



**City of Neenah**  
**COMMON COUNCIL AGENDA**  
**Wednesday, October 15, 2025 at 6:00 PM**  
**Neenah City Hall – 211 Walnut Street**  
**Council Chambers**

- I. Roll Call and Pledge of Allegiance
- II. Introduction and Confirmation of Mayor's Appointment(s)
  - A. None.
- III. Approval of Council Proceedings
  - A. [Approval of the Council Minutes and Proceedings of October 1, 2025 regular session.](#)
  - B. **(UC)**
- IV. Public Hearings
  - A. Hear comments for the Water Supply Service Area Plan (WSSAP) developed by Neenah Water Utility. **(No action required)**
- V. Public Forum
  - A. Speakers should give their name and residential address (not mailing address) and are allowed five minutes to speak on any topic.
- VI. Mayor/Council consideration of public forum issues
- VII. Consent Agenda
  - A. None.
- VIII. Reports of standing committees
  - A. [Regular Public Services and Safety Committee meeting of October 7, 2025:](#) (Chairman Lendrum/Vice Chairman Weber) (Minutes can be found on the City website)
    - 1. Meeting cancelled, no report.
  - B. [Regular Finance and Personnel Committee meeting of October 6, 2025:](#) (Chairman Steiner/Vice Chairman Erickson) (Minutes can be found on the City website)
    - 1. Committee recommends Council approve a 7.01% increase in overall health insurance increase with a decrease in the maximum out of pocket as presented by M3. **(RollCall-Pro)**
    - 2. Committee recommends Council approve participating in the Family Savings Plan. **(RollCall-Pro)**
    - 3. Committee recommends Council approve offering Alternate Delta 85% ER Paid with Alternative #1 CarePlus Dental Plan. **(RollCall-Pro)**
    - 4. Committee recommends Council approve the restructuring of two casual positions into one permanent part-time Parks Technician position as presented. **(RollCall-Pro)**

5. Committee recommends Council approve Resolution 2025-11 to enter into an Institutional Investment Agency Agreement between City of Neenah Cemetery and Associated Trust Company. **(RollCall-Pro)**

IX. Reports of special committees and liaisons and various special projects committees

- A. [Regular Plan Commission meeting of October 7, 2025](#): (Alderman Steiner) (Minutes can be found on the City website)
  1. Meeting cancelled, no report.
- B. [Board of Public Works meeting of October 9, 2025](#): (Vice Chairman Lendrum) (Minutes can be found on the City website)
  1. The Board recommends Council approve Pay Request #2 and Final Pay Request from Vinton Construction, Two Rivers, on Contract PR24-012, Southview Park Court Replacement, in the amount of \$129,221.53 utilizing approved budgeted 2025 CIP Funds. **(RollCall-Pro)**
  2. The Board recommends Council approve Final Pay Request, Contract 7-24, Concrete Pavement and Sidewalk Repairs and New Sidewalk Baldwin Street, to Jim Fischer, Inc., in the amount of \$0.00. **(RollCall-Pro)**
- C. [Report from the Library Board Meeting of October 15, 2025](#) – Alderman Erickson
- D. [Report from the Neenah Arts Council Meeting of October 8, 2025](#) – Alderman Erickson
- E. [Report from the Landmarks Commission Meeting of October 8, 2025](#) – Alderman Weber

X. Presentation of petitions

- A. Any other petition received by the City Clerk's Office after distribution of the agenda.

XI. Council Directives

XII. Unfinished Business

XIII. New Business

- A. Any announcements/questions that may legally come before the Council.

XIV. Closed Session

- A. The Common Council may convene into closed session pursuant to Wis. Stat. §19.85(1)(e) for the purpose of deliberating or negotiating the purchase of public properties, the investing of public funds, and the conducting of other specified public business as competitive or bargaining reasons require closed session related to land acquisition and related investing of public funds for 135 Millview Drive and the 1300 block of the South Commercial Street corridor.
- B. The Common Council may reconvene into open session pursuant to Wis. Stats. §19.85(2) to consider or act on any item (s) discussed in closed session.

XV. Training

- A. Annual security training with Community Policing Coordinator Benoit.

