductible	Not Covered

Medical Disruption Analysis

Medical Network Analysis

Effective April 1, 2026

Based on Claims Paid by BCBS TX 1/1/2025-12/31/2025

Top 5 Providers By Total Payment Provider Name - Billing	Total Payment	In-Network		Curative HealthSmart
		Out-of-Network	Total	
MEMORIAL HERMANN HEALTH SYSTEM	\$548,585	619	385	607
TEXAS CHILDRENS HOSPITAL	\$264,115	15	225	13
METHODIST HEALTH CENTERS	\$113,292	-	24	14
AIR EVAC EMS, INC.	\$106,998	-	634	634
UT PHYSICIANS	\$39,539	634	634	634
Top 5 Providers by Claimant Count Provider Name - Billing	Claimant Count	Current BCBS TX Blue Choice	BCBS TX Blue Premier	Curative HealthSmart
UT PHYSICIANS	62	Yes	Yes	Yes
QUEST DIAGNOSTICS CLINICAL LABORATORIOS INC	36	Yes	Yes	N/A
TMH PHYSICIAN ASSOCIATES PLLC	33	Yes	No	Yes
TEXAS CHILDRENS PHYSICIAN GROUP	29	Yes	No	Yes
LABORATORY CORPORATION OF AMERICA	28	Yes	Yes	N/A
Top 5 Providers by Visit Count Provider Name - Billing	Visit Count	Current BCBS TX Blue Choice	BCBS TX Blue Premier	Curative HealthSmart
UT PHYSICIANS	139	Yes	Yes	Yes
MEMORIAL HERMANN HEALTH SYSTEM	90	Yes	Yes	Yes
QUEST DIAGNOSTICS CLINICAL LABORATORIOS INC	72	Yes	Yes	N/A
TMH PHYSICIAN ASSOCIATES PLLC	63	Yes	No	Yes
AGELESS MENS HEALTH, TX, LLC	60	Yes	No	Yes

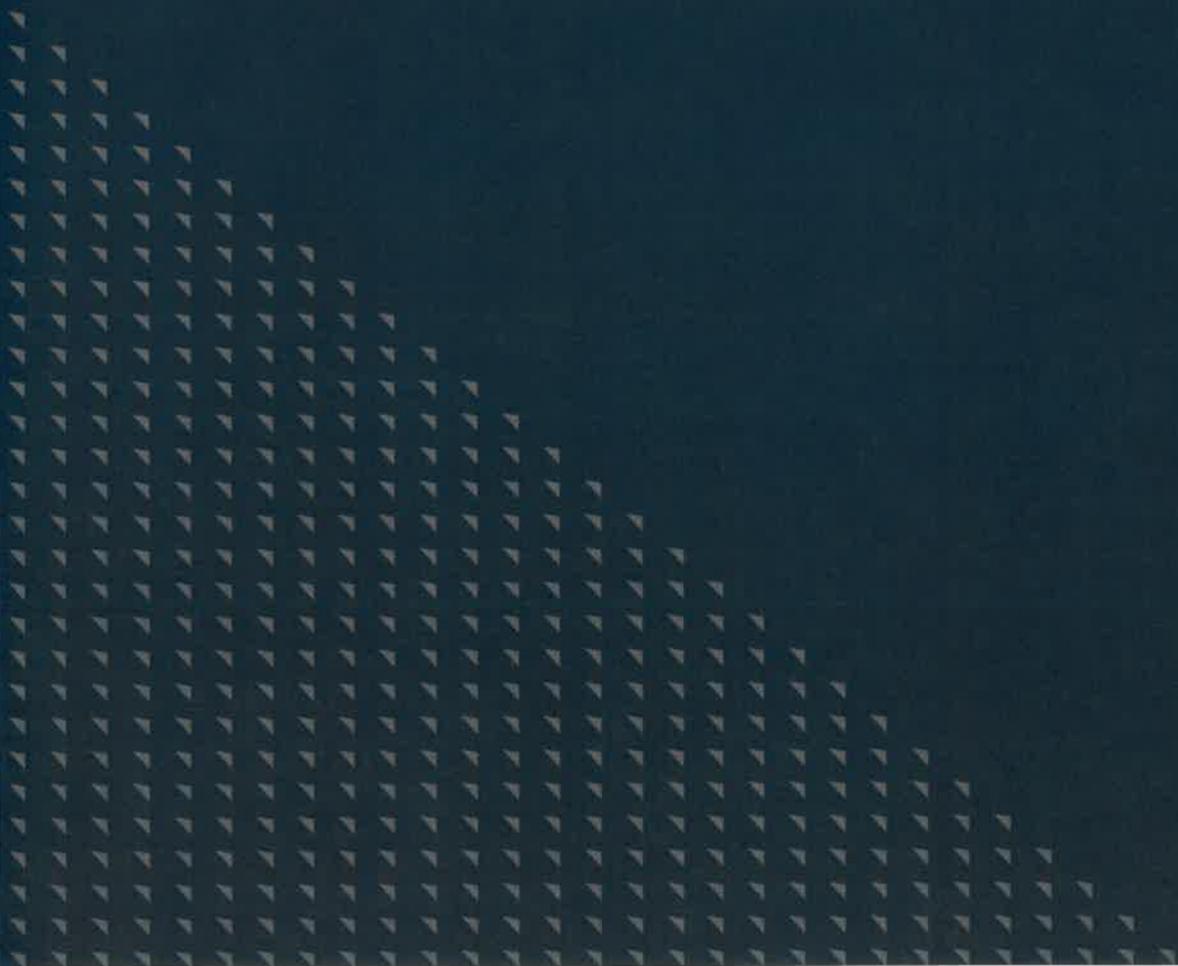
N/A are records that do not provide enough information to validate a match, are not considered an eligible provider &/or excluded, such as; a PA, CLNP, RNP, Nutritionist, DBE Company, Optometry, Dentistry, Rx, Behavioral Health, Chiropractic, etc.
Curative - laboratory charges may be considered in-network if at an in-network facility as they do not disrupt against independent laboratory providers.



