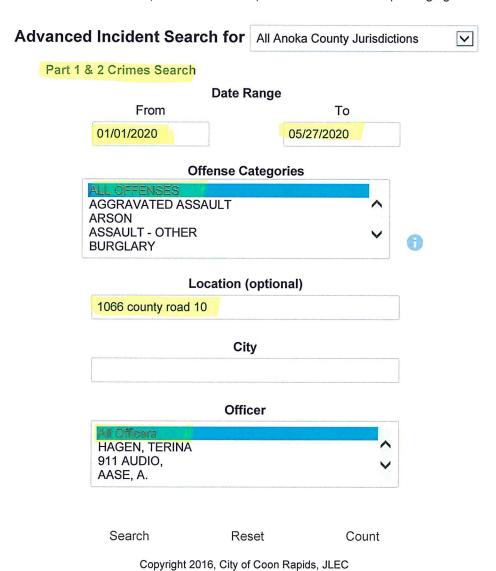


CITY COUNCIL WORKSESSION AGENDA MONDAY, JUNE 15, 2020 SPRING LAKE PARK CITY HALL, 1301 81ST AVE NE at 5:30 PM

- 1. CALL TO ORDER
- 2. DISCUSSION ITEMS
 - A. Calls for Service at Legends of Spring Lake Park (Goodboe-Bisschoff)
 - B. Rental Housing Regulation Discussion (Nelson)
 - C. 2020-21 Health Insurance Renewal (Buchholtz)
 - D. SBM JPA Discussion Update (Buchholtz)
- 3. REPORT
 - A. Administrator Report
- 4. ADJOURN

Sign Out

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No results found

Admin Sign Out

Advanced Search | Inmate Locator | Public Court Access | Imaging

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	Offense(s)		
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1066 county road	110		
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CASE #	DEPT	LOCATION OF INCIDENT	DATE OF INCIDENT	OFFENSE	OFFICER
20001502	SLP	1066 COUNTY ROAD 10 NE	01/02/2020	MEDICAL	ANTOINE, JOSH D WPD00001
20002119	SLP	1066 COUNTY ROAD 10 NE	01/03/2020	JUVENILE - RUNAWAY	FISKE, KAREN J WPD00010
				FOLLOW UP	FISKE, KAREN J WPD00010
20002672	SLP	1066 COUNTY ROAD 10 NE	01/04/2020	MEDICAL	KRAMER, RICHARD J WPD00019
20003129	SLP	1066 COUNTY ROAD 10 NE	01/04/2020	ALARM - ALL OTHER	LEMKE, DUSTIN M WPD00032
20003146	SLP	1066 COUNTY ROAD 10 NE	01/04/2020	ALARM - ALL OTHER	LEMKE, DUSTIN M WPD00032
20008091	SLP	1066 COUNTY ROAD 10 NE	01/10/2020	MEDICAL	LEMKE, DUSTIN M WPD00032
20009472	SLP	1066 COUNTY ROAD 10 NE	01/11/2020	MEDICAL	BROWN, RANDY L WPD00005
20010440	SLP	1066 COUNTY ROAD 10 NE	01/12/2020	DISPUTE - CIVIL	BONESTEEL, MARK A WPD00004
20013072	SLP	1066 COUNTY ROAD 10 NE	01/15/2020	ALARM - FIRE ALARM	IMIG, AARON R WPD00021
20014000	SLP	1066 COUNTY ROAD 10 NE	01/16/2020	COMPLAINTS - NARCOTICS	IMIG, AARON R WPD00021
20015743	SLP	1066 COUNTY ROAD 10 NE	01/18/2020	MEDICAL	LEMKE, DUSTIN M WPD00032
20016437	SLP	1066 COUNTY ROAD 10 NE	01/19/2020	MISCELLANEOUS OFFICER	LEMKE, DUSTIN M WPD00032
20019220	SLP	1066 COUNTY ROAD 10 NE	01/23/2020	LIFT ASSIST	LEMKE, DUSTIN M WPD00032
20019554	SLP	1066 COUNTY ROAD 10 NE	01/23/2020	CHECK WELFARE	BROWN, RANDY L WPD00005
				FOLLOW UP	BROWN, RANDY L WPD00005
20019795	SLP	1066 COUNTY ROAD 10 NE	01/23/2020	CHECK WELFARE	IMIG, AARON R WPD00021
20020893	SLP	1066 COUNTY ROAD 10 NE	01/24/2020	MEDICAL	LEMKE, DUSTIN M WPD00032
20021324	SLP		01/25/2020	CHECK WELFARE	

