

Milwaukee Metro Fire & Rescue (MMFR)

Benefit Presentation

June 17, 2026

Topics



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Work That Has Been Done

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Current and Ongoing Work

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Next Steps – Health Insurance Plan

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Other Considerations

Work Completed

- **Compliance: research into legality of MMFR's ability to join the City of Wauwatosa's plan**
 - » Federal and State law: MEWA (Multiple Employer Welfare Agreement) are strict laws that rule multi-employer benefits.
 - » The law expressly permits certain local governmental units to jointly provide health care benefits.
- **Union Contract Comparison**
 - » Comparison of mandatory subjects of bargaining related to health insurance – premium contributions
- **Detailed Comparison of Health Plan Design**
 - » Plan design details (networks, deductibles, premiums, etc) for represented and non-represented employees, full and part-time status
 - » Analysis of plan costs, financial impact to MMFR and employees
 - » Analysis of impact of changes on members

Health Plan Comparison - Overview

Benefit	City of Wauwatosa	City of West Allis
Health Insurance		
Medical Administrator	United Healthcare	Anthem
PBM	OptumRx	Serve You
Network	Nexus ACO (narrow)	PPO (Blue Priority network) – Represented / Fire HDHP (Broad) – Non-Represented
HRA Eligible	Yes, includes rollover	No
Contributory	Yes (4 Tier Rates)	Yes (3 Tier Rates)
Wellness Incentive (Represented)	15% with HRA, 27% without HRA	15% with HRA, 20% without HRA
Workplace Clinic		
Onsite / Nearsite	Onsite	Nearsite- 5 locations
Manager	Froedtert	QuadMed (West Allis and Sussex closest locations)
Eligibility	All members enrolled on City's health plan	All members enrolled on City's health plan
Wellness Program		
Manager	Froedtert Workforce Health	Wellworks For You
Primary Components	+Online Health Risk Assessment +Biometric Screening and Education +Compliance with Age-Appropriate Cancer Screenings +Outcome based incentive program	+Online Health Risk Assessment +Annual Physical with PCP +Activity based incentive program
Flexible Savings Account		
Carrier	UHC	EBC
Accounts	Health and Dependent	Health and Dependent *Eligible following 2 months employment for Health and 1st paycheck following date of hire for Dependent

Benefit Comparison - Overview

Benefit	City of Wauwatosa	City of West Allis
Plan Year	January 1 - December 31	March 1 - February 28
Family Savings Plan		
Medical Opt-Out Incentive	Not Applicable	Up to \$10,600 Single / \$21,000 Family for eligible out of pocket health expense & premium up to \$1,200 / month (only if other plan is more expensive than City of West Allis premium). Eligibility begins after 6 continuous months enrolled on a City health insurance plan.

Current Medical Plan – Core Plan Comparison

	City of Wauwatosa UHC / Nexus ACO		City of West Allis Anthem / Blue Priority	Key Differentiators
	Nexus ACO Tier 1	Nexus ACO Tier 2	PPO Blue Priority In-Network	
Deductible (Single / Family)	\$1,500 / \$3,000	\$2,000 / \$4,000	\$500 / \$1,500 (Rep) \$250 / \$750 (Non-Rep)	<ul style="list-style-type: none"> Less disruptive to assume Nexus ACO for most employees West Allis Lower Deductible Wauwatosa Deductible can be offset by HRA
Coinsurance	20%	40%	20% Coinsurance	<ul style="list-style-type: none"> Similar assuming Nexus ACO Tier 1 providers
Out of Pocket Max - Medical (Single / Family)	\$4,000 / \$8,000	\$4,500 / \$9,000	\$3,500 / \$7,000	<ul style="list-style-type: none"> Wauwatosa Out-of-Pocket is higher but includes medical & prescription West Allis includes a separate Rx Out of Pocket maximum
Out of Pocket Max – Prescription (Single / Family)	N/A		\$1,500 / \$3,000	
Preventive Care / Screenings	No Cost Share	No Cost Share	No Cost Share	<ul style="list-style-type: none"> Preventive care covered at 100%
Office Visit	Deductible / Coinsurance	Deductible / Coinsurance	\$35 Primary Care Copay \$50 Specialist Copay	<ul style="list-style-type: none"> West Allis copays offer a more predictable cost until the individual deductible limit is met
Emergency Room	\$200 Copay + Deductible / Coinsurance	\$200 Copay + Deductible / Coinsurance	\$350 Copay + 20%	<ul style="list-style-type: none"> Mixed, member cost share varies if the deductible has been met If deductible has not been met, lower total out of pocket for the West Allis plan
HRA Contribution (Single / Family)	HRA			<ul style="list-style-type: none"> Wauwatosa HRA includes a rollover option up to \$2,000 Single and \$4,000 Family Wauwatosa offers a stronger wellness incentive
Platinum & Silver	\$500 / \$1,000		N/A	
Gold	\$0 / \$500		N/A	

*City of West Allis Non-Represented Employees also have access to a High-Deductible Health Plan with an HSA contribution