Medical Renewal – Alternate Quote Bunker Hill only

Plan	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
MEDICAL - Effective Date: 4/1/2026							
Carrier	Blue Cross Blue Shield of Texas	Blue Cross Blue Shield of Texas	Blue Cross Blue Shield of Texas	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Plan Name	Blue Choice Silver PPOSM 101 (5913)CHCI	Blue Choice Gold PPO M 530 (645H)CHCI	Blue Choice Silver PPOSM 825 (5562)CHCI	Blue Choice Plus HSA Silver 4000-3- (5075) (60365) (5855)	Blue Choice Plus HSA Silver 4000-3- (5075) (60365) (5855)	Blue Choice Plus HSA Silver 5000-3- (5075) (60365) (5855)	Blue Choice Plus HSA Silver 5000-1-1 (5075) (60365) (5855)
Pon Type	PPO / HSA	PPO / HSA	PPO / HSA	POS / HSA	POS / HSA	POS / HSA	POS / HSA
Funding Type	Fully Insured	Fully Insured	Fully Insured	Fully Insured	Fully Insured	Fully Insured	Fully Insured
Network	Blue CHOICE PPO (BCA)	Blue CHOICE PPO (BCA)	Blue CHOICE PPO (BCA)	CHOICE PLUS POS	CHOICE PLUS POS	CHOICE PLUS POS	CHOICE PLUS POS
Medical Level	Silver	Gold	Silver	Silver	Silver	Silver	Silver
Rebates Required	No	No	No	No	No	No	No
Network							
Deductible Type	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Coinsurance	80%	100%	100%	80%	100%	100%	100%
Deductible Single	\$4,100	\$4,100	\$5,500	\$4,000	\$4,000	\$5,000	\$5,500
Deductible Family	\$12,300	\$12,300	\$11,000	\$8,000	\$8,000	\$10,000	\$11,000
OP Max Single	\$4,100	\$4,100	\$5,500	\$7,000	\$7,500	\$6,000	\$7,000
OP Max Family	\$14,000	\$12,300	\$11,000	\$14,000	\$15,000	\$12,000	\$14,000
Incident Family	80% other deductible	100% other deductible	100% other deductible	80% other deductible	\$1,200 other deductible	70% other deductible	100% other deductible
Incident Surgery	80% other deductible	100% other deductible	100% other deductible	80% other deductible	\$800 other deductible	70% other deductible	100% other deductible
Coverage							
Office Copy	80% other deductible	100% other deductible	100% other deductible	80% other deductible	100% other deductible	70% other deductible	100% other deductible
Schedule1	80% other deductible	100% other deductible	100% other deductible	80% other deductible	100% other deductible	70% other deductible	100% other deductible
Urgent Care	80% other deductible	100% other deductible	100% other deductible	80% other deductible	100% other deductible	70% other deductible	100% other deductible
ER	80% other deductible	100% other deductible	100% other deductible	80% other deductible	100% other deductible	70% other deductible	100% other deductible
Other Services							
Diagnostic Lab / X-ray	80% other deductible / 80% other deductible	100% other deductible / 100% other deductible	100% other deductible / 100% other deductible	80% other deductible / 80% other deductible	\$40 per procedure other deductible / \$40 per procedure other deductible	70% other deductible / 70% other deductible	100% other deductible / 100% other deductible
MRI & CT Scan	80% other deductible	100% other deductible	100% other deductible	80% other deductible	\$500 per procedure other deductible	70% other deductible	100% other deductible
Other							
Pre-Deductible Family Rx Deductible	Included in Medical	Included in Medical	Included in Medical	Included in Medical	Included in Medical	Included in Medical	Included in Medical
Years (See 99C - Non Preferred Specialty)	90% other deductible / Tier 2: 80% other deductible / 90% other deductible / Tier 2: 80% other deductible / 70% other deductible / Tier 2: 80% other deductible / 90% other deductible	100% other deductible / 100% other deductible / 100% other deductible / 100% other deductible	100% other deductible / 100% other deductible / 100% other deductible / 100% other deductible	\$10 per script other deductible / \$40 per script other deductible / \$175 per script other deductible / \$300 per script other deductible / \$10-\$500 per script other deductible	\$10 per script other deductible / \$40 per script other deductible / \$175 per script other deductible / \$300 per script other deductible / \$10-\$500 per script other deductible	\$10 per script other deductible / \$40 per script other deductible / \$175 per script other deductible / \$300 per script other deductible / \$10-\$500 per script other deductible	\$10 per script other deductible / \$40 per script other deductible / \$175 per script other deductible / \$300 per script other deductible / \$10-\$500 per script other deductible
Out of Network							
Coinsurance	60%	100%	100%	50%	70%	50%	70%
Deductible Single	\$8,200	\$11,000	\$11,000	\$10,000	\$10,000	\$10,000	\$10,000
Deductible Family	\$24,600	\$24,600	\$22,000	\$20,000	\$20,000	\$20,000	\$20,000
OP Max Single	Unlimited	\$9,200	\$11,000	Unlimited	Unlimited	Unlimited	Unlimited
OP Max Family	Unlimited	\$24,600	\$22,000	Unlimited	Unlimited	Unlimited	Unlimited
Incident Family	60% other deductible	100% other deductible	100% other deductible	50% other deductible	70% other deductible	50% other deductible	70% other deductible
Incident Surgery	60% other deductible	100% other deductible	100% other deductible	50% other deductible	70% other deductible	50% other deductible	70% other deductible
Enrollment							
Employee Only	6	6	6	6	6	6	6
Employee Spouse	1	1	1	1	1	1	1
Employee Child(ren)	0	0	0	0	0	0	0
Family	2	2	2	2	2	2	2
Monthly Premiums							
Employee Only	\$986.61	\$1,173.26	\$1,000.14	\$1,101.64	\$1,116.29	\$1,093.74	\$1,097.49
Employee Spouse	\$1,973.22	\$2,346.51	\$2,000.28	\$2,203.28	\$2,232.58	\$2,187.48	\$2,194.98
Employee Child(ren)	\$1,973.22	\$2,346.51	\$2,000.28	\$2,203.28	\$2,232.58	\$2,187.48	\$2,194.98
Family	\$4,959.83	\$5,859.77	\$4,000.69	\$4,504.92	\$4,548.87	\$4,374.32	\$4,392.47
Monthly Premium Per Plan	\$1,312.54	\$1,642.91	\$1,400.96	\$1,542.96	\$1,562.06	\$1,531.26	\$1,544.86
Monthly Premium Per Option	\$1,312.54	\$1,642.91	\$1,400.96	\$1,542.96	\$1,562.06	\$1,531.26	\$1,544.86
Annual Premium Per Plan	\$16,550.48	\$19,714.92	\$16,811.52	\$18,515.52	\$18,744.72	\$18,375.12	\$18,538.32
Annual Premium Per Option	\$16,550.48	\$19,714.92	\$16,811.52	\$18,515.52	\$18,744.72	\$18,375.12	\$18,538.32

Curative





What is the Baseline Visit?

At Curative, we're committed to helping our members engage and get the most out of their health plan **from day one**.

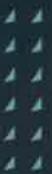
The Baseline Visit is designed to simplify the member experience for all. It's an in-person or virtual meeting with a Care Navigator to orient to the plan and a Clinician to discuss a personal health roadmap.

It is confidential with zero impact on premiums.

We want to **welcome our members back** to health care they can trust.



98% completion of the
Baseline Visit.



Condition management programs empower members to be their best self.



- **Weight Management**
- **Diabetes and Pre-Diabetes**
- **Hypertension**
- **Mental Health**
- **Maternal Health**

Current Partners



We've made our pharmacy benefit simple to increase compliance and lower costs.



of our pharmacy utilization \$0 copay



Consists of generic and select brand and specialty medications

Consists of lower value generics, brands, and specialty medications

\$0 Copay*

\$50/\$250 Copay*

1. Get your Baseline Visit within 120 days of your start date.

2. Visit an in-network provider who prescribes a preferred medication.

3. Use our preferred in-network pharmacies.



Pharmacy choice: from exclusive to everywhere.