CASE #	DEPT	LOCATION OF INCIDENT	DATE OF INCIDENT	OFFENSE	OFFICER
		1066 COUNTY ROAD 10 NE			LONG, MIKE A WPD00013
20021483	SLP	1066 COUNTY ROAD 10 NE	01/25/2020	CHECK WELFARE	LONG, MIKE A WPD00013
				MENTAL HEALTH	LONG, MIKE A WPD00013
20022994	SLP	1066 COUNTY ROAD 10 NE	01/27/2020	MEDICAL	BONESTEEL, MARK A WPD00004
20027457	SLP	1066 COUNTY ROAD 10 NE	02/01/2020	MISCELLANEOUS OFFICER	BROWN, RANDY L WPD00005
20028176	SLP	1066 COUNTY ROAD 10 NE	02/02/2020	MEDICAL	BROWN, RANDY L WPD00005
20028277	SLP	1066 COUNTY ROAD 10 NE	02/02/2020	SUSPICIOUS - PERSON	BROWN, RANDY L WPD00005
20028954	SLP	1066 COUNTY ROAD 10 NE	02/03/2020	MEDICAL	BONESTEEL, MARK A WPD00004
20029265	SLP	1066 COUNTY ROAD 10 NE	02/03/2020	CHECK WELFARE	LEMKE, DUSTIN M WPD00032
20030408	SLP	1066 COUNTY ROAD 10 NE	02/05/2020	SUICIDE THREAT (NO ACTUAL ATTEMPT)	CHLEBECK, DAVID L WPD00007
20031489	SLP	1066 COUNTY ROAD 10 NE	02/06/2020	ALARM - RESIDENTIAL	CHLEBECK, DAVID L WPD00007
20031849	SLP	1066 COUNTY ROAD 10 NE	02/06/2020	MENTAL HEALTH	BROWN, RANDY L WPD00005
				MEDICAL	BROWN, RANDY L WPD00005
20033808	SLP	1066 COUNTY ROAD 10 NE	02/08/2020	911 HANG UP	LEMKE, DUSTIN M WPD00032
20036348	SLP	1066 COUNTY ROAD 10 NE	02/12/2020	DEATH (DOA)	CHLEBECK, DAVID L WPD00007
				DEATH - NATURAL	AKER, MATTHEW R ZPD00002
20036768	SLP	1066 COUNTY ROAD 10 NE	02/12/2020	CHECK WELFARE	LONG, MIKE A WPD00013
20037884	SLP	1066 COUNTY ROAD 10 NE	02/14/2020	INFORMATION	KRAMER, RICHARD J WPD00019
20038131	SLP	1066 COUNTY ROAD 10 NE	02/14/2020	MEDICAL	LONG, MIKE A WPD00013

CASE #	DEPT	LOCATION OF INCIDENT	DATE OF INCIDENT	OFFENSE	OFFICER
20039354	SLP	1066 COUNTY ROAD 10 NE	02/15/2020	ALARM - ALL OTHER	BROWN, RANDY L WPD00005
				SUSPICION - ALL OTHER ACTIVITY	BROWN, RANDY L WPD00005
20041712	SLP	1066 COUNTY ROAD 10 NE	02/18/2020	CHECK WELFARE	LEMKE, DUSTIN M WPD00032
20042186	SLP	1066 COUNTY ROAD 10 NE	02/19/2020	MEDICAL	LONG, MIKE A WPD00013
20042546	SLP	1066 COUNTY ROAD 10 NE	02/19/2020	ALARM - ALL OTHER	BONESTEEL, MARK A WPD00004
20042928	SLP	1066 COUNTY ROAD 10 NE	02/20/2020	MEDICAL	CHLEBECK, DAVID L WPD00007
20043387	SLP	1066 COUNTY ROAD 10 NE	02/20/2020	SUSPICIOUS - VEHICLE	BONESTEEL, MARK A WPD00004
20043491	SLP	1066 COUNTY ROAD 10 NE	02/20/2020	911 HANG UP	KRAMER, RICHARD J WPD00019
20045130	SLP	1066 COUNTY ROAD 10 NE	02/22/2020	MEDICAL	BROWN, RANDY L WPD00005
20046005	SLP	1066 COUNTY ROAD 10 NE	02/23/2020	DISPUTE - CIVIL	IMIG, AARON R WPD00021
20046153	SLP	1066 COUNTY ROAD 10 NE	02/24/2020	MEDICAL	LEMKE, DUSTIN M WPD00032
20047043	SLP	1066 COUNTY ROAD 10 NE	02/25/2020	MEDICAL	BONESTEEL, MARK A WPD00004
20048948	SLP	1066 COUNTY ROAD 10 NE	02/27/2020	CHECK WELFARE	CHLEBECK, DAVID L WPD00007
20049944	SLP	1066 COUNTY ROAD 10 NE	02/28/2020	MEDICAL	BONESTEEL, MARK A WPD00004
20050116	SLP	1066 COUNTY ROAD 10 NE	02/28/2020	ACCIDENT - MV PD	IMIG, AARON R WPD00021
20050162	SLP	1066 COUNTY ROAD 10 NE	02/28/2020	MISCELLANEOUS OFFICER	IMIG, AARON R WPD00021
20050608	SLP	1066 COUNTY ROAD 10 NE	02/29/2020	MEDICAL	KRAMER, RICHARD J WPD00019
20051032	SIP	1066 COUNTY ROAD 10 NE	02/29/2020	SUSPICIOUS - PERSON	IMIG, AARON R WPD00021

CASE #	DEPT	LOCATION OF INCIDENT	DATE OF INCIDENT	OFFENSE	OFFICER
20052759	SLP	1066 COUNTY ROAD 10 NE	03/02/2020	MISSING ADULT	IMIG, AARON R WPD00021
20053189	SLP	1066 COUNTY ROAD 10 NE	03/03/2020	JUVENILE - RUNAWAY	LONG, MIKE A WPD00013
20053431	SLP	1066 COUNTY ROAD 10 NE	03/03/2020	ACCIDENT - MV PD	BROWN, RANDY L WPD00005
20053812	SLP	1066 COUNTY ROAD 10 NE	03/03/2020	911 OPEN LINE	LEMKE, DUSTIN M WPD00032
20054233	SLP	1066 COUNTY ROAD 10 NE	03/04/2020	ASSIST OTHER AGENCY - NON LAW ENFORCEMENT	LONG, MIKE A WPD00013
				ALARM - FIRE ALARM	LONG, MIKE A WPD00013
20054711	SLP	1066 COUNTY ROAD 10 NE	03/04/2020	HARASSMENT REPORT	LEMKE, DUSTIN M WPD00032
20054909	SLP	1066 COUNTY ROAD 10 NE	03/05/2020	MEDICAL	BONESTEEL, MARK A WPD00004
20057257	SLP	1066 COUNTY ROAD 10 NE	03/07/2020	PUBLIC NUISANCE - EXCESSIVE NOISE	BONESTEEL, MARK A WPD00004
20057503	SLP	1066 COUNTY ROAD 10 NE	03/08/2020	CHECK WELFARE	CHLEBECK, DAVID L WPD00007
<u>20057885</u>	SLP	1066 COUNTY ROAD 10 NE	03/08/2020	MISCELLANEOUS OFFICER	BROWN, RANDY L WPD00005
20058022	SLP	1066 COUNTY ROAD 10 NE	03/08/2020	MEDICAL	LEMKE, DUSTIN M WPD00032
20058636	SLP	1066 COUNTY ROAD 10 NE	03/09/2020	PHONE CALL - DOMESTIC QUESTIONS	IMIG, AARON R WPD00021
20063149	SLP	1066 COUNTY ROAD 10 NE	03/14/2020	DOMESTIC - FAMILY	BONESTEEL, MARK A WPD00004
20063668	SLP	1066 COUNTY ROAD 10 NE	03/15/2020	LIFT ASSIST	LONG, MIKE A WPD00013
20064272	SLP	1066 COUNTY ROAD 10 NE	03/16/2020	FOLLOW UP	KRAMER, RICHARD J WPD00019
20064371	SLP	1066 COUNTY ROAD 10 NE	03/16/2020	MEDICAL	BROWN, RANDY L WPD00005
20065962	SLP	1066 COUNTY ROAD 10 NE	03/18/2020	MEDICAL	BONESTEEL, MARK A WPD00004
20066262	SLP	1066 COUNTY ROAD 10 NE	03/18/2020	LIFT ASSIST	BROWN, RANDY L WPD00005

