CITY OF JOPLIN
COUNCIL AGENDA ITEM

ITEM
Council Bill 2025-533 – Approving an agreement with MetLife to provide dental, life and disability insurance for city employees

MEETING DATE
September 15, 2025

ORIGINATING DEPT
Finance

ATTACHMENTS
CB 2025-533 Ordinance; Exhibit "A" MetLife Agreement

REVIEWED BY
Department Head: Leslie Haase; Human Resources Director: Michelle Ducre; City Attorney: Peter Edwards; City Manager: Nick Edwards

SUMMARY
This Council Bill approves an agreement to provide dental, life and disability insurance coverage for city employees effective on January 1, 2026.

BACKGROUND
In February of 2025, the City issued an RFP, through our insurance consultant Segal, for employee insurance benefits including health, dental, vision, life, and long-term disability coverage. Bids were received in March. Segal assessed the bid results and presented the best overall recommendations. Vendors are selected for a five-year period beginning on January 1, 2026. Within the five-year timeframe, contracts are updated depending upon the length of the rate guarantees.

As presented by Segal in June, the best bid for dental, life and long-term disability insurance coverage was submitted by MetLife.

With this agreement, the City will be changing from Delta Dental to MetLife for dental coverage. With this change, the dental insurance will be enhanced by increasing the annual maximum and orthodontia lifetime benefit to $1,000 from $750 and not applying preventive services to the annual maximum. Furthermore, the monthly family premium will decrease from $79.94 to $70.64 (11.6% reduction), while the single premium will decrease from $30.06 to $27.27 (9.3% reduction). This is a reduction in the total annual cost from $361,200 to $321,000, which is an annual savings of $40,200. Rates are locked in for 3 years, with a 7% increase in year 2 and 3 for the improved plan design.

Also, the City will be changing from Symetra to MetLife for life insurance coverage. The life insurance benefit will remain unchanged. However, life insurance with AD&D will decrease from $.187 per $1,000 of benefit to $.139 per $1,000. The current annual cost is $93,200, which will decrease to $69,300 resulting in a savings of $23,900. These rates are locked in for 3 years without any increase.

With this agreement, the City will remain with MetLife for disability insurance coverage. The current rate of $.18 per $1,000 of benefit will decrease to $.162 per $1,000 of benefit. The cost will decrease from the current amount of $49,000 to $44,100, which represents a savings of $4,900. These rates are locked in for 3 years without any increase.

FUNDING SOURCE

This item is included in the proposed fiscal year 2026 budget.

RECOMMENDATION

Staff recommends approval of this council bill on first reading.