Our in-network pharmacies include all locations across the United States.

- [Curative Pharmacy](#)
- [Albertsons Pharmacy Companies: Acme Pharmacy, Albertsons Pharmacy, Albertsons Market Pharmacy, Amigos Pharmacy, Carrs Pharmacy, Haggen Pharmacy, Jewel-Osco Pharmacy, Market Street Pharmacy, Pavilions Pharmacy, Randalls Pharmacy, Safeway Pharmacy, Say-On Pharmacy, Star Market Pharmacy, Shaws Pharmacy, Tom Thumb Pharmacy, United Coalition Pharmacy, United Pharmacy, Vons Pharmacy](#)
- [H-E-B Pharmacy](#)
- [Publix Pharmacy](#)
- *Out of standard service area: CapRx Wrap Network* includes major partners, such as Walgreens, CVS, RiteAid, and Walmart*

Don't see a retailer? If a member is not near an in-network retail pharmacy and not in range of the Curative Pharmacy, Curative will use find an alternative custom option using the CapRx network to each person that is convenient.

Pharmacy Options by Region	Curative Pharmacy	Retail Options
<p>National</p> <p>Austin, Dallas, Houston and San Antonio</p> <p>Coming 2024: Tampa, Orlando and Miami</p>	<p>Overnight delivery in select states</p> <p>Same or next-day delivery</p>	<p>Albertsons Pharmacy Companies, Publix, Brookshire Brothers Pharmacy, and CapRx* wrap network</p> <p>H-E-B, Albertsons Pharmacy Companies, United SM, Amigos, Tom Thumb, Market Street, and Randalls, or other retail partner</p> <p>Publix and CapRx* wrap network</p>

Simple to use member portal.



Hello, JESSICA

Let's get started on your health journey.

[Dashboard](#)

[Get Care](#)

[Health Plan](#)

[Resources](#)

[Member Card](#)

[Profile](#)

[Log out](#)

Baseline Visit

Thank you for completing your Baseline Visit with us! You now maintain the \$0 copay and \$0 deductible.

[Learn more about Baseline Visit](#)

Find your In-network Care Team

- [Primary Care Providers](#)
- [Pharmacies](#)
- [Urgent Care](#)
- [Emergency Centers](#)

Pharmacy Help & Support

- [855-4-CURATIVE \(855-428-7284\)](#)
- [Drug coverage info](#)

Help & Support

- Got questions? Don't worry! We've got you covered.
- [855-4-CURATIVE \(855-428-7284\)](#)
- health@curative.com



JESSICA

ATX

Effective Date: 01-01-2023

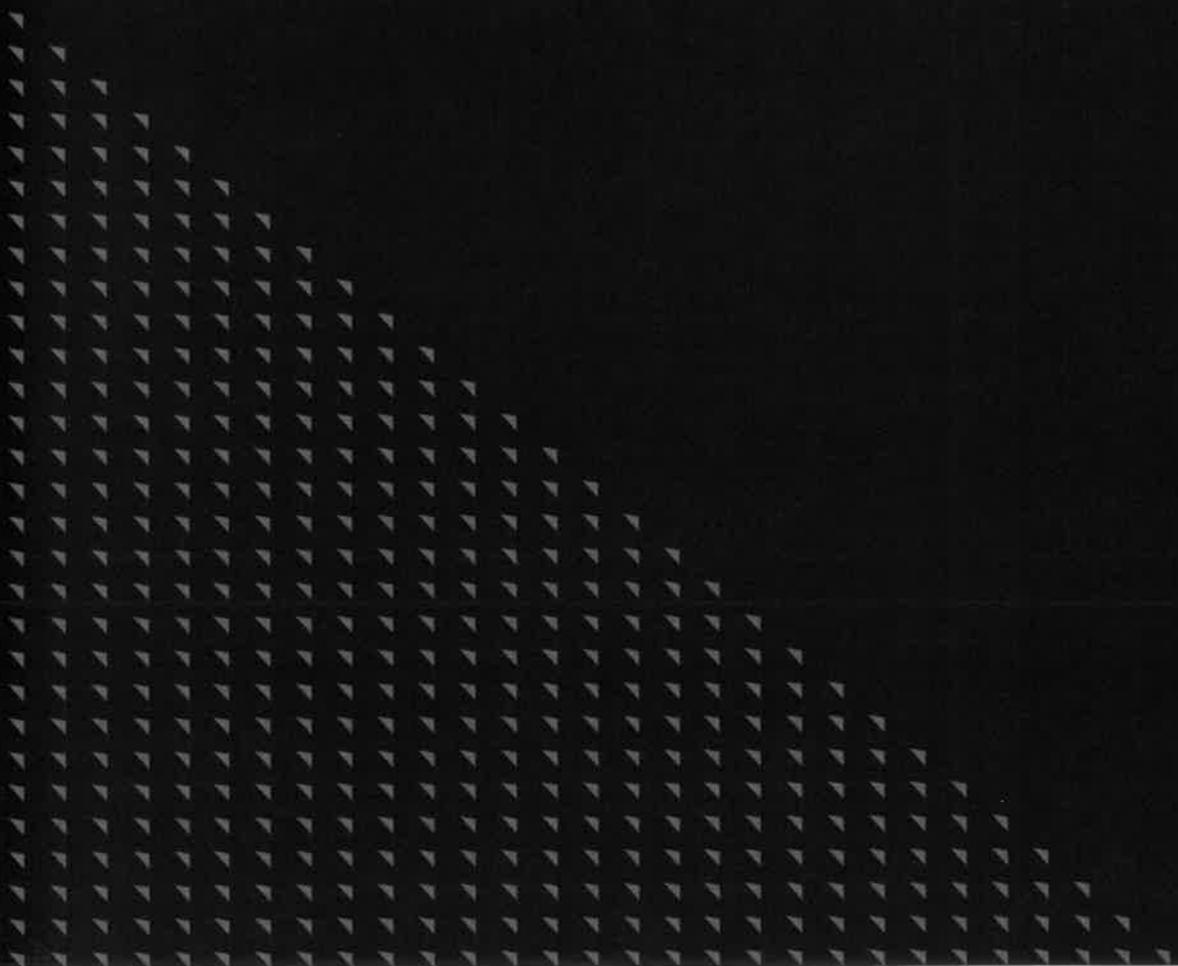
Pine Health Network

[View Card](#)

Collapse

Need help?