CASE #	DEPT	LOCATION OF INCIDENT	DATE OF INCIDENT	OFFENSE	OFFICER
20066308	SLP	1066 COUNTY ROAD 10 NE	03/18/2020	VEHICLE - REPOSSESSION	BROWN, RANDY L WPD00005
20067082	SLP	1066 COUNTY ROAD 10 NE	03/20/2020	DOMESTIC - FAMILY	KRAMER, RICHARD J WPD00019
20068512	SLP	1066 COUNTY ROAD 10 NE	03/22/2020	ASSIST - PUBLIC	LONG, MIKE A WPD00013
20069414	SLP	1066 COUNTY ROAD 10 NE	03/23/2020	SUSPICIOUS - PERSON	IMIG, AARON R WPD00021
20069488	SLP	1066 COUNTY ROAD 10 NE	03/24/2020	SUSPICION - ALL OTHER ACTIVITY	KRAMER, RICHARD J WPD00019
				CHECK WELFARE	KRAMER, RICHARD J WPD00019
20069512	SLP	1066 COUNTY ROAD 10 NE	03/24/2020	CHECK WELFARE	KRAMER, RICHARD J WPD00019
20070459	SLP	1066 COUNTY ROAD 10 NE	03/25/2020	MENTAL HEALTH	FISKE, KAREN J WPD00010
20070772	SLP	1066 COUNTY ROAD 10 NE	03/25/2020	CHECK WELFARE	BROWN, RANDY L WPD00005
				MENTAL HEALTH	BROWN, RANDY L WPD00005
				MEDICAL	BROWN, RANDY L WPD00005
20072658	SLP	1066 COUNTY ROAD 10 NE	03/28/2020	MISCELLANEOUS OFFICER	BONESTEEL, MARK A WPD00004
20075141	SLP	1066 COUNTY ROAD 10 NE	04/01/2020	MEDICAL	CHLEBECK, DAVID L WPD00007
20076138	SLP	1066 COUNTY ROAD 10 NE	04/02/2020	ALARM - ALL OTHER	BROWN, RANDY L WPD00005
20078544	SLP	1066 COUNTY ROAD 10 NE	04/05/2020	MEDICAL	BONESTEEL, MARK A WPD00004
20078919	SLP	1066 COUNTY ROAD 10 NE	04/06/2020	MEDICAL	CHLEBECK, DAVID L WPD00007
20080264	SLP	1066 COUNTY ROAD 10 NE	04/08/2020	INFORMATION	KRAMER, RICHARD J WPD00019
20082054		1066 COUNTY ROAD 10 NE	04/10/2020	MEDICAL	

CASE #	DEPT	LOCATION OF INCIDENT	DATE OF INCIDENT	OFFENSE	OFFICER
					BONESTEEL, MARK A WPD00004
20082126	SLP	1066 COUNTY ROAD 10 NE	04/10/2020	ALARM - RESIDENTIAL	BONESTEEL, MARK A WPD00004
20084909	SLP	1066 COUNTY ROAD 10 NE	04/14/2020	CHECK WELFARE	LONG, MIKE A WPD00013
20085290	SLP	1066 COUNTY ROAD 10 NE	04/15/2020	INFORMATION	KRAMER, RICHARD J WPD00019
20085302	SLP	1066 COUNTY ROAD 10 NE	04/15/2020	INFORMATION	KRAMER, RICHARD J WPD00019
20086931	SLP	1066 COUNTY ROAD 10 NE	04/17/2020	MEDICAL	FISKE, KAREN J WPD00010
20088133	SLP	1066 COUNTY ROAD 10 NE	04/18/2020	MEDICAL	BONESTEEL, MARK A WPD00004
20088958	SLP	1066 COUNTY ROAD 10 NE	04/19/2020	DISPUTE - CIVIL	LEMKE, DUSTIN M WPD00032
20089062	SLP	1066 COUNTY ROAD 10 NE	04/19/2020	DISPUTE - CIVIL	LEMKE, DUSTIN M WPD00032
20090020	SLP	1066 COUNTY ROAD 10 NE	04/20/2020	MEDICAL	LEMKE, DUSTIN M WPD00032
20093410	SLP	1066 COUNTY ROAD 10 NE	04/24/2020	MEDICAL	FISKE, KAREN J WPD00010
<u>20095601</u>	SLP	1066 COUNTY ROAD 10 NE	04/26/2020	LIFT ASSIST	LEMKE, DUSTIN M WPD00032
				CHECK WELFARE	LEMKE, DUSTIN M WPD00032
20096788	SLP	1066 COUNTY ROAD 10 NE	04/28/2020	MISCELLANEOUS OFFICER	BONESTEEL, MARK A WPD00004
20096866	SLP	1066 COUNTY ROAD 10 NE	04/28/2020	MEDICAL	BONESTEEL, MARK A WPD00004
20097079	SLP	1066 COUNTY ROAD 10 NE	04/28/2020	SUSPICION - ALL OTHER ACTIVITY	LONG, MIKE A WPD00013
20097555	SLP	1066 COUNTY ROAD 10 NE	04/29/2020	MEDICAL	LONG, MIKE A WPD00013
20098837	SLP	1066 COUNTY ROAD 10 NE	04/30/2020	MEDICAL	BONESTEEL, MARK A WPD00004