Out of network not included in summary comparison

Current Medical / Rx - Financial Comparison

Plan Sponsor: Medical Carrier / Network: Prescription Benefit Manager:	City of Wauwatosa UHC Nexus ACO OptumRx (PBM)	City of West Allis Anthem Blue Priority Serve You (PBM)
Monthly Premium Equivalent (Total Premium)		
Single	\$837.12	\$916.86
EE/SP (City of West Allis Single +1)	\$2,092.80	\$1,792.01
EE/Child(ren) (City of West Allis Single +1)	\$1,674.24	\$1,792.01
Family	\$2,511.36	\$2,676.87
Monthly Employee Rates	Platinum (15%)	Represented with HRA (15%)
Monthly Employee Contributions		
Single	\$125.56	\$137.53
EE/SP	\$313.92	\$268.80
EE/CH	\$251.14	\$268.80
Family	\$376.70	\$401.53
Net Employer Contribution	Platinum (15%)	Represented with HRA (15%)
Single	\$711.56	\$779.33
EE/SP	\$1,778.88	\$1,523.21
EE/CH	\$1,423.10	\$1,523.21
Family	\$2,134.66	\$2,275.34

- Employer budget and employee affordability (per paycheck cost) favors Wauwatosa
- Wauwatosa offers a 4-tier contribution rate (compared to 3-tier)

Non-Incentive Contribution: 27% City of Wauwatosa Rep, 20% City of West Allis Rep

Medical Carriers / Plans Reviewed

1. Include with City of Wauwatosa Plan Administration
 - » Join City of Wauwatosa's Plan
2. Standalone Self-Funded Plan Option
 - » Match City of Wauwatosa Plan Design / Network
3. Wisconsin State Plan Options
4. IAFF Health & Welfare Trust (Self-Funded Trust, operates as a Fully Insured plan for employer purposes)
 - » Participation
 - 85 Locals
 - 5,700+ Fire Fighters
 - 14,000 members
 - » Plan Options
 - 30 Medical Plans Available
 - 1 Rx Plan Available
 - » Participating plans in AK, AZ, CA, CT, ID, IL, KS, LA, MO, MV, NY, OR & WA

Considerations of Health Insurance Plan

Option	Key Advantages	Key Disadvantages
Add to City of Wauwatosa Plan	<ul style="list-style-type: none"> • Broadest network • Lower Employer Cost & Employee Cost Share • Remain Self-funded • Larger Risk Pool = Stability • Stop Loss with Larger Group • Plan Administration Efficiencies • More robust wellness program • Plan incentivizes smart consumerism 	<ul style="list-style-type: none"> • Network/Plan changes for impacted employees from West Allis • Higher cost impact for EE/SP enrollment in West Allis plan option
Standalone Self-Funded Plan	<ul style="list-style-type: none"> • Broadest network • Lower Employer Cost & Employee Cost Share • Remain Self-funded 	<ul style="list-style-type: none"> • Network/Plan changes for impacted employees from West Allis • Higher cost impact for EE/SP enrollment in West Allis plan option • Small group = less stable risk pool • Large Claims Volatility Impact (financial projection, higher risk for stop loss) • Additional cost and inefficiencies in plan administration
WI State Plan (ETF)	<ul style="list-style-type: none"> • Fully insured - premium stability during plan year • Plan Design options offer lower cost sharing 	<ul style="list-style-type: none"> • Less flexibility (limited plan options, narrow networks - significant disruption) • Significantly higher premium for employer and employee • Additional cost and inefficiencies in plan administration
IAFF Health & Welfare Trust	<ul style="list-style-type: none"> • Broad network • Provides additional benefits such as EAP, vision, fitness evaluations 	<ul style="list-style-type: none"> • No other participating plans in WI • Higher rates – estimated; future uncertainty • W.A. retirees on plan would equate to 13% load to active rates • Limited plan options, highly managed Rx option • Additional cost and inefficiencies in plan administration

Other Benefit Offerings Under Review

» Dental:

- CarePlus (fully-insured product, join City of Wauwatosa plan) – both cities currently offer this plan
- Humana (fully-insured product, stand-alone plan)
- Anthem (fully-insured product)

» Vision:

- Superior Vision (fully-insured product, join City of Wauwatosa plan)

» Life:

- Reviewing plan details, utilize City of Wauwatosa's vendor - VOYA

» Workplace Clinic – still reviewing:

- City of Wauwatosa Workplace Clinic
- QuadMed

Next Steps:

- » Conclude health insurance analysis and recommend plan at July board meeting
 - Workplace/Near-site Clinic
 - Health Insurance & Ancillary Benefits
- » Employee Communications
- » Analysis on additional benefits (some will be addressed through collective bargaining):
 - Sick Leave & Sick Leave Conversion (significant differences) ●
 - Retiree Benefits (significant difference) ●
 - Employee Assistance Program ●
 - Wellness Program & Incentives ●
 - COBRA ●
 - WRS – Pension ●
 - Deferred Compensation ●
 - Paid leave ●
 - Worker’s Compensation (already both with CVMIC) ●
 - Employee Handbook Benefits ●



THANK YOU!