XVI. Adjournment

In accordance with the requirements of Title II of the Americans with Disabilities Act (ADA), the City of Neenah will not discriminate against qualified individuals with disabilities on the basis of disability in its services, programs, or activities. If you need assistance, or reasonable accommodation in participating in this meeting or event due to a disability as defined under the ADA, please call the Clerk's Office (920) 886-6100 or e-mail [clerk@neenahwi.gov](mailto:clerk@neenahwi.gov) at least 48 hours prior to the scheduled meeting or event to request an accommodation.

# Health Insurance Benefit Comparison

City of Neenah

Effective Date: 01/01/2026

Alternate Plan



Health Carrier		UMR		UMR	
		Current		Alternate OOP	
Insurance Type		PPO		PPO	
Provider Network:		Choice Plus		Choice Plus	
Deductible		Single	Family	Single	Family
	In Network	\$1,750	\$3,500	\$1,750	\$3,500
	Out of Network	\$3,500	\$7,000	\$3,500	\$7,000
Co-Insurance		80%		80%	
	In Network	80%		80%	
	Out of Network	50%		50%	
Max Out-of-Pocket (Ded/Coins/Copay)		Single	Family	Single	Family
	In Network Medical	\$7,000	\$14,000	\$6,000	\$12,000
	Out of Network	\$14,000	\$28,000	\$12,000	\$24,000
Office Visits		PCP	Specialist	PCP	Specialist
	In Network	\$40	\$65	\$40	\$65
	Out of Network	Deductible & Coinsurance		Deductible & Coinsurance	
Preventive Care		Select Services Covered In Full		Select Services Covered In Full	
	In Network	Deductible & Coinsurance		Deductible & Coinsurance	
	Out of Network	Deductible & Coinsurance		Deductible & Coinsurance	
Urgent Care		\$100		\$100	
	In Network	Deductible & Coinsurance		Deductible & Coinsurance	
	Out of Network	Deductible & Coinsurance		Deductible & Coinsurance	
Emergency Room		\$500		\$500	
Hospital Services		Deductible & Coinsurance		Deductible & Coinsurance	
	In Network	Deductible & Coinsurance		Deductible & Coinsurance	
	Out of Network	Deductible & Coinsurance		Deductible & Coinsurance	
Prescriptions (Rx)		\$10/\$50/\$75/30% to \$300 Max		\$10/\$50/\$75/30% to \$300 Max	
	In Network	\$10/\$50/\$75/30% to \$300 Max		\$10/\$50/\$75/30% to \$300 Max	
Rates					
	Employee	47	\$1,042.86	47	\$819.26
	Employee/Spouse	0	\$0.00	15	\$1,884.32
	Employee/Child(ren)	0	\$0.00	15	\$1,474.68
	Family	120	\$2,758.42	90	\$3,277.06
Monthly Totals		\$380,024.82		\$383,825.30	
Annual Totals		\$4,560,297.84		\$4,605,903.57	
Annual Δ% from Current				1.00%	
Annual Δ\$ from Current				\$45,607	

## Current Contribution Strategy (Select)

### Single Plan Contribution

Employee Monthly	City Monthly
\$63.32	\$979.54

### Family Plan Contribution

Employee Monthly	City Monthly
\$167.76	\$2,590.66

Estimated Monthly City Premium Cost

\$223,402

## Current Contribution Strategy (Broad)

### Single Plan Contribution

Employee Monthly	City Monthly
\$128.98	\$913.88

### Family Plan Contribution

Employee Monthly	City Monthly
\$341.16	\$2,417.26

Estimated Monthly City Premium Cost

\$92,239.52

## Renewal Contribution Strategy

### Single Plan Contribution

Employee Monthly	City Monthly
\$81.94	\$737.34

### Employee/Spouse Contribution

Employee Monthly	City Monthly
\$188.44	\$1,695.88

### Employee/Child(ren) Contribution

Employee Monthly	City Monthly
\$147.48	\$1,327.20

### Family Contribution

Employee Monthly	City Monthly
\$327.72	\$2,949.34

Estimated Monthly Total City Premium Cost

\$315,641.60

Est Monthly City Premium Total

\$345,441.72

Est Monthly City Δ\$ from current 9.44%





# FAMILY SAVINGS PLAN™

Network Health offers an innovative health plan option called the Family Savings Plan. The Family Savings Plan allows you and your family the opportunity to have up to 100 percent coverage for eligible out-of-pocket expenses.