CASE #	DEPT	LOCATION OF INCIDENT	DATE OF INCIDENT	OFFENSE	OFFICER
20102671	SLP	1066 COUNTY ROAD 10 NE	05/05/2020	MEDICAL	BONESTEEL, MARK A WPD00004
<u>20103415</u>	SLP	1066 COUNTY ROAD 10 NE	05/06/2020	MEDICAL	KRAMER, RICHARD J WPD00019
20103788	SLP	1066 COUNTY ROAD 10 NE	05/06/2020	LIFT ASSIST	BONESTEEL, MARK A WPD00004
<u>20105245</u>	SLP	1066 COUNTY ROAD 10 NE	05/07/2020	INFORMATION	KRAMER, RICHARD J WPD00019
<u>20105311</u>	SLP	1066 COUNTY ROAD 10 NE	05/08/2020	COMPLAINTS - NARCOTICS	KRAMER, RICHARD J WPD00019
<u>20105735</u>	SLP	1066 COUNTY ROAD 10 NE	05/08/2020	NARCOTICS INFORMATION	BROWN, RANDY L WPD00005
20107740	SLP	1066 COUNTY ROAD 10 NE	05/11/2020	MEDICAL	LEMKE, DUSTIN M WPD00032
20109742	SLP	1066 COUNTY ROAD 10 NE	05/13/2020	VEHICLE - TOWED/IMPOUND	BONESTEEL, MARK A WPD00004
20110593	SLP	1066 COUNTY ROAD 10 NE	05/14/2020	ASSIST OTHER AGENCY - LAW ENFORCEMENT	IMIG, AARON R WPD00021
<u>20111841</u>	SLP	1066 COUNTY ROAD 10 NE	05/15/2020	MEDICAL	LONG, MIKE A WPD00013
20112359	SLP	1066 COUNTY ROAD 10 NE	05/15/2020	MEDICAL	IMIG, AARON R WPD00021
20112964	SLP	1066 COUNTY ROAD 10 NE	05/16/2020	MEDICAL	CHLEBECK, DAVID L WPD00007
20113539	SLP	1066 COUNTY ROAD 10 NE	05/17/2020	LIFT ASSIST	CHLEBECK, DAVID L WPD00007
20114003	SIP	1066 COUNTY ROAD 10 NE	05/17/2020	MEDICAL	LEMKE, DUSTIN M WPD00032
20114491	SIP	1066 COUNTY ROAD 10 NE	05/18/2020	PHONE CALL - DOMESTIC QUESTIONS	BROWN, RANDY L WPD00005
20115855	\sim \sim	1066 COUNTY ROAD 10 NE	05/20/2020	MISCELLANEOUS OFFICER	BONESTEEL, MARK A WPD00004
				SOCIAL SERVICES REFERRAL	BONESTEEL, MARK A WPD00004
20119138	SLP		05/23/2020	LIFT ASSIST	

CASE # DEPT	LOCATION OF INCIDENT	DATE OF INCIDENT	OFFENSE	OFFICER
	1066 COUNTY ROAD 10 NE			CHLEBECK, DAVID L WPD00007
<u>20119358</u> SLP	1066 COUNTY ROAD 10 NE	05/23/2020	MEDICAL	BONESTEEL, MARK A WPD00004
<u>20119717</u> SLP	1066 COUNTY ROAD 10 NE	05/23/2020	CHECK WELFARE	KRAMER, RICHARD J WPD00019
				Records found: 129

ORDINANCE NO. 468

AN ORDINANCE ESTABLISHING A MORATORIUM ON THE CONVERSION OF RESIDENTIAL PROPERTY TO RENTAL PROPERTY IN THE CITY OF SPRING LAKE PARK

The Spring Lake Park City Council ordains as follows:

Section 1. Purpose

The question of the impact the conversion of residential properties to rental properties has been raised; the Spring Lake Park City Council finds that a moratorium should be placed on the issuance of licenses and/or certificates of occupancy for the conversion of residential properties to rental properties until the City Council can review and establish appropriate standards for rental properties in the City of Spring Lake Park.

Section 2. Moratorium on issuance of permits or certificates of occupancy

The Spring Lake Park City Council hereby declares a moratorium, under the authority of Minn. Stat. §462.355, subd. 4, on the issuance of licenses and/or certificates of occupancy for the conversion of residential properties to rental properties within the City.

The moratorium created under this section shall be for 6 months from the adoption of this Ordinance until the City completes its work relating to the purpose of the moratorium; the moratorium may be extended, by ordinance, if the City is not complete with its review within the 6 month period.

Section 3. Effective date

This ordinance shall have full force and effect upon its passage and publication.

Passed by the Council of the City of Spring Lake Park, Anoka County, Minnesota, this 15th day of June, 2020.

ADDDOVED DV.