DENTAL



Dental Renewal with BCBS of Texas

Memorial Villages Police Department - Plan Year: April 2026 - March 2027

BENEFITS

Carrier	BCBS TX
Plan Type	DTNHR33
Plan Name	Dental Dppo High Plan
Deductible Period	Calendar Year
IN-NETWORK	
Deductible - Individual / Family	\$50 / \$150
Deductible Waiver	Yes
Annual Maximum	\$1,500
Coins - Preventative / Basic / Major	100% / 80% / 50%
Orthodontia Coins	50%
Eligibility	Adult & Child up to age 19
Orthodontia Lifetime Max - Individual	\$1,500

SERVICES

Out of Network Percentile	
Fillings	80%
Endodontics	80%
Periodontics Non-Surgical	80%
Periodontics Surgical	80%
Complex Oral Surgery	80%
Crowns	50%
Dentures	50%
Late Entrant Waiting Period	

ADDITIONAL BENEFITS / NOTES

Extended Annual Maximum (Humana)	N/A
Implants	50%
TMJ	Not Covered
Cleanings / Frequency	100% / 2 per year
Exams / Frequency	100% / 2 per year
Bitewings / Frequency	100% / 1 per year
Complete Full Mouth/Panoramic X-Rays	100% / 1 per 60 months

CURRENT / RENEWAL

Carrier	BCBS TX	Carrier	BCBS TX
Plan Type	DTNHR33	Plan Type	DTNHM41
Plan Name	Dental Dppo High Plan	Plan Name	Dental Dppo Low Plan
Deductible Period	Calendar Year	Deductible Period	Calendar Year
Deductible - Individual / Family	\$50 / \$150	Deductible - Individual / Family	\$25 / \$75
Deductible Waiver	Yes	Deductible Waiver	Yes
Annual Maximum	\$1,500	Annual Maximum	\$750
Coins - Preventative / Basic / Major	100% / 80% / 50%	Coins - Preventative / Basic / Major	100% / 80% / N/A
Orthodontia Coins	50%	Orthodontia Coins	Not Covered
Eligibility	Adult & Child up to age 19	Eligibility	Not Covered
Orthodontia Lifetime Max - Individual	\$1,500	Orthodontia Lifetime Max - Individual	N/A

90th% (or allowed)

Fillings	80%	MAC	80%
Endodontics	80%	Not Covered	Not Covered
Periodontics Non-Surgical	80%	Not Covered	Not Covered
Periodontics Surgical	80%	Not Covered	Not Covered
Complex Oral Surgery	80%	Not Covered	Not Covered
Crowns	50%	Not Covered	Not Covered
Dentures	50%	Not Covered	Not Covered

None. Members may only enroll at the annual OE period, beyond the new hire enrollment period, unless a qualifying event

CURRENT / RENEWAL

Extended Annual Maximum (Humana)	N/A	Extended Annual Maximum (Humana)	N/A
Implants	50%	Implants	Not Covered
TMJ	Not Covered	TMJ	Not Covered
Cleanings / Frequency	100% / 2 per year	Cleanings / Frequency	100% / 2 per year
Exams / Frequency	100% / 2 per year	Exams / Frequency	100% / 2 per year
Bitewings / Frequency	100% / 1 per year	Bitewings / Frequency	100% / 1 per year
Complete Full Mouth/Panoramic X-Rays	100% / 1 per 60 months	Complete Full Mouth/Panoramic X-Rays	100% / 1 per 60 months

COSTS

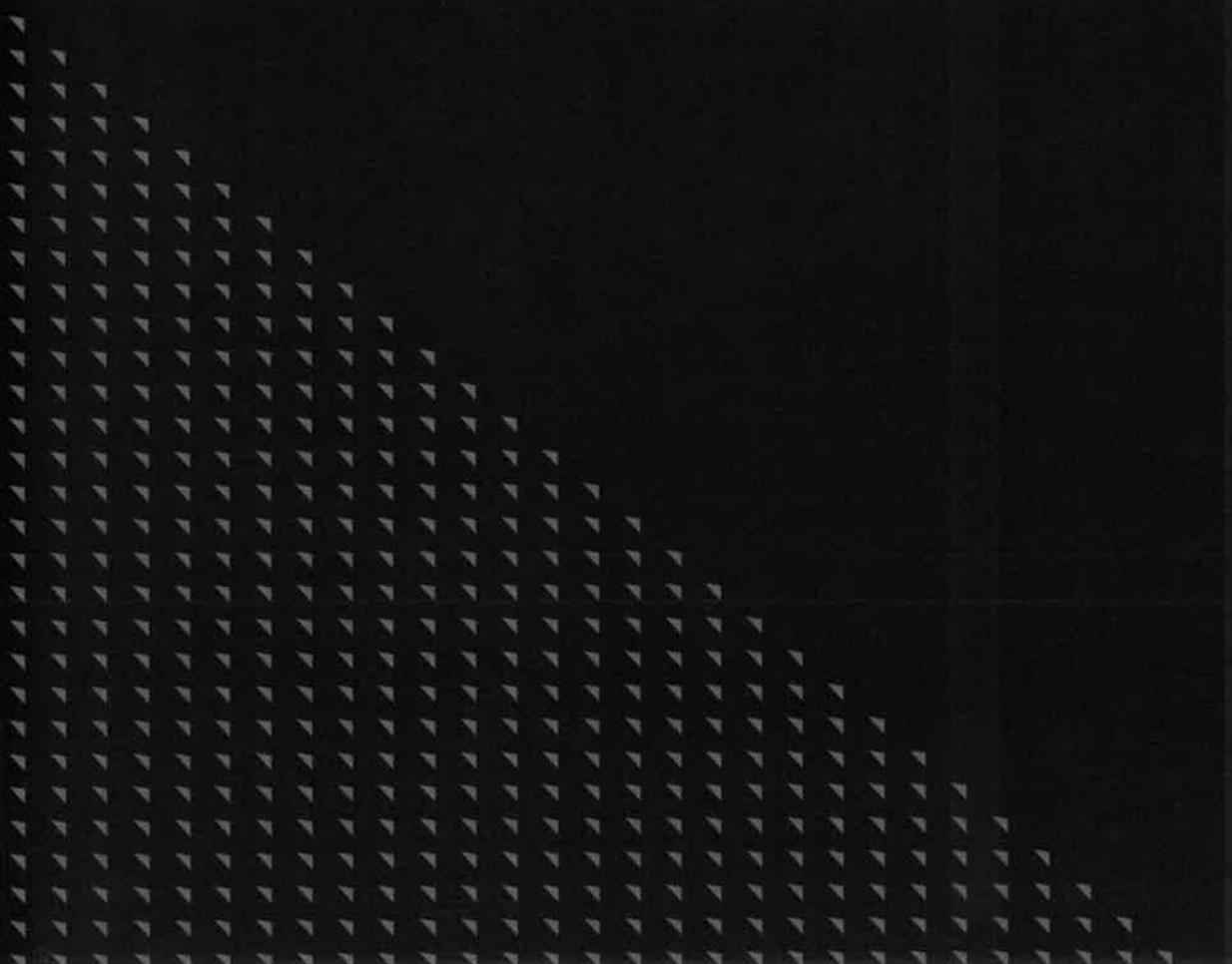
Employer Paid or Voluntary Participation Requirement		
Funding		
Rate Guarantees		
ENROLLMENT / RATES		
Employee	High 19	Low 10
Employee & Spouse	5	0
Employee & Child(ren)	7	0
Employee & Family	13	3
PREMIUM BY PLAN	44	13
Annual Premium by Plan		
\$ Change Over Current		
% Change Over Current		
COMBINED ANNUAL PREMIUM		
Total Combined Premium		
\$ Change Over Current		
% Change Over Current		