**FOR EMPLOYEES**

Family Savings Plan™ Proprietary and Confidential Trade Secret  
Property of Network Health Administrative Services, LLC.

If you and/or any member of your family is currently enrolled in your employer's medical plan, and you, your dependents (children) or spouse has access to another employer-sponsored plan (which may be your spouse's), you may take advantage of the Family Savings Plan by transitioning to the other employer-sponsored plan.

## Answer these two simple questions to determine if you could be eligible for the Family Savings Plan

**Do you, your spouse or dependents have access to coverage through another employer's plan?**

**YES**

**NO**

**Are you, your spouse or dependents currently enrolled in your company's medical plan?**

**You, your spouse or dependents are not eligible to enroll in the Family Savings Plan.**

**YES**

**NO**

**You, your spouse or dependents may be eligible to enroll in the Family Savings Plan.**

**You, your spouse or dependents are not eligible to enroll in the Family Savings Plan.**



## Frequently Asked Questions

### What is the Family Savings Plan?

The Family Savings Plan is an enhanced benefit that may allow you and your family to be reimbursed up to 100 percent for eligible out-of-pocket health care expenses (including copayments, coinsurance and deductibles) received under another employer-sponsored plan (which may be your spouse's), if the following requirements are met.

- Coverage under your employer's plan is waived (when you enroll in the other plan)
- Services are covered under the other employer-sponsored medical plan

### Who is not eligible for the Family Savings Plan?

If you are not currently enrolled in your employer's medical plan, you're not eligible to enroll in the Family Savings Plan. The plan is also not available if the other employer-sponsored plan is one of the following.

- High Deductible Health Plan (HDHP) with **active** contributions to a health savings account (HSA)\*
- Medicare, Tricare or Medicaid
- Individual plan purchased on or off the Health Insurance Exchange (also known as the Marketplace)
- A stand-alone health reimbursement account (HRA), not paired with a medical plan
- Short-term individual coverage
- Limited Benefit Health Plan under IRS rules

\* If HSA employer and employee contributions are **not active** or are discontinued, you, your spouse or dependents may be eligible for the Family Savings Plan.

### What if the premium of the other employer-sponsored plan costs more than the premium with my employer's plan?

You may be reimbursed a premium differential if the alternate plan's premium is higher. The reimbursement is considered taxable income.

### What does the Family Savings Plan cover?

Covered services are determined by the other employer plan. Family Savings Plan enrollees are reimbursed for all eligible copayments, coinsurance and deductibles incurred up to the maximum out-of-pocket limits as set by your employer. Reimbursed claims are not taxable income to Family Savings Plan enrollees.

### What if the other plan charges a fee for me to join?

If the other employer-sponsored plan charges a fee to add you to the plan, you may be reimbursed for that fee. This reimbursement is considered taxable income.

The Family Savings Plan allows enrollees to be reimbursed up to

**100 percent** for eligible out-of-pocket costs.

This type of coverage is rare in today's health insurance market.

### When can I, my spouse or dependents enroll in the Family Savings Plan?

You, your spouse or dependents may enroll during the following times.

- Annual open enrollment period
- Following a qualifying life event
- During a spouse's or dependents' open enrollment period (if the Family Savings Plan is voluntary, enrollees may need to wait for this open enrollment period)
- As a new employee

### What if my spouse is self-employed and is currently covered as a dependent under my employer's plan? Would we be eligible for the Family Savings Plan?

No, you and your spouse would not be eligible, because your spouse does not have access to medical coverage through another employer-sponsored plan.

### What if my spouse is not covered under my employer's plan, but they are on a Medicare plan?

Medicare is not an employer-sponsored medical plan, therefore, you and your spouse would not be eligible for the Family Savings Plan.

### How do Claim Reimbursements work?

- When you see a medical provider or go to the pharmacy, present the primary medical plan ID card as primary, then present the Family Savings Plan ID card as secondary.
- If the Family Savings Plan ID card is accepted the payment is sent directly to the provider or pharmacy.
- If the provider or pharmacy does not accept the Family Savings Plan ID card, you will need to submit the Explanation of Benefits (EOB) or the detailed pharmacy receipt. Options for a member claim submission are the FSP portal, secure email, fax or mail.

### How long will it take to be reimbursed for claims?

Reimbursements are typically processed within 30-60 days.