	APPROVED DI:
	Robert Nelson, Mayor
ATTEST:	
Daniel Buchholtz, Administrator, Clerk/Treasurer	



Memorandum

To: Mayor Nelson and Members of the City Council

From: Daniel R. Buchholtz, MMC, Administrator, Clerk/Treasurer

Date: June 10, 2020

Subject: Interim Ordinance Establishing Moratorium on the Conversion of Residential

Property to Rental Property

Mayor Nelson requested that an Interim Ordinance be drafted and presented to the City Council placing a 6 month moratorium on the conversion of residential properties to rental within the City limits.

This ordinance would prevent any existing property that has not been previously registered as rental property in the City from becoming a rental property for a period of 6 months. During the next six months, staff will study the impact of rental housing conversions on single family neighborhoods to inform the Council on this issue and to determine if any new regulation is needed.

Because this ordinance deals with residential property, the City Attorney has advised that a public hearing on the proposed ordinance be held prior to adoption.

Staff will provide additional information on the proposed study at the June 15 work session prior to the City Council meeting. If you have any questions, please don't hesitate to contact me at 763-784-6491.



Memorandum

To: Mayor Nelson and Members of the City Council

From: Daniel R. Buchholtz, MMC, Administrator, Clerk/Treasurer

Date: June 10, 2020

Subject: 2020-21 Health Insurance Renewal

Staff is seeking direction from the City Council on the 2020-21 Health Insurance Renewal.

As you are aware, health insurance is an issue that was brought up during union negotiations this year. The City has an opportunity to switch coverage that could result in a savings for both the City and the employees.

The City currently has its health insurance plans through Health Partners. The current plan design is as follows:

Single: \$3,600 deductible/100% non-embedded HSA plan Family: \$3,850/\$7,700 deductible/100% embedded HSA plan

Due to Federal ACA requirements, the deductible will be increasing to \$3,900 for the single plan and \$4,100/\$8,200 for the family plan. Due to language recently negotiated with our three bargaining units, the City splits the increase in deductible and premium on a 50/50 basis with the employees. As such, the City contributes \$3,000/yr to the employee's HSA and between \$550-\$625/year (depending on the selected plan) to an HRA for employees to access. In addition to the deductible, the premium is increasing by 3.6%.

Our insurance broker, AT Group, has identified a plan with Preferred One that would reduce the rate of increase for 2020/21 to 1% and reduce the deductible to \$3,000 individual/\$6,000 family. The provider network is essentially the same. In addition, the plan also has a "Super Tier Connect" that should an employee utilize a more limited network of providers, the deductible would drop to \$1,400 per individual/\$2,800 per family.

We are anticipating this plan change will save the City approximately \$9,500 in premium savings over the plan year and reduce the City's HRA exposure by \$16,500. Employees will see their deductible be reduced by \$900-1.100 (depending on plan). Those will family coverage will also see their premiums held flat, rather than increase by 3.6%.

Because there is no reduction in aggregate value due to this change, the City can make this change without re-opening the contract with the three bargaining units. If the City Council agrees with this change, we will inform the union stewards of the change and hold an employee meeting on the new plan (similar to what we do on an annual basis at the time of renewal).

Information on the current plan and the proposed plan is included with this memorandum. If you have any questions, please don't hesitate to contact me at 763-784-6491.

Coverage for: Single/Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-883-2177 or visit us at www.healthpartners.com. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-883-2177 to request a copy.

Important Questions	Answers	Why This Matters:			
What is the overall deductible?	In-network: \$3,900 Individual/\$7,800 Family contract Out-of-network: \$10,000 Individual/\$20,000 Family contract	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.			
Are there services covered before you meet your deductible?	Yes. <u>Coinsurance</u> marked with * under What You Will Pay and benefits with no charge are not subject to <u>deductible</u>	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .			
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.			
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-network medical/pharmacy: \$3,900 Individual/\$7,800 Family contract Out-of-network medical/pharmacy: \$30,000 Individual/\$60,000 Family contract	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , the overall family <u>out-of-pocket limit</u> must be met.			
What is not included in the <u>out-of-pocket limit</u> ?	Premium, balance-billed charges (unless balanced billing is prohibited), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.			
Will you pay less if you use a network provider? I http://www.healthpartners.com/per formse or call 1-800-883-2177 for a list of in-network providers.		This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.			

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the in-network <u>specialist</u> you choose without a <u>referral</u> .



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common		What You	ı Will Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you visit a health care provider's office	Primary care visit to treat an injury or illness	Primary Office Visit: 0% coinsurance Convenience Care: 0% coinsurance virtuwell: 0% coinsurance	Primary Office Visit: 50% coinsurance Convenience Care: 50% coinsurance	None	
or clinic	Specialist visit	0% coinsurance	50% coinsurance	None	
	Preventive care/screening/ immunization	No charge	50% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	50% <u>coinsurance</u>	None	
	Imaging (CT/PET scans, MRIs)	0% coinsurance	50% coinsurance	None ·	
If you need drugs to treat your illness or condition	Generic drugs	Formulary: 0% coinsurance Non-formulary: Not covered	<u>Formulary</u> : 50% <u>coinsurance</u> at retail, mail not covered Non-formulary: Not covered	31 day supply retail/ 93 day supply mail orde	
More information about prescription drug	Formulary brand drugs	0% coinsurance	50% <u>coinsurance</u> at retail, mail not covered		
coverage is available at	Non-formulary brand drugs	Not covered	Not covered		
www.healthpartners.co m/genericsadvantagerx	Specialty drugs	0% coinsurance	Not covered	None	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	50% coinsurance	None	
surgery	Physician/surgeon fees	0% coinsurance **	50% coinsurance	None ••••••••••••••••••••••••••••••••••••	
If you need immediate	Emergency room care	0% coinsurance	0% <u>coinsurance</u>	Out-of-network services apply to the in- network deductible.	
medical attention	Emergency medical	0% coinsurance	0% coinsurance	Out-of-network services apply to the in-	

