

**DUBLIN CITY COUNCIL
ADMINISTRATIVE COMMITTEE**

Monday, September 15, 2025
5555 Perimeter Drive
Council Chamber

Meeting Minutes

Chair De Rosa called the Monday, September 15, 2025 Administrative Committee meeting to order at 4:30 p.m.

Committee Members present: Vice Mayor Alutto, Ms. De Rosa (Chair), Ms. Kramb

Staff Present: Ms. O'Callaghan, Ms. Miglietti, Ms. Cox, Ms. Blake and Mr. Jiang

Approval of Minutes

Chair De Rosa moved to approve the minutes of the August 5, 2025 Administrative Committee meeting. Vice Mayor Alutto seconded the motion.

Vote on the motion: Ms. Kramb, yes; Vice Mayor Alutto, yes; Chair De Rosa, yes.

Items for Discussion

- Health Insurance Benefit Plan Update

Ms. Miglietti, Human Resources Director, began by introducing Danielle Cox, the new Human Resources Manager who had just completed her first month. Ms. Cox oversees all HR generalists and coordinators. The Committee members welcomed Ms. Cox.

Ms. Miglietti presented comprehensive health insurance statistics, showing 410 current employees with 374 covered on the medical plan. Some employees opt for dental or vision coverage only. The plan covers 285 families and 89 employees with single coverage, totaling 1,125 lives. The presentation revealed health insurance costs per employee have increased from approximately \$15,000 to \$24,783 over the past decade, representing nearly a \$10,000 increase. Ms. Miglietti noted this aligns with market trends, though Dublin's increases are significantly below the ACA marketplace's 18.1% increase.

Stop loss insurance emerged as a critical cost driver. The City purchases stop loss coverage for any claim exceeding \$175,000 to protect against catastrophic claims. Historical data showed that from 2015-2018, Dublin received more in stop loss reimbursements than premiums paid, leading to substantial premium increases in subsequent years. In 2021, the City raised its stop loss threshold from \$150,000 to \$175,000 to help contain premium costs. Ms. Miglietti detailed that Dublin typically should have 3-5 stop loss claims annually for an organization its size, but has experienced significantly more in recent years. Current stop loss claims include individuals with conditions requiring gene therapies, hemophilia treatment, and extreme cancer care. The most expensive current claim exceeds \$700,000, with Dublin responsible for \$175,000 while stop loss covers the remainder. The stop loss premium has increased dramatically from 2014 to

2025, now costing \$505 per employee per month. This premium applies only to employees covered on the plan.

Regarding cost control strategies, Ms. Miglietti explained the City's prescription drug list review process occurs twice yearly with UnitedHealthcare. The City, UnitedHealthcare, and consultant Oswald collaboratively evaluate which medications to exclude or include, always grandfathering existing users while protecting the organization from future costs. Ms. Kramb inquired about the decision-making process, and Ms. Miglietti confirmed it involves all three parties with significant cost savings potential. Vice Mayor Alutto noted this serves as both a short and long-term strategy affecting renewal negotiations. When Vice Mayor Alutto asked about diabetes drug coverage, Ms. Miglietti reported the City does not fully cover diabetes drugs and equipment. Despite exploring this option, Dublin has only six active members with diabetes, making it not a significant cost driver. With the high deductible health care plan and City contributions, members could theoretically cover these supplies using City-provided dollars.

Preventive screening compliance data showed Dublin significantly exceeds UnitedHealthcare's book of business averages, indicating strong organizational health. Population health metrics revealed 25% in the "well" bucket, with the remainder distributed among at-risk, chronic, and complex categories. Ms. Miglietti emphasized the importance of keeping people in the well category through the Healthy by Choice program.

UnitedHealthcare's cost mitigation strategies saved the City over \$9 million last year through network utilization and prescription management programs. The company's new AbleTo Health app provides virtual behavioral health support, including coaching, therapy, breathing exercises, and counseling options, supplementing the existing Employee Assistance Program (EAP).

Ms. Miglietti highlighted Maven, a new family planning platform under consideration. Maven offers support for fertility, maternity, high-risk pregnancy, parenting, pediatrics, and menopause/midlife support for all genders. The platform would cost approximately \$35,000 annually based on utilization rather than total organization coverage. She emphasized this addresses workforce requests and recruitment needs, with few municipalities currently offering such comprehensive family planning benefits.