**Always submit your documentation for reimbursement with an FSP Claim Reimbursement Form.**

Send your documents to Network Health by mail, fax, secure email or through the portal at

**Portal:** [fsp.networkhealth.com](https://fsp.networkhealth.com)

**Mail:** Network Health  
ATTN: Family Savings Plan  
P.O. Box 1725  
Brookfield, WI 53008-1725

**Fax:** 262-825-9690

**Secure Email:** [familysavingsplan@networkhealth.com](mailto:familysavingsplan@networkhealth.com)  
Only email documents if you have access to secure email.



This is not a complete benefit summary. HMO and POS plans underwritten by Network Health Plan. Self-insured plans administered by Network Health Administrative Services, LLC.

5753-01-0825



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# FAMILY SAVINGS PLAN ANNOUNCEMENT

## FSP and Health Plan 2026 Open Enrollment

Attention: This announcement applies to City of Neenah health plan enrollees, those who are eligible for the City of Neenah health plan and have previously waived coverage in favor of the opt out benefit, and those who have access to other coverage.

### How to become eligible to enroll in Family Savings Plan or the City of Neenah's Health Plan:

#### Option 1:

Employees who are enrolled in the opt-out benefit in the 2025 plan year may continue to enroll in an alternate employer group health plan and receive the City of Neenah's opt-out benefit of \$1250 (employee only) / \$2500 (family). The benefit eligible employee and family members are not eligible for Family Savings Plan or the City of Neenah Health Plan in this option. Employees enrolled in the opt-out benefit will be grandfathered into this option as long as they remain enrolled in the opt-out benefit. This option will not be extended to any new enrollees and when an employee chooses an option other than the opt-out benefit, the opt-out benefit will no longer be available to them.

#### Option 2:

Benefit eligible employees may enroll in the City of Neenah's Health Plan. Benefit eligible spouses who have access to employer sponsored health insurance may also enroll in the City of Neenah's Health Plan if the eligible employee elects to pay a \$100 monthly surcharge.

Spouses and benefit eligible family members who join the City of Neenah Health Plan may be eligible for Family Savings Plan after being on the City of Neenah Health Plan for at least 12 consecutive months.

#### Option 3:

As a new hire, or after 12 consecutive months on the City of Neenah Health Plan, benefit eligible employees, spouses, and dependents may choose to enroll in an alternate employer sponsored health plan and enroll in Family Savings Plan. Family Savings Plan enrollees are reimbursed for covered medical and pharmacy expenses up to the ACA maximum amount of \$10,600 for an Individual and \$21,200 per family. The City of Neenah will also pay FSP enrollees a taxable premium incentive of \$50 per month when 1 benefit eligible member comes off the City of Neenah Health Plan and an additional \$50 for all enrolled participants associated with an employee's coverage coming off the plan for a maximum premium incentive of \$100 per month.