Common		What Yo	u Will Pay	Limitations Francisco B OU L
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Limitations, Exceptions, & Other Important
		(You will pay the least)	(You will pay the most)	Information
	transportation		Compare the first of the compare of	network deductible.
	<u>Urgent care</u>	0% coinsurance	0% coinsurance	Out-of-network services apply to the in- network deductible.
If you have a hospital	Facility fee (e.g., hospital room)	0% coinsurance	50% coinsurance	None
stay	Physician/surgeon fees	0% coinsurance	50% coinsurance	None
If you need mental health, behavioral	Outpatient services	0% coinsurance	50% coinsurance	None
health, or substance use disorder services	Inpatient services	0% <u>coinsurance</u>	50% coinsurance	None
	Office visits	No charge	50% coinsurance	Depending on the type of services, a copayment, coinsurance, or deductible may apply.
If you are pregnant	Childbirth/delivery professional services	0% coinsurance	50% coinsurance	None
	Childbirth/delivery facility services	0% coinsurance	50% coinsurance	None
	Home health care	0% coinsurance	50% coinsurance	120 visit limit
	Rehabilitation services	0% coinsurance	50% coinsurance	None
If you need help	<u>Habilitation services</u>	0% coinsurance	50% coinsurance	None
recovering or have	Skilled nursing care	0% <u>coinsurance</u>	50% coinsurance	Limited to 120 day maximum
other special health	Durable medical equipment	0% coinsurance	50% coinsurance	None
needs ·	Hospice services	0% coinsurance	50% coinsurance	Respite care is limited to 5 days per episode and respite care and continuous care combined are limited to 30 days.
	Children's eye exam	No charge	50% coinsurance	None
If your child needs dental or eye care	Children's glasses	0% coinsurance	Not covered	Limit of one pair of eyeglasses or contact lenses per year.
	Children's dental check-up	No charge	50% coinsurance	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery with the exception of port wine stain removal and reconstructive surgery
- Hearing aids(Adult)
- Infertility treatment
- Long-term care

- Private-duty nursing
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Chiropractic care

Dental care (Adult)

Non-emergency care when traveling outside the U.S.

Routine eye care (Adult)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Your plan at 1-800-883-2177, or the MN Dept of Health at 651-201-5100 / 1-800-657-3916, or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Your plan at 1-800-883-2177 or the MN Dept of Health at 651-201-5100 / 1-800-657-3916.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-398-9119.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-883-2177.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-883-2177.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-883-2177.

—To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

Coverage for: Single/Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-883-2177 or visit us at www.healthpartners.com. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-883-2177 to request a copy.

Important Questions	Answers	Why This Matters:		
What is the overall deductible?	In-network: \$4,100 Individual/\$8,200 Family Out-of-network: \$10,000 Individual/\$20,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .		
Are there services covered before you meet your <u>deductible?</u>	Yes. Coinsurance marked with * under What You Will Pay and benefits with no charge are not subject to deductible	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. Be a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive service without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .		
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.		
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-network medical/pharmacy: \$4,100 Individual/\$8,200 Family Out-of-network medical/pharmacy: \$30,000 Individual/\$60,000 Family			
What is not included in the <u>out-of-pocket limit?</u>	Premium, balance-billed charges (unless <u>balanced billing</u> is prohibited), and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.		
Will you pay less if you use a <u>network provider</u> ?	Yes. See http://www.healthpartners.com/performse or call 1-800-883-2177 for a list of in-network providers .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.		
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the in-network <u>specialist</u> you choose without a <u>referral</u> .		

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least) Out-of-Network Provider (You will pay the most)		Information
If you visit a health care <u>provider's</u> office	Primary care visit to treat an injury or illness	Primary Office Visit: 0% coinsurance Convenience Care: 0% coinsurance virtuwell: 0% coinsurance	Primary Office Visit: 50% <u>coinsurance</u> Convenience Care: 50% <u>coinsurance</u>	None
or clinic	Specialist visit	0% coinsurance	50% coinsurance	None
	Preventive care/screening/ immunization	No charge	50% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	0% coinsurance	50% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	0% coinsurance	50% coinsurance	None
If you need drugs to treat your illness or condition	Generic drugs	Formulary: 0% coinsurance Non-formulary: Not covered	Formulary: 50% coinsurance at retail, mail not covered Non-formulary: Not covered	31 day supply retail/ 93 day supply mail order
More information about prescription drug	Formulary brand drugs	0% coinsurance	50% <u>coinsurance</u> at retail, mail not covered	, , , , , , , , , , , , , , , , , , , ,
coverage is available at	Non-formulary brand drugs	Not covered	Not covered	
www.healthpartners.co m/genericsadvantagerx	Specialty drugs	0% coinsurance	Not covered	None
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	50% coinsurance	None
surgery	Physician/surgeon fees	0% coinsurance	50% coinsurance	None
	Emergency room care	0% coinsurance	0% coinsurance	Out-of-network services apply to the in- network deductible.
If you need immediate medical attention	Emergency medical transportation	°0% coinsurance	0% coinsurance	Out-of-network services apply to the in- network deductible.
	<u>Urgent care</u>	0% coinsurance	0% coinsurance	Out-of-network services apply to the in- network deductible.