Contributory
Expected same as current
Fully Insured

Renews 4/1/2026

CURRENT / RENEWAL	1 Year
\$44,83	\$13,57
\$89,62	\$27,15
\$109,88	\$40,50
\$189,63	\$60,26
\$51,291	\$3,798
\$58,982	\$4,368
\$7,692	\$570
15.0%	15.0%
CURRENT	RENEWAL
\$55,088	\$63,350
	\$8,262
	15.0%

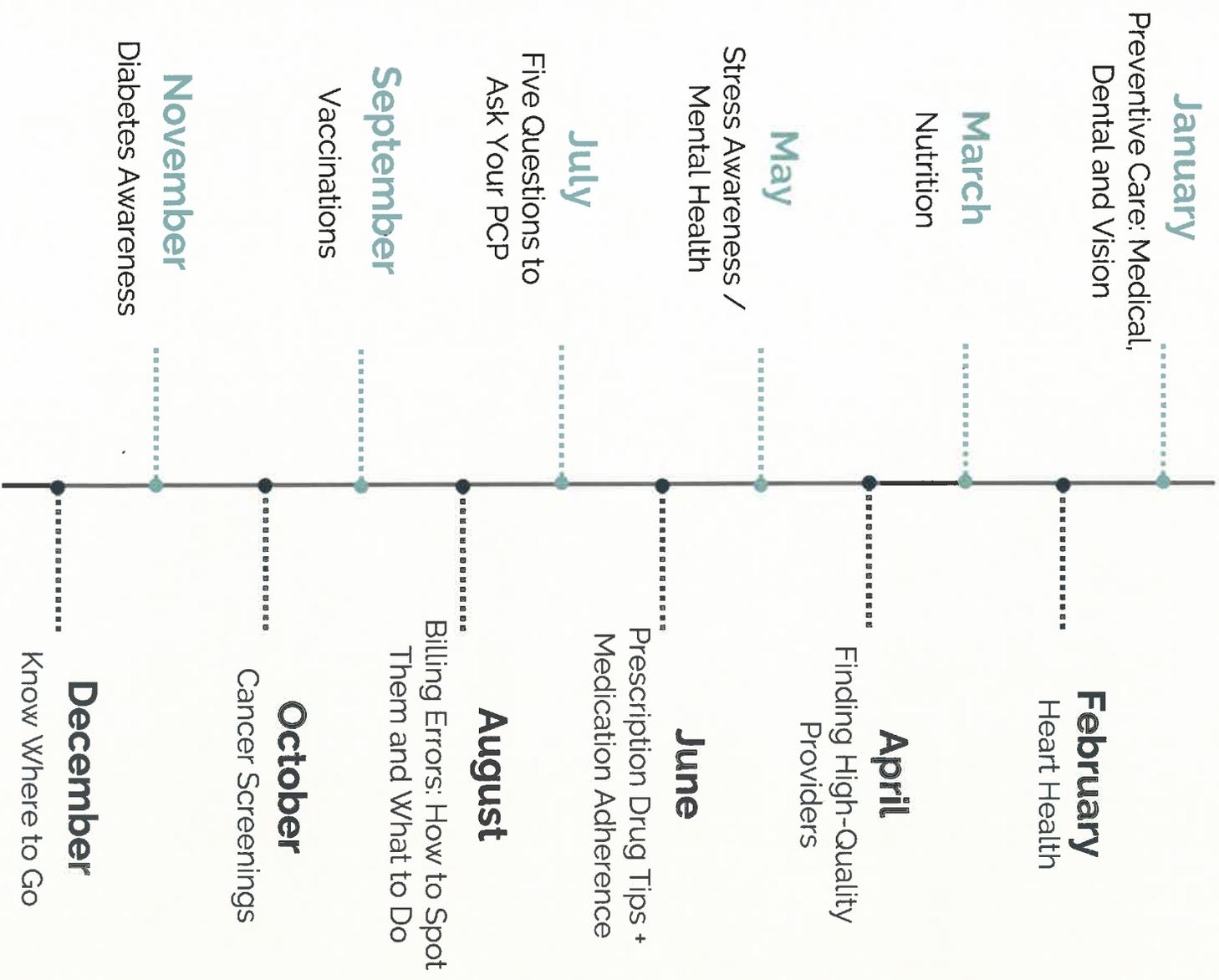
Communications



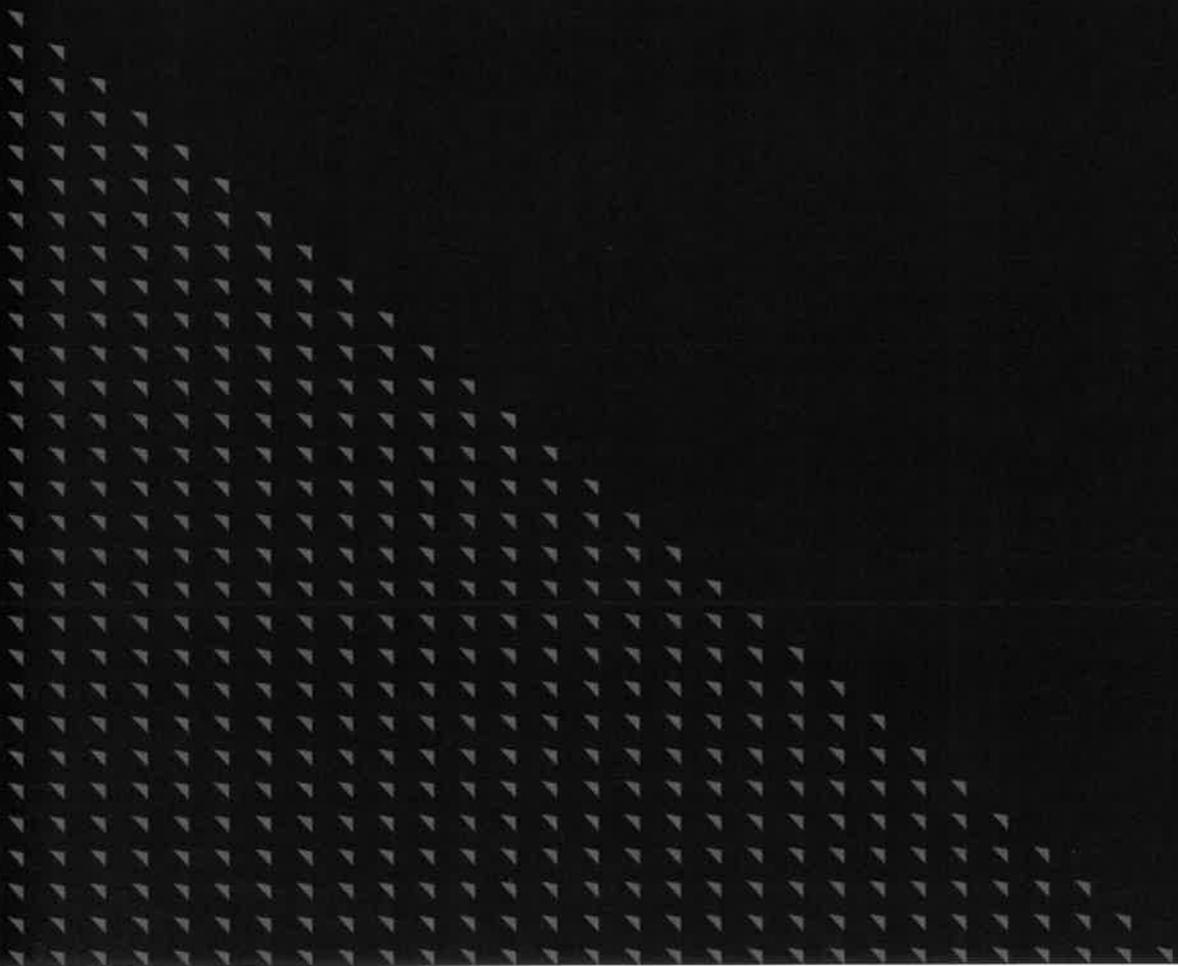
2026 Benefits and Well-Being Campaigns

We believe in the power of year-round communication. Alliant prepares monthly communications on topics that give employees practical guidance about their benefits and health.

These can be sent to you each month in email or flyer format, ready to distribute, or as text for a newsletter. You can also incorporate the content into your intranet, etc. as needed.



Next Steps



2026 Client Service Calendar

January

- Monthly Cost Summary
- Preventative Care: Medical, Dental and Vision Campaign
- Renewals / marketing analysis (continued)

February

- CMS Online Disclosure due no later than March 1st
- Heart Health Education Campaign