Dental Insurance Benefit Comparison

City of Neenah

Effective Date: 01/01/2026



Dental Plans		Current Plan 90% ER paid	Alternate Delta 85% ER paid	Alternate Care Plus
		Current Plan 90% ER paid	Delta 85% ER paid (assume 10% membership moved)	100% ER paid for EE, 85% other tiers (assume 10% membership moved)
Carrier		Delta Dental	Delta Dental	CarePlus Dental
Deductible	Single	\$25	\$25	\$0
	Family	\$75	\$75	\$0
Annual Maximum		\$2,000	\$2,000	\$2,500
Preventive Services				
	Oral Exams	100%	100%	100%
	X-Rays	100%	100%	100%
	Cleanings	100%	100%	100%
	Topical Fluoride	100%	100%	100%
	Sealants	100%	100%	100%
	Space Maintainers	100%	100%	100%
Basic/Major Services				
	Amalgam Fillings	80%	80%	100%
	Composite Fillings	80%	80%	100%
	Simple Extractions	80%	80%	80%
	Oral Surgery	80%	80%	80%
	Crowns/Inlays/Onlays	80%	80%	80%
	Prosthodontics (Implants/Dentures/Bridges)	50%	50%	80%
Orthodontics		Adult ortho and dependents to Age 26 50% to \$1,500	Adult ortho and dependents to Age 26 50% to \$1,500	Adult ortho and dependents to Age 26 50% to \$2,500
Add Ons		EBICP, Implant, Reduced x-ray, Composite Fillings	EBICP, Implant, Reduced x-ray, Composite Fillings	Cleaning/Exam do not count toward Annual Maximum, Evidence based dentistry
Rate Guarantee		admin fee guarantee 1/1/2023-1/1/2026	admin fee guarantee 1/1/2023-1/1/2026	2 year
Monthly Rates		Current Plan 90% ER paid	Current Plan 85% ER paid + CarePlus	Alternate #1
		Total Employer Employee	Total Employer Employee	Total Employer Employee
Employee		44 \$52.68 \$47.42 \$5.26	40 \$52.68 \$44.78 \$7.90	4 \$44.78 \$44.78 \$0.00
Employee/Spouse		25 \$105.36 \$94.82 \$10.54	22 \$105.36 \$89.56 \$15.80	3 \$89.56 \$76.14 \$13.42
Employee/Child(ren)		17 \$116.56 \$104.90 \$11.66	15 \$116.56 \$99.08 \$17.48	2 \$99.08 \$84.22 \$14.86
Family		114 \$159.56 \$143.60 \$15.96	103 \$159.56 \$135.64 \$23.92	11 \$135.63 \$115.30 \$20.34
Monthly Totals:		\$25,123 \$22,611 \$2,513	\$22,608 \$19,218 \$3,390	\$2,138 \$1,844 \$294
Annual Totals:		\$301,479 \$271,328 \$30,151	\$271,298 \$230,616 \$40,682	\$25,655 \$22,131 \$3,524

Current		Alternate Delta 85% ER + Alternate Care Plus	
Monthly Total:	\$22,610.68	\$21,062.21	
Annual Total:	\$271,328.16	\$252,746.57	
Annual Δ% from Current		-6.85%	
Annual Δ\$ from Current		(\$18,581.59)	

\* Cost projection assumes enrollment modeled in CarePlus plan equal to 10% of current Delta Dental plan.

While every effort is made to illustrate the carriers' various benefits, discrepancies or errors are possible. In the event of an error, the actual product brochure furnished by the insurance carrier and approved by the Commissioner of Insurance will prevail. The master contract and policyholder certificates are more detailed and should be used for the determination of benefits. All plans will comply with state and/or federal requirements with regard to nervous and mental benefits.

2025 COVERAGE & RENEWAL SUMMARY

City of Neenah

Coverage Name	Carrier	Prior Renewal Recap	Renewal Date	2026 Renewal
Medical	UMR	Admin fee \$43.63 PEPM	1/1/2026	Recommend 4 tier rate structure  Admin fee \$44.87 PEPM (Year 2 of 3-year fee guarantee) 19.9% Increase
Stop Loss	TMHCC	Specific Ded: \$100,000 Lasers: \$200,000 & \$350,000	1/1/2026	24/12 Contract Basis Transition No Lasers
PBM	Optum Rx via UMR	Pharmacy Credit (\$27.00 PEPM)	1/1/2026	Pharmacy Credit (\$30.00 PEPM)  High WAC Savings options
Health Plan Data Analytics	SpringBuk			Implementation 1/1/2026 \$1.25 PEPM
Family Savings Plan	Network Health			Proposal effective 1/1/2026
Onsite Clinic	ThedaCare	24 hours per week. Hours worked above contract billed in 15-minute increments at \$102.00 / hour	2/1/2026	Renewal expected Late October
COBRA Administration	DBS	Monthly admin \$.75/eligible month \$60/month min	10/1/2025	Monthly Admin \$.75/eligible/month \$65/month min
FSA / HRA Administration	DBS	Health, Limited Health, Dependent Care	1/1/2029	
Dental	Delta Dental	Delta admin fee \$4.71 PEPM	1/1/2026	Recommendation to add CarePlus effective 1/1/2026  Delta admin fee \$4.91 PEPM (through 12/31/2028)
Vision	Delta Vision	EE \$6.56 ESP \$13.12 ECH \$11.80 FAM \$17.30	1/1/2029	Rates guaranteed through 12.31.2028
Hospital Indemnity/ Critical Illness / Accident	The Standard	Voluntary Benefit – See Benefit Guide	1/1/2027	
EAP	Ascension	8 session model	7/1/2026	
Pet Insurance	Spot Pet			Voluntary Benefit – Proposal effective 1/1/2026