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you have a hospital	Facility fee (e.g., hospital room)	0% coinsurance	50% coinsurance	None	
stay	Physician/surgeon fees	0% coinsurance	50% coinsurance	None	
If you need mental health, behavioral	Outpatient services	0% coinsurance	50% coinsurance	None	
health, or substance use disorder services	Inpatient services	0% <u>coinsurance</u>	50% coinsurance	None	
	Office visits	No charge	50% coinsurance	Depending on the type of services, a copayment, coinsurance, or deductible may apply.	
If you are pregnant	Childbirth/delivery professional services	0% coinsurance	50% coinsurance	None	
	Childbirth/delivery facility services	0% coinsurance	50% coinsurance	None None	
	Home health care	0% coinsurance	50% coinsurance	120 visit limit	
	Rehabilitation services	0% coinsurance	50% coinsurance	None	
If you need help	Habilitation services	0% coinsurance	50% coinsurance	None	
recovering or have	Skilled nursing care	0% coinsurance	50% coinsurance	Limited to 120 day maximum	
other special health	<u>Durable medical equipment</u>	0% coinsurance	50% coinsurance	None	
needs	Hospice services	0% coinsurance	50% coinsurance	Respite care is limited to 5 days per episode and respite care and continuous care combined are limited to 30 days.	
	Children's eye exam	No charge	50% coinsurance	None	
If your child needs dental or eye care	Children's glasses	0% coinsurance	Not covered	Limit of one pair of eyeglasses or contact lenses per year.	
	Children's dental check-up	No charge	50% coinsurance	None	

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally	Does NOT Cover (Check your policy or <u>plan</u> document for me	ore information and a list of any other excluded services.)
 Acupuncture 	 Hearing side(Adult) 	- Delicate distribution

Acupuncture

Hearing aids(Adult)

Private-duty nursing

Bariatric surgery

Infertility treatment

Routine foot care -

- Cosmetic surgery with the exception of port wine
 Long-term care stain removal and reconstructive surgery

Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Chiropractic care

- Non-emergency care when traveling outside the
 Routine eye care (Adult)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Your plan at 1-800-883-2177, or the MN Dept of Health at 651-201-5100 / 1-800-657-3916, or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Your plan at 1-800-883-2177 or the MN Dept of Health at 651-201-5100 / 1-800-657-3916.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-398-9119.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-883-2177.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-883-2177.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-883-2177.

-To see examples of how this plan might cover costs for a sample medical situation, see the next section.—



Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services G.PIC.3000.100.HSA ST (Gold)

Coverage Period: Beginning on or after 01/01/2020

Coverage for: Individual + Family | Plan Type: HSA

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit PreferredOne.com/policy/22742. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at PreferredOne.com/glossary or call 763.847.4477 / 800.997.1750 to request a copy. You can view the policy for this product by visiting PreferredOne.com/policy/22742.

Important Questions	Answers	Why This Matters:	
What is the overall deductible? In-network providers: \$3,000/\$6,000 (individual/family-\$2,800 per family In-network family deductible is emb SuperTier Connect providers: \$1,40 (individual/family) Out-of-network providers: \$7,500/\$1 (individual/family)		Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .	
Are there services covered before you meet your deductible?	Yes. Preventive care services are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without cost-sharing and before you meet your <u>deductible</u> . See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/.	
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.	
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-network providers: \$3,000/\$6,000 (individual/family-\$3,000 per family member) In-network family out-of-pocket limit is embedded. SuperTier Connect providers: \$1,400/\$2,800 (individual/family) Out-of-network providers: \$24,000/\$48,000 (individual/family)	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket</u> limits until the overall family <u>out-of-pocket limit</u> has been met.	
what is not included in of-network <u>providers</u> , penalties on <u>preauthorization</u> services and health care are		Even though you pay these expenses, they don't count toward the out-of-pocket limit . A network provider is prohibited from billing an enrollee for any amount in excess of the allowable amount the health carrier has contracted for with the provider as total payment for the health care service.	

Important Questions	Answers	Why This Matters:		
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>PreferredOne.com/find-a-doctor</u> or call 763.847.4477/1.800.997.1750 for a list of <u>network providers</u> .	This <u>plan</u> uses a tiered <u>provider network</u> . You will pay the least if you use a <u>provider</u> in the Connect <u>network</u> . You pay more if you use an in-network <u>provider</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (balance billing). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.		
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.		

^{*} For more information about limitations and exceptions, see the plan or policy document at PreferredOne.com.



		What Yo	ou Will Pay	
Common Medical Event	Services You May Need	In-Network Provider	Out-of-Network Provider	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	0% coinsurance	50% coinsurance	Includes in-network online and convenience care. 15 out-of-network chiropractic visits per year combined with rehabilitation and habilitation visits.
If you visit a health	Specialist visit	0% coinsurance	50% coinsurance	None
care <u>provider's</u> office or clinic	Preventive care/screening/immunization	No charge (deductible does not apply)	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Some over-the-counter (OTC) drugs can be obtained with a prescription at the preventive level of coverage.
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	50% coinsurance	None
ii you nave a test	Imaging (CT/PET scans, MRIs)	0% coinsurance	50% coinsurance	None
	Generic drugs	Retail: 0% coinsurance Mail: 0% coinsurance	Retail: 50% coinsurance Mail: Not covered	Retail: 31 day supply per prescription. Mail: 93 day supply per prescription. Charges which you are not legally obligated to pay (e.g. manufacturer coupons) cannot be used to satisfy deductible, coinsurance, copays or out-of-pocket amounts.
If you need drugs to treat your illness or condition More information	Preferred brand drugs	Retail: 0% coinsurance Mail: 0% coinsurance	Retail: 50% coinsurance Mail: Not covered	Retail: 31 day supply per prescription. Mail: 93 day supply per prescription. Charges which you are not legally obligated to pay (e.g. manufacturer coupons) cannot be used to satisfy deductible, coinsurance, copays or out-of-pocket amounts.
about prescription drug coverage is available at PreferredOne.com/pharmacy-information/formulary	Non-preferred brand drugs	Retail: 0% coinsurance Mail: Not covered	Retail: 50% coinsurance Mail: Not covered	Applies to non-formulary prescriptions. Retail: 31 day supply per prescription. Charges which you are not legally obligated to pay (e.g. manufacturer coupons) cannot be used to satisfy deductible, coinsurance, copays or out-of-pocket amounts.
	Specialty drugs	0% coinsurance	Not covered	31 day supply per prescription. Self administered injectable specialty drugs must be obtained from Fairview Specialty Pharmacy. Prior authorization is recommended. Charges which you are not legally obligated to pay (e.g. manufacturer coupons) cannot be used to satisfy deductible, coinsurance, copays or out-of-pocket amounts.