- Finalize renewal./marketing negotiations
- **Final renewal meeting with client**

March

- ACA Reporting deadlines
- Nutrition Education
- Finalize OE communications
- Notify carriers and Benefit Advocates of changes
- Request SBCs/Plan Docs
- Open Enrollment Starts

April

- Finding High-Quality Providers
- Monthly Cost Summary

May

- Monthly Cost Summary
- Stress Awareness/ Mental Health Campaign

June

- Monthly Cost Summary
- Prescription Drugs Tips + Medication Adherence
- Rx Reporting due
- SPDs/Plan Docs are distributed

July

- Monthly Cost Summary
- PCORI Fee due
- Five Questions to Ask Your PCP

August

- Monthly Cost Summary
- Billing Errors: How to Spot Them and What to Do

September

- Monthly Cost Summary
- SAR distribution due
- Vaccinations Campaign

October

- Monthly Cost Summary
- Medicare Part D Notices due
- Cancer Screenings Campaign

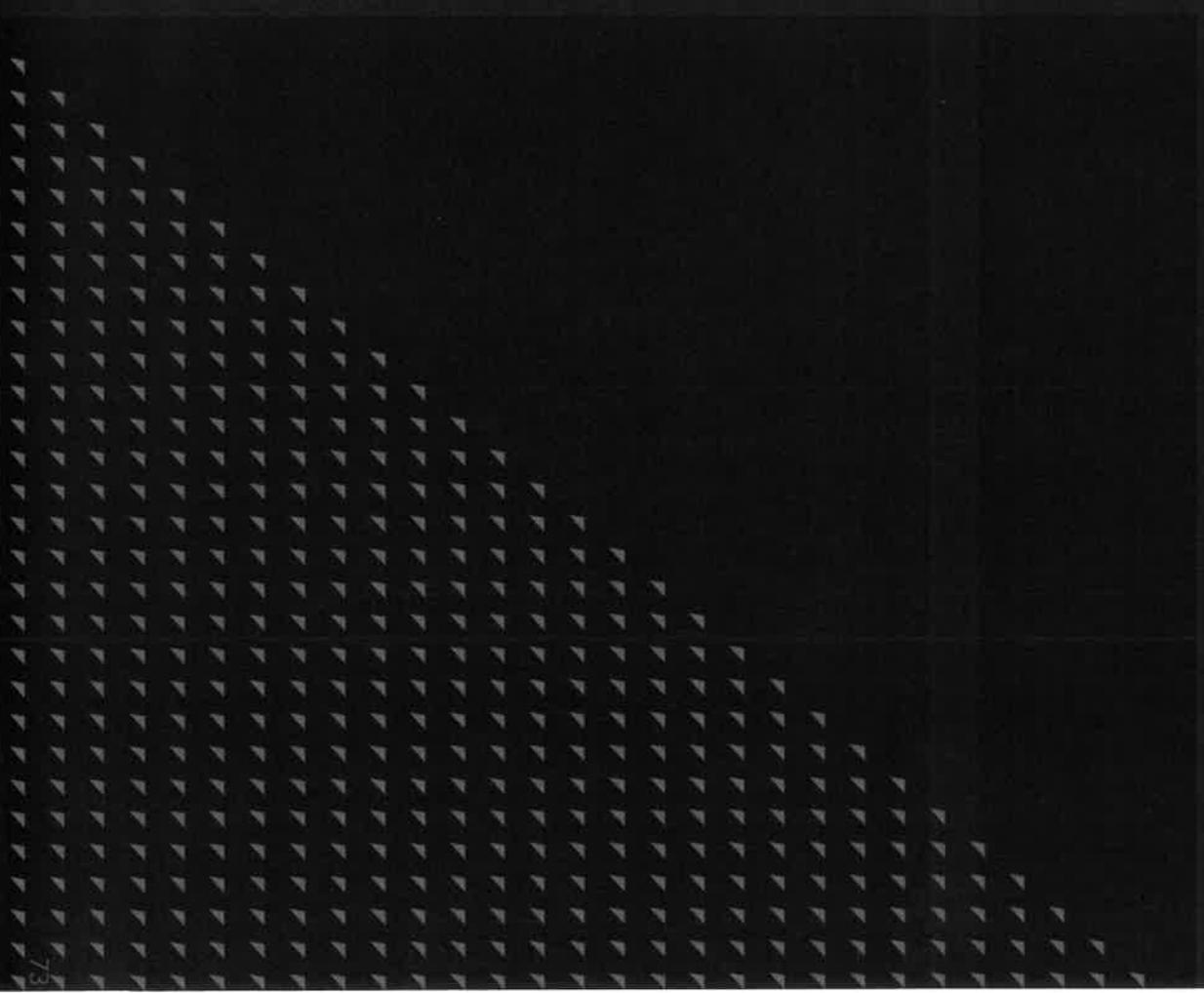
November

- Monthly Cost Summary
- Diabetes Awareness Campaign
- Begin drafting employee OE communications