When Ms. De Rosa asked about other potential benefits, Ms. Miglietti discussed GLP-1 medications (weight loss drugs like Ozempic and Wegovy). Analysis showed adding these would cost \$300,000-\$500,000 annually at \$1,200-\$1,500 per person per month. Neither Oswald nor UnitedHealthcare currently recommends adding GLP-1 medications. Vice Mayor Alutto supported the "wait and watch" approach, noting pharmaceutical companies are beginning to partner with third-party vendors to reduce costs, and best practices suggest requiring behavioral health participation alongside medication.

Vice Mayor Alutto also inquired about dental compliance rates and voluntary supplemental insurance. Ms. Miglietti explained that Aflac discontinued service due to low participation and administrative challenges. The City currently offers additional life insurance through Guardian as the only supplemental benefit.

Ms. Miglietti's final recommendations included continuing premium-free benefits (subject to union negotiations with USW and FOP beginning soon), evaluating cost savings opportunities

annually, and adding the Maven platform. She committed to providing a detailed memo about Maven within the coming weeks.

Ms. De Rosa expressed appreciation for Ms. Miglietti's thorough presentation and perspective on this complex topic. She emphasized the value of understanding the rationale behind health insurance decisions and noted that while the City experiences significant cost increases, maintaining only a 2% increase in general medical expenses demonstrates effective plan design. The Committee agreed to receive updates during the budget work session, with specific focus on the Maven program addition as the primary cost change.

- Council Retreat Planning/Agenda

Ms. De Rosa initiated discussion about the November Council retreat, emphasizing the need to finalize an agenda by early October to allow adequate staff preparation time.

Vice Mayor Alutto proposed including the debt conversation from the recent Finance Committee meeting, explaining it deserves full Council discussion given upcoming capital planning decisions and potential credit rating impacts. She suggested having Mr. Rubino deliver a 45-60 minute presentation covering rating agency methodologies and debt implications. Ms. De Rosa supported this, noting the importance of understanding these constraints when discussing major initiatives.

The Committee confirmed the annual cybersecurity update requirement. Ms. Kramb suggested this executive session topic could be held during lunch or before a regular council meeting to save retreat time, given its anticipated brevity and focus on testing results and incidents rather than general IT updates.

Other potential topics discussed included:

- Boards and commissions structure and recruitment challenges
- Self-guided tours of special area plans (following Planning and Zoning Commission's model)
- Long-term green sustainability and tree preservation planning, particularly given current drought conditions

Ms. O'Callaghan noted several interrelated topics requiring Council direction (development infrastructure planning with consultants Planning NEXT, Sasaki for sports complex, and MKSK for rail station). She emphasized these topics are interconnected, with decisions on one affecting others, making comprehensive discussion beneficial. She noted initial consultant requests totaled six hours but had been reduced to four hours. She stressed the challenge of separating interrelated topics. She confirmed all consultants would participate throughout the entire discussion, with each leading their respective portions.

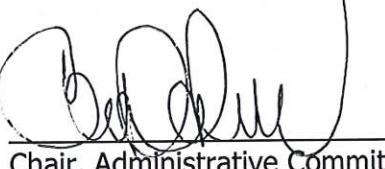
Ms. Kramb suggested streamlining presentations by providing written summaries in advance, allowing more time for discussion and decision-making. Ms. O'Callaghan acknowledged this approach while noting the value of consultant-led level-setting to ensure consistent understanding across Council. Vice Mayor Alutto proposed extending Friday's session from 8:30 AM to 3:30 PM (starting breakfast at 8:00 AM) to gain an additional hour. The Committee expressed concerns about productivity in extended working sessions.

For tour planning, Vice Mayor Alutto suggested staff provide self-guided tour recommendations with specific questions for Council members to consider while visiting sites independently before the retreat.

The committee agreed to:

- Draft an agenda incorporating all discussed topics;
- Circulate the draft to full Council for feedback;
- Maintain Thursday evening (5:30-8:30 PM) and Friday (8:30 AM-3:00/3:30 PM) timeframes;
- Consider moving items to work sessions if time constraints arise; and
- Finalize the agenda by early October.

There being no further business, the meeting was adjourned at 5:32 p.m.



Chair, Administrative Committee



Jennifer Alutto
Clerk of Council