^{*} For more information about limitations and exceptions, see the plan or policy document at PreferredOne.com.

Common Medical Event		What Yo	ou Will Pay	Limitations Eventions & Other
	Services You May Need	In-Network Provider	Out-of-Network Provider	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	50% coinsurance	None
	Physician/surgeon fees	0% coinsurance	50% coinsurance	None
	Emergency room services	0% coinsurance	0% coinsurance	Out-of-network services apply to in-network deductible.
If you need immediate medical attention	Emergency medical transportation	0% coinsurance	0% coinsurance	Out-of-network services apply to in-network deductible.
	Urgent care	0% coinsurance	50% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance	50% coinsurance	120 days per member, per year for all out-of- network inpatient services combined. Pre- certification requiredpenalty applies.
	Physician/surgeon fees	0% coinsurance	50% coinsurance	None
	Outpatient services	0% coinsurance	50% coinsurance	None
If you have mental health, behavioral health, or substance abuse needs	Inpatient services	0% coinsurance	50% coinsurance	120 days per member, per year for all out-of- network inpatient services combined. Pre- certification requiredpenalty applies. Includes residential treatment.
	Office visits	No charge (deductible does not apply)	No charge (deductible does not apply)	Cost sharing does not apply for preventive services. Depending on the type of services, copayment, coinsurance, or deductible may apply.
If you are pregnant	Childbirth/delivery professional services	0% coinsurance	50% coinsurance	None
	Childbirth/delivery facility services	0% coinsurance	50% coinsurance	Pre-certification requiredpenalty applies.

^{*} For more information about limitations and exceptions, see the plan or policy document at PreferredOne.com.

Common Medical Event	Services You May Need	What You Will Pay			
		In-Network Provider	Out-of-Network Provider	Limitations, Exceptions, & Othe Important Information	
If you need help recovering or have other special health needs	Home health care	0% coinsurance	50% coinsurance	120 visits per member, per year.	
	Rehabilitation services	0% coinsurance	50% coinsurance	15 out-of-network visits per year combined with chiropractic and habilitation visits.	
	Habilitation services	0% coinsurance	50% coinsurance	15 out-of-network visits per year combined wit chiropractic and rehabilitation visits.	
	Skilled nursing care	0% coinsurance	50% coinsurance	120 days per member, per year for all out-of- network inpatient services combined. Pre- certification requiredpenalty applies.	
	Durable medical equipment	0% coinsurance	50% coinsurance	Limits apply.	
	Hospice service	0% coinsurance	50% coinsurance	None	
If your child needs dental or eye care	Children's eye exam	No charge (deductible does not apply)	50% coinsurance	Limit 1 visit per child per year.	
	Children's glasses	0% coinsurance	Not covered	Limit 1 set of glasses or conventional contact lenses per child per year.	
	Children's dental check-up	0% coinsurance	Not covered	Limit 1 visit per child every 6 months.	

^{*} For more information about limitations and exceptions, see the plan or policy document at PreferredOne.com.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic Surgery (unless determined to be reconstructive)
- · Dental care (Adults)
- Infertility treatment
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (except ventilator dependents)
- Routine foot care (except certain conditions)
- Weight loss programs (except preventive obesity counseling/screening)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Chiropractic care

- Hearing aids (every 3 years, up to age 19)
- Routine eye care (Adult)

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is the Department of Labor's Employee Benefits Security Administration at 1.866.444.EBSA (3272) /www.dol.gov/ebsa/healthreform or the Minnesota Department of Commerce at 651.539.1600 / 1.800.657.3602. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace, visit www.HealthCare.gov or call 1.800.318.2596.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, you can contact PreferredOne Customer Service at 763.847.4477 / 800.997.1750, the Department of Labor's Employee Benefits Security Administration at 1.866.444.EBSA (3272) / <u>www.dol.gov/ebsa/healthreform</u> or the Minnesota Department of Commerce at 651.539.1600 / 1.800.657.3602.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this Coverage Meet the Minimum Value Standard? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español) Para obtener asistencia en español llame al 763.847.4477 / 800.997.1750

^{*} For more information about limitations and exceptions, see the plan or policy document at PreferredOne.com.



Memorandum

To: Mayor Nelson and Members of the City Council

From: Daniel R. Buchholtz, MMC, Administrator, Clerk/Treasurer

Date: June 10, 2020

Subject: SBM JPA Update

As you are aware, the three partners of the SBM Fire Department Joint Powers Agreement have been discussing looking at transitioning to a fixed formula to ensure the continued participation of the Fire Department

The City of Blaine has made a preliminary proposal to allocate the formula as follows:

Blaine 75% Mounds View 15% Spring Lake Park 10%

The 2020 and 2021 allocations are as follows:

	2020	2021
Blaine	76.093%	77.142%
Mounds View	15.998%	14.839%
Spring Lake Park	7.963%	8.019%

Adjusting to Blaine's proposed formula would have a detrimental impact to the City's finances. Shifting from the 2020 allocation to the proposed Blaine allocation for 2021 would result in a budget increase of \$59,014.

Staff does not believe Blaine's proposal was meant create a significant cost increase, but rather to have the formula end with 5's and 0's, for rounding purposes.

Staff would recommend sending a counter offer as follows:

Blaine 76.0% Mounds View 15.5% Spring Lake Park 8.5%

Staff is seeking direction from the City Council on this matter. If you have any questions, please don't hesitate to contact me at 763-784-6491.