December

- Monthly Cost Summary
- Gag Clause Attestation due
- Know where to go Campaign
- Request renewals/prepare marketing

Prescription Drug Trends





Gene Therapy Overview

Gene therapies introduce genetic material into a person's DNA to replace, or inactivate faulty or missing genetic material that leads to disease

Extremely high cost ranging from \$1.5-\$5.0M per single dose treatment

Most therapies are for rare diseases so there are not many patients to share the cost to support research, development, cost shifting, and commercialization

If an employer chooses to exclude coverage of gene therapies, this must be discussed and documented with the medical carrier

~4,000 diseases are linked to gene disorders and lack effective treatment

More than 1,500 potential treatments are in research and development

Drug manufacturers are banking on the U.S. commercial market to allow for continued study of their therapies. Other countries regulate Rx cost

Gene therapies are generally excluded under the PBM plan but are covered under the medical benefit

Based on unsustainable cost, abbreviated approval by the FDA, and limited efficacy data, employers may want to exclude gene therapies under the medical and pharmacy benefits

2023/2024 Key Gene Therapy Pipeline

Therapy Name	Disease or Condition	Prevalence	Estimated Cost	Potential Approval Decision	Efficacy	Standard of Care
Rockavian	Hemophilia A	1 in 5,000 live male births, with wide variation in disease. About 20,000 in US	Unknown but expected to exceed \$1-\$2M	1H 2023	Unknown, pending results from clinical trials	Factor replacement therapy or Hemlibra
Upstaza	Aromatic L-amino acid decarboxylase deficiency	1-3 in 100,000 live newborns	Unknown but expected to exceed \$1-\$2M	2Q 2023	Unknown, pending results from clinical trials	No current treatment
Lovotibeglogene autotemcel	Sickle Cell Disease	Affects approximately 100,000 Americans; (1 out of every 365 Black or African-American births and 1 out of every 16,300 Hispanic-American births)	Unknown but expected to exceed \$1-\$2M	4Q 2023	Unknown, pending results from clinical trials	Treating symptoms, blood transfusions, in children a stem cell transplant
Fidanacogene elaparovvec	Hemophilia B	5.3 cases per 100,000 male individuals, with 44% of those having severe disease.	Unknown but expected to exceed \$1-\$2M	2024	Unknown, pending results from clinical trials	Factor replacement therapy
Gilroctocogene fitelparovvec	Hemophilia A	1 in 5,000 live male births, with wide variation in disease. About 20,000 in US	Unknown but expected to exceed \$1-\$2M	2024	Unknown, pending results from clinical trials	Factor replacement therapy or Hemlibra



Disclosures

- *Plans and rates presented are generally effective **April 1, 2025 - March 31, 2026**.*
- *Rates quoted assume current employee contribution levels and participation levels unless otherwise states. Final rates will be based upon final enrollment underwriting. Updated claims experience or other information may be required to finalize rates. If group demographics, enrollment levels or employer contributions change, rates may change or the quote may be withdrawn.*
- *In general, employees must be actively at work on the effective date of the plan. When implementing new coverage, employees who are not actively at work will not be covered under the plan until they return to active state. It may be possible to waive the actively at work provision upon approval of the carrier.*
- *This proposal should not be interpreted as inclusive of all plan provisions and limitations. For further details, refer to the insurance carrier proposals and carrier plan documents. Benefit coverage and eligibility provisions for fully insured health plans may vary from state to state, based on state mandates. Illustrated enrollment is based on the information provided (employee census, current premium statement and or carrier renewal).*
- *Coverage is not in effect until it is approved by the insurance carrier's underwriter.*
- *This proposal is for information purposes only and does not amend, extend or alter the policy in any way. Please refer to the policy form for completed coverage and exclusion information.*
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- *Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.*

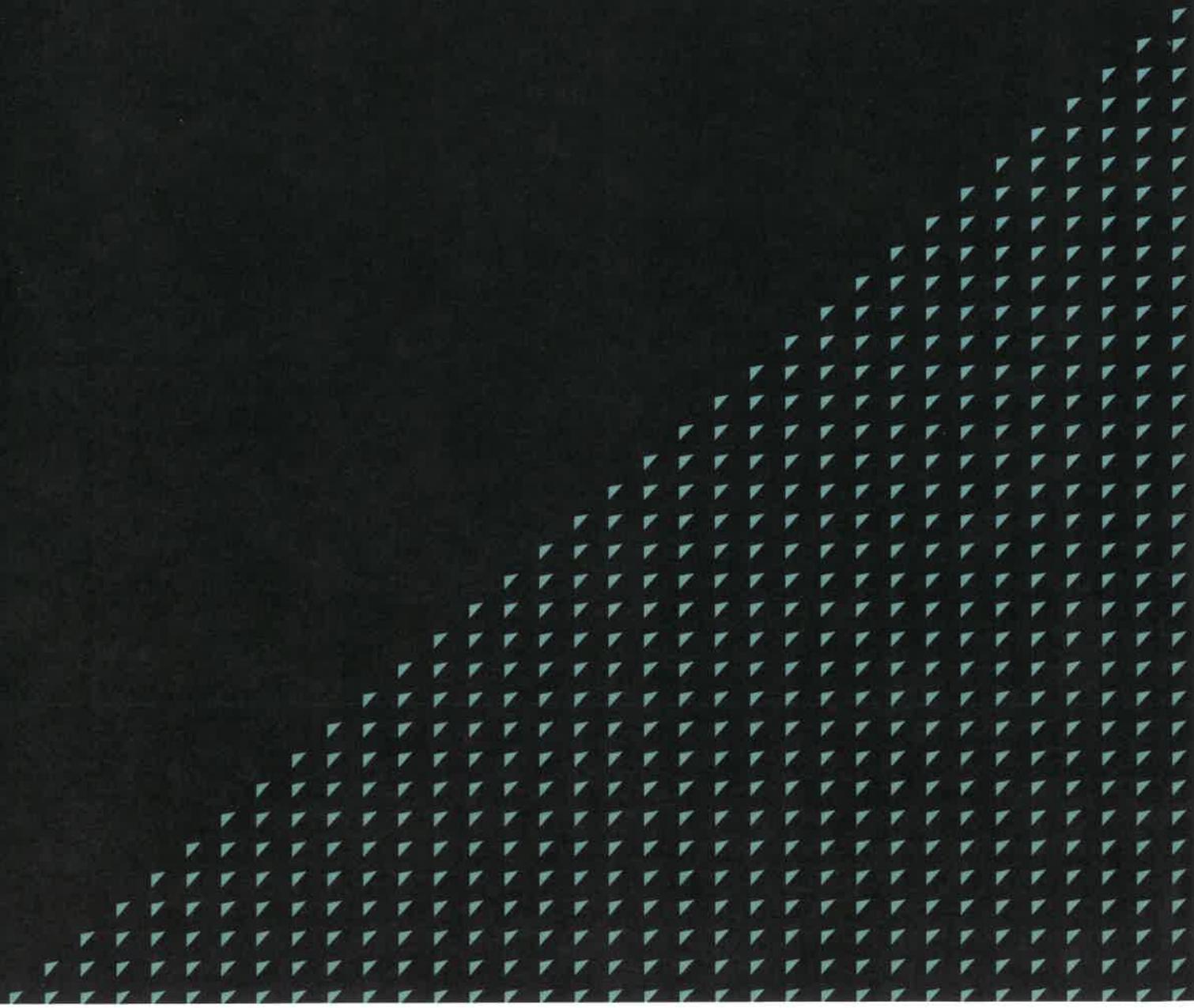


Thank you

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AMENDMENT NUMBER 2025-03

Budget Amendment Request of the Memorial Villages Police Department
For Fiscal Year 2025

DESCRIPTION/PURPOSE: Reclassify budget line items of Operating Expenditures and to utilize \$25,000 of fund balance in the Auto Replacement fund to cover FY25 expenditures

General Fund

ACCOUNT-INCREASE IN APPROPRIATIONS	ACCOUNT NO.	AMOUNT
Real & Personal Property Insurance	240	\$500.00
Auto Maintenance	310	\$15,000.00
General Maintenance	400	\$5,000.00
Telephone	600	\$5,500.00
IT Services	730	\$2,000.00
Software Maintenance Contracts	740	\$15,000.00
Criminal Investigations	870	\$1,000.00
	TOTAL	\$44,000.00

ACCOUNT-(DECREASE) IN APPROPRIATIONS	ACCOUNT NO.	AMOUNT
Small Equipment	890	(\$44,000.00)
	TOTAL	(\$44,000.00)

Auto Replacement Fund

ACCOUNT-INCREASE IN APPROPRIATIONS	ACCOUNT NO.	AMOUNT
Vehicle Replacement	1000	\$25,000.00

NET EFFECT TO BUDGET IS: \$25,000.00

FY2025 Adopted Budget after 1st Amendment \$8,206,966.00
 FY2025 Final Amendment Requested \$8,231,966.00

No additional revenue is required from the Villages. Increase is covered by fund balance in the Auto Replacement Fund.



**City of Bunker Hill Village
City Council
Agenda Request**

Agenda Date: February 27, 2026
Agenda Item: V
Subject: Village Fire Department Report
Exhibits: Budget Amendment 2026-01
Funding: N/A
Presenter(s): Chief Croft

Executive Summary

The Village Fire Department Report will include the following items:

- A. FY 2026 Budget Amendment 2026-01 in the amount of \$85,000 to fund the purchase of a blocker apparatus and rescue boat with no additional assessment to the City of Bunker Hill Village.

Recommended Action

Staff recommends City Council approve FY 2026 Budget Amendment 2026-01 for the Village Fire Department.



Village Fire Department

901 Corbindale Road
Houston, Texas 77024
(713) 468-7941

Budget Amendment 2026-01

To: Gerardo Barrera City of Bunker Hill Village
 Wendy Baimbridge City of Hedwig Village
 Cassie Stephens City of Hilshire Village
 Tom Fullen City of Hunters Creek Village
 Bobby Pennington City of Piney Point Village
 John McDonald City of Spring Valley Village

Cc: Board of Commissioners, Alternates, Village Fire Department
 & Fire Chief Brian Croft

From: Amy Buckert Village Fire Department
 Date: January 28, 2026
 Re: Budget Amendment 2026-01

During the regular monthly Village Fire Department Board Meeting on January 28, 2026, the Village Fire Department Board of Commissioners unanimously approved a budget amendment to fund the blocker apparatus (Exhibit A) and rescue boat (Exhibit B). The Village Fire Department Board of Commissioners is requesting that the member Cities approve a 2026 budget amendment in an amount not to exceed \$85,000 to facilitate the purchases. This budget amendment will not result in an additional assessment to the member Cities in 2026.

The improvements and purchases are as follows:

- Blocker Apparatus \$70,000
- Rescue Boat \$15,000
- Total \$85,000**

The total requested is divided among each city as listed:

Bunker Hill	19.00%	\$16,150.00
Hedwig	18.50%	\$15,725.00
Hilshire	3.00%	\$2,550.00
Hunters Creek	22.25%	\$18,912.50
Piney Point	21.00%	\$17,850.00
Spring Valley	16.25%	\$13,812.50
Total	100%	\$85,000.00

The total budget amendment of \$85,000.00 will be funded by the 2025 Village Fire Department budget surplus in an amount not to exceed \$85,000.

Please put these budget amendments on your earliest agenda for consideration and advise us of your council's action in writing.

Exhibit A:

Blocker Apparatus

The following option is presented not only as a blocker apparatus for motor vehicle accidents but to be used as a multi-purpose vehicle. This model and buildout will allow the fire department to expand our operations during natural disasters. The apparatus will be used for high water rescues during floods and will assist in debris removal with the heavy-duty winch installed. Modifications will be made to outfit the apparatus with a large flat bed with rails to assist in moving citizens to safety. Emergency lights and sirens will be installed upon arrival.

The truck requested in the amendment is a 2002 Stewart & Stevenson M1088A1 MTV 5 ton 6x6.

The photo is the actual truck prior to modifications shown in the computer rendering.

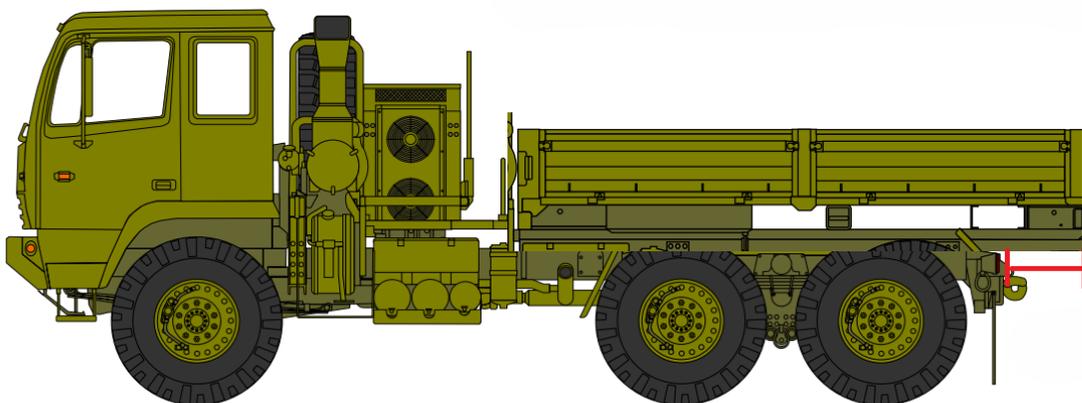


Exhibit B:

Rescue Boat

Our current rescue has been out of service due to unreparable damage. The requested boat is a 14-foot Rescue boat with a 40HP motor to allow for proper rescue of citizens during a flood event and bayou rescue. Below are the boat and motor being requested. This current model matches the standard being used by other agencies including Texas Search and Rescue.

